

Table III.F.1(2006) Percent of State and local government employees enrolled in a health insurance plan that had a deductible by government type and size and census division: United States, 2006

Division	All State and local governments	State governments	Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	10,000 or more employees
United States	44.6%	42.7%	56.1%	52.9%	48.7%	39.1%	29.1%
Census division:							
New England	9.1%	6.0%	10.0% *	12.6%	8.4%	16.8%	0.0%
Middle Atlantic	18.1%	16.8%	16.6% *	30.3%	25.0%	13.9%	9.8% *
East North Central	46.6%	34.2%	52.5%	56.1%	53.4%	27.5%	39.9%
West North Central	61.0%	55.1%	79.4%	53.1%	51.9%	66.5%	0.0%
South Atlantic	56.8%	75.3%	72.8%	56.1%	55.1%	45.1%	41.5%
East South Central	73.5%	73.8%	79.3%	81.7%	69.5%	67.4%	49.9%
West South Central	55.3%	32.9%	73.8%	71.0%	67.3%	52.5%	56.0%
Mountain	57.9%	63.5%	73.8%	69.3%	65.2%	26.5%	21.6%
Pacific	29.2%	27.2%	48.6%	41.1%	34.7%	19.3%	17.0%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2006 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.

Table III.F.1(2006) Standard error for percent of State and local government employees enrolled in a health insurance plan that had a deductible by government type and size and census division: United States, 2006

Division	All State and local governments	State governments	Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	10,000 or more employees
United States	0.57%	0.00%	3.25%	1.68%	1.58%	2.28%	0.00%
Census division:							
New England	0.82%	0.00%	3.86% *	3.66%	2.32%	0.00%	0.00%
Middle Atlantic	1.58%	0.00%	7.05% *	5.47%	5.53%	1.11%	0.00% *
East North Central	2.00%	0.00%	6.65%	5.23%	6.57%	0.00%	0.00%
West North Central	2.37%	0.00%	3.81%	9.49%	8.27%	0.00%	0.00%
South Atlantic	1.86%	0.00%	6.20%	7.42%	5.75%	3.39%	0.00%
East South Central	1.21%	0.00%	5.79%	3.68%	7.26%	4.54%	0.00%
West South Central	1.62%	0.00%	4.66%	5.65%	5.98%	5.85%	0.00%
Mountain	2.39%	0.00%	7.04%	9.33%	9.24%	2.80%	0.00%
Pacific	1.44%	0.00%	4.72%	6.61%	4.80%	0.70%	0.00%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2006 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.

Standard errors of zero indicate that all governments in the category are in the survey.

Table III.F.2(2006) Average individual deductible (in dollars) per employee enrolled with single coverage in a health insurance plan that had a deductible through State and local government jobs by government type and size and census division: United States, 2006

Division	All State and local governments	State governments	Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	10,000 or more employees
United States	462	336	638	461	504	415	472
Census division:							
New England	463	911	344	365	160	319	.
Middle Atlantic	289	360	235	228	336	233	244*
East North Central	394	289	677	360	310	379	276
West North Central	586	346	655	759	655	356	.
South Atlantic	391	308	562	359	460	337	441
East South Central	378	293	520	364	465	358	535
West South Central	651	297	824	707	695	611	737
Mountain	513	493	598	472	578	521	185
Pacific	343	418	258	320	244	222	444

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2006 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 no reported values in cell.

Table III.F.2(2006) Standard error for average individual deductible (in dollars) per employee enrolled with single coverage in a health insurance plan that had a deductible through State and local government jobs by government type and size and census division: United States, 2006

Division	All State and local governments	State governments	Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	10,000 or more employees
United States	14.23	0.00	36.94	21.33	43.98	10.28	0.00
Census division:							
New England	47.18	0.00	51.45	86.84	20.62	0.00	.
Middle Atlantic	11.88	0.00	14.23	34.92	46.14	23.64	0.00*
East North Central	47.77	0.00	108.84	45.13	22.57	0.00	0.00
West North Central	36.66	0.00	67.15	98.01	126.28	0.00	.
South Atlantic	7.25	0.00	42.18	21.27	49.70	2.61	0.00
East South Central	15.81	0.00	68.75	26.94	57.03	38.96	0.00
West South Central	30.82	0.00	117.44	60.67	97.80	12.84	0.00
Mountain	42.15	0.00	94.69	112.86	92.44	0.00	0.00
Pacific	10.64	0.00	30.91	35.41	38.53	28.53	0.00

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2006 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 no reported values in cell.

Standard errors of zero indicate that all governments in the category are in the survey.

Table III.F.3(2006) Average family deductible (in dollars) per employee enrolled with family coverage in a health insurance plan that had a deductible through State and local government jobs by government type and size and census division: United States, 2006

Division	All State and local governments	State governments	Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	10,000 or more employees
United States	937	750	1,242	963	1,027	855	806
Census division:							
New England	890	1,763	736	809	373	760	.
Middle Atlantic	675	905	632	486	855	561	503*
East North Central	864	591	1,329	929	725	553	593
West North Central	1,094	689	1,439	1,354	927	785	.
South Atlantic	825	656	1,264	855	1,109	798	710
East South Central	833	672	994	812	975	760	945
West South Central	1,566	877	1,974	1,761	1,826	1,343	1,620
Mountain	985	938	954	1,032	1,131	1,075	547
Pacific	773	821	763	842	773	459	681

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2006 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 no reported values in cell.

Table III.F.3(2006) Standard error for average family deductible (in dollars) per employee enrolled with family coverage in a health insurance plan that had a deductible through State and local government jobs by government type and size and census division: United States, 2006

Division	All State and local governments	State governments	Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	10,000 or more employees
United States	29.88	0.00	50.16	52.38	95.30	26.37	0.00
Census division:							
New England	84.15	0.00	161.31	156.77	41.18	0.00	.
Middle Atlantic	24.46	0.00	63.32	54.67	93.54	62.46	0.00*
East North Central	64.85	0.00	230.68	136.25	58.49	0.00	0.00
West North Central	75.68	0.00	168.55	298.38	173.89	0.00	.
South Atlantic	29.88	0.00	101.69	62.26	217.72	23.58	0.00
East South Central	44.66	0.00	117.38	66.58	136.46	79.39	0.00
West South Central	91.24	0.00	218.25	309.20	284.48	36.73	0.00
Mountain	76.55	0.00	266.34	219.74	176.00	0.00	0.00
Pacific	59.12	0.00	75.25	182.93	164.70	60.19	0.00

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2006 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 no reported values in cell.

Standard errors of zero indicate that all governments in the category are in the survey.

Table III.F.4(2006) Percent of State and local government employees enrolled in a health insurance plan that had a copayment for an office visit to a physician by government type and size and census division: United States, 2006

Division	All State and local governments	State governments	Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	10,000 or more employees
United States	77.7%	80.3%	68.1%	69.7%	74.3%	81.6%	90.6%
Census division:							
New England	87.8%	87.4%	86.4%	89.7%	85.5%	91.4%	100.0%
Middle Atlantic	89.2%	95.9%	86.2%	70.5%	84.5%	86.0%	98.0%
East North Central	62.3%	65.3%	64.9%	59.0%	50.9%	57.9%	81.7%
West North Central	64.0%	80.5%	51.3%	53.8%	64.5%	70.0%	100.0%*
South Atlantic	89.8%	91.6%	82.2%	80.4%	86.2%	88.9%	96.7%
East South Central	70.2%	69.0%	80.6%	72.5%	79.9%	32.3%*	57.9%
West South Central	82.0%	94.9%	62.8%	76.7%	78.8%	82.7%	80.3%
Mountain	75.4%	78.2%	54.7%	67.5%	74.9%	89.1%	91.6%
Pacific	69.6%	58.1%	59.4%	68.2%	67.9%	84.4%	86.0%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2006 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.

Table III.F.4(2006) Standard error for percent of State and local government employees enrolled in a health insurance plan that had a copayment for an office visit to a physician by government type and size and census division: United States, 2006

Division	All State and local governments	State governments	Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	10,000 or more employees
United States	0.48%	0.00%	3.10%	1.40%	1.95%	2.17%	0.00%
Census division:							
New England	1.34%	0.00%	4.68%	3.47%	4.62%	0.00%	0.00%
Middle Atlantic	0.89%	0.00%	5.50%	5.11%	4.49%	1.08%	0.00%
East North Central	1.64%	0.00%	5.52%	3.52%	10.35%	0.00%	0.00%
West North Central	2.41%	0.00%	5.66%	8.23%	9.98%	0.00%	0.00%*
South Atlantic	0.88%	0.00%	5.59%	7.84%	2.12%	2.25%	0.00%
East South Central	2.78%	0.00%	5.60%	4.69%	6.13%	10.98%*	0.00%
West South Central	1.52%	0.00%	3.38%	4.97%	4.39%	4.17%	0.00%
Mountain	2.42%	0.00%	7.09%	7.06%	7.50%	1.15%	0.00%
Pacific	0.77%	0.00%	4.42%	5.68%	3.81%	2.34%	0.00%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2006 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.

Standard errors of zero indicate that all governments in the category are in the survey.

Table III.F.5(2006) Average copayment (in dollars) for an office visit to a physician per employee enrolled in a health insurance plan that had a physician copayment through State and local government jobs by government type and size and census division: United States, 2006

Division	All State and local governments	State governments	Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	10,000 or more employees
United States	16.02	16.02	17.17	16.00	16.60	17.36	14.25
Census division:							
New England	10.72	11.00	12.10	10.60	9.25	10.39	14.98
Middle Atlantic	12.48	12.03	11.46	13.15	12.59	11.30	13.14
East North Central	14.47	13.11	15.85	15.98	14.28	11.29	13.88
West North Central	19.25	19.79	19.63	19.49	17.15	20.61	20.00*
South Atlantic	17.33	17.25	19.85	18.50	18.19	18.45	15.27
East South Central	17.90	17.53	23.20	14.00	20.41	19.11	19.19
West South Central	21.52	21.44	22.26	21.16	22.64	21.13	19.91
Mountain	18.52	16.55	22.06	18.43	20.28	21.06	16.53
Pacific	12.86	13.97	15.34	14.06	12.62	14.30	10.59

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2006 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.

Table III.F.5(2006) Standard error 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 through State and local government jobs by government type and size and census division: United States, 2006

Division	All State and local governments	State governments	Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	10,000 or more employees
United States	0.08	0.00	0.41	0.27	0.34	0.18	0.00
Census division:							
New England	0.26	0.00	0.75	0.57	0.97	0.00	0.00
Middle Atlantic	0.16	0.00	0.58	0.75	0.88	0.25	0.00
East North Central	0.16	0.00	0.96	1.00	1.70	0.00	0.00
West North Central	0.24	0.00	0.73	0.67	0.76	0.00	0.00*
South Atlantic	0.15	0.00	1.19	0.99	0.60	0.18	0.00
East South Central	0.43	0.00	1.51	0.85	1.96	0.00	0.00
West South Central	0.24	0.00	0.68	0.51	1.08	0.71	0.00
Mountain	0.39	0.00	0.74	0.79	1.08	0.26	0.00
Pacific	0.20	0.00	1.16	0.75	0.61	0.45	0.00

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2006 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.

Standard errors of zero indicate that all governments in the category are in the survey.

Table III.F.6(2006) Average coinsurance (in percents) for an office visit to a physician per employee enrolled in a health insurance plan that had a physician coinsurance through State and local government jobs by government type and size and census division: United States, 2006

Division	All State and local governments	State governments	Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	10,000 or more employees
United States	17.9%	17.2%	19.8%	16.7%	18.5%	18.6%	16.9%
Census division:							
New England	18.8%	17.8%	18.8%	18.5%	19.4%	.	20.0%
Middle Atlantic	19.7%	19.9%	20.0%	19.3%	20.0%	20.0%	20.0%
East North Central	16.9%	18.7%	19.1%	13.9%	17.8%	15.7%	13.1%
West North Central	19.2%	25.5%	21.4%	13.9%	18.1%	17.0%	.
South Atlantic	19.0%	19.2%	21.6%	16.7%	19.2%	19.2%	17.6%
East South Central	16.7%	16.5%	20.6%	18.0%	15.5%	15.0%	14.2%
West South Central	19.0%	10.6%	18.9%	19.2%	19.1%	22.6%	21.5%
Mountain	20.4%	19.5%	19.4%	19.6%	21.5%	27.7%	20.0%*
Pacific	15.1%	11.8%	17.2%	15.6%	17.1%	14.1%	17.5%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2006 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 no reported values in cell.

Table III.F.6(2006) Standard error 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 through State and local government jobs by government type and size and census division: United States, 2006

Division	All State and local governments	State governments	Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	10,000 or more employees
United States	0.18%	0.00%	0.44%	0.27%	0.54%	0.41%	0.00%
Census division:							
New England	0.58%	0.00%	1.32%	0.95%	1.11%	.	0.00%
Middle Atlantic	0.19%	0.00%	0.00%	0.30%	0.01%	0.00%	0.00%
East North Central	0.51%	0.00%	1.07%	0.93%	2.20%	0.00%	0.00%
West North Central	0.41%	0.00%	2.24%	1.26%	0.94%	0.00%	.
South Atlantic	0.28%	0.00%	1.14%	1.38%	0.62%	0.18%	0.00%
East South Central	0.31%	0.00%	2.48%	0.64%	1.35%	0.73%	0.00%
West South Central	0.51%	0.00%	0.92%	0.27%	1.15%	0.73%	0.00%
Mountain	0.44%	0.00%	1.37%	3.27%	0.73%	0.00%	0.00%*
Pacific	0.26%	0.00%	0.84%	0.85%	0.95%	0.14%	0.00%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2006 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 no reported values in cell.

Standard errors of zero indicate that all governments in the category are in the survey.