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, 2025

Census division	Civilian **	Private sector	State/local government sector
United States	39.4%	39.4%	40.0%
Census division:			
New England	32.0%	31.8%	41.1%
Middle Atlantic	34.2%	34.0%	47.4%
East North Central	41.7%	41.9%	30.5%
West North Central	42.2%	42.2%	42.6%
South Atlantic	45.2%	45.2%	49.8%
East South Central	49.5%	49.4%	53.1%
West South Central	44.7%	44.8%	40.0%
Mountain	38.5%	38.6%	34.3%
Pacific	28.4%	28.4%	22.8%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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

** Civilian employees include those employed in the private 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, 2025

Census division	Civilian **	Private sector	State/local government sector
United States	0.87%	0.88%	2.36%
Census division:			
New England	2.32%	2.35%	5.45%
Middle Atlantic	2.56%	2.59%	5.65%
East North Central	2.07%	2.12%	5.62%
West North Central	2.23%	2.28%	6.82%
South Atlantic	2.25%	2.27%	5.90%
East South Central	2.59%	2.64%	10.06%
West South Central	2.97%	3.02%	6.57%
Mountain	2.37%	2.40%	6.47%
Pacific	2.10%	2.11%	4.22%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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

** Civilian employees include those employed in the private 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, 2025

Census division	Civilian **	Private sector	State/local government sector
United States	31.5%	31.6%	23.6%
Census division:			
New England	28.7%	28.8%	20.1%
Middle Atlantic	33.0%	33.2%	19.1%
East North Central	32.9%	33.1%	22.3%
West North Central	28.4%	28.3%	33.7%
South Atlantic	27.5%	27.6%	22.3%
East South Central	26.9%	27.2%	11.1% *
West South Central	32.5%	32.6%	28.2%
Mountain	30.7%	30.8%	26.0%
Pacific	37.4%	37.5%	25.2%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 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.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, 2025

Census division	Civilian **	Private sector	State/local government sector
United States	0.93%	0.95%	1.92%
Census division:			
New England	2.61%	2.66%	4.00%
Middle Atlantic	3.40%	3.45%	4.56%
East North Central	2.28%	2.33%	5.23%
West North Central	2.01%	2.05%	6.44%
South Atlantic	1.96%	1.98%	4.49%
East South Central	2.53%	2.57%	3.53% *
West South Central	2.94%	2.98%	5.99%
Mountain	2.53%	2.56%	5.73%
Pacific	2.69%	2.70%	5.79%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 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.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, 2025

Census division	Civilian **	Private sector	State/local government sector
Pretax Contributions:			
United States	35.7%	35.5%	53.2%
New England	40.7%	40.4%	70.1%
Middle Atlantic	37.8%	37.5%	58.5%
East North Central	37.3%	37.1%	50.7%
West North Central	37.6%	37.4%	45.3%
South Atlantic	34.0%	33.9%	59.7%
East South Central	39.8%	39.5%	60.2%
West South Central	37.9%	37.8%	51.8%
Mountain	34.1%	34.0%	44.0%
Pacific	30.6%	30.5%	52.3%
Flexible Spending Account:			
United States	24.3%	24.2%	35.2%
New England	25.2%	25.1%	33.9%
Middle Atlantic	24.4%	24.4%	31.6%
East North Central	25.1%	25.1%	28.0%
West North Central	26.9%	26.8%	32.8%
South Atlantic	24.4%	24.3%	42.0%
East South Central	28.0%	27.8%	46.1%
West South Central	25.6%	25.5%	34.7%
Mountain	22.4%	22.3%	34.4%
Pacific	20.5%	20.4%	53.6%
Flexible Benefit Plans:			
United States	18.5%	18.4%	28.2%
New England	19.1%	18.9%	35.2%
Middle Atlantic	16.9%	16.9%	17.1%
East North Central	20.2%	20.2%	19.6%
West North Central	19.6%	19.5%	28.8%
South Atlantic	17.1%	17.0%	44.4%
East South Central	22.6%	22.5%	33.6%
West South Central	21.3%	21.2%	31.3%
Mountain	18.9%	18.8%	26.2%
Pacific	16.1%	16.0%	41.2%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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

** Civilian employees include those employed in the private 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, 2025

Census division	Civilian **	Private sector	State/local government sector
Pretax Contributions:			
United States	0.52%	0.52%	2.47%
New England	1.71%	1.72%	5.54%
Middle Atlantic	1.95%	1.97%	6.11%
East North Central	1.18%	1.19%	6.18%
West North Central	1.37%	1.40%	5.72%
South Atlantic	1.14%	1.14%	6.47%
East South Central	1.35%	1.36%	8.40%
West South Central	1.70%	1.71%	8.65%
Mountain	1.42%	1.43%	6.49%
Pacific	1.41%	1.42%	6.54%
Flexible Spending Account:			
United States	0.47%	0.47%	2.02%
New England	1.24%	1.25%	4.61%
Middle Atlantic	1.55%	1.56%	4.62%
East North Central	1.00%	1.01%	4.28%
West North Central	1.22%	1.24%	4.67%
South Atlantic	1.16%	1.17%	5.76%
East South Central	1.38%	1.39%	10.09%
West South Central	1.69%	1.71%	6.47%
Mountain	1.27%	1.28%	5.54%
Pacific	1.22%	1.22%	6.60%
Flexible Benefit Plans:			
United States	0.44%	0.44%	1.60%
New England	1.25%	1.26%	4.88%
Middle Atlantic	1.11%	1.13%	3.17%
East North Central	1.06%	1.08%	3.20%
West North Central	1.15%	1.17%	4.45%
South Atlantic	1.12%	1.12%	5.90%
East South Central	1.38%	1.40%	6.92%
West South Central	1.59%	1.61%	4.41%
Mountain	1.45%	1.46%	4.81%
Pacific	1.12%	1.13%	5.97%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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

** Civilian employees include those employed in the private 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, 2025

Census division	Civilian **	Private sector	State/local government sector
United States	82.9%	83.2%	59.3%
Census division:			
New England	78.7%	79.1%	52.2%
Middle Atlantic	84.7%	85.3%	49.9%
East North Central	87.7%	87.7%	84.9%
West North Central	78.7%	79.5%	57.4%
South Atlantic	83.6%	83.8%	59.8%
East South Central	69.3%	69.6%	50.2%
West South Central	86.8%	87.2%	59.4%
Mountain	87.9%	88.6%	46.8%
Pacific	79.2%	79.3%	57.1%
Government type and size:			
Local: Less than 10 employees	77.6%	77.8%	53.4%
Local: 10-24 employees	88.1%	88.5%	59.7%
Local: 25-49 employees	90.2%	91.0%	66.5%
Local: 50-100 employees	95.5%	97.0%	41.3% *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 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.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, 2025

Census division	Civilian **	Private sector	State/local government sector
United States	1.20%	1.21%	3.77%
Census division:			
New England	4.65%	4.73%	9.88%
Middle Atlantic	3.48%	3.53%	9.95%
East North Central	2.63%	2.68%	7.45%
West North Central	3.14%	3.23%	10.79%
South Atlantic	3.19%	3.21%	10.53%
East South Central	4.76%	4.85%	10.25%
West South Central	3.31%	3.35%	10.79%
Mountain	2.28%	2.28%	12.21%
Pacific	3.17%	3.19%	9.07%
Government type and size:			
Local: Less than 10 employees	2.05%	2.07%	7.88%
Local: 10-24 employees	1.24%	1.25%	6.55%
Local: 25-49 employees	1.36%	1.38%	5.83%
Local: 50-100 employees	1.33%	1.23%	12.55% *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 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.A.2.l Percent of civilian establishments that offer paid sick leave by private and State/local government sectors and census division: United States, 2025

Census division	Civilian **	Private sector	State/local government sector
United States	63.5%	63.3%	81.3%
Census division:			
New England	68.8%	68.6%	89.2%
Middle Atlantic	65.9%	65.7%	80.6%
East North Central	58.5%	58.2%	76.8%
West North Central	57.8%	57.7%	65.2%
South Atlantic	58.9%	58.8%	91.6%
East South Central	60.6%	60.1%	97.5%
West South Central	62.3%	62.1%	86.6%
Mountain	59.7%	59.5%	86.4%
Pacific	76.4%	76.4%	83.8%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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

** Civilian employees include those employed in the private 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.l Standard errors for percent of civilian establishments that offer paid sick leave by private and State/local government sectors and census division: United States, 2025

Census division	Civilian **	Private sector	State/local government sector
United States	0.63%	0.64%	2.10%
Census division:			
New England	2.13%	2.15%	4.33%
Middle Atlantic	1.92%	1.94%	5.37%
East North Central	1.65%	1.68%	5.68%
West North Central	1.63%	1.66%	6.10%
South Atlantic	1.59%	1.60%	4.28%
East South Central	2.06%	2.09%	1.48%
West South Central	2.12%	2.14%	5.19%
Mountain	1.72%	1.74%	4.83%
Pacific	1.57%	1.57%	6.59%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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

** Civilian employees include those employed in the private 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, 2025

Census division	Civilian **	Private sector	State/local government sector
United States	68.6%	68.5%	82.4%
Census division:			
New England	76.2%	76.0%	96.2%
Middle Atlantic	70.4%	70.3%	79.3%
East North Central	69.7%	69.6%	77.0%
West North Central	67.4%	67.4%	69.7%
South Atlantic	68.5%	68.4%	91.9%
East South Central	73.5%	73.2%	98.3%
West South Central	72.8%	72.6%	87.8%
Mountain	61.5%	61.3%	86.1%
Pacific	63.9%	63.9%	83.8%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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

** Civilian employees include those employed in the private 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, 2025

Census division	Civilian **	Private sector	State/local government sector
United States	0.62%	0.63%	2.07%
Census division:			
New England	1.90%	1.92%	2.15%
Middle Atlantic	1.87%	1.89%	5.40%
East North Central	1.61%	1.63%	5.69%
West North Central	1.60%	1.63%	5.94%
South Atlantic	1.53%	1.54%	4.28%
East South Central	1.92%	1.94%	1.22%
West South Central	1.99%	2.01%	4.94%
Mountain	1.64%	1.66%	4.99%
Pacific	1.77%	1.78%	6.59%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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

** Civilian employees include those employed in the private 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, 2025

Census division	Civilian **	Private sector	State/local government sector
United States	161,366,264	141,051,492	20,314,772
Census division:			
New England	7,945,457	7,018,178	927,279
Middle Atlantic	20,795,286	18,253,787	2,541,500
East North Central	23,108,023	20,269,884	2,838,138
West North Central	11,632,039	10,069,285	1,562,754
South Atlantic	32,309,775	28,521,851	3,787,924
East South Central	8,742,926	7,531,734	1,211,192
West South Central	19,548,382	17,007,268	2,541,114
Mountain	12,080,205	10,567,385	1,512,820
Pacific	25,204,172	21,812,121	3,392,050

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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

** Civilian employees include those employed in 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, 2025

Census division	Civilian **	Private sector	State/local government sector
United States	1,897,643	1,823,630	524,807
Census division:			
New England	314,373	310,530	49,009
Middle Atlantic	693,626	658,798	217,032
East North Central	590,503	566,404	166,972
West North Central	364,436	345,213	116,798
South Atlantic	974,236	962,400	151,402
East South Central	459,654	445,596	112,808
West South Central	706,887	656,931	261,019
Mountain	377,646	360,825	111,453
Pacific	878,950	839,261	261,141

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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

** Civilian employees include those employed in 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, 2025

Census division	Civilian **	Private sector	State/local government sector
United States	86.0%	84.2%	99.0%
Census division:			
New England	87.2%	85.5%	99.6%
Middle Atlantic	88.1%	86.5%	99.4%
East North Central	86.0%	84.5%	96.3%
West North Central	87.6%	86.1%	97.9%
South Atlantic	84.7%	82.8%	99.5%
East South Central	88.1%	86.3%	99.3%
West South Central	85.1%	83.0%	99.5%
Mountain	84.7%	82.6%	99.6%
Pacific	85.6%	83.4%	99.9%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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

** Civilian employees include those employed in the private 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, 2025

Census division	Civilian **	Private sector	State/local government sector
United States	0.34%	0.40%	0.15%
Census division:			
New England	1.20%	1.38%	0.16%
Middle Atlantic	0.83%	0.96%	0.21%
East North Central	0.77%	0.88%	1.01%
West North Central	0.70%	0.82%	0.55%
South Atlantic	0.88%	1.02%	0.18%
East South Central	0.90%	1.10%	0.30%
West South Central	1.02%	1.19%	0.17%
Mountain	0.80%	0.95%	0.13%
Pacific	1.24%	1.43%	0.04%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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

** Civilian employees include those employed in the private 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, 2025

Census division	Civilian **	Private sector	State/local government sector
United States	79.8%	79.6%	80.9%
Census division:			
New England	78.4%	78.2%	79.7%
Middle Atlantic	78.9%	78.9%	78.6%
East North Central	78.6%	78.5%	79.6%
West North Central	76.5%	76.6%	75.7%
South Atlantic	80.4%	79.9%	83.4%
East South Central	84.2%	84.3%	84.0%
West South Central	83.4%	83.1%	84.7%
Mountain	78.1%	78.0%	79.2%
Pacific	79.5%	79.3%	80.6%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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

** Civilian employees include those employed in the private 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, 2025

Census division	Civilian **	Private sector	State/local government sector
United States	0.44%	0.51%	0.53%
Census division:			
New England	1.14%	1.30%	1.21%
Middle Atlantic	1.12%	1.28%	1.69%
East North Central	1.01%	1.15%	1.47%
West North Central	1.55%	1.79%	2.02%
South Atlantic	1.12%	1.28%	1.01%
East South Central	1.48%	1.74%	1.29%
West South Central	1.45%	1.66%	2.11%
Mountain	1.30%	1.50%	1.48%
Pacific	1.32%	1.53%	1.57%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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

** Civilian employees include those employed in the private 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, 2025

Census division	Civilian **	Private sector	State/local government sector
United States	70.5%	68.2%	83.9%
Census division:			
New England	69.5%	67.3%	84.0%
Middle Atlantic	69.4%	67.1%	84.2%
East North Central	70.0%	68.0%	82.6%
West North Central	68.6%	66.5%	80.6%
South Atlantic	70.1%	67.3%	86.8%
East South Central	73.0%	70.5%	86.7%
West South Central	68.2%	65.8%	81.2%
Mountain	70.5%	68.1%	84.4%
Pacific	74.7%	73.0%	83.4%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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

** Civilian employees include those employed in the private 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, 2025

Census division	Civilian **	Private sector	State/local government sector
United States	0.44%	0.50%	0.50%
Census division:			
New England	1.22%	1.36%	1.67%
Middle Atlantic	1.23%	1.36%	1.76%
East North Central	0.95%	1.05%	1.31%
West North Central	2.11%	2.40%	1.72%
South Atlantic	0.87%	0.99%	0.54%
East South Central	1.07%	1.32%	0.82%
West South Central	1.65%	1.88%	1.65%
Mountain	1.18%	1.36%	1.38%
Pacific	1.18%	1.39%	1.69%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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

** Civilian employees include those employed in the private 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, 2025

Census division	Civilian **	Private sector	State/local government sector
United States	56.3%	54.3%	67.9%
Census division:			
New England	54.5%	52.6%	67.0%
Middle Atlantic	54.8%	52.9%	66.2%
East North Central	55.1%	53.4%	65.8%
West North Central	52.5%	50.9%	61.0%
South Atlantic	56.3%	53.7%	72.4%
East South Central	61.5%	59.4%	72.9%
West South Central	56.8%	54.7%	68.8%
Mountain	55.1%	53.1%	66.9%
Pacific	59.4%	57.9%	67.2%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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

** Civilian employees include those employed in the private 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, 2025

Census division	Civilian **	Private sector	State/local government sector
United States	0.49%	0.56%	0.56%
Census division:			
New England	1.45%	1.62%	1.61%
Middle Atlantic	1.27%	1.42%	2.00%
East North Central	1.06%	1.17%	1.65%
West North Central	1.67%	1.90%	2.08%
South Atlantic	1.18%	1.31%	0.88%
East South Central	1.58%	1.90%	1.48%
West South Central	1.74%	1.99%	1.62%
Mountain	1.39%	1.59%	1.74%
Pacific	1.48%	1.74%	1.69%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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

** Civilian employees include those employed in the private 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, 2025

Census division	Civilian **	Private sector	State/local government sector
United States	59.4%	57.7%	67.5%
Census division:			
New England	56.0%	54.0%	66.3%
Middle Atlantic	55.2%	53.4%	64.2%
East North Central	61.3%	60.8%	63.5%
West North Central	64.9%	64.3%	67.8%
South Atlantic	64.9%	61.9%	78.7%
East South Central	67.8%	66.0%	75.8%
West South Central	63.5%	60.6%	76.6%
Mountain	55.5%	53.3%	65.6%
Pacific	48.7%	48.3%	50.2%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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

** Civilian employees include those employed in the private 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, 2025

Census division	Civilian **	Private sector	State/local government sector
United States	0.86%	1.00%	1.34%
Census division:			
New England	2.66%	3.12%	3.17%
Middle Atlantic	2.78%	3.12%	6.08%
East North Central	1.91%	2.11%	4.50%
West North Central	1.88%	2.09%	4.29%
South Atlantic	1.93%	2.30%	1.80%
East South Central	3.67%	4.41%	3.52%
West South Central	2.48%	2.92%	3.45%
Mountain	2.39%	2.76%	4.03%
Pacific	2.62%	3.12%	2.80%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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

** Civilian employees include those employed in the private 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, 2025

Census division	Civilian **	Private sector	State/local government sector
United States	87.3%	88.3%	83.4%
Census division:			
New England	79.9%	80.5%	77.8%
Middle Atlantic	85.8%	88.7%	73.3%
East North Central	88.1%	88.4%	86.7%
West North Central	87.7%	86.7%	92.6%
South Atlantic	88.4%	88.6%	87.6%
East South Central	88.1%	88.9%	85.3%
West South Central	86.1%	88.9%	76.4%
Mountain	86.9%	88.2%	82.3%
Pacific	89.5%	90.2%	86.2%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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

** Civilian employees include those employed in the private 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, 2025

Census division	Civilian **	Private sector	State/local government sector
United States	0.59%	0.68%	1.10%
Census division:			
New England	3.69%	4.51%	3.57%
Middle Atlantic	1.82%	2.02%	3.78%
East North Central	1.65%	1.89%	3.02%
West North Central	1.58%	1.85%	2.31%
South Atlantic	1.21%	1.48%	1.58%
East South Central	1.83%	2.14%	2.96%
West South Central	1.91%	2.14%	4.29%
Mountain	1.49%	1.68%	3.17%
Pacific	1.49%	1.55%	3.88%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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

** Civilian employees include those employed in the private 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, 2025

Census division	Civilian **	Private sector	State/local government sector
United States	69.3%	74.7%	47.8%
Census division:			
New England	70.2%	79.3%	32.3%
Middle Atlantic	65.1%	67.8%	54.2%
East North Central	69.3%	71.2%	60.1%
West North Central	79.4%	84.2%	57.8%
South Atlantic	66.1%	72.3%	43.2%
East South Central	73.7%	79.7%	51.0%
West South Central	72.2%	76.4%	57.5%
Mountain	77.7%	80.2%	68.3%
Pacific	63.2%	74.4%	13.2%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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

** Civilian employees include those employed in the private 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, 2025

Census division	Civilian **	Private sector	State/local government sector
United States	1.00%	1.14%	1.64%
Census division:			
New England	2.68%	2.92%	4.09%
Middle Atlantic	3.19%	3.78%	4.69%
East North Central	2.62%	2.99%	4.94%
West North Central	2.21%	1.94%	6.96%
South Atlantic	2.27%	2.84%	2.44%
East South Central	3.24%	3.04%	6.50%
West South Central	3.15%	3.29%	6.84%
Mountain	1.90%	2.22%	3.16%
Pacific	3.41%	3.52%	3.40%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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

** Civilian employees include those employed in the private 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, 2025

Census division	Civilian **	Private sector	State/local government sector
United States	97.5%	97.1%	99.7%
Census division:			
New England	97.7%	97.4%	100.0%
Middle Atlantic	96.7%	96.2%	100.0%
East North Central	97.4%	97.1%	99.5%
West North Central	95.3%	94.5%	99.6%
South Atlantic	98.2%	98.0%	99.9%
East South Central	98.0%	97.6%	99.7%
West South Central	98.0%	97.8%	99.0%
Mountain	98.6%	98.4%	99.9%
Pacific	96.9%	96.3%	100.0%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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

** Civilian employees include those employed in the private 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, 2025

Census division	Civilian **	Private sector	State/local government sector
United States	0.22%	0.26%	0.11%
Census division:			
New England	0.38%	0.44%	0.00%
Middle Atlantic	0.61%	0.70%	0.03%
East North Central	0.56%	0.65%	0.33%
West North Central	2.09%	2.45%	0.23%
South Atlantic	0.27%	0.31%	0.05%
East South Central	0.46%	0.55%	0.15%
West South Central	0.43%	0.48%	0.82%
Mountain	0.24%	0.28%	0.09%
Pacific	0.45%	0.54%	0.00%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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

** Civilian employees include those employed in the private 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, 2025

Census division	Civilian **	Private sector	State/local government sector
United States	49.8%	51.3%	40.8%
Census division:			
New England	47.5%	51.2%	23.1%
Middle Atlantic	53.3%	52.9%	55.7%
East North Central	38.9%	40.1%	31.1%
West North Central	31.7%	32.4%	27.7%
South Atlantic	46.1%	50.6%	18.1%
East South Central	30.6%	33.2%	16.2%
West South Central	45.1%	48.6%	25.4%
Mountain	60.5%	63.3%	44.7%
Pacific	76.1%	73.2%	92.0%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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

** Civilian employees include those employed in the private 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, 2025

Census division	Civilian **	Private sector	State/local government sector
United States	0.84%	0.95%	1.49%
Census division:			
New England	2.75%	3.22%	2.88%
Middle Atlantic	2.37%	2.66%	4.37%
East North Central	2.12%	2.35%	4.23%
West North Central	2.30%	2.62%	3.59%
South Atlantic	2.22%	2.45%	2.13%
East South Central	3.28%	3.79%	3.86%
West South Central	2.82%	3.14%	4.14%
Mountain	2.06%	2.20%	4.60%
Pacific	1.56%	1.86%	1.62%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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

** Civilian employees include those employed in the private 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, 2025

Census division	Civilian **	Private sector	State/local government sector
United States	49.2%	50.8%	39.4%
Census division:			
New England	46.8%	50.6%	22.0%
Middle Atlantic	51.9%	52.5%	48.0%
East North Central	38.3%	39.3%	32.1%
West North Central	31.4%	32.1%	27.3%
South Atlantic	45.6%	50.3%	16.3%
East South Central	30.9%	33.6%	16.0%
West South Central	45.4%	49.0%	25.4%
Mountain	60.4%	63.1%	44.9%
Pacific	74.7%	71.7%	91.2%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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

** Civilian employees include those employed in the private 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, 2025

Census division	Civilian **	Private sector	State/local government sector
United States	0.85%	0.95%	1.50%
Census division:			
New England	2.75%	3.21%	2.87%
Middle Atlantic	2.39%	2.67%	4.77%
East North Central	2.12%	2.35%	4.23%
West North Central	2.31%	2.64%	3.56%
South Atlantic	2.23%	2.46%	2.06%
East South Central	3.28%	3.80%	3.86%
West South Central	2.82%	3.14%	4.14%
Mountain	2.06%	2.21%	4.60%
Pacific	1.67%	1.99%	1.64%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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

** Civilian employees include those employed in the private 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, 2025

Census division	Civilian **	Private sector	State/local government sector
United States	85.6%	83.7%	98.6%
Census division:			
New England	91.5%	90.6%	98.8%
Middle Atlantic	91.1%	89.9%	99.1%
East North Central	81.3%	79.0%	97.7%
West North Central	85.7%	84.0%	97.0%
South Atlantic	83.0%	80.8%	99.2%
East South Central	78.8%	75.6%	98.8%
West South Central	78.0%	75.2%	96.6%
Mountain	84.2%	82.0%	99.4%
Pacific	95.5%	94.8%	99.9%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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

** Civilian employees include those employed in the private 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, 2025

Census division	Civilian **	Private sector	State/local government sector
United States	0.40%	0.46%	0.19%
Census division:			
New England	0.74%	0.85%	0.56%
Middle Atlantic	0.75%	0.87%	0.33%
East North Central	1.15%	1.32%	0.97%
West North Central	0.94%	1.08%	1.19%
South Atlantic	1.09%	1.26%	0.14%
East South Central	1.90%	2.28%	0.66%
West South Central	1.71%	1.96%	0.65%
Mountain	1.34%	1.52%	0.22%
Pacific	0.45%	0.53%	0.05%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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

** Civilian employees include those employed in the private 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, 2025

Census division	Civilian **	Private sector	State/local government sector
United States	91.9%	91.0%	98.8%
Census division:			
New England	94.2%	93.5%	99.8%
Middle Atlantic	93.5%	92.7%	99.1%
East North Central	92.3%	91.4%	98.7%
West North Central	92.8%	92.0%	98.0%
South Atlantic	92.3%	91.4%	99.6%
East South Central	93.5%	92.6%	99.2%
West South Central	90.6%	89.9%	95.2%
Mountain	90.2%	88.9%	99.7%
Pacific	90.0%	88.5%	99.9%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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

** Civilian employees include those employed in the private 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, 2025

Census division	Civilian **	Private sector	State/local government sector
United States	0.27%	0.31%	0.31%
Census division:			
New England	0.62%	0.71%	0.10%
Middle Atlantic	0.65%	0.74%	0.30%
East North Central	0.73%	0.83%	0.41%
West North Central	0.58%	0.67%	0.61%
South Atlantic	0.64%	0.73%	0.28%
East South Central	0.67%	0.79%	0.52%
West South Central	1.06%	1.17%	2.29%
Mountain	0.68%	0.79%	0.11%
Pacific	0.78%	0.92%	0.05%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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

** Civilian employees include those employed in the private 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, 2025

Census division	Civilian **	Private sector	State/local government sector
United States	95.7%	95.4%	97.3%
Census division:			
New England	96.3%	95.8%	98.7%
Middle Atlantic	96.7%	96.7%	96.8%
East North Central	95.5%	95.1%	97.8%
West North Central	96.1%	95.4%	99.1%
South Atlantic	96.4%	96.6%	95.6%
East South Central	92.1%	90.9%	97.1%
West South Central	96.4%	96.2%	97.2%
Mountain	95.3%	95.3%	95.2%
Pacific	95.1%	94.1%	99.6%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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

** Civilian employees include those employed in the private 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, 2025

Census division	Civilian **	Private sector	State/local government sector
United States	0.26%	0.31%	0.41%
Census division:			
New England	0.64%	0.77%	0.51%
Middle Atlantic	0.64%	0.72%	1.34%
East North Central	0.73%	0.86%	0.68%
West North Central	0.82%	0.98%	0.45%
South Atlantic	0.49%	0.49%	1.56%
East South Central	1.88%	2.31%	0.94%
West South Central	0.55%	0.65%	0.83%
Mountain	0.78%	0.87%	1.72%
Pacific	0.82%	1.00%	0.22%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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

** Civilian employees include those employed in the private 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, 2025

Census division	Civilian **	Private sector	State/local government sector
Child Dental:			
United States	22.1%	23.6%	14.8%
New England	23.5%	23.8%	21.9%
Middle Atlantic	25.0%	26.2%	18.9%
East North Central	21.4%	21.4%	21.2%
West North Central	17.0%	18.5%	9.9%
South Atlantic	17.0%	18.7%	8.9%
East South Central	25.7%	26.1%	23.9%
West South Central	20.4%	22.2%	12.8%
Mountain	23.3%	24.8%	16.7%
Pacific	27.6%	31.1%	11.1%
Adult Dental:			
United States	18.4%	19.3%	14.0%
New England	15.9%	16.2%	14.8%
Middle Atlantic	20.9%	21.6%	17.7%
East North Central	18.8%	18.6%	20.0%
West North Central	14.2%	15.4%	8.7%
South Atlantic	14.9%	15.9%	10.3%
East South Central	25.0%	25.6%	22.3%
West South Central	17.4%	18.9%	10.6%
Mountain	20.3%	21.5%	15.0%
Pacific	19.9%	21.6%	12.0%
Mental Health Care:			
United States	95.5%	94.8%	98.6%
New England	96.0%	95.2%	99.8%
Middle Atlantic	97.1%	96.8%	98.9%
East North Central	96.9%	96.7%	98.2%
West North Central	95.7%	94.9%	99.7%
South Atlantic	96.8%	96.5%	98.3%
East South Central	95.4%	95.0%	97.6%
West South Central	92.5%	91.5%	96.9%
Mountain	96.0%	95.2%	99.4%
Pacific	93.2%	91.7%	99.8%
Substance Abuse Treatment:			
United States	93.7%	92.8%	98.3%
New England	94.2%	93.2%	99.4%
Middle Atlantic	94.3%	93.6%	97.9%
East North Central	95.9%	95.5%	97.7%
West North Central	94.8%	93.9%	98.9%
South Atlantic	94.8%	94.2%	97.5%
East South Central	93.4%	92.2%	98.2%
West South Central	90.2%	88.6%	97.3%
Mountain	94.6%	93.7%	99.0%
Pacific	92.1%	90.4%	99.8%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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

** Civilian employees include those employed in the private 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, 2025

Census division	Civilian **	Private sector	State/local government sector
Child Dental:			
United States	0.69%	0.80%	1.18%
New England	2.16%	2.52%	3.04%
Middle Atlantic	2.34%	2.62%	5.15%
East North Central	1.48%	1.51%	4.72%
West North Central	1.84%	2.16%	2.08%
South Atlantic	1.18%	1.39%	1.72%
East South Central	4.35%	5.22%	4.67%
West South Central	1.98%	2.35%	2.63%
Mountain	1.92%	2.23%	3.22%
Pacific	2.00%	2.38%	2.07%
Adult Dental:			
United States	0.64%	0.74%	1.19%
New England	2.08%	2.45%	2.09%
Middle Atlantic	2.30%	2.57%	5.17%
East North Central	1.46%	1.47%	4.71%
West North Central	1.78%	2.10%	1.98%
South Atlantic	1.13%	1.32%	1.81%
East South Central	4.21%	5.03%	4.69%
West South Central	1.90%	2.23%	2.88%
Mountain	1.88%	2.18%	3.19%
Pacific	1.52%	1.81%	2.08%
Mental Health Care:			
United States	0.31%	0.37%	0.31%
New England	0.98%	1.17%	0.09%
Middle Atlantic	0.52%	0.61%	0.64%
East North Central	0.48%	0.54%	0.84%
West North Central	0.84%	1.02%	0.24%
South Atlantic	0.45%	0.52%	0.90%
East South Central	0.92%	1.12%	0.84%
West South Central	1.57%	1.89%	1.53%
Mountain	0.66%	0.81%	0.44%
Pacific	1.07%	1.30%	0.17%
Substance Abuse Treatment:			
United States	0.35%	0.42%	0.33%
New England	1.08%	1.29%	0.30%
Middle Atlantic	1.12%	1.33%	1.04%
East North Central	0.55%	0.63%	0.88%
West North Central	0.78%	0.94%	0.64%
South Atlantic	0.58%	0.67%	0.99%
East South Central	1.11%	1.38%	0.70%
West South Central	1.67%	2.01%	1.45%
Mountain	0.72%	0.87%	0.61%
Pacific	1.06%	1.30%	0.17%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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

** Civilian employees include those employed in the private 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.l 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, 2025

Census division	Civilian **	Private sector	State/local government sector
United States	25.8	25.3	29.5
Census division:			
New England	29.4	28.8	33.9
Middle Atlantic	27.3	27.1	28.2
East North Central	23.6	23.5	24.6
West North Central	24.1	24.7	20.3
South Atlantic	25.0	24.9	25.9
East South Central	22.0	21.3	26.9
West South Central	23.8	24.0	22.6
Mountain	24.5	23.8	28.9
Pacific	30.9	28.2	48.2

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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

** Civilian employees include those employed in the private 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.l 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, 2025

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	1.9
Middle Atlantic	1.7	1.9	3.0
East North Central	1.1	1.2	2.1
West North Central	1.6	1.8	2.1
South Atlantic	1.0	1.2	1.4
East South Central	1.2	1.3	2.6
West South Central	1.5	1.7	2.2
Mountain	1.3	1.5	2.3
Pacific	1.8	2.0	3.8

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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

** Civilian employees include those employed in the private 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, 2025

Census division	Civilian **	Private sector	State/local government sector
United States	16.0	16.2	14.3
Census division:			
New England	19.4	20.0	14.9
Middle Atlantic	17.0	17.7	11.6
East North Central	14.1	14.8	9.2
West North Central	14.1	15.0	8.9
South Atlantic	15.6	16.1	11.3
East South Central	9.8	10.3	6.8 *
West South Central	12.2	13.1	6.3
Mountain	16.1	16.6	12.9
Pacific	22.2	20.1	35.6

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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

* Figure does not meet standard of reliability or precision.

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

Table XI.B.2.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, 2025

Census division	Civilian **	Private sector	State/local government sector
United States	0.4	0.5	0.4
Census division:			
New England	1.7	1.9	1.0
Middle Atlantic	1.3	1.5	1.2
East North Central	0.9	1.0	1.1
West North Central	1.2	1.4	1.3
South Atlantic	0.9	1.0	0.6
East South Central	0.8	0.9	2.2 *
West South Central	1.2	1.4	0.8
Mountain	1.2	1.3	1.3
Pacific	1.7	2.0	2.7

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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

* Figure does not meet standard of reliability or precision.

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

Table XI.C.1 Average total single premium (in dollars) per enrolled employee at civilian establishments that offer health insurance by private and State/local government sectors and census division: United States, 2025

Census division	Civilian **	Private sector	State/local government sector
United States	9,238	9,025	10,422
Census division:			
New England	10,340	10,109	11,948
Middle Atlantic	10,595	10,194	13,544
East North Central	9,194	9,009	10,422
West North Central	8,696	8,526	9,574
South Atlantic	9,036	8,867	9,881
East South Central	8,540	8,466	8,891
West South Central	8,559	8,476	8,895
Mountain	8,704	8,435	10,116
Pacific	9,455	9,083	11,857

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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

** Civilian employees include those employed in the private 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, 2025

Census division	Civilian **	Private sector	State/local government sector
United States	49.57	54.60	109.28
Census division:			
New England	190.65	219.74	145.93
Middle Atlantic	196.90	195.30	594.03
East North Central	103.12	112.46	241.31
West North Central	169.16	195.55	158.42
South Atlantic	94.01	109.95	108.66
East South Central	140.05	168.44	186.82
West South Central	142.60	164.38	278.91
Mountain	132.26	147.38	207.64
Pacific	135.09	149.66	151.06

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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

** Civilian employees include those employed in the private 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, 2025

Census division	Civilian **	Private sector	State/local government sector
United States	8,986	8,795	10,473
Census division:			
New England	10,106	9,842	12,794
Middle Atlantic	10,246	10,016	12,574
East North Central	8,754	8,656	9,464
West North Central	8,566	8,424	9,325
South Atlantic	8,662	8,486	10,326
East South Central	8,179	8,033	9,221
West South Central	8,369	8,291	8,899
Mountain	8,393	8,194	9,769
Pacific	9,179	8,834	11,742

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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

** Civilian employees include those employed in the private 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, 2025

Census division	Civilian **	Private sector	State/local government sector
United States	68.75	74.62	127.19
Census division:			
New England	261.74	294.14	258.00
Middle Atlantic	263.07	280.23	328.77
East North Central	130.77	139.28	393.05
West North Central	159.63	184.06	210.04
South Atlantic	139.47	147.02	315.88
East South Central	174.32	190.01	342.27
West South Central	167.35	181.53	414.41
Mountain	187.70	208.69	225.14
Pacific	182.02	196.34	137.21

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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

** Civilian employees include those employed in the private 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, 2025

Census division	Civilian **	Private sector	State/local government sector
United States	9,428	9,213	10,398
Census division:			
New England	10,560	10,381	11,502
Middle Atlantic	10,915	10,368	14,087
East North Central	9,499	9,258	11,003
West North Central	8,778	8,592	9,725
South Atlantic	9,260	9,128	9,758
East South Central	8,720	8,703	8,788
West South Central	8,686	8,618	8,894
Mountain	8,954	8,643	10,304
Pacific	9,766	9,374	11,959

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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

** Civilian employees include those employed in the private 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, 2025

Census division	Civilian **	Private sector	State/local government sector
United States	68.53	76.36	149.71
Census division:			
New England	281.71	334.67	163.87
Middle Atlantic	274.63	254.82	834.93
East North Central	145.97	161.16	274.32
West North Central	259.60	300.20	227.12
South Atlantic	122.68	152.23	104.13
East South Central	175.99	214.08	219.63
West South Central	210.90	255.88	348.75
Mountain	186.52	208.44	289.77
Pacific	184.82	206.84	236.40

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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

** Civilian employees include those employed in the private 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, 2025

Census division	Civilian **	Private sector	State/local government sector
United States	1,720	1,817	1,182
Census division:			
New England	2,050	1,997	2,418
Middle Atlantic	2,063	2,044	2,204
East North Central	1,902	1,982	1,366
West North Central	1,617	1,803	654
South Atlantic	1,766	1,933	931
East South Central	1,678	1,806	1,065
West South Central	1,604	1,699	1,221
Mountain	1,555	1,671	949
Pacific	1,388	1,476	818

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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

** Civilian employees include those employed in the private 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, 2025

Census division	Civilian **	Private sector	State/local government sector
United States	23.41	26.40	46.41
Census division:			
New England	57.40	63.62	80.65
Middle Atlantic	107.50	115.21	295.07
East North Central	46.48	51.21	101.47
West North Central	50.30	54.77	78.19
South Atlantic	42.61	50.71	47.61
East South Central	59.83	70.42	83.45
West South Central	81.96	94.06	149.78
Mountain	56.17	64.75	92.02
Pacific	54.40	61.95	81.97

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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

** Civilian employees include those employed in the private 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, 2025

Census division	Civilian **	Private sector	State/local government sector
United States	1,793	1,886	1,065
Census division:			
New England	2,192	2,143	2,695
Middle Atlantic	2,109	2,208	1,109
East North Central	1,976	2,074	1,265
West North Central	1,659	1,830	746
South Atlantic	1,926	2,034	901
East South Central	1,707	1,862	598
West South Central	1,808	1,860	1,454
Mountain	1,625	1,709	1,044
Pacific	1,359	1,446	717

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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

** Civilian employees include those employed in the private 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, 2025

Census division	Civilian **	Private sector	State/local government sector
United States	38.50	42.77	70.30
Census division:			
New England	90.15	95.94	178.16
Middle Atlantic	145.91	155.38	261.50
East North Central	82.81	92.30	117.45
West North Central	87.57	98.99	149.11
South Atlantic	82.72	91.12	99.47
East South Central	141.13	160.94	93.14
West South Central	150.37	163.25	386.07
Mountain	96.23	106.36	205.04
Pacific	73.23	84.80	82.50

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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

** Civilian employees include those employed in the private 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, 2025

Census division	Civilian **	Private sector	State/local government sector
United States	1,665	1,761	1,237
Census division:			
New England	1,916	1,848	2,272
Middle Atlantic	2,021	1,884	2,817
East North Central	1,850	1,918	1,428
West North Central	1,590	1,785	597
South Atlantic	1,670	1,863	940
East South Central	1,664	1,776	1,210
West South Central	1,468	1,574	1,140
Mountain	1,499	1,638	898
Pacific	1,420	1,512	907

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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

** Civilian employees include those employed in the private 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, 2025

Census division	Civilian **	Private sector	State/local government sector
United States	29.10	33.05	59.43
Census division:			
New England	72.59	82.73	74.91
Middle Atlantic	156.96	171.63	300.39
East North Central	53.57	57.50	144.97
West North Central	61.49	63.74	79.62
South Atlantic	47.25	58.77	54.01
East South Central	56.45	64.70	106.55
West South Central	89.38	106.27	144.37
Mountain	65.57	78.68	83.31
Pacific	79.95	90.64	131.65

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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

** Civilian employees include those employed in the private 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, 2025

Census division	Civilian **	Private sector	State/local government sector
United States	18.6%	20.1%	11.3%
Census division:			
New England	19.8%	19.8%	20.2%
Middle Atlantic	19.5%	20.1%	16.3%
East North Central	20.7%	22.0%	13.1%
West North Central	18.6%	21.1%	6.8%
South Atlantic	19.5%	21.8%	9.4%
East South Central	19.7%	21.3%	12.0%
West South Central	18.7%	20.0%	13.7%
Mountain	17.9%	19.8%	9.4%
Pacific	14.7%	16.3%	6.9%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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

** Civilian employees include those employed in the private 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, 2025

Census division	Civilian **	Private sector	State/local government sector
United States	0.24%	0.29%	0.40%
Census division:			
New England	0.62%	0.72%	0.63%
Middle Atlantic	0.96%	1.09%	1.67%
East North Central	0.52%	0.59%	1.01%
West North Central	0.62%	0.69%	0.77%
South Atlantic	0.48%	0.58%	0.47%
East South Central	0.75%	0.95%	0.86%
West South Central	0.92%	1.05%	1.66%
Mountain	0.63%	0.74%	0.88%
Pacific	0.54%	0.64%	0.65%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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

** Civilian employees include those employed in the private 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, 2025

Census division	Civilian **	Private sector	State/local government sector
United States	19.9%	21.4%	10.2%
Census division:			
New England	21.7%	21.8%	21.1%
Middle Atlantic	20.6%	22.0%	8.8%
East North Central	22.6%	24.0%	13.4%
West North Central	19.4%	21.7%	8.0%
South Atlantic	22.2%	24.0%	8.7%
East South Central	20.9%	23.2%	6.5%
West South Central	21.6%	22.4%	16.3%
Mountain	19.4%	20.9%	10.7%
Pacific	14.8%	16.4%	6.1%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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

** Civilian employees include those employed in the private 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, 2025

Census division	Civilian **	Private sector	State/local government sector
United States	0.41%	0.46%	0.66%
Census division:			
New England	0.95%	1.06%	1.30%
Middle Atlantic	1.36%	1.46%	1.99%
East North Central	0.94%	1.07%	0.97%
West North Central	1.01%	1.16%	1.58%
South Atlantic	0.94%	1.05%	0.96%
East South Central	1.67%	1.93%	0.93%
West South Central	1.70%	1.88%	4.00%
Mountain	1.07%	1.21%	2.03%
Pacific	0.72%	0.86%	0.69%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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

** Civilian employees include those employed in the private 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, 2025

Census division	Civilian **	Private sector	State/local government sector
United States	17.7%	19.1%	11.9%
Census division:			
New England	18.1%	17.8%	19.8%
Middle Atlantic	18.5%	18.2%	20.0%
East North Central	19.5%	20.7%	13.0%
West North Central	18.1%	20.8%	6.1%
South Atlantic	18.0%	20.4%	9.6%
East South Central	19.1%	20.4%	13.8%
West South Central	16.9%	18.3%	12.8%
Mountain	16.7%	18.9%	8.7%
Pacific	14.5%	16.1%	7.6%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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

** Civilian employees include those employed in the private 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, 2025

Census division	Civilian **	Private sector	State/local government sector
United States	0.30%	0.35%	0.49%
Census division:			
New England	0.83%	0.98%	0.61%
Middle Atlantic	1.35%	1.63%	1.32%
East North Central	0.60%	0.65%	1.45%
West North Central	0.80%	0.85%	0.71%
South Atlantic	0.51%	0.66%	0.54%
East South Central	0.75%	0.98%	1.07%
West South Central	0.97%	1.13%	1.67%
Mountain	0.74%	0.90%	0.76%
Pacific	0.79%	0.92%	1.03%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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

** Civilian employees include those employed in the private 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, 2025

Census division	Civilian **	Private sector	State/local government sector
United States	56.6%	58.1%	49.4%
Census division:			
New England	54.7%	57.2%	42.0%
Middle Atlantic	53.5%	56.5%	38.5%
East North Central	54.3%	56.4%	43.3%
West North Central	57.8%	58.6%	53.6%
South Atlantic	58.4%	59.1%	54.9%
East South Central	57.2%	58.1%	53.4%
West South Central	59.7%	58.7%	64.4%
Mountain	54.8%	56.0%	49.2%
Pacific	56.9%	59.9%	43.0%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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

** Civilian employees include those employed in the private 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, 2025

Census division	Civilian **	Private sector	State/local government sector
United States	0.31%	0.36%	0.47%
Census division:			
New England	1.11%	1.32%	0.66%
Middle Atlantic	0.94%	1.12%	1.28%
East North Central	0.72%	0.78%	1.36%
West North Central	0.88%	0.94%	2.29%
South Atlantic	0.64%	0.78%	0.66%
East South Central	0.92%	1.07%	1.64%
West South Central	1.03%	1.22%	1.08%
Mountain	0.87%	1.03%	1.33%
Pacific	0.94%	1.11%	1.13%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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

** Civilian employees include those employed in the private 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, 2025

Census division	Civilian **	Private sector	State/local government sector
United States	57.1%	55.1%	68.0%
Census division:			
New England	51.5%	49.5%	65.5%
Middle Atlantic	52.2%	50.6%	64.1%
East North Central	59.1%	58.6%	62.3%
West North Central	61.2%	61.0%	62.2%
South Atlantic	62.5%	59.3%	78.4%
East South Central	66.7%	64.7%	76.3%
West South Central	59.9%	56.4%	74.2%
Mountain	55.5%	53.7%	64.8%
Pacific	47.0%	46.0%	53.2%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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

** Civilian employees include those employed in the private 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, 2025

Census division	Civilian **	Private sector	State/local government sector
United States	0.89%	1.01%	1.32%
Census division:			
New England	2.89%	3.24%	3.39%
Middle Atlantic	2.73%	2.97%	6.70%
East North Central	2.04%	2.26%	4.07%
West North Central	2.11%	2.32%	5.04%
South Atlantic	1.87%	2.20%	1.81%
East South Central	3.40%	4.06%	3.50%
West South Central	2.66%	3.11%	3.87%
Mountain	2.23%	2.54%	4.09%
Pacific	2.81%	3.21%	2.93%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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

** Civilian employees include those employed in the private 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, 2025

Census division	Civilian **	Private sector	State/local government sector
United States	59.8%	61.6%	48.6%
Census division:			
New England	60.4%	62.8%	43.1%
Middle Atlantic	57.2%	60.0%	38.6%
East North Central	57.3%	59.6%	44.7%
West North Central	63.9%	64.2%	62.8%
South Atlantic	62.5%	63.3%	55.7%
East South Central	59.2%	60.3%	52.5%
West South Central	65.6%	64.9%	71.1%
Mountain	54.8%	55.5%	50.3%
Pacific	58.8%	62.6%	40.5%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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

** Civilian employees include those employed in the private 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, 2025

Census division	Civilian **	Private sector	State/local government sector
United States	0.54%	0.60%	0.90%
Census division:			
New England	1.66%	1.80%	1.09%
Middle Atlantic	1.61%	1.83%	1.32%
East North Central	1.28%	1.23%	3.25%
West North Central	1.13%	1.29%	2.11%
South Atlantic	1.29%	1.46%	1.30%
East South Central	2.14%	2.55%	3.13%
West South Central	1.74%	1.91%	3.63%
Mountain	1.58%	1.80%	2.86%
Pacific	1.34%	1.56%	1.22%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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

** Civilian employees include those employed in the private 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, 2025

Census division	Civilian **	Private sector	State/local government sector
United States	54.3%	55.5%	49.8%
Census division:			
New England	50.3%	52.4%	41.5%
Middle Atlantic	50.6%	53.5%	38.4%
East North Central	52.4%	54.4%	42.4%
West North Central	54.4%	55.6%	49.2%
South Atlantic	56.1%	56.6%	54.6%
East South Central	56.3%	57.0%	53.7%
West South Central	56.3%	54.6%	62.4%
Mountain	54.8%	56.5%	48.6%
Pacific	55.0%	57.1%	45.6%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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

** Civilian employees include those employed in the private 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, 2025

Census division	Civilian **	Private sector	State/local government sector
United States	0.37%	0.44%	0.56%
Census division:			
New England	1.18%	1.53%	0.83%
Middle Atlantic	1.08%	1.31%	1.87%
East North Central	0.83%	0.95%	1.14%
West North Central	1.22%	1.29%	3.14%
South Atlantic	0.73%	0.91%	0.73%
East South Central	0.99%	1.12%	1.89%
West South Central	1.21%	1.48%	0.97%
Mountain	0.93%	1.10%	1.36%
Pacific	1.32%	1.57%	1.57%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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

** Civilian employees include those employed in the private 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, 2025

Census division	Civilian **	Private sector	State/local government sector
United States	26,550	26,281	27,464
Census division:			
New England	29,092	28,734	30,085
Middle Atlantic	29,846	28,908	32,349
East North Central	25,974	25,736	26,704
West North Central	25,959	25,679	26,946
South Atlantic	25,689	25,848	25,011
East South Central	24,052	24,258	23,351
West South Central	24,842	24,945	24,210
Mountain	24,581	24,359	25,414
Pacific	27,329	27,127	27,885

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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

** Civilian employees include those employed in the private 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, 2025

Census division	Civilian **	Private sector	State/local government sector
United States	145.65	175.57	233.08
Census division:			
New England	476.51	637.27	373.07
Middle Atlantic	469.67	579.87	721.66
East North Central	339.35	371.09	804.42
West North Central	293.38	355.04	425.48
South Atlantic	379.74	463.74	334.30
East South Central	436.26	518.18	677.34
West South Central	395.40	455.42	311.45
Mountain	366.18	424.33	635.12
Pacific	389.40	510.23	428.40

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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

** Civilian employees include those employed in the private 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, 2025

Census division	Civilian **	Private sector	State/local government sector
United States	25,411	24,963	27,147
Census division:			
New England	28,263	27,417	31,577
Middle Atlantic	28,634	27,267	32,562
East North Central	24,561	24,673	24,197
West North Central	24,036	23,745	25,245
South Atlantic	24,119	23,923	25,523
East South Central	22,830	22,478	24,415
West South Central	23,892	23,844	24,598
Mountain	23,279	23,111	24,148
Pacific	26,129	26,035	26,355

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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

** Civilian employees include those employed in the private 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, 2025

Census division	Civilian **	Private sector	State/local government sector
United States	220.41	242.09	468.97
Census division:			
New England	495.97	567.39	914.95
Middle Atlantic	651.52	717.74	680.82
East North Central	547.14	524.18	1,537.01
West North Central	487.03	580.03	601.21
South Atlantic	651.82	725.71	718.58
East South Central	614.15	606.36	2,002.26
West South Central	680.79	724.74	911.50
Mountain	481.64	551.87	625.02
Pacific	460.93	622.98	456.41

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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

** Civilian employees include those employed in the private 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, 2025

Census division	Civilian **	Private sector	State/local government sector
United States	27,246	27,124	27,629
Census division:			
New England	29,635	29,724	29,434
Middle Atlantic	30,712	30,121	32,210
East North Central	26,793	26,366	28,056
West North Central	26,790	26,557	27,559
South Atlantic	26,420	26,859	24,879
East South Central	24,577	25,086	23,012
West South Central	25,298	25,545	24,142
Mountain	25,615	25,465	26,070
Pacific	28,473	28,099	29,640

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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

** Civilian employees include those employed in the private 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, 2025

Census division	Civilian **	Private sector	State/local government sector
United States	185.51	230.23	264.07
Census division:			
New England	708.86	1,004.38	392.50
Middle Atlantic	627.02	772.22	1,112.33
East North Central	413.06	499.53	686.03
West North Central	341.80	415.48	530.02
South Atlantic	425.87	534.49	370.68
East South Central	541.11	650.43	593.03
West South Central	474.18	565.78	329.56
Mountain	491.17	583.89	860.10
Pacific	582.36	740.53	737.80

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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

** Civilian employees include those employed in the private 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, 2025

Census division	Civilian **	Private sector	State/local government sector
United States	6,840	7,314	5,229
Census division:			
New England	6,932	6,889	7,053
Middle Atlantic	6,468	6,976	5,112
East North Central	6,354	6,839	4,867
West North Central	6,690	7,081	5,310
South Atlantic	7,222	7,714	5,130
East South Central	6,418	6,401	6,474
West South Central	8,079	7,822	9,667
Mountain	6,507	7,002	4,647
Pacific	6,748	7,959	3,418

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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

** Civilian employees include those employed in the private 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, 2025

Census division	Civilian **	Private sector	State/local government sector
United States	105.81	127.23	159.11
Census division:			
New England	259.34	338.89	267.83
Middle Atlantic	355.99	420.48	619.35
East North Central	272.50	327.53	413.71
West North Central	208.42	227.64	426.69
South Atlantic	240.30	299.16	198.38
East South Central	265.69	304.96	538.72
West South Central	326.45	363.85	485.27
Mountain	214.82	252.81	302.42
Pacific	330.36	421.70	274.08

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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

** Civilian employees include those employed in the private 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, 2025

Census division	Civilian **	Private sector	State/local government sector
United States	7,390	8,086	4,695
Census division:			
New England	8,272	7,936	9,590
Middle Atlantic	7,068	8,368	3,332 *
East North Central	7,114	7,882	4,609
West North Central	7,944	7,986	7,767
South Atlantic	7,890	8,337	4,702
East South Central	7,832	7,821	7,884
West South Central	9,877	9,686	12,661
Mountain	7,121	7,462	5,353
Pacific	6,019	7,328	2,844

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 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.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, 2025

Census division	Civilian **	Private sector	State/local government sector
United States	199.58	224.72	332.54
Census division:			
New England	536.61	646.16	689.06
Middle Atlantic	651.92	646.59	1,017.92 *
East North Central	629.82	734.67	727.66
West North Central	389.87	451.47	729.34
South Atlantic	592.80	693.73	304.11
East South Central	540.51	543.51	1,687.82
West South Central	737.20	775.06	1,036.80
Mountain	314.59	345.99	593.60
Pacific	325.11	450.56	317.36

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 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.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, 2025

Census division	Civilian **	Private sector	State/local government sector
United States	6,504	6,821	5,507
Census division:			
New England	6,054	6,102	5,945
Middle Atlantic	6,039	5,947	6,274
East North Central	5,913	6,219	5,005
West North Central	6,148	6,671	4,424
South Atlantic	6,911	7,387	5,241
East South Central	5,811	5,741	6,025
West South Central	7,216	6,806	9,140
Mountain	6,020	6,594	4,282
Pacific	7,443	8,522	4,077

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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

** Civilian employees include those employed in the private 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, 2025

Census division	Civilian **	Private sector	State/local government sector
United States	120.56	151.26	155.23
Census division:			
New England	243.49	335.21	238.94
Middle Atlantic	387.33	496.82	509.17
East North Central	221.60	250.46	484.59
West North Central	235.77	254.66	437.98
South Atlantic	227.55	288.42	238.36
East South Central	240.86	289.94	393.17
West South Central	332.92	372.88	535.91
Mountain	282.23	355.94	319.44
Pacific	537.42	658.35	376.92

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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

** Civilian employees include those employed in the private 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, 2025

Census division	Civilian **	Private sector	State/local government sector
United States	25.8%	27.8%	19.0%
Census division:			
New England	23.8%	24.0%	23.4%
Middle Atlantic	21.7%	24.1%	15.8%
East North Central	24.5%	26.6%	18.2%
West North Central	25.8%	27.6%	19.7%
South Atlantic	28.1%	29.8%	20.5%
East South Central	26.7%	26.4%	27.7%
West South Central	32.5%	31.4%	39.9%
Mountain	26.5%	28.7%	18.3%
Pacific	24.7%	29.3%	12.3%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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

** Civilian employees include those employed in the private 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, 2025

Census division	Civilian **	Private sector	State/local government sector
United States	0.39%	0.48%	0.59%
Census division:			
New England	0.93%	1.24%	0.81%
Middle Atlantic	1.21%	1.48%	1.88%
East North Central	0.99%	1.23%	1.32%
West North Central	0.85%	0.95%	1.58%
South Atlantic	0.88%	1.08%	0.75%
East South Central	1.29%	1.55%	1.84%
West South Central	1.39%	1.54%	1.95%
Mountain	0.95%	1.09%	1.36%
Pacific	1.10%	1.39%	0.99%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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

** Civilian employees include those employed in the private 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, 2025

Census division	Civilian **	Private sector	State/local government sector
United States	29.1%	32.4%	17.3%
Census division:			
New England	29.3%	28.9%	30.4%
Middle Atlantic	24.7%	30.7%	10.2%
East North Central	29.0%	31.9%	19.0%
West North Central	33.0%	33.6%	30.8%
South Atlantic	32.7%	34.8%	18.4%
East South Central	34.3%	34.8%	32.3%
West South Central	41.3%	40.6%	51.5%
Mountain	30.6%	32.3%	22.2%
Pacific	23.0%	28.1%	10.8%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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

** Civilian employees include those employed in the private 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, 2025

Census division	Civilian **	Private sector	State/local government sector
United States	0.77%	0.84%	1.24%
Census division:			
New England	1.83%	2.30%	1.75%
Middle Atlantic	2.32%	2.16%	2.98%
East North Central	2.36%	2.86%	2.08%
West North Central	1.62%	1.88%	3.04%
South Atlantic	1.92%	2.23%	1.07%
East South Central	2.16%	2.43%	4.95%
West South Central	3.20%	3.37%	4.30%
Mountain	1.49%	1.64%	2.49%
Pacific	1.22%	1.70%	1.23%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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

** Civilian employees include those employed in the private 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, 2025

Census division	Civilian **	Private sector	State/local government sector
United States	23.9%	25.1%	19.9%
Census division:			
New England	20.4%	20.5%	20.2%
Middle Atlantic	19.7%	19.7%	19.5%
East North Central	22.1%	23.6%	17.8%
West North Central	22.9%	25.1%	16.1%
South Atlantic	26.2%	27.5%	21.1%
East South Central	23.6%	22.9%	26.2%
West South Central	28.5%	26.6%	37.9%
Mountain	23.5%	25.9%	16.4%
Pacific	26.1%	30.3%	13.8%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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

** Civilian employees include those employed in the private 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, 2025

Census division	Civilian **	Private sector	State/local government sector
United States	0.44%	0.55%	0.57%
Census division:			
New England	0.90%	1.25%	0.75%
Middle Atlantic	1.26%	1.65%	1.66%
East North Central	0.77%	0.87%	1.69%
West North Central	0.92%	1.04%	1.53%
South Atlantic	0.90%	1.14%	0.92%
East South Central	1.25%	1.49%	1.53%
West South Central	1.38%	1.51%	2.17%
Mountain	1.13%	1.36%	1.50%
Pacific	1.70%	2.07%	1.28%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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

** Civilian employees include those employed in the private 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, 2025

Census division	Civilian **	Private sector	State/local government sector
United States	25.4%	23.8%	33.1%
Census division:			
New England	28.7%	25.2%	46.4%
Middle Atlantic	29.3%	25.6%	48.0%
East North Central	27.4%	24.8%	41.1%
West North Central	26.4%	24.9%	33.4%
South Atlantic	23.4%	23.0%	25.1%
East South Central	24.0%	22.8%	29.3%
West South Central	21.7%	22.9%	16.5%
Mountain	26.1%	25.1%	30.8%
Pacific	24.8%	22.1%	37.2%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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

** Civilian employees include those employed in the private 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, 2025

Census division	Civilian **	Private sector	State/local government sector
United States	0.28%	0.32%	0.57%
Census division:			
New England	0.78%	0.87%	0.82%
Middle Atlantic	1.02%	1.13%	1.21%
East North Central	0.66%	0.70%	1.33%
West North Central	0.87%	0.91%	2.44%
South Atlantic	0.60%	0.72%	0.59%
East South Central	0.84%	0.95%	1.54%
West South Central	0.84%	0.98%	0.97%
Mountain	0.70%	0.81%	1.24%
Pacific	0.83%	0.96%	1.50%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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

** Civilian employees include those employed in the private 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, 2025

Census division	Civilian **	Private sector	State/local government sector
United States	62.1%	61.0%	65.8%
Census division:			
New England	60.4%	57.1%	69.6%
Middle Atlantic	58.3%	57.5%	60.5%
East North Central	63.3%	62.7%	65.0%
West North Central	69.8%	68.8%	73.5%
South Atlantic	68.2%	65.6%	79.5%
East South Central	70.0%	68.2%	75.9%
West South Central	67.6%	64.7%	85.0%
Mountain	55.7%	53.0%	65.9%
Pacific	51.2%	52.9%	46.6%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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

** Civilian employees include those employed in the private 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, 2025

Census division	Civilian **	Private sector	State/local government sector
United States	1.04%	1.24%	1.78%
Census division:			
New England	2.65%	3.44%	3.45%
Middle Atlantic	3.48%	4.09%	6.71%
East North Central	2.23%	2.44%	5.19%
West North Central	2.17%	2.49%	4.25%
South Atlantic	2.62%	3.16%	1.94%
East South Central	4.06%	5.05%	4.25%
West South Central	3.12%	3.61%	2.63%
Mountain	2.97%	3.48%	4.84%
Pacific	2.89%	3.76%	3.00%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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

** Civilian employees include those employed in the private 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, 2025

Census division	Civilian **	Private sector	State/local government sector
United States	23.8%	21.9%	34.9%
Census division:			
New England	25.8%	23.5%	41.9%
Middle Atlantic	27.3%	23.4%	52.9%
East North Central	26.0%	23.6%	39.4%
West North Central	22.7%	21.8%	27.4%
South Atlantic	21.2%	20.8%	24.2%
East South Central	22.4%	21.2%	29.3%
West South Central	19.3%	20.5%	10.6%
Mountain	26.0%	25.3%	30.5%
Pacific	23.6%	20.2%	39.9%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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

** Civilian employees include those employed in the private 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, 2025

Census division	Civilian **	Private sector	State/local government sector
United States	0.47%	0.50%	1.06%
Census division:			
New England	1.31%	1.37%	2.06%
Middle Atlantic	1.72%	1.68%	1.71%
East North Central	1.18%	1.18%	2.58%
West North Central	1.11%	1.27%	1.93%
South Atlantic	1.26%	1.41%	1.18%
East South Central	1.31%	1.50%	2.85%
West South Central	1.35%	1.49%	1.29%
Mountain	1.16%	1.30%	2.38%
Pacific	1.05%	1.16%	1.56%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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

** Civilian employees include those employed in the private 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, 2025

Census division	Civilian **	Private sector	State/local government sector
United States	26.6%	25.2%	32.3%
Census division:			
New England	30.9%	26.6%	48.7%
Middle Atlantic	31.0%	27.6%	45.3%
East North Central	28.4%	25.5%	42.0%
West North Central	28.3%	26.6%	36.2%
South Atlantic	24.6%	24.3%	25.4%
East South Central	24.8%	23.6%	29.3%
West South Central	23.1%	24.5%	18.3%
Mountain	26.3%	25.0%	30.9%
Pacific	26.1%	24.2%	34.5%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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

** Civilian employees include those employed in the private 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, 2025

Census division	Civilian **	Private sector	State/local government sector
United States	0.35%	0.41%	0.65%
Census division:			
New England	0.87%	1.04%	0.73%
Middle Atlantic	1.19%	1.45%	1.20%
East North Central	0.78%	0.84%	1.52%
West North Central	1.20%	1.22%	3.47%
South Atlantic	0.65%	0.81%	0.67%
East South Central	1.09%	1.25%	1.77%
West South Central	1.08%	1.27%	1.33%
Mountain	0.85%	1.00%	1.39%
Pacific	1.29%	1.53%	2.04%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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

** Civilian employees include those employed in the private 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, 2025

Census division	Civilian **	Private sector	State/local government sector
United States	18,163	17,901	19,445
Census division:			
New England	20,452	19,733	26,023
Middle Atlantic	20,672	20,076	24,615
East North Central	18,164	17,982	19,278
West North Central	17,438	17,491	17,119
South Atlantic	17,651	17,479	18,368
East South Central	16,126	16,060	16,446
West South Central	16,573	16,677	16,126
Mountain	16,632	16,240	18,324
Pacific	19,256	18,647	21,808

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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

** Civilian employees include those employed in the private 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, 2025

Census division	Civilian **	Private sector	State/local government sector
United States	110.57	125.52	213.50
Census division:			
New England	661.02	732.25	411.33
Middle Atlantic	303.65	331.39	469.49
East North Central	227.36	220.25	965.08
West North Central	242.81	265.27	584.34
South Atlantic	219.05	263.53	252.07
East South Central	303.73	357.26	390.91
West South Central	369.07	421.37	755.76
Mountain	351.49	410.55	310.53
Pacific	296.10	355.84	316.64

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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

** Civilian employees include those employed in the private 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, 2025

Census division	Civilian **	Private sector	State/local government sector
United States	17,755	17,454	19,596
Census division:			
New England	20,164	19,023	27,392
Middle Atlantic	20,024	19,698	24,191
East North Central	17,524	17,424	18,101
West North Central	16,473	16,405	16,985
South Atlantic	17,014	16,795	18,458
East South Central	15,592	15,429	16,614
West South Central	16,365	16,461	15,786
Mountain	15,771	15,292	18,761
Pacific	18,868	18,329	21,138

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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

** Civilian employees include those employed in the private 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, 2025

Census division	Civilian **	Private sector	State/local government sector
United States	180.98	200.76	397.30
Census division:			
New England	442.18	498.74	548.43
Middle Atlantic	434.38	451.52	980.22
East North Central	417.14	332.13	2,162.69
West North Central	366.62	410.71	539.23
South Atlantic	419.11	463.83	680.71
East South Central	386.24	419.68	806.12
West South Central	414.66	470.60	722.30
Mountain	653.11	714.23	501.75
Pacific	454.55	559.71	290.74

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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

** Civilian employees include those employed in the private 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, 2025

Census division	Civilian **	Private sector	State/local government sector
United States	18,403	18,180	19,378
Census division:			
New England	20,618	20,127	24,960
Middle Atlantic	21,116	20,365	24,738
East North Central	18,515	18,283	19,971
West North Central	17,841	17,966	17,162
South Atlantic	17,944	17,830	18,343
East South Central	16,371	16,367	16,389
West South Central	16,661	16,775	16,225
Mountain	17,331	17,099	18,111
Pacific	19,636	18,960	22,460

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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

** Civilian employees include those employed in the private 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, 2025

Census division	Civilian **	Private sector	State/local government sector
United States	140.11	161.37	253.98
Census division:			
New England	1,014.95	1,113.83	595.01
Middle Atlantic	404.76	462.00	541.03
East North Central	260.70	285.31	685.62
West North Central	314.52	344.36	743.12
South Atlantic	247.29	309.69	248.49
East South Central	394.09	473.05	445.12
West South Central	496.77	577.92	955.66
Mountain	277.78	334.36	389.10
Pacific	391.53	451.65	478.07

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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

** Civilian employees include those employed in the private 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, 2025

Census division	Civilian **	Private sector	State/local government sector
United States	4,617	4,776	3,841
Census division:			
New England	4,685	4,610	5,271
Middle Atlantic	4,613	4,561	4,961
East North Central	4,607	4,731	3,846
West North Central	4,789	5,033	3,332
South Atlantic	4,617	4,841	3,686
East South Central	4,219	4,184	4,390
West South Central	5,173	5,167	5,199
Mountain	4,178	4,372	3,341
Pacific	4,486	4,980	2,414

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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

** Civilian employees include those employed in the private 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, 2025

Census division	Civilian **	Private sector	State/local government sector
United States	65.01	74.79	121.02
Census division:			
New England	230.34	255.93	252.01
Middle Atlantic	201.37	220.24	446.29
East North Central	207.97	227.50	475.80
West North Central	162.41	174.77	336.92
South Atlantic	122.85	154.13	91.68
East South Central	219.98	256.87	281.41
West South Central	216.22	235.77	533.40
Mountain	126.84	148.06	230.43
Pacific	178.84	215.91	194.46

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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

** Civilian employees include those employed in the private 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, 2025

Census division	Civilian **	Private sector	State/local government sector
United States	5,004	5,215	3,713
Census division:			
New England	5,332	5,143	6,528
Middle Atlantic	5,074	5,144	4,186
East North Central	5,119	5,352	3,770
West North Central	5,560	5,658	4,824
South Atlantic	4,864	5,109	3,247
East South Central	4,469	4,539	4,029
West South Central	6,308	6,282	6,463
Mountain	4,479	4,513	4,271
Pacific	4,575	5,153	2,140

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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

** Civilian employees include those employed in the private 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, 2025

Census division	Civilian **	Private sector	State/local government sector
United States	131.40	151.65	193.52
Census division:			
New England	403.77	460.48	384.50
Middle Atlantic	374.73	405.00	489.62
East North Central	483.17	538.41	716.20
West North Central	314.07	346.84	593.71
South Atlantic	302.57	359.74	223.58
East South Central	631.34	742.93	300.52
West South Central	422.05	472.75	804.60
Mountain	234.26	260.51	511.65
Pacific	249.37	315.47	242.79

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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

** Civilian employees include those employed in the private 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, 2025

Census division	Civilian **	Private sector	State/local government sector
United States	4,390	4,503	3,897
Census division:			
New England	4,312	4,314	4,295
Middle Atlantic	4,297	4,114	5,184
East North Central	4,326	4,395	3,890
West North Central	4,466	4,760	2,859
South Atlantic	4,504	4,704	3,806
East South Central	4,105	4,012	4,513
West South Central	4,696	4,660	4,833
Mountain	3,934	4,245	2,887
Pacific	4,399	4,811	2,681

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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

** Civilian employees include those employed in the private 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, 2025

Census division	Civilian **	Private sector	State/local government sector
United States	69.77	78.64	151.93
Census division:			
New England	267.21	295.91	268.51
Middle Atlantic	222.61	234.09	547.17
East North Central	177.82	181.64	622.58
West North Central	182.95	194.86	357.00
South Atlantic	119.25	152.15	101.36
East South Central	163.65	180.66	376.54
West South Central	243.59	259.03	628.49
Mountain	128.06	158.63	166.13
Pacific	257.15	301.76	267.22

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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

** Civilian employees include those employed in the private 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, 2025

Census division	Civilian **	Private sector	State/local government sector
United States	25.4%	26.7%	19.8%
Census division:			
New England	22.9%	23.4%	20.3%
Middle Atlantic	22.3%	22.7%	20.2%
East North Central	25.4%	26.3%	19.9%
West North Central	27.5%	28.8%	19.5%
South Atlantic	26.2%	27.7%	20.1%
East South Central	26.2%	26.1%	26.7%
West South Central	31.2%	31.0%	32.2%
Mountain	25.1%	26.9%	18.2%
Pacific	23.3%	26.7%	11.1%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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

** Civilian employees include those employed in the private 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, 2025

Census division	Civilian **	Private sector	State/local government sector
United States	0.36%	0.42%	0.57%
Census division:			
New England	1.01%	1.19%	0.88%
Middle Atlantic	0.99%	1.14%	1.78%
East North Central	1.10%	1.23%	2.09%
West North Central	0.93%	1.01%	1.98%
South Atlantic	0.66%	0.83%	0.49%
East South Central	1.30%	1.54%	1.53%
West South Central	1.25%	1.44%	2.23%
Mountain	0.88%	1.04%	1.22%
Pacific	0.97%	1.22%	0.93%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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

** Civilian employees include those employed in the private 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, 2025

Census division	Civilian **	Private sector	State/local government sector
United States	28.2%	29.9%	18.9%
Census division:			
New England	26.4%	27.0%	23.8%
Middle Atlantic	25.3%	26.1%	17.3%
East North Central	29.2%	30.7%	20.8%
West North Central	33.8%	34.5%	28.4%
South Atlantic	28.6%	30.4%	17.6%
East South Central	28.7%	29.4%	24.3%
West South Central	38.5%	38.2%	40.9%
Mountain	28.4%	29.5%	22.8%
Pacific	24.2%	28.1%	10.1%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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

** Civilian employees include those employed in the private 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, 2025

Census division	Civilian **	Private sector	State/local government sector
United States	0.71%	0.84%	0.88%
Census division:			
New England	2.03%	2.49%	1.34%
Middle Atlantic	1.92%	2.13%	1.79%
East North Central	2.56%	2.96%	1.77%
West North Central	2.03%	2.26%	3.77%
South Atlantic	1.59%	1.92%	1.11%
East South Central	3.80%	4.58%	1.60%
West South Central	2.32%	2.60%	4.00%
Mountain	1.77%	2.06%	2.72%
Pacific	1.24%	1.65%	1.16%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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

** Civilian employees include those employed in the private 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, 2025

Census division	Civilian **	Private sector	State/local government sector
United States	23.9%	24.8%	20.1%
Census division:			
New England	20.9%	21.4%	17.2%
Middle Atlantic	20.4%	20.2%	21.0%
East North Central	23.4%	24.0%	19.5%
West North Central	25.0%	26.5%	16.7%
South Atlantic	25.1%	26.4%	20.7%
East South Central	25.1%	24.5%	27.5%
West South Central	28.2%	27.8%	29.8%
Mountain	22.7%	24.8%	15.9%
Pacific	22.4%	25.4%	11.9%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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

** Civilian employees include those employed in the private 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, 2025

Census division	Civilian **	Private sector	State/local government sector
United States	0.40%	0.47%	0.73%
Census division:			
New England	1.06%	1.22%	0.94%
Middle Atlantic	1.05%	1.18%	2.20%
East North Central	0.94%	0.97%	3.08%
West North Central	0.99%	1.05%	2.08%
South Atlantic	0.67%	0.87%	0.55%
East South Central	1.05%	1.18%	2.06%
West South Central	1.47%	1.71%	2.56%
Mountain	0.71%	0.87%	0.83%
Pacific	1.51%	1.84%	1.29%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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

** Civilian employees include those employed in the private 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, 2025

Census division	Civilian **	Private sector	State/local government sector
United States	18.0%	18.1%	17.5%
Census division:			
New England	16.6%	17.6%	11.6%
Middle Atlantic	17.1%	17.8%	13.5%
East North Central	18.3%	18.8%	15.7%
West North Central	15.9%	16.5%	13.1%
South Atlantic	18.3%	17.9%	20.0%
East South Central	18.8%	19.1%	17.3%
West South Central	18.6%	18.4%	19.1%
Mountain	19.0%	18.8%	20.1%
Pacific	18.3%	18.0%	19.8%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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

** Civilian employees include those employed in the private 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, 2025

Census division	Civilian **	Private sector	State/local government sector
United States	0.20%	0.23%	0.37%
Census division:			
New England	0.75%	0.87%	0.83%
Middle Atlantic	0.61%	0.62%	1.63%
East North Central	0.48%	0.54%	0.95%
West North Central	0.43%	0.48%	1.04%
South Atlantic	0.39%	0.46%	0.45%
East South Central	0.65%	0.72%	1.40%
West South Central	0.78%	0.92%	1.10%
Mountain	0.57%	0.68%	0.84%
Pacific	0.54%	0.64%	0.69%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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

** Civilian employees include those employed in the private 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, 2025

Census division	Civilian **	Private sector	State/local government sector
United States	63.0%	61.7%	69.2%
Census division:			
New England	63.4%	64.3%	56.3%
Middle Atlantic	59.4%	56.6%	77.6%
East North Central	64.6%	64.9%	63.0%
West North Central	70.5%	69.6%	75.9%
South Atlantic	68.5%	66.1%	78.7%
East South Central	68.5%	67.2%	74.5%
West South Central	70.4%	68.7%	77.6%
Mountain	55.2%	52.4%	67.2%
Pacific	50.5%	50.4%	50.6%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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

** Civilian employees include those employed in the private 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, 2025

Census division	Civilian **	Private sector	State/local government sector
United States	1.06%	1.24%	1.48%
Census division:			
New England	3.29%	3.64%	4.09%
Middle Atlantic	3.52%	3.91%	4.36%
East North Central	2.29%	2.46%	6.15%
West North Central	2.12%	2.34%	4.62%
South Atlantic	2.32%	2.81%	2.18%
East South Central	4.95%	5.82%	4.82%
West South Central	2.79%	3.28%	4.69%
Mountain	3.24%	3.77%	4.25%
Pacific	3.05%	3.69%	3.46%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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

** Civilian employees include those employed in the private 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, 2025

Census division	Civilian **	Private sector	State/local government sector
United States	16.4%	16.4%	16.5%
Census division:			
New England	13.8%	13.6%	15.0%
Middle Atlantic	15.5%	16.6%	8.5%
East North Central	16.7%	16.9%	15.9%
West North Central	13.4%	14.0%	9.8%
South Atlantic	16.4%	15.9%	20.1%
East South Central	18.4%	18.4%	18.2%
West South Central	15.1%	14.6%	18.3%
Mountain	19.2%	19.2%	19.2%
Pacific	17.7%	17.2%	19.7%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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

** Civilian employees include those employed in the private 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, 2025

Census division	Civilian **	Private sector	State/local government sector
United States	0.34%	0.37%	0.70%
Census division:			
New England	0.95%	1.05%	1.90%
Middle Atlantic	1.13%	1.15%	2.25%
East North Central	0.76%	0.85%	1.69%
West North Central	0.66%	0.75%	1.10%
South Atlantic	0.80%	0.89%	0.96%
East South Central	1.48%	1.69%	1.93%
West South Central	1.01%	1.08%	2.68%
Mountain	1.05%	1.20%	1.20%
Pacific	0.77%	0.92%	0.80%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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

** Civilian employees include those employed in the private 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, 2025

Census division	Civilian **	Private sector	State/local government sector
United States	19.1%	19.4%	17.9%
Census division:			
New England	18.8%	20.9%	9.8%
Middle Atlantic	18.4%	18.9%	16.3%
East North Central	19.3%	20.0%	15.5%
West North Central	17.2%	17.8%	14.6%
South Atlantic	19.3%	19.1%	20.0%
East South Central	19.0%	19.5%	17.0%
West South Central	20.6%	20.9%	19.3%
Mountain	18.9%	18.5%	20.6%
Pacific	19.0%	18.7%	20.0%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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

** Civilian employees include those employed in the private 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, 2025

Census division	Civilian **	Private sector	State/local government sector
United States	0.24%	0.28%	0.41%
Census division:			
New England	0.99%	1.11%	0.82%
Middle Atlantic	0.64%	0.64%	1.87%
East North Central	0.60%	0.68%	1.07%
West North Central	0.55%	0.60%	1.38%
South Atlantic	0.41%	0.51%	0.51%
East South Central	0.66%	0.70%	1.74%
West South Central	1.04%	1.30%	1.16%
Mountain	0.57%	0.66%	1.05%
Pacific	0.74%	0.87%	1.02%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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

** Civilian employees include those employed in the private sector 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, 2025

Census division	Civilian **	Private sector	State/local government sector
United States	86.0%	89.1%	71.4%
Census division:			
New England	92.2%	94.4%	81.0%
Middle Atlantic	75.4%	84.3%	30.8%
East North Central	90.7%	91.7%	85.6%
West North Central	94.4%	94.1%	95.4%
South Atlantic	89.5%	90.9%	82.8%
East South Central	95.6%	96.2%	93.3%
West South Central	89.6%	92.8%	75.1%
Mountain	91.0%	90.2%	94.3%
Pacific	72.5%	79.0%	42.5%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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

** Civilian employees include those employed in the private sector 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, 2025

Census division	Civilian **	Private sector	State/local government sector
United States	0.57%	0.60%	1.44%
Census division:			
New England	0.83%	0.84%	2.27%
Middle Atlantic	2.23%	2.25%	4.33%
East North Central	1.19%	1.27%	3.29%
West North Central	0.81%	0.85%	2.40%
South Atlantic	1.06%	1.25%	1.24%
East South Central	0.68%	0.70%	1.84%
West South Central	1.74%	1.33%	6.24%
Mountain	2.12%	2.56%	1.12%
Pacific	1.76%	1.96%	3.02%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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

** Civilian employees include those employed in the private sector 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, 2025

Census division	Civilian **	Private sector	State/local government sector
United States	2,083	2,169	1,517
Census division:			
New England	2,009	2,143	925
Middle Atlantic	1,927	1,974	1,057
East North Central	2,194	2,222	1,999
West North Central	2,283	2,384	1,777
South Atlantic	2,057	2,194	1,314
East South Central	1,971	2,087	1,408
West South Central	2,291	2,381	1,837
Mountain	2,221	2,350	1,569
Pacific	1,840	1,910	1,021

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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

** Civilian employees include those employed in the private sector 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, 2025

Census division	Civilian **	Private sector	State/local government sector
United States	21.53	24.21	38.78
Census division:			
New England	64.66	74.44	59.77
Middle Atlantic	63.74	64.38	182.24
East North Central	54.04	57.17	167.10
West North Central	49.98	55.84	96.98
South Atlantic	43.62	50.85	40.87
East South Central	91.72	113.50	89.68
West South Central	78.91	92.68	108.08
Mountain	52.12	60.23	82.27
Pacific	61.58	66.92	80.76

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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

** Civilian employees include those employed in the private sector 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, 2025

Census division	Civilian **	Private sector	State/local government sector
United States	3,782	3,997	2,801
Census division:			
New England	3,370	3,833	1,913
Middle Atlantic	3,550	3,690	2,301
East North Central	3,970	4,057	3,683
West North Central	4,090	4,472	2,729
South Atlantic	3,721	3,945	2,618
East South Central	3,433	3,650	2,656
West South Central	3,948	4,081	3,024
Mountain	4,200	4,466	3,266
Pacific	3,626	3,920	1,944

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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

** Civilian employees include those employed in the private sector 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, 2025

Census division	Civilian **	Private sector	State/local government sector
United States	52.39	58.48	123.25
Census division:			
New England	116.25	157.68	103.77
Middle Atlantic	128.59	135.83	345.52
East North Central	144.49	125.73	476.74
West North Central	130.37	140.38	223.66
South Atlantic	123.49	148.12	135.05
East South Central	180.68	226.78	195.49
West South Central	179.15	205.17	120.27
Mountain	101.69	115.60	211.34
Pacific	187.83	207.95	137.73

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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

** Civilian employees include those employed in the private sector 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, 2025

Census division	Civilian **	Private sector	State/local government sector
United States	61.3%	58.7%	73.2%
Census division:			
New England	64.6%	61.0%	83.1%
Middle Atlantic	69.8%	65.8%	90.2%
East North Central	51.6%	51.5%	52.1%
West North Central	52.6%	49.5%	67.3%
South Atlantic	62.6%	59.6%	76.4%
East South Central	59.2%	57.5%	66.8%
West South Central	62.5%	59.9%	74.0%
Mountain	58.9%	57.6%	65.1%
Pacific	64.8%	61.7%	78.8%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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

** Civilian employees include those employed in the private sector 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, 2025

Census division	Civilian **	Private sector	State/local government sector
United States	0.66%	0.77%	1.07%
Census division:			
New England	2.46%	2.87%	2.29%
Middle Atlantic	2.07%	2.43%	1.86%
East North Central	1.58%	1.71%	4.13%
West North Central	1.90%	2.09%	3.78%
South Atlantic	1.49%	1.76%	1.53%
East South Central	2.77%	3.32%	3.62%
West South Central	2.24%	2.61%	3.39%
Mountain	1.96%	2.28%	3.47%
Pacific	1.59%	1.86%	2.23%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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

** Civilian employees include those employed in the private sector 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, 2025

Census division	Civilian **	Private sector	State/local government sector
United States	26.47	27.37	23.06
Census division:			
New England	24.88	26.29	19.61
Middle Atlantic	24.50	26.27	18.07
East North Central	26.96	27.17	25.89
West North Central	27.90	28.33	26.40
South Atlantic	26.19	26.87	23.76
East South Central	29.02	29.50	27.23
West South Central	28.72	29.38	26.36
Mountain	28.30	28.37	27.98
Pacific	24.89	26.45	19.23

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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

** Civilian employees include those employed in the private sector 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, 2025

Census division	Civilian **	Private sector	State/local government sector
United States	0.18	0.22	0.29
Census division:			
New England	0.47	0.60	0.64
Middle Atlantic	0.66	0.77	0.61
East North Central	0.43	0.49	0.71
West North Central	0.47	0.55	0.79
South Atlantic	0.34	0.42	0.42
East South Central	0.57	0.74	0.56
West South Central	0.62	0.74	0.86
Mountain	0.42	0.49	0.74
Pacific	0.48	0.56	0.77

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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

** Civilian employees include those employed in the private sector 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, 2025

Census division	Civilian **	Private sector	State/local government sector
United States	20.5%	20.5%	20.4%
Census division:			
New England	19.1%	19.1%	18.7%
Middle Atlantic	20.1%	20.1%	19.0%
East North Central	19.9%	20.0%	19.3%
West North Central	20.8%	20.5%	22.2%
South Atlantic	20.6%	20.7%	20.1%
East South Central	21.2%	21.5%	19.7%
West South Central	21.5%	20.9%	27.0%
Mountain	22.0%	22.4%	19.7%
Pacific	19.4%	19.6%	18.4%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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

** Civilian employees include those employed in the private sector 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, 2025

Census division	Civilian **	Private sector	State/local government sector
United States	0.18%	0.21%	0.27%
Census division:			
New England	0.50%	0.54%	0.73%
Middle Atlantic	0.68%	0.70%	0.79%
East North Central	0.33%	0.35%	0.97%
West North Central	0.47%	0.53%	0.99%
South Atlantic	0.38%	0.44%	0.21%
East South Central	0.70%	0.86%	0.51%
West South Central	0.48%	0.52%	0.68%
Mountain	0.97%	1.12%	0.64%
Pacific	0.52%	0.59%	0.57%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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

** Civilian employees include those employed in the private sector 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, 2025

Census division	Civilian **	Private sector	State/local government sector
United States	31.3%	33.0%	22.9%
Census division:			
New England	25.2%	27.7%	12.4%
Middle Atlantic	24.2%	28.1%	4.5%
East North Central	35.4%	36.2%	31.0%
West North Central	36.4%	37.7%	30.4%
South Atlantic	32.2%	33.4%	26.6%
East South Central	38.0%	37.8%	38.6%
West South Central	30.3%	33.1%	17.8%
Mountain	34.5%	35.8%	28.9%
Pacific	28.7%	30.4%	20.8%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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

** Civilian employees include those employed in the private sector 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, 2025

Census division	Civilian **	Private sector	State/local government sector
United States	0.62%	0.72%	0.88%
Census division:			
New England	1.92%	2.28%	1.31%
Middle Atlantic	1.89%	2.22%	1.13%
East North Central	1.50%	1.67%	3.15%
West North Central	1.92%	2.17%	3.88%
South Atlantic	1.49%	1.76%	1.57%
East South Central	3.06%	3.63%	4.19%
West South Central	2.05%	2.44%	2.15%
Mountain	1.88%	2.18%	3.18%
Pacific	1.42%	1.64%	2.20%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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

** Civilian employees include those employed in the private sector 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, 2025

Census division	Civilian **	Private sector	State/local government sector
United States	93.4%	92.9%	96.4%
Census division:			
New England	94.7%	95.1%	92.3%
Middle Atlantic	92.6%	92.3%	95.0%
East North Central	93.1%	92.8%	95.1%
West North Central	95.9%	95.5%	98.3%
South Atlantic	94.3%	93.5%	98.7%
East South Central	94.7%	94.7%	94.6%
West South Central	92.1%	91.5%	94.9%
Mountain	95.1%	94.5%	98.5%
Pacific	91.6%	90.8%	96.7%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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

** Civilian employees include those employed in the private sector 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, 2025

Census division	Civilian **	Private sector	State/local government sector
United States	0.35%	0.40%	0.53%
Census division:			
New England	1.19%	1.34%	1.65%
Middle Atlantic	0.98%	1.10%	1.18%
East North Central	0.85%	0.89%	2.71%
West North Central	0.56%	0.66%	0.58%
South Atlantic	0.63%	0.75%	0.36%
East South Central	0.84%	0.95%	1.70%
West South Central	1.34%	1.61%	1.99%
Mountain	0.79%	0.93%	0.73%
Pacific	1.19%	1.37%	1.11%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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

** Civilian employees include those employed in the private sector 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, 2025

Census division	Civilian **	Private sector	State/local government sector
United States	91.2%	91.4%	90.6%
Census division:			
New England	89.5%	92.1%	82.5%
Middle Atlantic	90.1%	91.5%	86.5%
East North Central	89.8%	90.1%	89.0%
West North Central	94.3%	94.9%	92.4%
South Atlantic	91.5%	91.2%	92.8%
East South Central	90.7%	91.2%	89.0%
West South Central	90.3%	89.7%	93.5%
Mountain	94.3%	93.2%	98.7%
Pacific	91.9%	91.6%	93.0%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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

** Civilian employees include those employed in the private sector 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, 2025

Census division	Civilian **	Private sector	State/local government sector
United States	0.50%	0.55%	1.12%
Census division:			
New England	1.71%	2.15%	2.48%
Middle Atlantic	1.26%	1.45%	2.54%
East North Central	1.62%	1.22%	5.40%
West North Central	0.86%	0.95%	2.01%
South Atlantic	1.38%	1.67%	1.49%
East South Central	1.64%	1.99%	2.51%
West South Central	1.67%	1.91%	2.43%
Mountain	0.86%	1.09%	0.49%
Pacific	1.14%	1.38%	2.00%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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

** Civilian employees include those employed in the private sector 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, 2025

Census division	Civilian **	Private sector	State/local government sector
United States	4,715	4,852	3,980
Census division:			
New England	4,539	4,636	3,844
Middle Atlantic	4,887	4,899	4,803
East North Central	4,643	4,786	3,719
West North Central	4,623	4,768	3,895
South Atlantic	4,901	5,074	4,078
East South Central	4,728	4,908	3,866
West South Central	5,133	5,165	5,010
Mountain	4,861	4,964	4,342
Pacific	4,104	4,404	2,290

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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

** Civilian employees include those employed in the private sector 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, 2025

Census division	Civilian **	Private sector	State/local government sector
United States	33.73	37.91	65.54
Census division:			
New England	129.57	149.32	121.10
Middle Atlantic	117.87	131.06	212.72
East North Central	73.35	80.53	163.51
West North Central	73.29	83.39	142.34
South Atlantic	65.22	76.17	73.66
East South Central	126.73	145.06	211.92
West South Central	110.99	113.27	309.78
Mountain	86.35	101.94	86.38
Pacific	92.06	107.26	91.89

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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

** Civilian employees include those employed in the private sector 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, 2025

Census division	Civilian **	Private sector	State/local government sector
United States	8,802	9,209	7,408
Census division:			
New England	8,323	8,685	7,201
Middle Atlantic	9,452	9,396	9,611
East North Central	8,494	9,062	6,730
West North Central	8,295	8,809	6,432
South Atlantic	9,344	9,645	8,087
East South Central	8,846	9,220	7,533
West South Central	9,680	9,606	10,114
Mountain	9,396	9,687	8,362
Pacific	7,416	8,466	4,577

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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

** Civilian employees include those employed in the private sector 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, 2025

Census division	Civilian **	Private sector	State/local government sector
United States	75.80	89.85	132.22
Census division:			
New England	223.72	289.25	263.09
Middle Atlantic	269.37	329.33	437.94
East North Central	160.07	181.36	308.29
West North Central	200.28	201.05	433.91
South Atlantic	171.75	205.47	212.99
East South Central	380.39	435.85	652.50
West South Central	286.83	329.13	362.77
Mountain	177.82	211.25	215.01
Pacific	168.52	200.75	195.08

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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

** Civilian employees include those employed in the private sector 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, 2025

Census division	Civilian **	Private sector	State/local government sector
United States	50.3%	54.4%	27.8%
Census division:			
New England	52.8%	57.6%	19.2%
Middle Atlantic	44.6%	49.5%	8.4%
East North Central	54.5%	55.7%	46.6%
West North Central	60.0%	63.7%	40.6%
South Atlantic	50.8%	56.8%	20.8%
East South Central	52.4%	55.2%	38.6%
West South Central	53.7%	57.4%	38.7%
Mountain	57.1%	61.2%	35.6%
Pacific	39.5%	44.1%	10.2%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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

** Civilian employees include those employed in the private sector 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, 2025

Census division	Civilian **	Private sector	State/local government sector
United States	0.75%	0.85%	1.12%
Census division:			
New England	2.58%	3.07%	2.14%
Middle Atlantic	2.48%	2.67%	2.29%
East North Central	1.83%	2.02%	3.92%
West North Central	1.98%	2.04%	4.46%
South Atlantic	1.72%	1.98%	1.43%
East South Central	3.74%	4.50%	4.45%
West South Central	2.49%	2.86%	4.19%
Mountain	1.95%	2.21%	3.40%
Pacific	1.84%	2.03%	1.68%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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

** Civilian employees include those employed in the private sector 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, 2025

Census division	Civilian **	Private sector	State/local government sector
United States	49.8%	50.3%	43.9%
Census division:			
New England	52.2%	51.8%	61.4%
Middle Atlantic	50.8%	51.0%	41.8% *
East North Central	49.3%	49.3%	49.4%
West North Central	49.4%	49.4%	49.2%
South Atlantic	47.4%	47.8%	42.0%
East South Central	48.9%	51.5%	31.1%
West South Central	47.0%	49.1%	34.6%
Mountain	53.9%	52.5%	67.1%
Pacific	53.4%	54.1%	33.7%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 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, 2025

Census division	Civilian **	Private sector	State/local government sector
United States	0.98%	1.05%	2.27%
Census division:			
New England	2.69%	2.81%	5.51%
Middle Atlantic	3.51%	3.58%	13.64% *
East North Central	2.22%	2.40%	5.67%
West North Central	2.10%	2.28%	5.00%
South Atlantic	2.28%	2.43%	3.38%
East South Central	3.00%	3.26%	5.59%
West South Central	3.25%	3.62%	6.59%
Mountain	2.66%	2.92%	5.14%
Pacific	3.26%	3.35%	9.40%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 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, 2025

Census division	Civilian **	Private sector	State/local government sector
United States	14.8%	13.4%	22.8%
Census division:			
New England	13.3%	10.5%	32.4%
Middle Atlantic	16.0%	15.7%	18.0%
East North Central	10.1%	9.4%	14.9%
West North Central	6.8%	5.5%	13.3%
South Atlantic	11.4%	9.3%	21.8%
East South Central	13.3% *	15.0% *	5.4%
West South Central	13.0%	12.0%	17.0%
Mountain	13.3%	12.6%	17.2%
Pacific	28.5%	24.5%	53.8%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 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 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, 2025

Census division	Civilian **	Private sector	State/local government sector
United States	0.61%	0.70%	1.16%
Census division:			
New England	1.37%	1.53%	2.08%
Middle Atlantic	2.05%	2.30%	2.71%
East North Central	1.20%	1.31%	2.85%
West North Central	0.85%	0.79%	2.94%
South Atlantic	0.98%	1.11%	1.68%
East South Central	4.51% *	5.35% *	1.41%
West South Central	1.69%	1.97%	3.10%
Mountain	1.57%	1.82%	2.30%
Pacific	1.97%	2.09%	3.72%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 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 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, 2025

Census division	Civilian **	Private sector	State/local government sector
United States	4.3%	3.8%	6.9%
Census division:			
New England	6.2% *	5.7% *	10.0%
Middle Atlantic	3.6%	3.3%	5.4% *
East North Central	5.1%	5.2%	4.6% *
West North Central	2.5%	2.4%	2.8% *
South Atlantic	2.7%	2.4%	4.6%
East South Central	3.8%	3.8% *	4.0%
West South Central	6.2%	3.9%	15.6% *
Mountain	3.0%	3.0%	3.3% *
Pacific	5.5%	5.2%	7.5%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 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, 2025

Census division	Civilian **	Private sector	State/local government sector
United States	0.31%	0.28%	1.28%
Census division:			
New England	2.11% *	2.42% *	1.47%
Middle Atlantic	0.63%	0.66%	2.03% *
East North Central	0.75%	0.83%	1.53% *
West North Central	0.48%	0.54%	1.07% *
South Atlantic	0.32%	0.32%	1.07%
East South Central	0.97%	1.16% *	1.05%
West South Central	1.71%	1.11%	6.64% *
Mountain	0.56%	0.62%	1.28% *
Pacific	0.69%	0.77%	1.30%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 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, 2025

Census division	Civilian **	Private sector	State/local government sector
United States	26.0%	23.9%	37.5%
Census division:			
New England	22.0%	21.4%	26.1%
Middle Atlantic	30.5%	26.1%	62.9%
East North Central	25.5%	25.8%	23.7%
West North Central	25.7%	22.9%	39.9%
South Atlantic	30.7%	27.1%	48.4%
East South Central	26.6%	21.7%	49.9%
West South Central	24.3%	24.2%	24.7%
Mountain	23.2%	20.2%	39.3%
Pacific	20.6%	20.0%	24.8%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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

** Civilian employees include those employed in the private sector 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, 2025

Census division	Civilian **	Private sector	State/local government sector
United States	0.62%	0.69%	1.30%
Census division:			
New England	2.08%	2.36%	2.67%
Middle Atlantic	2.22%	2.31%	4.06%
East North Central	1.55%	1.74%	2.79%
West North Central	1.63%	1.69%	3.97%
South Atlantic	1.34%	1.54%	1.87%
East South Central	2.56%	2.62%	4.93%
West South Central	2.19%	2.57%	3.79%
Mountain	1.49%	1.62%	3.45%
Pacific	1.50%	1.70%	2.36%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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

** Civilian employees include those employed in the private sector 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, 2025

Census division	Civilian **	Private sector	State/local government sector
United States	4.6%	4.5%	5.1%
Census division:			
New England	5.7%	4.8% *	12.3% *
Middle Atlantic	5.4%	5.4%	5.3%
East North Central	4.7%	3.9%	10.2%
West North Central	5.1%	5.4%	3.4% *
South Atlantic	4.5%	4.5%	4.4%
East South Central	3.9%	4.3%	2.2%
West South Central	2.8%	2.6%	4.0%
Mountain	3.3%	3.1%	4.6% *
Pacific	5.9%	6.2%	3.7%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 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, 2025

Census division	Civilian **	Private sector	State/local government sector
United States	0.28%	0.32%	0.45%
Census division:			
New England	1.47%	1.58% *	4.15% *
Middle Atlantic	0.74%	0.82%	1.36%
East North Central	0.64%	0.67%	2.07%
West North Central	0.74%	0.86%	1.03% *
South Atlantic	0.62%	0.72%	0.93%
East South Central	0.73%	0.88%	0.63%
West South Central	0.46%	0.53%	0.84%
Mountain	0.56%	0.56%	1.81% *
Pacific	1.10%	1.27%	0.48%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 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, 2025

Census division	Civilian **	Private sector	State/local government sector
United States	25.1%	27.4%	12.2%
Census division:			
New England	27.6%	29.8%	11.8%
Middle Atlantic	22.6%	25.2%	3.5% *
East North Central	26.9%	27.5%	23.0%
West North Central	29.6%	31.5%	20.0%
South Atlantic	24.1%	27.2%	8.7%
East South Central	25.6%	28.4%	12.0%
West South Central	25.2%	28.2%	13.4%
Mountain	30.8%	32.1%	23.9%
Pacific	21.1%	23.9%	3.4% *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 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, 2025

Census division	Civilian **	Private sector	State/local government sector
United States	0.65%	0.74%	0.85%
Census division:			
New England	2.01%	2.31%	1.82%
Middle Atlantic	1.96%	2.18%	1.58% *
East North Central	1.59%	1.75%	3.54%
West North Central	1.59%	1.77%	2.77%
South Atlantic	1.56%	1.82%	0.98%
East South Central	2.42%	2.93%	2.05%
West South Central	2.27%	2.68%	3.19%
Mountain	2.03%	2.34%	3.09%
Pacific	1.63%	1.83%	1.24% *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 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, 2025

Census division	Civilian **	Private sector	State/local government sector
United States	25.3%	27.0%	15.6%
Census division:			
New England	25.2%	27.8%	7.4%
Middle Atlantic	21.9%	24.3%	4.9% *
East North Central	27.6%	28.2%	23.5%
West North Central	30.4%	32.2%	20.6%
South Atlantic	26.7%	29.6%	12.1%
East South Central	26.8%	26.8%	26.6%
West South Central	28.5%	29.2%	25.3%
Mountain	26.3%	29.1%	11.7%
Pacific	18.4%	20.2%	6.8%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 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, 2025

Census division	Civilian **	Private sector	State/local government sector
United States	0.59%	0.68%	0.83%
Census division:			
New England	1.83%	2.15%	1.23%
Middle Atlantic	2.03%	2.26%	1.65% *
East North Central	1.44%	1.60%	3.01%
West North Central	1.61%	1.77%	3.25%
South Atlantic	1.31%	1.56%	1.02%
East South Central	2.47%	2.84%	4.40%
West South Central	2.00%	2.35%	3.32%
Mountain	1.58%	1.86%	2.03%
Pacific	1.54%	1.76%	1.25%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 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, 2025

Census division	Civilian **	Private sector	State/local government sector
United States	45.2%	51.3%	24.4%
Census division:			
New England	45.2%	54.4%	19.8%
Middle Atlantic	34.5%	45.0%	6.5%
East North Central	49.8%	51.5%	44.8%
West North Central	53.3%	59.9%	30.0%
South Atlantic	47.1%	51.4%	28.5%
East South Central	45.4%	50.2%	28.9%
West South Central	49.0%	51.0%	36.7%
Mountain	55.5%	59.1%	42.2%
Pacific	37.6%	48.5%	7.7%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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

** Civilian employees include those employed in the private sector 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, 2025

Census division	Civilian **	Private sector	State/local government sector
United States	0.92%	1.10%	1.28%
Census division:			
New England	2.21%	3.00%	2.23%
Middle Atlantic	2.77%	3.46%	1.67%
East North Central	2.03%	2.20%	4.89%
West North Central	2.27%	2.25%	4.35%
South Atlantic	2.34%	2.83%	2.40%
East South Central	4.06%	5.03%	4.33%
West South Central	3.09%	3.56%	3.34%
Mountain	2.65%	3.23%	3.94%
Pacific	2.60%	3.09%	1.55%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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

** Civilian employees include those employed in the private sector 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, 2025

Census division	Civilian **	Private sector	State/local government sector
United States	56.6%	57.8%	47.7%
Census division:			
New England	61.0%	60.4%	64.9%
Middle Atlantic	58.2%	59.5%	34.8% *
East North Central	56.0%	56.1%	55.8%
West North Central	60.4%	61.2%	54.6%
South Atlantic	52.2%	54.6%	33.5%
East South Central	53.4%	57.1%	31.2%
West South Central	46.1%	48.6%	25.4%
Mountain	61.3%	59.4%	70.9%
Pacific	65.0%	66.3%	42.2%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 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.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, 2025

Census division	Civilian **	Private sector	State/local government sector
United States	1.23%	1.34%	2.95%
Census division:			
New England	3.39%	3.77%	5.32%
Middle Atlantic	4.28%	4.48%	10.49% *
East North Central	2.75%	2.89%	7.17%
West North Central	2.79%	3.08%	5.57%
South Atlantic	2.87%	3.22%	4.24%
East South Central	3.92%	4.38%	5.88%
West South Central	3.50%	3.86%	3.27%
Mountain	2.91%	3.30%	4.86%
Pacific	4.14%	4.24%	11.47%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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

* Figure does not meet standard of reliability or precision.

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

Table XI.F.15.b 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, 2025

Census division	Civilian **	Private sector	State/local government sector
United States	15.1%	11.8%	26.4%
Census division:			
New England	18.6%	13.7%	32.2%
Middle Atlantic	14.3%	12.7%	18.4%
East North Central	9.5%	8.1%	13.9%
West North Central	11.5%	8.1%	23.7%
South Atlantic	13.6%	9.4%	31.7%
East South Central	11.5% *	13.5% *	4.5%
West South Central	11.9%	11.3%	15.9%
Mountain	13.4%	13.3%	13.5%
Pacific	27.4%	17.6%	54.4%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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

* Figure does not meet standard of reliability or precision.

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

Table XI.F.15.b Standard errors for among civilian enrollees with family coverage: Percent in a non-high deductible health insurance plan with exclusive providers by private and State/local government sectors and census division: United States, 2025

Census division	Civilian **	Private sector	State/local government sector
United States	0.63%	0.75%	1.07%
Census division:			
New England	2.12%	2.91%	2.10%
Middle Atlantic	1.80%	2.26%	2.33%
East North Central	1.04%	1.12%	2.48%
West North Central	1.71%	1.58%	4.96%
South Atlantic	1.38%	1.55%	2.18%
East South Central	3.78% *	4.78% *	1.26%
West South Central	2.03%	2.32%	2.71%
Mountain	2.91%	3.63%	2.24%
Pacific	1.87%	1.94%	2.84%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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

* Figure does not meet standard of reliability or precision.

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

Table XI.F.15.c Among civilian enrollees with family coverage: Percent in a non-high deductible health insurance plan with mixed providers where a gatekeeper is required by private and State/local government sectors and census division: United States, 2025

Census division	Civilian **	Private sector	State/local government sector
United States	4.1%	3.7%	5.4%
Census division:			
New England	4.8%	3.8%	7.4%
Middle Atlantic	3.8%	2.7% *	6.9% *
East North Central	4.4%	4.9%	2.9% *
West North Central	2.0%	1.9%	2.3% *
South Atlantic	4.2% *	4.5% *	3.1%
East South Central	4.9%	5.3%	3.7%
West South Central	3.8%	2.7% *	10.9% *
Mountain	2.4%	2.4%	2.3% *
Pacific	5.3%	4.1%	8.4%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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

* Figure does not meet standard of reliability or precision.

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

Table XI.F.15.c Standard errors for among civilian enrollees with family coverage: Percent in a non-high deductible health insurance plan with mixed providers where a gatekeeper is required by private and State/local government sectors and census division: United States, 2025

Census division	Civilian **	Private sector	State/local government sector
United States	0.41%	0.50%	0.62%
Census division:			
New England	0.69%	0.86%	1.03%
Middle Atlantic	0.90%	0.84% *	2.44% *
East North Central	0.86%	1.08%	1.08% *
West North Central	0.47%	0.51%	1.09% *
South Atlantic	1.76% *	2.16% *	0.69%
East South Central	1.20%	1.52%	1.04%
West South Central	1.06%	0.95% *	4.46% *
Mountain	0.50%	0.56%	1.17% *
Pacific	0.64%	0.74%	1.22%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 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, 2025

Census division	Civilian **	Private sector	State/local government sector
United States	30.4%	28.2%	38.0%
Census division:			
New England	25.9%	24.7%	29.3%
Middle Atlantic	40.3%	32.3%	61.7%
East North Central	28.4%	28.6%	28.0%
West North Central	29.1%	25.7%	41.2%
South Atlantic	31.3%	30.6%	34.5%
East South Central	34.8%	27.2%	60.8%
West South Central	30.8%	32.4%	21.1%
Mountain	25.6%	22.0%	39.0%
Pacific	24.5%	23.4%	27.4%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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

** Civilian employees include those employed in the private sector 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, 2025

Census division	Civilian **	Private sector	State/local government sector
United States	0.87%	1.04%	1.43%
Census division:			
New England	2.30%	2.99%	2.72%
Middle Atlantic	3.02%	3.86%	3.37%
East North Central	1.98%	2.28%	4.01%
West North Central	2.13%	2.09%	5.47%
South Atlantic	2.07%	2.50%	2.07%
East South Central	3.56%	3.92%	5.00%
West South Central	3.21%	3.67%	3.16%
Mountain	1.94%	2.07%	4.27%
Pacific	1.82%	2.31%	2.41%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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

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

Table XI.F.15.e Among civilian enrollees with family coverage: Percent in a non-high deductible health insurance plan with any providers by private and State/local government sectors and census division: United States, 2025

Census division	Civilian **	Private sector	State/local government sector
United States	5.2%	5.0%	5.8%
Census division:			
New England	5.5%	3.4% *	11.3% *
Middle Atlantic	7.1%	7.3%	6.5%
East North Central	7.8%	7.0%	10.5%
West North Central	4.0%	4.4%	2.8% *
South Atlantic	3.8%	4.1%	2.2%
East South Central	3.4%	3.9%	2.1% *
West South Central	4.4%	2.6%	15.4%
Mountain	3.1%	3.2%	3.0% *
Pacific	5.2%	6.3%	2.2%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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

* Figure does not meet standard of reliability or precision.

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

Table XI.F.15.e Standard errors for among civilian enrollees with family coverage: Percent in a non-high deductible health insurance plan with any providers by private and State/local government sectors and census division: United States, 2025

Census division	Civilian **	Private sector	State/local government sector
United States	0.35%	0.41%	0.63%
Census division:			
New England	1.25%	1.02% *	3.51% *
Middle Atlantic	1.11%	1.38%	1.78%
East North Central	1.32%	1.51%	2.77%
West North Central	0.66%	0.80%	0.95% *
South Atlantic	0.65%	0.79%	0.52%
East South Central	0.74%	0.92%	0.95% *
West South Central	0.58%	0.63%	1.35%
Mountain	0.71%	0.80%	1.55% *
Pacific	1.00%	1.35%	0.59%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 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, 2025

Census division	Civilian **	Private sector	State/local government sector
United States	25.6%	29.7%	11.6%
Census division:			
New England	27.6%	32.9%	12.9%
Middle Atlantic	20.1%	26.8%	2.3% *
East North Central	27.9%	28.9%	25.0%
West North Central	32.2%	36.7%	16.4%
South Atlantic	24.6%	28.1%	9.5%
East South Central	24.2%	28.7%	9.0%
West South Central	22.6%	24.8%	9.3%
Mountain	34.0%	35.1%	29.9%
Pacific	24.5%	32.2%	3.2% *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 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, 2025

Census division	Civilian **	Private sector	State/local government sector
United States	0.79%	0.96%	1.11%
Census division:			
New England	2.02%	2.67%	1.95%
Middle Atlantic	2.00%	2.63%	0.74% *
East North Central	2.04%	2.12%	5.24%
West North Central	2.05%	2.32%	2.68%
South Atlantic	1.71%	2.10%	1.40%
East South Central	2.84%	3.58%	1.74%
West South Central	2.16%	2.49%	0.96%
Mountain	2.27%	2.70%	3.91%
Pacific	2.86%	3.55%	1.18% *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 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, 2025

Census division	Civilian **	Private sector	State/local government sector
United States	19.6%	21.6%	12.8%
Census division:			
New England	17.7%	21.5%	7.0%
Middle Atlantic	14.4%	18.2%	4.3% *
East North Central	21.9%	22.6%	19.8%
West North Central	21.1%	23.3%	13.6%
South Atlantic	22.5%	23.3%	18.9%
East South Central	21.1%	21.5%	19.9%
West South Central	26.4%	26.2%	27.4%
Mountain	21.5%	24.0%	12.3%
Pacific	13.2%	16.4%	4.4%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 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 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, 2025

Census division	Civilian **	Private sector	State/local government sector
United States	0.65%	0.81%	0.77%
Census division:			
New England	1.78%	2.42%	1.18%
Middle Atlantic	2.02%	2.64%	1.46% *
East North Central	1.38%	1.61%	2.71%
West North Central	1.73%	2.02%	2.78%
South Atlantic	1.86%	2.24%	2.07%
East South Central	2.57%	3.11%	3.94%
West South Central	2.47%	2.81%	3.36%
Mountain	1.93%	2.38%	2.05%
Pacific	1.31%	1.78%	1.15%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 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.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, 2025

Census division	Civilian **	Private sector	State/local government sector
United States	61.0%	58.4%	73.5%
Census division:			
New England	66.8%	64.6%	78.2%
Middle Atlantic	71.0%	66.4%	94.1%
East North Central	52.8%	52.8%	53.1%
West North Central	52.5%	49.7%	65.3%
South Atlantic	62.5%	59.3%	77.7%
East South Central	52.4%	50.7%	59.9%
West South Central	60.5%	56.5%	78.1%
Mountain	58.6%	57.4%	64.5%
Pacific	64.9%	62.2%	77.3%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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

** Civilian employees include those employed in the private sector 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, 2025

Census division	Civilian **	Private sector	State/local government sector
United States	0.69%	0.79%	1.06%
Census division:			
New England	2.45%	2.88%	2.09%
Middle Atlantic	2.05%	2.42%	1.20%
East North Central	1.58%	1.71%	4.15%
West North Central	1.90%	2.09%	3.91%
South Atlantic	1.54%	1.82%	1.39%
East South Central	3.32%	3.84%	4.24%
West South Central	2.30%	2.65%	2.74%
Mountain	1.93%	2.24%	3.44%
Pacific	1.58%	1.84%	2.40%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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

** Civilian employees include those employed in the private sector 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, 2025

Census division	Civilian **	Private sector	State/local government sector
United States	47.44	50.13	37.33
Census division:			
New England	41.39	43.18	33.81
Middle Atlantic	43.43	48.40	25.89
East North Central	48.82	50.69	39.39
West North Central	46.89	48.74	40.20
South Atlantic	50.98	52.59	45.30
East South Central	51.89	54.48	42.22
West South Central	52.14	53.01	49.33
Mountain	52.02	54.17	43.25
Pacific	41.44	46.15	23.90

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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

** Civilian employees include those employed in the private sector 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, 2025

Census division	Civilian **	Private sector	State/local government sector
United States	0.41	0.48	0.57
Census division:			
New England	0.99	1.23	1.51
Middle Atlantic	1.35	1.50	0.96
East North Central	1.00	1.15	1.47
West North Central	0.95	1.14	1.46
South Atlantic	0.82	1.01	1.06
East South Central	1.29	1.49	1.33
West South Central	1.15	1.39	1.83
Mountain	1.30	1.52	1.24
Pacific	1.29	1.47	1.06

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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

** Civilian employees include those employed in the private sector 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, 2025

Census division	Civilian **	Private sector	State/local government sector
United States	21.5	21.5	21.7
Census division:			
New England	19.8	19.6	21.7
Middle Atlantic	20.6	20.7	20.0
East North Central	20.8	20.5	22.6
West North Central	20.7	20.6	21.7
South Atlantic	22.1	22.4	20.1
East South Central	21.8	22.1	20.6
West South Central	22.7	22.1	27.3
Mountain	23.4	23.6	21.7
Pacific	20.7	20.8	19.7

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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

** Civilian employees include those employed in the private sector 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, 2025

Census division	Civilian **	Private sector	State/local government sector
United States	0.21	0.23	0.30
Census division:			
New England	0.56	0.60	1.43
Middle Atlantic	0.71	0.72	0.94
East North Central	0.36	0.37	1.17
West North Central	0.36	0.40	0.89
South Atlantic	0.53	0.61	0.25
East South Central	0.64	0.78	0.62
West South Central	0.51	0.55	0.75
Mountain	1.10	1.26	0.62
Pacific	0.55	0.64	0.51

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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

** Civilian employees include those employed in the private sector 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, 2025

Census division	Civilian **	Private sector	State/local government sector
United States	33.1%	35.2%	23.3%
Census division:			
New England	25.0%	27.3%	13.0%
Middle Atlantic	24.5%	28.7%	3.7%
East North Central	36.5%	38.1%	28.7%
West North Central	37.1%	39.3%	27.0%
South Atlantic	34.0%	35.6%	26.4%
East South Central	45.9%	46.7%	42.3%
West South Central	34.3%	37.3%	21.1%
Mountain	36.3%	37.9%	28.9%
Pacific	29.5%	30.9%	22.9%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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

** Civilian employees include those employed in the private sector 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, 2025

Census division	Civilian **	Private sector	State/local government sector
United States	0.66%	0.76%	0.95%
Census division:			
New England	1.93%	2.29%	1.45%
Middle Atlantic	1.91%	2.24%	1.08%
East North Central	1.53%	1.69%	3.17%
West North Central	2.05%	2.31%	3.74%
South Atlantic	1.57%	1.86%	1.62%
East South Central	3.10%	3.61%	4.47%
West South Central	2.27%	2.62%	3.30%
Mountain	1.87%	2.21%	2.52%
Pacific	1.39%	1.60%	2.49%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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

** Civilian employees include those employed in the private sector 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, 2025

Census division	Civilian **	Private sector	State/local government sector
United States	5.3%	5.6%	4.1%
Census division:			
New England	5.5%	4.9%	8.6%
Middle Atlantic	6.1%	6.2%	5.7% *
East North Central	2.7%	3.1%	1.0% *
West North Central	3.2%	3.0%	4.5% *
South Atlantic	6.1%	6.8%	3.0%
East South Central	6.8%	7.0%	5.9%
West South Central	4.4%	4.8%	2.6%
Mountain	2.5%	2.6%	1.7% *
Pacific	8.3%	8.6%	6.7%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 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, 2025

Census division	Civilian **	Private sector	State/local government sector
United States	0.30%	0.35%	0.37%
Census division:			
New England	0.77%	0.91%	0.71%
Middle Atlantic	0.85%	0.95%	1.74% *
East North Central	0.52%	0.62%	0.49% *
West North Central	0.57%	0.56%	1.93% *
South Atlantic	0.87%	1.05%	0.84%
East South Central	0.95%	1.11%	1.70%
West South Central	0.73%	0.89%	0.62%
Mountain	0.50%	0.57%	1.03% *
Pacific	1.00%	1.21%	0.81%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 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, 2025

Census division	Civilian **	Private sector	State/local government sector
United States	21.9%	17.4%	43.3%
Census division:			
New England	29.4%	23.8%	57.9%
Middle Atlantic	34.5%	28.7%	63.4%
East North Central	18.4%	16.1%	30.5%
West North Central	13.6%	10.0%	30.3%
South Atlantic	21.3%	15.2%	49.8%
East South Central	12.9%	9.7%	26.7%
West South Central	17.5%	14.5%	30.5%
Mountain	15.9%	14.3%	23.3%
Pacific	26.3%	19.6%	57.3%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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

** Civilian employees include those employed in the private sector 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, 2025

Census division	Civilian **	Private sector	State/local government sector
United States	0.62%	0.66%	1.38%
Census division:			
New England	1.81%	2.05%	2.99%
Middle Atlantic	2.50%	2.72%	4.82%
East North Central	1.53%	1.69%	3.73%
West North Central	1.32%	1.17%	4.42%
South Atlantic	1.15%	1.20%	2.14%
East South Central	1.60%	1.46%	4.68%
West South Central	1.89%	1.76%	5.64%
Mountain	1.41%	1.60%	2.86%
Pacific	1.66%	1.84%	2.95%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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

** Civilian employees include those employed in the private sector 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, 2025

Census division	Civilian **	Private sector	State/local government sector
United States	284.28	293.29	225.96
Census division:			
New England	280.33	293.74	241.12
Middle Atlantic	270.76	293.45	148.56
East North Central	239.41	245.10	147.19
West North Central	207.04	234.23	122.47
South Atlantic	250.84	250.00	259.49
East South Central	201.06	209.87	154.70 *
West South Central	322.40	296.78	528.80
Mountain	296.69	264.29	531.73
Pacific	356.56	385.02	187.51

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 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.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, 2025

Census division	Civilian **	Private sector	State/local government sector
United States	10.58	11.82	15.93
Census division:			
New England	42.22	55.87	13.35
Middle Atlantic	26.38	30.27	22.05
East North Central	28.41	30.14	12.22
West North Central	26.63	31.57	22.35
South Atlantic	13.72	14.37	45.25
East South Central	16.23	15.74	63.92 *
West South Central	28.95	31.85	47.11
Mountain	42.08	41.47	32.16
Pacific	25.29	27.30	12.23

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 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.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, 2025

Census division	Civilian **	Private sector	State/local government sector
United States	512.93	639.10	273.72
Census division:			
New England	508.28	595.69	324.66
Middle Atlantic	438.80	539.99	209.79
East North Central	471.05	558.55	236.98
West North Central	706.30	980.80	277.58
South Atlantic	486.66	651.70	252.84
East South Central	572.69	799.30	209.10
West South Central	627.75	623.47	636.79
Mountain	817.34	923.36	518.66
Pacific	451.62	630.73	167.76

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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

** Civilian employees include those employed in the private sector 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, 2025

Census division	Civilian **	Private sector	State/local government sector
United States	26.52	38.79	13.68
Census division:			
New England	39.73	57.89	46.81
Middle Atlantic	62.21	84.90	12.00
East North Central	37.65	52.19	17.49
West North Central	109.33	161.73	37.55
South Atlantic	52.33	85.05	8.78
East South Central	77.20	118.28	14.66
West South Central	55.12	79.07	37.50
Mountain	125.66	167.40	56.13
Pacific	91.80	141.98	22.40

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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

** Civilian employees include those employed in the private sector 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, 2025

Census division	Civilian **	Private sector	State/local government sector
United States	20.6	20.6	20.6
Census division:			
New England	18.9	19.0	17.1
Middle Atlantic	20.4	20.5	18.1
East North Central	19.9	19.9	19.4
West North Central	20.6	20.6	20.2
South Atlantic	20.9	20.9	20.9
East South Central	21.0	21.3	19.4
West South Central	21.2	20.5	24.6
Mountain	22.0	22.1	21.6
Pacific	20.2	20.4	18.0

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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

** Civilian employees include those employed in the private sector 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, 2025

Census division	Civilian **	Private sector	State/local government sector
United States	0.13	0.15	0.22
Census division:			
New England	0.38	0.40	0.78
Middle Atlantic	0.50	0.54	0.70
East North Central	0.25	0.27	0.63
West North Central	0.32	0.34	0.85
South Atlantic	0.28	0.33	0.17
East South Central	0.42	0.49	0.48
West South Central	0.31	0.35	0.60
Mountain	0.59	0.68	1.03
Pacific	0.39	0.43	0.58

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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

** Civilian employees include those employed in the private sector 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, 2025

Census division	Civilian **	Private sector	State/local government sector
United States	73.5%	76.6%	58.8%
Census division:			
New England	61.0%	67.1%	29.6%
Middle Atlantic	61.7%	68.4%	28.0%
East North Central	79.5%	82.0%	67.0%
West North Central	81.5%	82.1%	78.9%
South Atlantic	75.0%	77.8%	61.5%
East South Central	80.4%	81.9%	73.6%
West South Central	79.6%	79.5%	80.2%
Mountain	80.8%	79.7%	85.8%
Pacific	66.0%	72.1%	37.4%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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

** Civilian employees include those employed in the private sector 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, 2025

Census division	Civilian **	Private sector	State/local government sector
United States	0.65%	0.72%	1.32%
Census division:			
New England	2.45%	2.90%	2.83%
Middle Atlantic	2.44%	2.61%	4.00%
East North Central	1.39%	1.49%	3.79%
West North Central	1.35%	1.54%	2.72%
South Atlantic	1.36%	1.54%	2.18%
East South Central	1.91%	1.99%	4.82%
West South Central	1.85%	2.15%	3.13%
Mountain	2.16%	2.57%	1.84%
Pacific	1.85%	2.08%	2.77%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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

** Civilian employees include those employed in the private sector 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, 2025

Census division	Civilian **	Private sector	State/local government sector
United States	9.0%	7.7%	15.1%
Census division:			
New England	11.4%	7.1%	33.5%
Middle Atlantic	6.0%	6.4%	3.8% *
East North Central	6.4%	6.7%	4.9% *
West North Central	12.0%	7.9%	31.2%
South Atlantic	7.8%	7.2%	10.6%
East South Central	10.7%	9.7%	15.0%
West South Central	13.8%	10.5%	28.3%
Mountain	7.4%	6.0%	13.7%
Pacific	9.4%	8.1%	15.5%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 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, 2025

Census division	Civilian **	Private sector	State/local government sector
United States	0.43%	0.46%	1.08%
Census division:			
New England	1.10%	1.12%	2.67%
Middle Atlantic	0.84%	0.98%	1.28% *
East North Central	1.01%	1.16%	1.66% *
West North Central	1.29%	1.05%	4.46%
South Atlantic	0.77%	0.89%	1.17%
East South Central	1.30%	1.46%	2.37%
West South Central	2.21%	2.29%	5.66%
Mountain	0.85%	0.81%	2.88%
Pacific	1.09%	1.25%	1.88%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 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, 2025

Census division	Civilian **	Private sector	State/local government sector
United States	393	336	530
Census division:			
New England	376	578	158
Middle Atlantic	344	327	488 *
East North Central	612	481 *	1,518
West North Central	633	501	791
South Atlantic	338	283	510
East South Central	304	242	480
West South Central	213	265	127
Mountain	450	257	837
Pacific	437	299	770

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 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, 2025

Census division	Civilian **	Private sector	State/local government sector
United States	23.81	27.74	48.31
Census division:			
New England	46.32	70.44	24.31
Middle Atlantic	64.05	65.05	236.95 *
East North Central	159.31	174.51 *	278.53
West North Central	79.44	115.21	109.32
South Atlantic	24.09	27.25	55.09
East South Central	50.60	45.74	139.16
West South Central	33.39	42.66	26.25
Mountain	50.32	28.54	174.15
Pacific	46.71	27.80	91.10

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 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, 2025

Census division	Civilian **	Private sector	State/local government sector
Generic:			
United States	71.5%	70.3%	77.3%
New England	79.1%	77.8%	85.8%
Middle Atlantic	74.5%	74.4%	74.9%
East North Central	65.2%	64.7%	67.7%
West North Central	61.7%	60.0%	69.8%
South Atlantic	74.7%	72.7%	84.1%
East South Central	70.6%	69.7%	74.4%
West South Central	66.5%	66.3%	67.5%
Mountain	73.0%	73.0%	72.9%
Pacific	75.9%	72.8%	89.8%
Preferred:			
United States	63.8%	61.7%	73.5%
New England	77.2%	74.9%	89.3%
Middle Atlantic	67.2%	65.4%	76.4%
East North Central	58.3%	56.0%	70.2%
West North Central	60.0%	58.8%	65.6%
South Atlantic	64.2%	62.1%	74.0%
East South Central	62.4%	60.3%	71.9%
West South Central	59.5%	59.4%	59.7%
Mountain	60.2%	60.1%	60.8%
Pacific	68.1%	63.5%	88.9%
Non-Preferred:			
United States	62.0%	60.2%	70.3%
New England	73.7%	70.7%	89.1%
Middle Atlantic	67.4%	66.6%	71.1%
East North Central	57.1%	54.3%	71.4%
West North Central	57.6%	55.9%	65.4%
South Atlantic	64.0%	62.7%	70.3%
East South Central	64.8%	63.4%	71.0%
West South Central	57.2%	57.5%	55.5%
Mountain	54.3%	54.3%	54.1%
Pacific	63.8%	59.4%	83.9%
Specialty:			
United States	44.5%	41.1%	60.3%
New England	56.0%	51.8%	77.3%
Middle Atlantic	47.8%	45.2%	60.4%
East North Central	41.5%	38.9%	54.6%
West North Central	43.4%	41.7%	51.8%
South Atlantic	45.0%	40.4%	66.2%
East South Central	44.7%	43.6%	49.5%
West South Central	50.3%	49.1%	55.5%
Mountain	34.9%	34.0%	39.4%
Pacific	40.6%	33.5%	73.6%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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

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

Table XI.F.30 Standard errors for percent of civilian employees enrolled in a health insurance plan that had a prescription drug copay for generic, preferred, non-preferred, and specialty tiers by private and State/local government sectors and census division: United States, 2025

Census division	Civilian **	Private sector	State/local government sector
Generic:			
United States	0.64%	0.75%	1.07%
New England	1.98%	2.34%	1.84%
Middle Atlantic	1.95%	2.15%	4.69%
East North Central	1.67%	1.88%	3.49%
West North Central	1.96%	2.25%	3.16%
South Atlantic	1.42%	1.71%	1.57%
East South Central	2.50%	3.02%	3.16%
West South Central	2.25%	2.60%	3.92%
Mountain	1.75%	1.97%	3.69%
Pacific	1.69%	2.01%	1.75%
Preferred:			
United States	0.77%	0.89%	1.10%
New England	2.12%	2.52%	1.68%
Middle Atlantic	2.53%	2.89%	4.75%
East North Central	1.84%	2.06%	3.46%
West North Central	1.92%	2.18%	3.63%
South Atlantic	1.81%	2.14%	1.74%
East South Central	3.62%	4.36%	3.35%
West South Central	2.47%	2.87%	4.33%
Mountain	2.09%	2.41%	3.86%
Pacific	1.88%	2.25%	1.91%
Non-Preferred:			
United States	0.72%	0.83%	1.25%
New England	2.30%	2.72%	1.70%
Middle Atlantic	2.21%	2.37%	6.26%
East North Central	1.74%	1.94%	3.43%
West North Central	1.90%	2.14%	3.63%
South Atlantic	1.60%	1.90%	1.70%
East South Central	2.91%	3.56%	3.43%
West South Central	2.44%	2.79%	4.76%
Mountain	2.21%	2.54%	3.96%
Pacific	1.90%	2.29%	2.27%
Specialty:			
United States	0.81%	0.93%	1.26%
New England	2.67%	3.13%	2.21%
Middle Atlantic	2.67%	3.08%	4.96%
East North Central	1.82%	1.99%	4.05%
West North Central	2.05%	2.28%	4.45%
South Atlantic	1.74%	2.02%	1.79%
East South Central	3.83%	4.61%	4.58%
West South Central	2.54%	2.92%	4.61%
Mountain	1.90%	2.18%	3.46%
Pacific	2.22%	2.46%	2.54%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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

** Civilian employees include those employed in the private sector 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, 2025

Census division	Civilian **	Private sector	State/local government sector
Generic:			
United States	11.23	11.20	11.37
New England	11.60	11.99	9.77
Middle Atlantic	10.80	11.33	8.15
East North Central	11.34	11.52	10.47
West North Central	12.35	12.29	12.59
South Atlantic	11.04	10.52	13.16
East South Central	10.53	10.38	11.14
West South Central	11.47	11.18	12.74
Mountain	11.62	11.67	11.37
Pacific	11.15	11.14	11.20
Preferred:			
United States	37.13	37.89	34.11
New England	34.64	36.06	28.58
Middle Atlantic	36.91	39.69	25.02
East North Central	35.58	36.91	30.19
West North Central	37.61	37.96	36.13
South Atlantic	39.42	38.96	41.23
East South Central	41.89	42.38	40.07
West South Central	37.61	36.98	40.36
Mountain	38.43	37.91	40.78
Pacific	34.06	35.58	29.02
Non-Preferred:			
United States	62.60	64.13	56.42
New England	57.66	59.23	51.30
Middle Atlantic	65.46	69.23	47.80
East North Central	64.05	66.24	55.59
West North Central	63.15	64.18	59.01
South Atlantic	65.34	65.15	66.13
East South Central	67.03	67.22	66.27
West South Central	64.19	63.80	66.03
Mountain	65.93	66.72	62.29
Pacific	53.33	56.33	43.50
Specialty:			
United States	108.77	116.38	84.23
New England	81.54	87.77	60.22
Middle Atlantic	91.34	101.85	51.98
East North Central	124.33	135.35	84.41
West North Central	104.06	112.51	71.90
South Atlantic	116.32	117.86	111.94
East South Central	121.37	124.70	108.44
West South Central	121.56	122.63	117.36
Mountain	121.71	123.24	115.62
Pacific	92.61	112.23	51.26

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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

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

Table XI.F.31 Standard errors for average prescription drug copay (in dollars) per civilian employee enrolled in a health insurance plan that had a prescription drug copay for generic, preferred, non-preferred, and specialty tiers by private and State/local government sectors and census division: United States, 2025

Census division	Civilian **	Private sector	State/local government sector
Generic:			
United States	0.10	0.12	0.14
New England	0.35	0.42	0.23
Middle Atlantic	0.32	0.37	0.50
East North Central	0.24	0.24	0.67
West North Central	0.25	0.27	0.64
South Atlantic	0.15	0.17	0.24
East South Central	0.70	0.84	0.49
West South Central	0.30	0.36	0.39
Mountain	0.23	0.26	0.38
Pacific	0.23	0.29	0.18
Preferred:			
United States	0.36	0.43	0.53
New England	0.71	0.83	1.20
Middle Atlantic	1.34	1.55	1.30
East North Central	0.69	0.63	2.07
West North Central	0.63	0.69	1.54
South Atlantic	0.69	0.85	0.66
East South Central	2.74	3.41	1.87
West South Central	0.83	0.98	1.39
Mountain	0.71	0.77	1.86
Pacific	0.80	0.99	1.11
Non-Preferred:			
United States	0.56	0.65	0.93
New England	1.04	1.26	1.09
Middle Atlantic	2.21	2.52	2.88
East North Central	1.31	1.33	3.31
West North Central	1.20	1.25	3.48
South Atlantic	0.97	1.17	1.21
East South Central	3.20	3.92	3.23
West South Central	1.30	1.53	2.04
Mountain	1.20	1.33	2.59
Pacific	1.31	1.55	2.08
Specialty:			
United States	1.75	2.11	2.29
New England	3.34	4.36	2.70
Middle Atlantic	6.56	7.73	4.88
East North Central	5.77	6.54	7.98
West North Central	5.43	6.73	4.34
South Atlantic	3.58	4.54	4.85
East South Central	5.06	5.93	10.32
West South Central	4.79	5.42	9.73
Mountain	4.31	5.15	6.10
Pacific	4.83	5.92	3.45

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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

** Civilian employees include those employed in the private sector 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, 2025

Census division	Civilian **	Private sector	State/local government sector
Generic:			
United States	19.1%	20.0%	15.1%
New England	14.4%	16.4%	4.3%
Middle Atlantic	14.8%	14.5%	16.5%
East North Central	24.4%	25.7%	17.6%
West North Central	25.1%	25.7%	22.2%
South Atlantic	17.5%	18.9%	11.0%
East South Central	23.7%	23.2%	25.6%
West South Central	19.5%	19.8%	18.0%
Mountain	19.2%	19.2%	19.0%
Pacific	16.8%	18.4%	9.2%
Preferred:			
United States	31.0%	32.5%	23.7%
New England	20.4%	23.4%	4.6%
Middle Atlantic	23.9%	25.3%	16.8%
East North Central	35.6%	38.1%	23.4%
West North Central	32.1%	32.2%	31.5%
South Atlantic	32.2%	34.2%	22.6%
East South Central	42.5%	45.1%	30.8%
West South Central	32.8%	32.3%	34.9%
Mountain	35.9%	34.7%	41.1%
Pacific	26.1%	28.9%	13.2%
Non-Preferred:			
United States	31.8%	32.9%	26.3%
New England	22.6%	26.1%	4.8%
Middle Atlantic	23.5%	23.7%	22.4%
East North Central	36.1%	38.9%	21.9%
West North Central	34.3%	35.0%	30.8%
South Atlantic	31.5%	32.4%	27.5%
East South Central	39.6%	41.1%	32.6%
West South Central	34.6%	33.5%	39.5%
Mountain	40.5%	39.8%	43.7%
Pacific	27.7%	30.5%	15.0%
Specialty:			
United States	42.9%	44.6%	35.0%
New England	28.6%	32.1%	10.9%
Middle Atlantic	32.4%	33.1%	29.0%
East North Central	45.0%	46.7%	36.4%
West North Central	44.1%	45.0%	39.6%
South Atlantic	44.4%	47.7%	29.4%
East South Central	54.4%	54.2%	55.2%
West South Central	38.2%	36.9%	43.7%
Mountain	49.4%	49.8%	47.3%
Pacific	47.8%	51.6%	30.1%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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

** Civilian employees include those employed in the private sector 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, 2025

Census division	Civilian **	Private sector	State/local government sector
Generic:			
United States	0.56%	0.65%	0.95%
New England	1.90%	2.26%	0.94%
Middle Atlantic	1.58%	1.60%	4.88%
East North Central	1.63%	1.85%	3.00%
West North Central	1.88%	2.19%	2.78%
South Atlantic	1.23%	1.49%	0.91%
East South Central	2.21%	2.58%	3.35%
West South Central	1.91%	2.24%	2.93%
Mountain	1.56%	1.80%	2.83%
Pacific	1.43%	1.72%	1.70%
Preferred:			
United States	0.81%	0.95%	1.03%
New England	2.22%	2.64%	0.97%
Middle Atlantic	2.49%	2.84%	4.92%
East North Central	1.91%	2.16%	3.11%
West North Central	2.12%	2.47%	3.34%
South Atlantic	1.91%	2.27%	1.34%
East South Central	4.16%	4.85%	3.71%
West South Central	2.49%	2.93%	3.99%
Mountain	2.03%	2.34%	3.54%
Pacific	1.95%	2.37%	1.88%
Non-Preferred:			
United States	0.74%	0.86%	1.20%
New England	2.21%	2.63%	1.01%
Middle Atlantic	2.06%	2.11%	6.50%
East North Central	1.81%	2.04%	3.05%
West North Central	2.06%	2.37%	3.55%
South Atlantic	1.57%	1.87%	1.55%
East South Central	3.91%	4.67%	3.80%
West South Central	2.48%	2.90%	4.18%
Mountain	2.17%	2.53%	3.55%
Pacific	1.93%	2.34%	2.25%
Specialty:			
United States	0.84%	0.98%	1.23%
New England	2.38%	2.83%	1.43%
Middle Atlantic	2.69%	3.04%	5.52%
East North Central	1.89%	2.11%	3.83%
West North Central	2.08%	2.38%	3.84%
South Atlantic	1.91%	2.23%	1.67%
East South Central	3.63%	4.33%	4.76%
West South Central	2.53%	2.95%	4.34%
Mountain	2.25%	2.62%	3.50%
Pacific	2.38%	2.83%	2.58%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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

** Civilian employees include those employed in the private sector 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, 2025

Census division	Civilian **	Private sector	State/local government sector
Generic:			
United States	20.7	20.8	20.1
New England	20.6	20.9	13.4
Middle Atlantic	22.3	22.8	20.0
East North Central	19.9	19.8	20.7
West North Central	20.1	20.4	18.6
South Atlantic	20.0	20.0	20.2
East South Central	21.7	22.3	19.3
West South Central	20.3	19.8	22.9
Mountain	23.2	23.4	22.2
Pacific	20.4	20.9	15.9
Preferred:			
United States	24.6	24.3	25.9
New England	22.5	22.7	18.2
Middle Atlantic	26.6	25.5	34.9
East North Central	23.7	23.7	23.5
West North Central	24.2	23.7	26.9
South Atlantic	25.4	25.4	25.2
East South Central	24.3	23.9	26.8
West South Central	24.6	24.5	25.0
Mountain	25.0	24.9	25.5
Pacific	23.2	23.2	23.7
Non-Preferred:			
United States	31.2	30.5	35.0
New England	28.2	28.2	30.1
Middle Atlantic	34.6	32.4	46.1
East North Central	29.6	29.7	28.5
West North Central	30.5	29.2	37.5
South Atlantic	31.6	31.5	32.1
East South Central	33.1	33.2	32.2
West South Central	31.2	29.9	36.3
Mountain	33.0	31.8	37.7
Pacific	29.0	28.8	31.6
Specialty:			
United States	26.4	26.1	28.3
New England	26.0	26.3	22.0
Middle Atlantic	30.1	29.0	36.4
East North Central	26.3	26.4	25.7
West North Central	25.8	24.8	31.0
South Atlantic	26.0	25.7	28.9
East South Central	23.4	23.5	23.4
West South Central	25.0	24.9	25.4
Mountain	27.9	27.9	27.6
Pacific	26.7	26.3	30.5

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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

** Civilian employees include those employed in the private sector 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, 2025

Census division	Civilian **	Private sector	State/local government sector
Generic:			
United States	0.28	0.30	0.69
New England	0.61	0.65	1.02
Middle Atlantic	1.07	1.31	0.52
East North Central	0.66	0.51	4.05
West North Central	0.64	0.72	1.12
South Atlantic	0.52	0.58	0.78
East South Central	0.68	0.82	0.91
West South Central	0.84	0.97	0.97
Mountain	1.64	1.98	0.52
Pacific	0.63	0.71	0.86
Preferred:			
United States	0.26	0.28	0.62
New England	0.57	0.60	1.50
Middle Atlantic	1.01	0.92	2.20
East North Central	0.51	0.45	2.85
West North Central	0.65	0.73	1.26
South Atlantic	0.56	0.64	0.43
East South Central	0.71	0.77	1.08
West South Central	1.01	1.24	0.61
Mountain	0.92	1.13	0.99
Pacific	0.58	0.63	0.58
Non-Preferred:			
United States	0.43	0.48	0.84
New England	1.11	1.14	4.44
Middle Atlantic	1.28	1.06	3.18
East North Central	0.88	0.92	2.94
West North Central	0.97	1.07	2.08
South Atlantic	0.88	1.02	0.89
East South Central	2.19	2.55	1.57
West South Central	1.71	2.15	1.60
Mountain	0.96	1.14	1.35
Pacific	0.97	1.05	1.54
Specialty:			
United States	0.28	0.31	0.60
New England	0.77	0.82	1.19
Middle Atlantic	1.24	1.23	3.16
East North Central	0.64	0.72	1.11
West North Central	0.65	0.65	1.84
South Atlantic	0.60	0.67	0.71
East South Central	1.35	1.65	0.86
West South Central	0.69	0.86	0.54
Mountain	0.76	0.88	1.09
Pacific	0.55	0.59	1.46

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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

** Civilian employees include those employed in the private sector 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, 2025

Census division	Civilian **	Private sector	State/local government sector
United States	47.8%	52.4%	25.9%
Census division:			
New England	49.7%	55.5%	19.9%
Middle Atlantic	40.4%	46.8%	8.5%
East North Central	52.2%	53.6%	45.1%
West North Central	57.4%	61.8%	36.2%
South Atlantic	48.5%	54.0%	22.5%
East South Central	49.8%	53.5%	33.4%
West South Central	51.4%	54.5%	37.5%
Mountain	55.5%	59.6%	36.6%
Pacific	37.6%	43.9%	8.7%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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

** Civilian employees include those employed in the private sector 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, 2025

Census division	Civilian **	Private sector	State/local government sector
United States	0.72%	0.83%	1.05%
Census division:			
New England	2.22%	2.75%	2.11%
Middle Atlantic	2.34%	2.64%	2.16%
East North Central	1.69%	1.85%	4.29%
West North Central	1.83%	1.89%	3.91%
South Atlantic	1.78%	2.08%	1.40%
East South Central	3.73%	4.52%	3.87%
West South Central	2.37%	2.74%	3.89%
Mountain	2.10%	2.47%	3.32%
Pacific	1.67%	1.90%	1.47%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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

** Civilian employees include those employed in the private sector 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, 2025

Census division	Civilian **	Private sector	State/local government sector
United States	74.6%	74.3%	75.7%
Census division:			
New England	69.2%	68.6%	72.2%
Middle Atlantic	72.9%	71.0%	82.3%
East North Central	79.3%	79.0%	80.9%
West North Central	84.9%	84.9%	84.7%
South Atlantic	77.8%	77.5%	78.9%
East South Central	79.4%	76.4%	92.6%
West South Central	74.8%	77.2%	64.2%
Mountain	74.4%	74.3%	74.6%
Pacific	63.3%	63.5%	62.7%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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

** Civilian employees include those employed in the private sector 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, 2025

Census division	Civilian **	Private sector	State/local government sector
United States	0.68%	0.79%	1.09%
Census division:			
New England	2.22%	2.63%	1.96%
Middle Atlantic	2.03%	2.42%	1.93%
East North Central	1.51%	1.73%	2.59%
West North Central	1.22%	1.36%	2.74%
South Atlantic	1.34%	1.60%	1.39%
East South Central	4.16%	4.94%	1.93%
West South Central	2.00%	2.26%	4.31%
Mountain	2.19%	2.55%	3.48%
Pacific	2.02%	2.33%	3.68%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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

** Civilian employees include those employed in the private sector 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, 2025

Census division	Civilian **	Private sector	State/local government sector
United States	89.8%	90.3%	87.7%
Census division:			
New England	86.0%	86.0%	86.3%
Middle Atlantic	91.3%	91.2%	91.7%
East North Central	90.2%	91.3%	84.7%
West North Central	87.8%	87.8%	88.1%
South Atlantic	92.6%	91.6%	97.4%
East South Central	89.6%	88.4%	93.9%
West South Central	93.9%	93.9%	93.7%
Mountain	92.1%	91.8%	93.3%
Pacific	81.6%	85.8%	61.6%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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

** Civilian employees include those employed in the private sector 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, 2025

Census division	Civilian **	Private sector	State/local government sector
United States	0.49%	0.55%	1.02%
Census division:			
New England	2.15%	2.54%	2.68%
Middle Atlantic	1.59%	1.90%	1.88%
East North Central	1.34%	1.09%	5.53%
West North Central	1.45%	1.64%	2.90%
South Atlantic	1.06%	1.28%	0.59%
East South Central	1.47%	1.82%	1.95%
West South Central	1.23%	1.43%	1.68%
Mountain	0.95%	1.05%	2.32%
Pacific	1.67%	1.89%	2.34%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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

** Civilian employees include those employed in the private sector 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, 2025

Census division	Civilian **	Private sector	State/local government sector
United States	4,467	4,806	2,627
Census division:			
New England	4,058	4,379	1,857
Middle Atlantic	4,388	4,833	1,665
East North Central	4,698	4,941	3,052
West North Central	4,741	5,014	3,350
South Atlantic	4,347	4,725	2,666
East South Central	4,435	4,982	2,474
West South Central	4,750	5,164	2,800
Mountain	4,914	5,245	3,186
Pacific	3,924	4,132	2,082

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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

** Civilian employees include those employed in the private sector 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, 2025

Census division	Civilian **	Private sector	State/local government sector
United States	60.99	69.48	74.98
Census division:			
New England	205.33	241.15	127.09
Middle Atlantic	227.21	249.31	196.90
East North Central	148.57	167.04	218.50
West North Central	138.15	160.42	186.17
South Atlantic	109.99	130.87	104.06
East South Central	192.39	228.97	182.82
West South Central	245.92	271.19	338.08
Mountain	133.04	152.29	231.45
Pacific	155.78	176.32	80.19

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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

** Civilian employees include those employed in the private sector 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, 2025

Census division	Civilian **	Private sector	State/local government sector
United States	7,988	8,611	4,975
Census division:			
New England	6,816	7,272	4,169
Middle Atlantic	8,629	9,320	4,718
East North Central	8,544	8,992	5,400
West North Central	8,579	8,996	6,354
South Atlantic	7,899	8,656	5,057
East South Central	8,241	9,189	4,486
West South Central	7,726	8,206	5,375
Mountain	8,649	9,319	5,977
Pacific	6,611	7,263	3,270

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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

** Civilian employees include those employed in the private sector 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, 2025

Census division	Civilian **	Private sector	State/local government sector
United States	143.27	166.61	171.19
Census division:			
New England	413.78	498.20	298.27
Middle Atlantic	661.00	771.09	577.60
East North Central	344.83	384.76	448.15
West North Central	263.87	296.87	410.76
South Atlantic	262.33	314.19	221.71
East South Central	509.56	566.58	324.19
West South Central	475.48	530.28	972.74
Mountain	314.81	373.52	412.37
Pacific	274.55	304.69	236.35

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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

** Civilian employees include those employed in the private sector 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, 2025

Census division	Civilian **	Private sector	State/local government sector
United States	8,255	9,134	4,986
Census division:			
New England	6,829	7,934	3,803
Middle Atlantic	8,169	9,973	3,781
East North Central	8,469	9,205	6,063
West North Central	9,136	10,138	5,357
South Atlantic	8,475	9,206	5,259
East South Central	7,406	8,391	4,629
West South Central	8,476	8,748	6,075
Mountain	9,148	9,915	6,236
Pacific	7,424	8,105	4,338

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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

** Civilian employees include those employed in the private sector 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, 2025

Census division	Civilian **	Private sector	State/local government sector
United States	169.07	204.71	167.46
Census division:			
New England	342.35	472.99	251.83
Middle Atlantic	795.62	1,064.20	442.33
East North Central	374.19	463.42	527.74
West North Central	382.38	402.21	570.60
South Atlantic	281.98	335.17	265.78
East South Central	476.67	608.55	438.56
West South Central	496.30	550.94	457.17
Mountain	329.83	395.79	391.80
Pacific	363.14	419.01	154.48

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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

** Civilian employees include those employed in the private sector 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, 2025

Census division	Civilian **	Private sector	State/local government sector
United States	352	383	186
Census division:			
New England	275	287 *	266
Middle Atlantic	225	281	106
East North Central	407	412	--
West North Central	265	292	100
South Atlantic	324	332	--
East South Central	201	238	--
West South Central	369	350	--
Mountain	461	460	502
Pacific	655	663	--

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 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, 2025

Census division	Civilian **	Private sector	State/local government sector
United States	33.94	38.72	28.68
Census division:			
New England	37.79	94.59 *	13.23
Middle Atlantic	36.07	44.71	4.53
East North Central	47.75	50.75	--
West North Central	71.19	83.87	0.00
South Atlantic	37.78	39.44	--
East South Central	30.93	35.38	--
West South Central	70.55	74.86	--
Mountain	129.69	133.14	38.18
Pacific	185.00	187.15	--

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 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, 2025

Census division	Civilian **	Private sector	State/local government sector
United States	1,097	1,735	317
Census division:			
New England	721	949	360
Middle Atlantic	1,297 *	1,619 *	459
East North Central	1,187	1,754	318
West North Central	1,093 *	2,195 *	296
South Atlantic	515	777	273
East South Central	4,026 *	6,399 *	231
West South Central	801	933	618
Mountain	998	1,509	363
Pacific	801	1,619	189

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 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, 2025

Census division	Civilian **	Private sector	State/local government sector
United States	236.42	421.49	22.46
Census division:			
New England	129.05	232.15	89.98
Middle Atlantic	655.07 *	852.02 *	28.65
East North Central	297.28	491.98	33.18
West North Central	355.07 *	799.89 *	44.60
South Atlantic	41.06	83.49	21.69
East South Central	3,154.51 *	5,069.42 *	24.37
West South Central	116.50	200.99	60.47
Mountain	207.49	356.67	80.32
Pacific	232.40	416.60	28.72

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 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, 2025

Census division	Civilian **	Private sector	State/local government sector
United States	41	42	36
Census division:			
New England	37	37	37
Middle Atlantic	39	41	27
East North Central	39	40	35
West North Central	39	41	32
South Atlantic	42	44	37
East South Central	42	43	40
West South Central	43	44	42
Mountain	43	44	39
Pacific	42	42	39

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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

** Civilian employees include those employed in the private sector 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, 2025

Census division	Civilian **	Private sector	State/local government sector
United States	0.30	0.34	0.58
Census division:			
New England	1.15	1.26	2.55
Middle Atlantic	0.86	0.86	1.51
East North Central	0.73	0.80	1.58
West North Central	0.79	0.86	1.74
South Atlantic	0.61	0.70	0.66
East South Central	1.14	1.37	1.44
West South Central	1.18	1.34	1.95
Mountain	0.58	0.66	1.12
Pacific	0.94	1.02	2.51

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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

** Civilian employees include those employed in the private sector 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, 2025

Census division	Civilian **	Private sector	State/local government sector
United States	9,314	9,613	7,715
Census division:			
New England	7,523	7,815	5,343
Middle Atlantic	9,613	9,634	9,427
East North Central	9,684	10,060	7,179
West North Central	9,553	9,779	8,468
South Atlantic	9,521	9,831	8,242
East South Central	9,346	9,790	7,636
West South Central	9,997	10,163	9,273
Mountain	9,571	9,814	8,206
Pacific	8,038	8,686	3,742

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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

** Civilian employees include those employed in the private sector 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, 2025

Census division	Civilian **	Private sector	State/local government sector
United States	85.62	97.10	167.64
Census division:			
New England	349.83	405.35	553.59
Middle Atlantic	334.30	366.39	550.38
East North Central	219.69	247.54	274.19
West North Central	301.01	243.01	1,351.31
South Atlantic	143.82	174.60	146.57
East South Central	279.21	345.09	281.94
West South Central	269.20	303.32	506.29
Mountain	262.03	299.71	516.75
Pacific	244.30	282.13	143.78

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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

** Civilian employees include those employed in the private sector 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, 2025

Census division	Civilian **	Private sector	State/local government sector
United States	18,077	18,611	15,369
Census division:			
New England	14,372	15,426	7,538
Middle Atlantic	18,670	18,220	22,117
East North Central	18,746	19,125	16,141
West North Central	18,500	18,470	18,680
South Atlantic	18,272	18,919	15,918
East South Central	16,929	17,780	13,327
West South Central	19,414	19,705	18,206
Mountain	20,120	21,293	14,919
Pacific	15,545	16,984	6,972

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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

** Civilian employees include those employed in the private sector 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, 2025

Census division	Civilian **	Private sector	State/local government sector
United States	246.74	285.09	359.31
Census division:			
New England	654.48	787.95	522.56
Middle Atlantic	866.05	950.63	2,067.57
East North Central	477.17	526.48	943.04
West North Central	712.46	664.54	2,990.06
South Atlantic	360.88	446.23	363.04
East South Central	627.80	735.82	538.17
West South Central	774.08	897.71	1,350.60
Mountain	1,519.94	1,783.09	1,542.76
Pacific	724.93	833.64	407.26

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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

** Civilian employees include those employed in the private sector 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, 2025

Census division	Civilian **	Private sector	State/local government sector
United States	17,722	18,464	14,774
Census division:			
New England	13,564	15,053	8,683
Middle Atlantic	18,599	18,424	19,390
East North Central	17,586	18,551	14,324
West North Central	17,411	18,623	12,737
South Atlantic	18,685	18,919	17,650
East South Central	17,101	17,415	16,235
West South Central	20,422	20,027	23,695
Mountain	17,992	19,017	14,044
Pacific	15,697	17,758	8,928

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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

** Civilian employees include those employed in the private sector 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, 2025

Census division	Civilian **	Private sector	State/local government sector
United States	218.43	262.27	313.00
Census division:			
New England	536.30	688.37	728.82
Middle Atlantic	805.48	920.39	1,532.95
East North Central	444.59	519.55	776.96
West North Central	588.91	655.39	1,061.98
South Atlantic	418.19	505.69	428.25
East South Central	1,049.29	1,414.49	634.73
West South Central	999.81	1,095.44	1,292.91
Mountain	463.85	532.03	917.10
Pacific	662.00	780.98	582.67

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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

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