

Table III.F.1(2010) 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, 2010

Division	All State and local governments	State governments	Local 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	52.2%	50.7%	69.3%	60.2%	51.7%	60.7%	32.6%
Census division:							
New England	29.7%	47.0%	26.5%	18.5%	17.9%	21.9%	--
Middle Atlantic	16.3%	5.4%	17.9%	41.7%	22.3%	18.0%	3.8%
East North Central	60.1%	43.3%	77.2%	66.0%	70.9%	52.5%	38.3%
West North Central	68.5%	68.4%	92.2%	73.6%	42.4%	68.3%	--
South Atlantic	61.5%	71.8%	80.0%	64.7%	61.2%	73.9%	40.7%
East South Central	80.5%	86.8%	80.4%	83.2%	69.6%	92.8%	77.8%
West South Central	63.5%	36.2%	86.3%	74.0%	68.0%	75.6%	74.4%
Mountain	63.7%	62.0%	82.2%	80.8%	64.5%	47.1%	38.6%
Pacific	41.2%	50.7%	65.6%	43.7%	37.8%	45.8%	20.6%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2010 Medical Expenditure Panel Survey-Insurance Component.

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

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Table III.F.1(2010) 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, 2010

Division	All State and local governments	State governments	Local 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	0.26%	0.00%	1.83%	1.87%	1.66%	1.34%	0.00%
Census division:							
New England	1.25%	0.00%	2.92%	4.48%	5.29%	0.00%	--
Middle Atlantic	1.04%	0.00%	3.52%	5.95%	5.61%	0.00%	0.00%
East North Central	2.01%	0.00%	5.55%	5.72%	10.99%	0.00%	0.00%
West North Central	2.57%	0.00%	2.45%	6.57%	11.15%	0.00%	--
South Atlantic	1.26%	0.00%	5.07%	5.26%	5.80%	3.00%	0.00%
East South Central	2.62%	0.00%	3.91%	5.45%	8.53%	1.84%	0.00%
West South Central	1.67%	0.00%	2.40%	5.58%	6.67%	4.14%	0.00%
Mountain	2.19%	0.00%	3.48%	4.87%	8.25%	3.91%	0.00%
Pacific	1.52%	0.00%	3.06%	5.54%	4.60%	3.74%	0.00%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2010 Medical Expenditure Panel Survey-Insurance Component.

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

Table III.F.2(2010) 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, 2010

Division	All State and local governments	State governments	Local 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	656	466	873	766	626	698	690
Census division:							
New England	309	255	641	329 *	263	150	--
Middle Atlantic	351	298	829	253	243	108	733
East North Central	623	509	859	654	565 *	305	475
West North Central	800	226	1,089	1,203	493	1,078	--
South Atlantic	650	514	909	918	604	719	654
East South Central	592	483	747	698	570	668	612
West South Central	823	496	817	860	952	808	929
Mountain	730	817	911	864	563	697	391
Pacific	404	369	517	362	417	332	550

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2010 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.

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Table III.F.2(2010) 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, 2010

Division	All State and local governments	State governments	Local 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	16.97	0.00	31.65	45.28	58.30	23.04	0.00
Census division:							
New England	23.12	0.00	95.55	129.35 *	50.91	0.00	--
Middle Atlantic	35.16	0.00	178.24	34.06	37.81	0.00	0.00
East North Central	44.62	0.00	128.30	114.69	193.31 *	0.00	0.00
West North Central	48.75	0.00	63.68	143.48	61.41	0.00	--
South Atlantic	20.02	0.00	102.40	238.37	61.66	24.81	0.00
East South Central	23.48	0.00	65.13	54.78	142.56	71.66	0.00
West South Central	36.13	0.00	57.42	86.46	112.24	31.31	0.00
Mountain	40.19	0.00	134.26	86.48	82.27	0.00	0.00
Pacific	12.63	0.00	74.40	61.54	66.86	33.98	0.00

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2010 Medical Expenditure Panel Survey-Insurance Component.

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

Table III.F.3(2010) 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, 2010

Division	All State and local governments	State governments	Local 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	1,334	1,076	1,780	1,328	1,322	1,356	1,521
Census division:							
New England	809	759	1,639	722 *	739	300	--
Middle Atlantic	679	607	1,260	549	590	226	1,353
East North Central	1,229	1,044	1,855	1,185	1,032 *	637	1,023
West North Central	1,379	526	2,134	1,695	923	2,754	--
South Atlantic	1,441	1,309	1,285	1,913	1,418	1,627	1,474
East South Central	1,275	997	1,647	1,368	1,409	1,009	1,447
West South Central	2,023	1,313	2,245	1,998	2,341	1,526	2,398
Mountain	1,517	1,248	1,887	1,934	1,526	1,650	909
Pacific	1,020	1,017	1,277	913	1,018	747	1,074

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2010 Medical Expenditure Panel Survey-Insurance Component.

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

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Table III.F.3(2010) 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, 2010

Division	All State and local governments	State governments	Local 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	28.93	0.00	86.13	73.29	118.19	35.41	0.00
Census division:							
New England	50.61	0.00	287.59	240.94 *	145.80	0.00	--
Middle Atlantic	63.44	0.00	225.60	95.89	89.92	0.00	0.00
East North Central	95.04	0.00	329.02	241.56	392.13 *	0.00	0.00
West North Central	98.15	0.00	226.72	234.20	185.10	0.00	--
South Atlantic	31.48	0.00	286.69	452.06	144.44	28.62	0.00
East South Central	49.44	0.00	185.81	147.08	193.43	3.09	0.00
West South Central	124.70	0.00	239.59	222.00	346.14	105.86	0.00
Mountain	78.78	0.00	127.46	314.72	246.87	0.00	0.00
Pacific	19.95	0.00	193.94	83.66	155.71	26.88	0.00

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2010 Medical Expenditure Panel Survey-Insurance Component.

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

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

Table III.F.4(2010) 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, 2010

Division	All State and local governments	State governments	Local 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	79.0%	86.2%	72.2%	71.8%	78.7%	78.6%	78.8%
Census division:							
New England	90.0%	90.8%	92.2%	91.4%	89.8%	78.1%	--
Middle Atlantic	85.8%	99.9%	78.5%	75.5%	89.9%	100.0%	79.1%
East North Central	70.5%	76.8%	66.1%	62.2%	70.5%	80.8%	79.7%
West North Central	73.9%	85.6%	65.0%	61.7%	78.9%	71.5%	--
South Atlantic	83.5%	92.9%	76.7%	69.7%	70.3%	82.3%	88.5%
East South Central	73.8%	69.7%	70.7%	72.6%	86.9%	28.0%	72.9%
West South Central	78.4%	94.6%	73.9%	77.4%	74.9%	64.3%	64.5%
Mountain	77.1%	78.4%	61.2%	68.4%	78.3%	88.3%	89.3%
Pacific	77.7%	76.8%	78.5%	79.1%	82.0%	85.9%	68.2%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2010 Medical Expenditure Panel Survey-Insurance Component.

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Table III.F.4(2010) 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, 2010

Division	All State and local governments	State governments	Local 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	0.62%	0.00%	2.00%	1.79%	1.76%	0.80%	0.00%
Census division:							
New England	1.44%	0.00%	3.26%	3.39%	4.94%	0.00%	--
Middle Atlantic	1.34%	0.00%	4.86%	5.68%	4.14%	0.00%	0.00%
East North Central	2.22%	0.00%	4.94%	4.73%	9.17%	0.00%	0.00%
West North Central	1.68%	0.00%	5.06%	4.70%	6.25%	0.00%	--
South Atlantic	0.84%	0.00%	6.02%	5.89%	3.11%	0.85%	0.00%
East South Central	2.22%	0.00%	4.88%	4.04%	4.00%	7.15%	0.00%
West South Central	1.27%	0.00%	4.89%	4.40%	4.11%	1.01%	0.00%
Mountain	1.71%	0.00%	5.70%	4.87%	5.91%	0.97%	0.00%
Pacific	1.06%	0.00%	4.90%	3.42%	3.49%	1.79%	0.00%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2010 Medical Expenditure Panel Survey-Insurance Component.

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

Table III.F.5(2010) 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, 2010

Division	All State and local governments	State governments	Local 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	19.13	19.45	19.86	18.74	19.40	21.51	17.08
Census division:							
New England	14.10	15.55	13.25	12.65	12.95	17.12	--
Middle Atlantic	14.63	14.67	13.28	14.36	14.78	15.10	15.09
East North Central	16.73	17.07	16.77	15.71	17.57	20.44	14.17
West North Central	21.55	19.47	22.78	21.77	22.72	24.65	--
South Atlantic	20.35	20.94	22.06	21.86	20.70	21.83	18.26
East South Central	21.55	20.25	23.20	23.29	21.44	22.95	20.25
West South Central	25.64	26.00	28.04	26.10	25.32	25.92	21.91
Mountain	22.69	21.31	23.17	23.16	24.12	24.08	21.61
Pacific	16.77	17.70	18.33	16.72	16.72	18.77	13.84

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2010 Medical Expenditure Panel Survey-Insurance Component.

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

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Table III.F.5(2010) 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, 2010

Division	All State and local governments	State governments	Local 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	0.38	0.39	0.25	0.17	0.00
Census division:							
New England	0.18	0.00	0.60	0.52	0.88	0.00	--
Middle Atlantic	0.21	0.00	0.72	0.44	0.93	0.00	0.00
East North Central	0.33	0.00	1.06	1.09	0.99	0.00	0.00
West North Central	0.55	0.00	0.92	1.00	1.86	0.00	--
South Atlantic	0.11	0.00	1.32	1.07	1.24	0.23	0.00
East South Central	0.43	0.00	0.63	1.01	1.57	0.00	0.00
West South Central	0.30	0.00	1.29	1.24	1.23	0.39	0.00
Mountain	0.45	0.00	1.48	1.02	1.47	0.08	0.00
Pacific	0.28	0.00	0.40	0.72	0.70	0.89	0.00

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2010 Medical Expenditure Panel Survey-Insurance Component.

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Table III.F.6(2010) 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, 2010

Division	All State and local governments	State governments	Local 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	17.7%	15.5%	19.2%	18.5%	18.8%	18.4%	15.6%
Census division:							
New England	19.4%	20.1% *	19.9%	18.7%	20.0%	--	--
Middle Atlantic	21.6%	10.0% *	20.0%	19.9%	25.9%	--	20.0%
East North Central	14.4%	10.6%	17.8%	17.3%	12.1%	19.0%	15.5%
West North Central	19.0%	14.0%	19.0%	20.9%	18.9%	19.7%	--
South Atlantic	17.3%	14.6%	19.6%	18.6%	17.7%	17.2%	16.1%
East South Central	16.7%	17.4%	17.6%	17.8%	15.6%	15.2%	13.8%
West South Central	21.3%	23.3%	21.4%	18.0%	24.4%	20.2%	20.0%
Mountain	19.9%	19.1%	20.1%	20.5%	21.2%	14.6%	18.8%
Pacific	14.7%	15.1%	17.0%	15.0%	15.5%	19.7%	11.7%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2010 Medical Expenditure Panel Survey-Insurance Component.

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Table III.F.6(2010) 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, 2010

Division	All State and local governments	State governments	Local 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	0.19%	0.00%	0.51%	0.53%	0.47%	0.34%	0.00%
Census division:							
New England	0.34%	0.00% *	0.02%	0.36%	0.25%	--	--
Middle Atlantic	0.84%	0.00% *	0.00%	0.10%	2.28%	--	0.00%
East North Central	0.59%	0.00%	0.93%	1.00%	0.96%	0.00%	0.00%
West North Central	0.85%	0.00%	0.31%	3.33%	0.98%	0.00%	--
South Atlantic	0.34%	0.00%	0.92%	1.91%	1.17%	0.01%	0.00%
East South Central	0.41%	0.00%	1.63%	0.57%	1.30%	2.52%	0.00%
West South Central	0.61%	0.00%	1.90%	1.56%	1.17%	0.03%	0.00%
Mountain	0.63%	0.00%	0.64%	1.14%	2.31%	0.00%	0.00%
Pacific	0.38%	0.00%	1.10%	1.24%	1.36%	0.01%	0.00%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2010 Medical Expenditure Panel Survey-Insurance Component.

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