

**Table III.F.1(2013) 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, 2013**

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	59.4%	58.0%	75.5%	68.1%	62.0%	72.5%	34.0%
Census division:							
New England	58.3%	80.7%	37.5%	36.4%	57.7%	45.6%	--
Middle Atlantic	31.8%	61.1%	56.4%	39.0%	20.8%*	13.3%	2.3%
East North Central	71.3%	50.2%	84.2%	80.5%	77.7%	89.5%	63.5%
West North Central	82.8%	85.6%	93.2%	88.6%	66.1%	72.6%	--
South Atlantic	71.9%	73.2%	71.0%	87.8%	82.7%	74.9%	53.5%
East South Central	89.4%	91.8%	90.1%	82.9%	94.1%	95.4%	82.5%
West South Central	54.0%	17.1%	70.9%	56.6%	66.1%	92.6%	67.0%
Mountain	72.5%	68.7%	88.3%	81.2%	70.6%	94.3%	49.8%
Pacific	35.4%	39.7%	61.3%	55.3%	37.6%	33.6%	10.9%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2013 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.1(2013) 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, 2013**

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	0.73%	0.00%	2.17%	1.91%	2.08%	1.74%	0.00%
Census division:							
New England	3.90%	0.00%	6.32%	5.92%	10.93%	10.50%	--
Middle Atlantic	2.27%	0.00%	6.99%	6.38%	7.80%*	0.00%	0.00%
East North Central	1.61%	0.00%	6.68%	7.53%	6.48%	0.00%	0.00%
West North Central	2.58%	0.00%	1.83%	3.32%	12.24%	0.19%	--
South Atlantic	1.47%	0.00%	7.04%	4.56%	4.71%	3.01%	0.00%
East South Central	1.20%	0.00%	4.94%	3.60%	3.86%	1.64%	0.00%
West South Central	2.88%	0.00%	5.65%	9.02%	7.83%	0.46%	0.00%
Mountain	0.83%	0.00%	3.58%	10.01%	8.77%	0.41%	0.00%
Pacific	1.00%	0.00%	5.66%	6.88%	3.20%	1.25%	0.00%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2013 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.2(2013) 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, 2013**

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	829	603	1,042	973	840	899	750
Census division:							
New England	351	301	647	405	367 *	285	--
Middle Atlantic	594	745	494	443 *	391	165	833
East North Central	683	581	944	697	689 *	304	575
West North Central	1,034	453	1,386	1,207	1,175	751	--
South Atlantic	839	665	1,073	1,137	905	854	702
East South Central	696	638	689	860	653	679	600
West South Central	1,109	642	1,116	1,383	1,035 *	1,206	1,045
Mountain	923	815	1,240	1,074	799	1,022	673
Pacific	598	469	691	599	692 *	601	689

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2013 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(2013) 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, 2013**

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	19.30	0.00	37.95	62.30	70.44	18.59	0.00
Census division:							
New England	14.30	0.00	93.75	104.06	116.17 *	0.00	--
Middle Atlantic	43.91	0.00	75.03	145.00 *	40.25	0.00	0.00
East North Central	49.71	0.00	94.01	69.64	210.60 *	0.00	0.00
West North Central	63.29	0.00	158.49	170.24	200.37	39.43	--
South Atlantic	24.10	0.00	136.61	112.12	99.16	12.74	0.00
East South Central	23.23	0.00	79.33	44.54	55.24	59.66	0.00
West South Central	55.65	0.00	77.62	180.88	331.81 *	16.33	0.00
Mountain	45.21	0.00	127.61	202.35	103.38	11.66	0.00
Pacific	62.47	0.00	79.35	115.89	235.87 *	50.64	0.00

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2013 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.3(2013) 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, 2013**

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	1,607	1,285	2,148	1,775	1,582	1,691	1,483
Census division:							
New England	1,047	969	1,609	1,011	1,136	721	--
Middle Atlantic	1,416	1,843	1,069	1,010	939	445	2,698
East North Central	1,416	1,215	2,333	1,402	1,148	675	1,251
West North Central	1,845	926	2,815	2,286	2,024	1,569	--
South Atlantic	1,893	1,442	2,084	2,562	2,202	1,886	1,581
East South Central	1,262	1,010	1,589	1,435	1,212	1,649	1,099
West South Central	2,369	1,663	2,527	3,193	2,235 *	2,547	1,922
Mountain	1,802	1,356	2,702	2,167	1,775	1,824	1,180
Pacific	1,156	964	1,797	1,333	1,069	1,107	901

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2013 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.3(2013) 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, 2013**

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	35.24	0.00	107.35	97.17	142.10	71.83	0.00
Census division:							
New England	38.47	0.00	290.15	213.28	218.64	0.00	--
Middle Atlantic	82.00	0.00	218.78	271.88	113.35	0.00	0.00
East North Central	113.07	0.00	307.05	142.40	222.60	0.00	0.00
West North Central	103.27	0.00	335.63	462.34	599.25	45.40	--
South Atlantic	69.78	0.00	332.17	144.67	237.83	82.37	0.00
East South Central	82.38	0.00	414.78	105.41	139.45	182.45	0.00
West South Central	191.68	0.00	187.10	452.08	715.39 *	162.12	0.00
Mountain	81.00	0.00	260.72	408.66	153.62	52.14	0.00
Pacific	63.20	0.00	224.11	187.18	126.68	41.14	0.00

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2013 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(2013) 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, 2013**

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	78.8%	84.0%	71.9%	71.3%	76.5%	74.1%	86.9%
Census division:							
New England	91.3%	93.3%	89.0%	84.9%	92.8%	94.3%	--
Middle Atlantic	87.7%	98.9%	73.6%	90.4%	85.4%	99.2%	82.1%
East North Central	64.3%	69.4%	66.7%	55.7%	59.2%	53.8%	96.5%
West North Central	69.3%	62.1%	64.0%	65.9%	81.4%	86.3%	--
South Atlantic	80.2%	87.8%	74.0%	63.5%	70.6%	77.6%	90.2%
East South Central	74.3%	74.8%	81.4%	69.0%	80.2%	58.7%	74.5%
West South Central	81.2%	96.7%	73.3%	78.4%	77.2%	64.8%	77.3%
Mountain	70.6%	69.4%	67.2%	61.3%	70.2%	76.8%	85.9%
Pacific	85.3%	86.3%	77.1%	79.4%	84.2%	79.7%	92.1%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2013 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(2013) 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, 2013**

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	0.59%	0.00%	2.12%	1.91%	2.24%	0.92%	0.00%
Census division:							
New England	1.20%	0.00%	4.68%	5.47%	2.35%	1.31%	--
Middle Atlantic	0.89%	0.00%	4.10%	1.81%	5.37%	0.00%	0.00%
East North Central	1.42%	0.00%	5.30%	4.08%	10.61%	0.00%	0.00%
West North Central	2.24%	0.00%	4.89%	9.52%	10.22%	1.50%	--
South Atlantic	2.02%	0.00%	8.33%	6.33%	6.41%	2.01%	0.00%
East South Central	2.35%	0.00%	4.48%	4.13%	10.69%	7.69%	0.00%
West South Central	1.57%	0.00%	3.88%	7.63%	7.65%	2.19%	0.00%
Mountain	1.90%	0.00%	3.90%	8.49%	10.52%	0.48%	0.00%
Pacific	0.62%	0.00%	6.36%	3.08%	4.59%	2.17%	0.00%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2013 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.5(2013) 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, 2013**

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	20.21	19.59	22.09	20.39	20.35	22.67	19.05
Census division:							
New England	17.09	17.33	16.06	16.77	17.54	17.70	--
Middle Atlantic	15.69	17.76	15.80	14.04	14.33	14.56	15.73
East North Central	18.61	17.34	21.15	17.74	18.11	15.24	23.08
West North Central	22.55	20.41	26.71	22.04	21.55	23.42	--
South Atlantic	21.85	21.37	20.66	24.33	22.25	24.06	20.52
East South Central	25.37	24.81	23.59	27.41	25.33	29.74	23.28
West South Central	24.18	21.54	26.24	26.27	25.06	24.72	25.63
Mountain	24.42	21.96	26.02	25.39	25.04	27.05	24.99
Pacific	17.15	16.56	19.66	18.57	18.02	19.30	15.18

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2013 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(2013) 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, 2013**

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	0.10	0.00	0.38	0.49	0.63	0.22	0.00
Census division:							
New England	0.28	0.00	0.69	0.48	0.99	0.57	--
Middle Atlantic	0.24	0.00	0.77	0.66	1.21	0.00	0.00
East North Central	0.25	0.00	1.47	0.89	1.29	0.00	0.00
West North Central	0.32	0.00	0.63	1.58	2.31	0.90	--
South Atlantic	0.22	0.00	1.23	1.58	1.55	0.09	0.00
East South Central	0.39	0.00	1.72	0.80	0.91	0.23	0.00
West South Central	0.28	0.00	0.60	0.89	1.74	0.41	0.00
Mountain	0.43	0.00	1.28	1.67	1.91	0.31	0.00
Pacific	0.28	0.00	0.77	0.80	1.12	0.78	0.00

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2013 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.6(2013) 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, 2013**

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	17.6%	17.4%	18.1%	17.6%	17.7%	18.8%	16.1%
Census division:							
New England	18.5%	20.3%	20.0%	18.0%	20.0%	20.0%	--
Middle Atlantic	13.7%	16.6%	13.2%	11.9%	15.3%	20.0%	--
East North Central	16.2%	15.4%	16.1%	16.4%	16.4%	14.4%	19.3%
West North Central	18.0%	15.7%	18.9%	19.3%	17.3%	15.5%	--
South Atlantic	17.5%	17.6%	18.4%	15.9%	17.5%	23.2%	15.5%
East South Central	17.4%	19.6%	19.7%	18.7%	16.2%	14.5%	11.5%
West South Central	20.3%	23.8%	21.8%	20.3%	18.5%	20.9%	21.9%
Mountain	20.6%	19.0%	19.4%	21.9%	24.1%	11.8%	18.3%
Pacific	16.4%	14.9%	17.3%	17.8%	16.8%	19.9%	13.6%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2013 Medical Expenditure Panel Survey-Insurance Component.

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**Table III.F.6(2013) 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, 2013**

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	0.18%	0.00%	0.75%	0.53%	0.61%	0.68%	0.00%
Census division:							
New England	0.57%	0.00%	0.00%	0.61%	0.00%	0.00%	--
Middle Atlantic	1.95%	0.00%	2.85%	2.54%	1.88%	0.00%	--
East North Central	0.74%	0.00%	3.74%	1.37%	1.67%	0.00%	0.00%
West North Central	0.50%	0.00%	1.27%	2.19%	1.14%	1.51%	--
South Atlantic	0.21%	0.00%	3.48%	0.66%	1.44%	0.80%	0.00%
East South Central	0.32%	0.00%	0.48%	0.35%	1.33%	0.80%	0.00%
West South Central	0.45%	0.00%	1.04%	0.60%	0.74%	0.00%	0.00%
Mountain	1.13%	0.00%	1.44%	0.91%	2.99%	0.18%	0.00%
Pacific	0.34%	0.00%	0.97%	1.10%	1.16%	0.06%	0.00%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2013 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.7(2013) 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, 2013**

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	17.6%	12.8%	21.8%	26.5%	23.1%	16.8%	7.0%
Census division:							
New England	2.0%	0.3%	1.8% *	7.7% *	--	5.7% *	--
Middle Atlantic	6.8%	0.4%	22.6%	10.3%	--	0.2%	--
East North Central	20.3%	10.1%	17.0% *	28.6%	--	23.2%	3.4%
West North Central	23.6%	16.6%	24.7%	38.1%	--	13.7%	--
South Atlantic	22.7%	23.5%	25.5%	42.3%	--	14.6%	8.9%
East South Central	27.4%	25.2%	19.0%	30.5%	--	44.5%	25.5%
West South Central	16.6%	3.3%	25.7%	24.2% *	--	15.1%	13.0%
Mountain	24.4%	23.6%	23.5%	33.5%	--	23.2%	11.7%
Pacific	14.5%	13.7%	24.2%	22.0%	--	15.2%	6.7%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2013 Medical Expenditure Panel Survey-Insurance Component.

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**Table III.F.7(2013) 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, 2013**

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	0.73%	0.00%	1.39%	2.49%	1.90%	0.88%	0.00%
Census division:							
New England	0.58%	0.00%	0.69% *	2.37% *	--	1.31% *	--
Middle Atlantic	1.10%	0.00%	3.73%	2.89%	--	0.00%	--
East North Central	1.59%	0.00%	5.20% *	5.49%	--	0.00%	0.00%
West North Central	2.71%	0.00%	4.22%	10.23%	--	1.50%	--
South Atlantic	2.12%	0.00%	6.33%	7.48%	--	2.22%	0.00%
East South Central	2.06%	0.00%	5.49%	4.45%	--	8.42%	0.00%
West South Central	1.93%	0.00%	4.21%	7.43% *	--	0.94%	0.00%
Mountain	1.54%	0.00%	3.79%	6.42%	--	0.48%	0.00%
Pacific	0.53%	0.00%	5.52%	4.21%	--	2.36%	0.00%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2013 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.