

**Table III.G.1 Premium distributions (in dollars) for employees enrolled in single, employee-plus-one, and family coverage at the 10th, 25th, 50th (median), 75th and 90th percentiles through State and local government jobs by government type: United States, 2017**

	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
Single coverage:							
Average (mean)	7,608	7,485	7,563	7,419	7,752	7,533	7,892
10th percentile	5,196	5,509	5,013	4,509	5,207	5,443	5,748
25th percentile	6,031	6,055	6,052	5,726	5,933	5,986	6,708
50th percentile (median)	7,401	7,398	7,323	7,388	7,489	7,004	7,590
75th percentile	8,531	8,317	8,811	8,649	8,711	8,159	8,499
90th percentile	10,088	9,507	10,166	10,253	10,753	10,054	10,195
Employee-plus-one coverage:							
Average (mean)	14,139	13,705	15,166	13,705	14,714	13,287	14,408
10th percentile	9,419	9,870	9,305	8,427	9,393	9,164	9,464
25th percentile	11,312	10,857	12,257	11,028	11,861	10,509	11,603
50th percentile (median)	13,775	13,134	14,894	13,584	14,699	13,042	13,538
75th percentile	16,427	15,910	17,766	16,497	17,216	15,612	16,586
90th percentile	19,266	17,729	20,973	19,103	20,139	17,768	19,256
Family coverage:							
Average (mean)	20,071	19,735	20,058	19,628	20,528	21,172	20,094
10th percentile	13,582	14,057	13,605	12,812	13,553	14,435	13,880
25th percentile	17,074	17,479	16,464	15,997	17,175	17,243	18,187
50th percentile (median)	20,068	20,307	19,579	19,426	20,687	20,547	20,066
75th percentile	22,356	21,910	23,107	23,043	23,452	24,067	21,231
90th percentile	25,915	24,354	26,825	25,893	26,835	29,608	25,977

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2017 Medical Expenditure Panel Survey-Insurance Component.

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

**Table III.G.1 Standard errors for premium distributions (in dollars) for employees enrolled in single, employee-plus-one, and family coverage at the 10th, 25th, 50th (median), 75th and 90th percentiles through State and local government jobs by government type: United States, 2017**

	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
Single coverage:							
Average (mean)	48.78	83.26	93.18	120.56	139.75	151.90	103.45
10th percentile	114.03	185.53	187.48	91.44	213.61	150.63	92.08
25th percentile	79.08	186.28	125.85	121.14	106.80	122.41	159.21
50th percentile (median)	41.08	104.78	118.78	181.26	176.09	203.94	156.24
75th percentile	53.85	130.67	106.57	117.33	124.55	221.41	110.78
90th percentile	159.97	291.47	251.86	297.00	429.41	270.03	421.58
Employee-plus-one coverage:							
Average (mean)	121.29	177.02	281.41	241.06	261.42	224.28	463.92
10th percentile	92.87	114.64	328.89	647.03	239.81	198.46	166.96
25th percentile	198.62	593.83	349.25	353.77	388.31	374.84	227.29
50th percentile (median)	222.87	270.53	355.05	363.87	351.09	368.10	351.86
75th percentile	193.74	505.28	420.35	346.38	395.43	257.32	243.72
90th percentile	310.04	366.31	381.96	448.69	398.04	159.47	1,119.19
Family coverage:							
Average (mean)	111.66	168.11	276.20	287.35	315.71	283.82	293.79
10th percentile	274.79	436.15	326.24	360.99	397.91	541.53	421.61
25th percentile	254.82	441.90	517.68	348.47	583.57	685.77	1,293.43
50th percentile (median)	50.77	357.02	367.23	348.74	480.35	310.07	29.93
75th percentile	162.23	82.77	454.74	359.28	540.14	460.37	1,106.31
90th percentile	127.51	379.50	684.18	498.32	561.18	250.62	1,287.86

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2017 Medical Expenditure Panel Survey-Insurance Component.

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

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

**Table III.G.2 Employee contribution distributions (in dollars) for employees enrolled in single, employee-plus-one, and family coverage at the 10th, 25th, 50th (median), 75th and 90th percentiles through State and local government jobs by government type: United States, 2017**

	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
Single coverage:							
Average (mean)	911	970	761	991	933	816	842
10th percentile	0	0	0	0	0	0	0
25th percentile	0	163 *	0	0	139 *	0	0
50th percentile (median)	600	722	417	689	629	648	418 *
75th percentile	1,331	1,371	1,173	1,391	1,378	1,245	1,113
90th percentile	2,052	2,020	1,948	2,231	2,179	1,845	2,008
Employee-plus-one coverage:							
Average (mean)	3,074	2,792	3,027	3,317	3,075	3,600	3,107
10th percentile	499 *	732	0	475 *	727	1,271	0
25th percentile	1,630	1,632	1,210	1,616	1,628	2,201	1,430
50th percentile (median)	2,627	2,491	2,517	2,700	2,539	3,129	2,621
75th percentile	3,768	3,125	4,045	4,328	4,152	4,435	4,082
90th percentile	5,743	4,432	6,636	6,871	5,817	6,376	5,820
Family coverage:							
Average (mean)	4,148	4,312	4,218	4,520	4,396	4,576	2,861
10th percentile	0	188 *	0	768 *	957	1,210	0
25th percentile	1,690	2,144	1,156	1,977	2,135	2,615	0
50th percentile (median)	3,322	3,227	3,180	3,494	3,698	3,853	1,378 *
75th percentile	5,428	5,408	5,423	5,745	5,436	5,813	5,097
90th percentile	8,217	7,351	10,311	8,805	8,209	8,094	8,097

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2017 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.G.2 Standard errors for employee contribution distributions (in dollars) for employees enrolled in single, employee-plus-one, and family coverage at the 10th, 25th, 50th (median), 75th and 90th percentiles through State and local government jobs by government type: United States, 2017**

	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
Single coverage:							
Average (mean)	36.91	106.94	49.91	56.18	53.67	66.04	100.38
10th percentile	47.36	117.72	64.94	59.83	45.71	54.13	106.25
25th percentile	47.36	119.87 *	64.94	59.83	45.86 *	54.13	106.25
50th percentile (median)	52.47	121.71	72.34	60.07	70.20	119.30	157.10 *
75th percentile	36.96	76.26	82.53	74.73	82.92	95.50	87.64
90th percentile	46.07	95.37	140.53	187.87	131.35	104.23	155.30
Employee-plus-one coverage:							
Average (mean)	60.64	104.28	131.87	149.85	139.59	101.43	188.43
10th percentile	209.78 *	--	200.24	203.03 *	144.82	154.81	134.84
25th percentile	89.00	322.52	167.59	149.37	156.66	164.07	189.93
50th percentile (median)	110.68	188.16	163.15	136.67	149.03	144.83	61.40
75th percentile	98.29	199.50	209.47	182.96	230.58	217.83	141.13
90th percentile	118.32	237.26	393.76	384.62	265.14	317.90	804.70
Family coverage:							
Average (mean)	161.50	333.94	276.97	227.76	180.86	169.65	512.33
10th percentile	256.71	444.97 *	168.21	257.18 *	280.56	172.58	901.15
25th percentile	266.62	486.09	250.67	163.48	208.66	185.66	901.15
50th percentile (median)	112.94	189.06	165.08	156.84	193.20	154.14	1,058.88 *
75th percentile	57.44	122.16	325.13	270.75	181.92	226.78	623.81
90th percentile	242.10	644.09	1,002.15	520.91	571.56	263.78	638.29

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2017 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.G.3 Employer cost distributions (in dollars) for employees enrolled in single, employee-plus-one, and family coverage at the 10th, 25th, 50th (median), 75th and 90th percentiles through State and local government jobs by government type: United States, 2017**

	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
Single coverage:							
Average (mean)	6,697	6,515	6,802	6,428	6,819	6,717	7,049
10th percentile	4,266	4,265	4,297	4,075	4,282	4,275	4,441
25th percentile	5,551	5,544	5,493	4,813	5,615	5,555	5,757
50th percentile (median)	6,594	6,528	6,608	6,507	6,599	6,174	7,237
75th percentile	7,716	7,400	7,981	7,791	7,924	7,414	8,011
90th percentile	9,106	8,319	9,438	9,158	9,442	9,396	8,884
Employee-plus-one coverage:							
Average (mean)	11,066	10,913	12,139	10,388	11,639	9,686	11,301
10th percentile	5,747	6,869	5,380	4,223	5,732	5,547	5,602
25th percentile	8,292	8,648	8,338	7,151	8,573	6,051	8,509
50th percentile (median)	10,797	10,259	12,396	10,248	11,825	9,551	11,259
75th percentile	13,954	13,536	15,227	13,891	14,796	12,563	14,039
90th percentile	16,363	15,471	18,012	16,417	17,348	14,427	16,970
Family coverage:							
Average (mean)	15,923	15,423	15,840	15,108	16,132	16,596	17,233
10th percentile	8,535	9,459	6,849	7,440	9,082	8,092	9,158
25th percentile	12,467	12,481	11,893	11,675	12,248	13,057	14,183
50th percentile (median)	16,439	16,272	16,385	15,277	16,438	16,637	19,997
75th percentile	20,002	18,665	19,949	19,160	20,038	20,015	20,065
90th percentile	21,936	20,672	23,450	22,035	22,608	26,533	21,214

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2017 Medical Expenditure Panel Survey-Insurance Component.

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

**Table III.G.3 Standard errors for employer cost distributions (in dollars) for employees enrolled in single, employee-plus-one, and family coverage at the 10th, 25th, 50th (median), 75th and 90th percentiles through State and local government jobs by government type: United States, 2017**

	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
Single coverage:							
Average (mean)	53.52	129.07	96.51	115.67	133.03	153.60	92.95
10th percentile	34.45	70.87	125.89	191.03	130.86	142.50	111.29
25th percentile	99.39	203.02	117.53	227.80	115.95	155.59	63.69
50th percentile (median)	106.35	232.46	99.39	146.66	151.94	199.59	275.69
75th percentile	65.18	245.53	126.00	115.27	160.85	139.17	73.89
90th percentile	153.47	412.68	134.91	183.01	346.78	283.79	403.07
Employee-plus-one coverage:							
Average (mean)	129.93	236.08	305.71	276.40	297.78	233.92	408.86
10th percentile	133.81	309.43	403.50	428.93	304.63	103.39	515.02
25th percentile	198.08	406.70	436.59	413.48	414.98	533.16	236.51
50th percentile (median)	287.70	381.99	343.42	414.95	444.41	348.89	566.03
75th percentile	228.95	526.54	284.30	428.80	342.10	493.98	809.66
90th percentile	285.40	1,530.29	844.19	463.37	666.85	291.58	451.39
Family coverage:							
Average (mean)	184.41	331.17	348.42	305.49	331.83	277.45	574.13
10th percentile	383.09	1,677.48	945.61	1,023.82	599.23	724.79	1,282.14
25th percentile	297.00	459.12	708.93	415.88	540.36	379.98	1,095.82
50th percentile (median)	100.43	237.01	359.99	295.04	346.20	451.41	1,179.08
75th percentile	251.96	344.99	392.22	433.07	293.87	305.81	413.36
90th percentile	299.86	1,229.80	354.86	572.06	788.94	609.96	905.57

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2017 Medical Expenditure Panel Survey-Insurance Component.

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

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

**Table III.G.4 Among health insurance plans that had a deductible: Deductible distributions (in dollars) for employees enrolled in single and family coverage at the 10th, 25th, 50th (median), 75th and 90th percentiles through State and local government jobs by government type: United States, 2017**

	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
Single coverage:							
Average (mean)	1,042	773	1,414	1,061	1,078	1,045	1,197
10th percentile	215	207	245	224	247	159	215
25th percentile	381	286	475	429	452	324	405
50th percentile (median)	748	473	978	939	854	927	979
75th percentile	1,455	1,059	1,986	1,424	1,427	1,401	1,835
90th percentile	2,416	1,475	2,842	2,417	2,138	2,365	2,296
Family coverage:							
Average (mean)	1,913	1,426	2,700	2,114	1,872	1,827	2,141
10th percentile	400	390	399	394	394	304	387
25th percentile	586	516	896	775	597	483	657
50th percentile (median)	1,042	960	1,788	1,447	1,025	948	1,357
75th percentile	2,921	1,491	3,715	2,917	2,864	2,829	3,468
90th percentile	3,985	3,216	5,972	4,646	3,894	3,998	4,070

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2017 Medical Expenditure Panel Survey-Insurance Component.

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

**Table III.G.4 Standard errors for among health insurance plans that had a deductible: Deductible distributions (in dollars) for employees enrolled in single and family coverage at the 10th, 25th, 50th (median), 75th and 90th percentiles through State and local government jobs by government type: United States, 2017**

	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
Single coverage:							
Average (mean)	19.63	22.03	54.14	40.58	51.78	68.32	48.51
10th percentile	5.45	18.88	14.23	19.67	15.49	24.76	16.26
25th percentile	24.56	13.13	43.28	42.20	30.48	46.68	42.40
50th percentile (median)	57.77	18.97	59.24	62.41	84.33	121.68	75.10
75th percentile	54.57	18.24	129.17	54.04	62.54	125.79	108.39
90th percentile	111.01	41.73	102.78	137.50	111.97	207.77	97.87
Family coverage:							
Average (mean)	45.74	51.85	160.30	113.51	105.51	157.09	143.17
10th percentile	31.22	26.22	65.90	64.61	43.87	25.85	55.78
25th percentile	18.43	48.57	112.70	102.70	48.67	24.87	81.21
50th percentile (median)	38.23	51.26	146.24	120.19	120.96	58.12	253.62
75th percentile	100.12	72.93	261.52	211.16	217.79	243.12	226.06
90th percentile	97.20	151.14	292.62	285.61	232.99	190.31	298.57

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2017 Medical Expenditure Panel Survey-Insurance Component.

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

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

**Table III.G.5 Out-of-Pocket Maximum distributions (in dollars) for employees enrolled in single and family coverage at the 10th, 25th, 50th (median), 75th and 90th percentiles through State and local government jobs by government type: United States, 2017**

	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
Single coverage:							
Average (mean)	3,720	3,758	3,791	3,640	3,690	3,925	3,597
10th percentile	1,435	1,409	1,440	1,434	1,437	1,378	1,216
25th percentile	1,965	1,902	1,997	1,958	1,933	2,205	1,630
50th percentile (median)	3,486	3,467	3,486	2,991	3,491	3,916	3,459
75th percentile	5,495	6,216	5,740	5,954	5,321	6,036	4,546
90th percentile	6,511	6,487	6,495	6,490	6,535	6,647	6,339
Family coverage:							
Average (mean)	6,807	6,487	7,123	7,102	6,744	7,041	6,850
10th percentile	2,497	2,800	2,503	2,460	2,880	2,450	1,995
25th percentile	2,998	2,950	3,793	2,999	2,991	2,966	2,978
50th percentile (median)	5,900	5,030	5,972	5,884	5,702	5,884	6,918
75th percentile	9,464	8,992	9,985	11,453	9,401	10,093	9,065
90th percentile	12,962	13,104	13,099	13,179	12,838	13,166	10,707

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2017 Medical Expenditure Panel Survey-Insurance Component.

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

**Table III.G.5 Standard errors for out-of-Pocket Maximum distributions (in dollars) for employees enrolled in single and family coverage at the 10th, 25th, 50th (median), 75th and 90th percentiles through State and local government jobs by government type: United States, 2017**

	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
Single coverage:							
Average (mean)	94.19	298.74	92.73	106.94	117.00	196.70	114.79
10th percentile	63.46	141.21	118.49	114.25	118.01	134.19	116.18
25th percentile	120.57	141.05	125.70	124.92	120.38	205.16	222.36
50th percentile (median)	149.21	459.12	134.42	126.51	250.33	353.13	203.34
75th percentile	349.18	637.15	266.53	335.63	348.77	519.99	182.27
90th percentile	14.11	31.12	48.68	58.42	60.19	77.75	99.23
Family coverage:							
Average (mean)	132.81	297.29	234.62	265.64	256.29	244.15	401.74
10th percentile	167.99	319.33	266.66	272.92	240.77	313.03	--
25th percentile	135.45	319.33	242.35	159.34	240.77	112.75	255.63
50th percentile (median)	242.31	379.75	298.27	275.80	297.50	260.31	821.78
75th percentile	228.76	626.93	268.89	738.12	523.81	686.45	632.81
90th percentile	79.94	383.63	256.07	141.03	286.22	74.13	773.29

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2017 Medical Expenditure Panel Survey-Insurance Component.

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

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