

Table III.F.1(2012) 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, 2012

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	57.5%	59.0%	72.0%	62.4%	56.3%	71.3%	35.4%
Census division:							
New England	51.6%	82.4%	30.5%	30.2%	29.3%	26.9%	--
Middle Atlantic	25.1%	42.1%	37.3%	30.2%	23.8%	1.1%	4.4%
East North Central	64.8%	53.3%	75.1%	70.3%	65.0%	73.6%	51.3%
West North Central	75.1%	84.4%	93.2%	77.3%	45.6%	61.9%	--
South Atlantic	72.3%	80.3%	79.8%	81.2%	70.4%	82.3%	56.0%
East South Central	83.5%	87.5%	90.4%	91.2%	83.4%	73.4%	52.3%
West South Central	67.4%	36.9%	86.5%	73.5%	82.0%	90.9%	64.2%
Mountain	63.8%	62.4%	80.3%	72.7%	63.2%	77.9%	43.2%
Pacific	34.9%	40.9%	47.9%	44.2%	38.6%	25.9%	13.5%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2012 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(2012) 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, 2012

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	0.76%	0.00%	2.20%	1.76%	3.62%	0.90%	0.00%
Census division:							
New England	1.83%	0.00%	6.24%	5.60%	7.95%	7.37%	--
Middle Atlantic	1.49%	0.00%	5.47%	5.36%	6.92%	0.00%	0.00%
East North Central	2.75%	0.00%	5.53%	5.04%	9.23%	0.00%	0.00%
West North Central	2.76%	0.00%	3.16%	5.43%	9.87%	0.00%	--
South Atlantic	1.09%	0.00%	5.95%	5.16%	5.73%	1.23%	0.00%
East South Central	1.63%	0.00%	3.46%	3.65%	8.71%	8.47%	0.00%
West South Central	2.50%	0.00%	2.83%	6.74%	12.12%	0.79%	0.00%
Mountain	1.52%	0.00%	2.90%	5.85%	5.62%	2.28%	0.00%
Pacific	1.02%	0.00%	5.60%	5.37%	4.49%	2.68%	0.00%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2012 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(2012) 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, 2012

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	782	529	993	825	879	862	795
Census division:							
New England	318	281	779	285	375 *	239	--
Middle Atlantic	366	253	402	400	402	731	971
East North Central	747	755	898	742	751	462	511
West North Central	925	367	1,074	1,097	1,497	646	--
South Atlantic	758	576	1,264	912	772	840	672
East South Central	697	585	830	801	668	629	600
West South Central	1,012	544	1,035	922	1,117	1,029	1,432
Mountain	939	964	1,083	941	974	1,114	543
Pacific	520	406	711	469	599	410	729

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2012 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.2(2012) 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, 2012

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	19.81	0.00	47.91	32.91	70.23	24.53	0.00
Census division:							
New England	21.16	0.00	164.13	33.29	201.68 *	1.04	--
Middle Atlantic	28.23	0.00	62.87	78.64	85.55	0.00	0.00
East North Central	58.09	0.00	113.71	143.16	161.14	0.00	0.00
West North Central	66.38	0.00	119.64	90.06	133.60	0.00	--
South Atlantic	23.93	0.00	136.99	87.07	44.36	25.16	0.00
East South Central	29.85	0.00	126.88	69.97	78.93	51.79	0.00
West South Central	43.17	0.00	77.58	60.12	102.29	40.93	0.00
Mountain	52.98	0.00	110.02	160.84	150.34	135.65	0.00
Pacific	64.01	0.00	123.41	73.44	167.98	0.00	0.00

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2012 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(2012) 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, 2012

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	1,544	1,122	2,069	1,610	1,720	1,568	1,586
Census division:							
New England	968	944	1,914 *	782	981 *	726	--
Middle Atlantic	1,055	924	799	989	1,261	2,377	2,595
East North Central	1,696	1,547	2,347	1,575	1,644	990	1,163
West North Central	1,762	768	2,431	2,260	2,508	1,557	--
South Atlantic	1,551	1,075	2,136	1,827	1,731	1,746	1,609
East South Central	1,274	958	1,736	1,422	1,340	1,351	1,149
West South Central	2,152	1,451	2,280	2,270	2,543	1,874	2,483
Mountain	1,822	1,610	2,165	1,906	2,038	1,909	1,325
Pacific	1,062	915	1,489	1,135	1,099	696	993

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2012 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(2012) 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, 2012

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	30.97	0.00	89.62	109.83	126.35	50.17	0.00
Census division:							
New England	48.61	0.00	708.76 *	125.51	381.96 *	0.00	--
Middle Atlantic	78.83	0.00	151.71	167.65	264.91	0.00	0.00
East North Central	109.61	0.00	262.61	306.81	349.38	0.00	0.00
West North Central	95.59	0.00	254.94	278.98	499.02	0.00	--
South Atlantic	24.93	0.00	84.42	141.34	116.05	88.51	0.00
East South Central	63.94	0.00	447.10	175.71	134.31	47.80	0.00
West South Central	80.89	0.00	148.23	308.01	259.25	78.75	0.00
Mountain	84.80	0.00	146.82	165.18	268.33	25.76	0.00
Pacific	63.23	0.00	199.14	169.22	196.03	0.56	0.00

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2012 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.4(2012) 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, 2012

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	77.9%	78.4%	69.4%	74.5%	80.1%	81.2%	82.3%
Census division:							
New England	92.9%	95.6%	86.4%	89.4%	94.5%	91.2%	--
Middle Atlantic	86.7%	96.1%	85.9%	86.7%	84.9%	100.0%	78.7%
East North Central	64.1%	60.8%	52.9%	73.0%	64.1%	69.3%	70.4%
West North Central	68.2%	78.6%	59.2%	57.1%	70.0%	89.1%	--
South Atlantic	87.1%	93.2%	79.9%	75.1%	85.9%	86.9%	88.9%
East South Central	59.1%	51.1%	74.1%	57.5%	72.4%	36.6%*	57.8%
West South Central	83.2%	92.9%	73.2%	81.7%	83.8%	77.4%	75.7%
Mountain	74.7%	76.9%	67.0%	63.1%	80.3%	75.3%	78.9%
Pacific	75.5%	57.5%	77.8%	74.6%	83.2%	92.7%	87.6%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2012 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.4(2012) 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, 2012

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	0.50%	0.00%	1.99%	1.29%	1.60%	1.42%	0.00%
Census division:							
New England	0.93%	0.00%	3.55%	3.15%	1.65%	2.40%	--
Middle Atlantic	1.24%	0.00%	4.80%	3.58%	6.97%	0.00%	0.00%
East North Central	2.96%	0.00%	5.51%	4.60%	10.95%	0.00%	0.00%
West North Central	2.06%	0.00%	5.22%	6.32%	6.95%	0.00%	--
South Atlantic	0.85%	0.00%	6.20%	3.96%	2.53%	0.98%	0.00%
East South Central	2.07%	0.00%	5.42%	3.96%	8.66%*	18.59%*	0.00%
West South Central	1.37%	0.00%	4.78%	5.28%	2.51%	2.44%	0.00%
Mountain	2.16%	0.00%	4.21%	7.45%	4.97%	2.55%	0.00%
Pacific	1.40%	0.00%	4.80%	4.14%	4.45%	0.77%	0.00%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2012 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(2012) 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, 2012

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	20.32	19.89	20.82	20.25	21.28	23.02	18.42
Census division:							
New England	16.35	16.47	12.57	16.09	17.40	17.99	--
Middle Atlantic	15.71	16.90	14.63	15.78	15.52	11.17	15.33
East North Central	18.74	17.73	18.47	18.46	19.78	16.94	22.60
West North Central	22.21	18.41	25.39	23.74	23.01	25.51	--
South Atlantic	22.17	21.97	22.48	22.24	21.94	26.37	20.37
East South Central	24.12	22.87	25.43	24.65	25.94	25.79	19.66
West South Central	25.43	24.78	25.96	25.85	26.53	24.72	24.80
Mountain	23.74	22.50	25.17	23.93	24.90	22.27	23.43
Pacific	16.83	15.78	17.34	18.66	19.12	18.58	13.57

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2012 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(2012) 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, 2012

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	0.12	0.00	0.28	0.48	0.59	0.31	0.00
Census division:							
New England	0.34	0.00	1.11	0.68	1.01	0.65	--
Middle Atlantic	0.19	0.00	0.60	0.63	1.02	0.00	0.00
East North Central	0.62	0.00	0.74	1.13	2.38	0.00	0.00
West North Central	0.45	0.00	0.82	1.68	2.19	0.00	--
South Atlantic	0.14	0.00	1.04	1.36	1.40	0.69	0.00
East South Central	0.33	0.00	0.84	0.83	0.92	0.00	0.00
West South Central	0.44	0.00	0.54	1.29	1.74	0.26	0.00
Mountain	0.38	0.00	1.13	1.17	1.10	0.31	0.00
Pacific	0.24	0.00	1.07	1.18	0.91	0.54	0.00

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2012 Medical Expenditure Panel Survey-Insurance Component.

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Table III.F.6(2012) 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, 2012

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	18.5%	18.9%	19.1%	18.6%	18.1%	18.4%	17.9%
Census division:							
New England	19.8%	19.9%	20.0%	20.0%	19.5%	20.0%	--
Middle Atlantic	20.1%	18.0%	21.6%	19.8%	20.0%	--	--
East North Central	15.2%	15.6%	16.8%	14.4%	14.3%	14.7%	20.0%
West North Central	19.1%	15.4%	20.1%	22.7%	24.2%	20.0%	--
South Atlantic	17.6%	15.0%	18.3%	18.1%	18.3%	20.6%	15.8%
East South Central	17.9%	20.0%	18.5%	19.0%	16.1%	13.7%	14.2%
West South Central	20.5%	22.5%	20.3%	20.5%	18.7%	20.3%	22.6%
Mountain	23.0%	29.8%	20.6%	21.2%	16.6%	11.5%	23.2%
Pacific	17.3%	17.1%	17.9%	17.3%	18.0%	16.8%	16.0%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2012 Medical Expenditure Panel Survey-Insurance Component.

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Table III.F.6(2012) 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, 2012

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	0.23%	0.00%	0.46%	0.37%	0.95%	0.31%	0.00%
Census division:							
New England	0.08%	0.00%	0.52%	0.00%	0.12%	0.00%	--
Middle Atlantic	0.53%	0.00%	1.28%	0.57%	0.00%	--	--
East North Central	0.70%	0.00%	1.06%	2.51%	1.24%	0.00%	0.00%
West North Central	1.33%	0.00%	1.62%	2.78%	4.51%	0.00%	--
South Atlantic	0.46%	0.00%	0.51%	0.76%	1.00%	0.21%	0.00%
East South Central	0.28%	0.00%	0.97%	0.34%	1.14%	2.02%	0.00%
West South Central	0.42%	0.00%	0.53%	0.49%	1.44%	0.04%	0.00%
Mountain	0.81%	0.00%	0.56%	2.05%	2.55%	0.00%	0.00%
Pacific	0.26%	0.00%	0.59%	0.81%	1.81%	0.00%	0.00%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2012 Medical Expenditure Panel Survey-Insurance Component.

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Table III.F.7(2012) Percent of State and local government employees enrolled in a health insurance plan that had a coinsurance payment for an office visit to a physician by government type and size and census division: United States, 2012

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	15.4%	15.1%	19.2%	18.5%	15.6%	15.5%	9.9%
Census division:							
New England	4.4%	4.4%	2.5% *	5.4% *	--	0.0% *	--
Middle Atlantic	3.8%	0.8%	7.0% *	5.6% *	--	--	--
East North Central	15.3%	11.4%	20.1%	18.3%	--	18.6%	2.4%
West North Central	21.7%	30.8%	24.3%	17.8%	--	10.9%	--
South Atlantic	13.5%	6.8%	18.0%	21.1%	--	14.8%	11.1%
East South Central	23.1%	17.4%	11.8% *	39.7%	--	28.1%	32.6%
West South Central	17.3%	7.1%	23.8%	17.5%	--	21.4%	23.7%
Mountain	24.1%	29.2%	30.3%	35.9%	--	24.7%	12.4%
Pacific	19.9%	32.9%	22.4%	16.7%	--	3.0%	9.3%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2012 Medical Expenditure Panel Survey-Insurance Component.

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Table III.F.7(2012) Standard error for percent of State and local government employees enrolled in a health insurance plan that had a coinsurance payment for an office visit to a physician by government type and size and census division: United States, 2012

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	0.35%	0.00%	0.90%	1.13%	1.43%	0.42%	0.00%
Census division:							
New England	0.70%	0.00%	1.65% *	3.05% *	--	0.00% *	--
Middle Atlantic	0.81%	0.00%	3.42% *	1.81% *	--	--	--
East North Central	1.81%	0.00%	2.38%	4.20%	--	0.00%	0.00%
West North Central	2.18%	0.00%	3.77%	4.96%	--	0.00%	--
South Atlantic	1.22%	0.00%	3.82%	5.21%	--	0.98%	0.00%
East South Central	2.08%	0.00%	4.48% *	5.21%	--	6.82%	0.00%
West South Central	1.31%	0.00%	4.51%	4.41%	--	2.49%	0.00%
Mountain	1.54%	0.00%	3.52%	5.37%	--	2.55%	0.00%
Pacific	1.22%	0.00%	4.91%	3.86%	--	0.31%	0.00%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2012 Medical Expenditure Panel Survey-Insurance Component.

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