

**Table III.A.2.a Percent of State and local governments that offer health insurance that self-insure at least one plan by government type and size and census division: United States, 2021**

<b>Census division/ government type and size</b>	<b>All State and local governments</b>
United States	36.7%
Census division:	
New England	44.9%
Middle Atlantic	39.9%
East North Central	34.0%
West North Central	34.3%
South Atlantic	37.2%
East South Central	39.4%
West South Central	34.5%
Mountain	41.7%
Pacific	32.0%
Government type and size:	
State governments	74.9%
Local governments:	
Less than 250 employees	30.5%
250-999 employees	52.6%
1,000-4,999 employees	59.2%
5,000-9,999 employees	64.1%
10,000 or more employees	69.4%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 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.A.2.a Standard errors for percent of State and local governments that offer health insurance that self-insure at least one plan by government type and size and census division: United States, 2021**

<b>Census division/ government type and size</b>	<b>All State and local governments</b>
United States	1.85%
Census division:	
New England	4.89%
Middle Atlantic	5.13%
East North Central	5.54%
West North Central	5.33%
South Atlantic	4.94%
East South Central	4.40%
West South Central	4.27%
Mountain	5.99%
Pacific	5.03%
Government type and size:	
State governments	1.79%
Local governments:	
Less than 250 employees	2.35%
250-999 employees	2.54%
1,000-4,999 employees	4.16%
5,000-9,999 employees	2.50%
10,000 or more employees	3.13%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 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.A.2.e Percent of State and local governments offering health insurance by plan provider arrangement and other plan options by government type and size and census division: United States, 2021**

Census division/ government type and size	Two or more plans	Conventional indemnity	Any managed care	Exclusive provider	Mixed provider	With waiting period
United States	51.3%	14.3%	92.9%	28.8%	80.1%	57.5%
Census division:						
New England	59.2%	17.3%	94.4%	25.0%	82.8%	60.4%
Middle Atlantic	46.4%	15.2%	88.4%	34.2%	69.0%	43.8%
East North Central	46.8%	12.2%	94.8%	21.0%	84.0%	47.5%
West North Central	57.0%	23.1%	89.8%	20.9%	78.8%	70.6%
South Atlantic	53.5%	9.2%	93.4%	31.8%	78.8%	73.8%
East South Central	29.0%	17.7%	85.5%	19.0%	72.7%	64.7%
West South Central	49.5%	11.3%	95.7%	37.4%	81.2%	62.2%
Mountain	58.8%	11.3%	95.8%	21.5%	86.4%	48.7%
Pacific	63.2%	12.0%	98.3%	48.1%	89.2%	57.1%
Government type and size:						
State governments	79.0%	1.0% *	100.0%	35.1%	95.1%	45.5%
Local governments:						
Less than 250 employees	45.4%	13.9%	92.3%	26.8%	78.7%	56.2%
250-999 employees	66.1%	18.0%	93.8%	31.9%	81.7%	58.7%
1,000-4,999 employees	74.9%	14.5%	95.7%	39.0%	88.2%	68.3%
5,000-9,999 employees	80.0%	2.3% *	100.0%	44.3%	89.7%	74.6%
10,000 or more employees	68.5%	0.3%	100.0%	45.8%	91.4%	54.8%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 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.

Estimates for Insurance to Retirees are now located in Table III.A.2.h.

**Table III.A.2.e Standard errors for percent of State and local governments offering health insurance by plan provider arrangement and other plan options by government type and size and census division: United States, 2021**

Census division/ government type and size	Two or more plans	Conventional indemnity	Any managed care	Exclusive provider	Mixed provider	With waiting period
United States	1.97%	1.18%	0.92%	1.65%	1.44%	1.96%
Census division:						
New England	5.00%	3.40%	2.55%	3.46%	3.46%	4.65%
Middle Atlantic	5.24%	3.47%	3.30%	5.61%	5.14%	5.40%
East North Central	5.80%	2.82%	2.04%	3.63%	3.38%	5.93%
West North Central	5.31%	4.48%	3.18%	3.72%	4.16%	5.15%
South Atlantic	5.34%	2.42%	2.25%	5.30%	3.70%	4.11%
East South Central	3.54%	4.24%	4.16%	3.78%	4.87%	4.47%
West South Central	5.16%	2.63%	1.98%	4.66%	3.95%	5.15%
Mountain	6.46%	3.35%	2.50%	3.71%	3.38%	6.11%
Pacific	6.37%	2.95%	1.00%	5.94%	3.57%	6.14%
Government type and size:						
State governments	1.47%	0.36% *	0.00%	1.29%	0.86%	1.97%
Local governments:						
Less than 250 employees	2.49%	1.48%	1.19%	2.10%	1.87%	2.49%
250-999 employees	2.62%	2.26%	1.20%	2.45%	1.94%	3.20%
1,000-4,999 employees	4.58%	2.14%	0.96%	3.92%	1.62%	4.18%
5,000-9,999 employees	2.32%	1.16% *	0.00%	2.57%	1.73%	2.39%
10,000 or more employees	2.94%	0.00%	0.00%	1.14%	0.97%	3.54%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 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.

Estimates for Insurance to Retirees are now located in Table III.A.2.h.

**Table III.A.2.h Percent of State and local governments that offer health insurance to retirees by government type and size and census division: United States, 2021**

<b>Census division/ government type and size</b>	<b>Insurance to retirees under 65</b>	<b>Insurance to retirees 65 and over</b>
United States	31.6%	23.1%
Census division:		
New England	33.7%	36.4%
Middle Atlantic	51.3%	39.8%
East North Central	24.2%	16.4% *
West North Central	23.5%	10.1% *
South Atlantic	38.1%	28.9%
East South Central	24.8%	18.9%
West South Central	26.2%	21.0%
Mountain	22.0%	8.1%
Pacific	39.1%	33.2%
Government type and size:		
State governments	59.6%	45.6%
Local governments:		
Less than 250 employees	24.3%	18.4%
250-999 employees	50.2%	34.0%
1,000-4,999 employees	60.1%	42.2%
5,000-9,999 employees	56.8%	47.1%
10,000 or more employees	71.4%	54.5%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 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.

Retiree estimates for years prior to 2011 are provided in Table III.A.2.e for those earlier years.

**Table III.A.2.h Standard errors for percent of State and local governments that offer health insurance to retirees by government type and size and census division: United States, 2021**

<b>Census division/ government type and size</b>	<b>Insurance to retirees under 65</b>	<b>Insurance to retirees 65 and over</b>
United States	1.66%	1.54%
Census division:		
New England	4.30%	4.47%
Middle Atlantic	5.23%	4.86%
East North Central	5.36%	5.35% *
West North Central	3.74%	3.90% *
South Atlantic	4.58%	4.00%
East South Central	3.34%	2.97%
West South Central	3.55%	3.11%
Mountain	4.96%	2.12%
Pacific	5.21%	4.78%
Government type and size:		
State governments	2.16%	1.89%
Local governments:		
Less than 250 employees	2.06%	1.95%
250-999 employees	2.55%	2.45%
1,000-4,999 employees	4.03%	3.66%
5,000-9,999 employees	3.26%	3.38%
10,000 or more employees	3.08%	2.89%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 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.

Retiree estimates for years prior to 2011 are provided in Table III.A.2.e for those earlier years.

**Table III.A.2.i Percent of State and local governments that offer health insurance that use a private exchange by government type and size and census division: United States, 2021**

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	21.5%	6.7%	23.5%	18.2%	11.2%	14.4%	5.6%
Census division:							
New England	17.6%	0.0%	17.8%	18.8%	13.9% *	--	0.0%
Middle Atlantic	24.3%	--	29.8%	8.9% *	9.1% *	0.0%	--
East North Central	18.6%	6.0% *	17.3% *	28.0%	12.2% *	0.0%	--
West North Central	26.3%	0.0%	28.4%	15.4% *	--	0.0%	--
South Atlantic	10.7%	0.0%	9.0% *	19.9%	10.2%	14.9% *	6.1%
East South Central	17.8%	8.6% *	21.7%	10.5% *	8.7% *	--	0.0%
West South Central	27.9%	9.4% *	30.8%	25.0%	10.0% *	37.6%	--
Mountain	25.9%	8.2% *	30.7%	--	13.3% *	--	0.0%
Pacific	20.8%	--	20.9%	25.8%	16.2%	--	0.0%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 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 few reported values in cell.

**Table III.A.2.i Standard errors for percent of State and local governments that offer health insurance that use a private exchange by government type and size and census division: United States, 2021**

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	1.71%	1.45%	2.21%	1.98%	1.62%	2.38%	1.25%
Census division:							
New England	3.12%	0.00%	4.17%	4.34%	4.68% *	--	0.00%
Middle Atlantic	4.66%	--	6.12%	3.93% *	4.13% *	0.00%	--
East North Central	5.05%	2.50% *	6.28% *	6.19%	6.35% *	0.00%	--
West North Central	4.70%	0.00%	5.39%	5.26% *	--	0.00%	--
South Atlantic	2.17%	0.00%	2.95% *	5.38%	2.78%	4.92% *	1.81%
East South Central	4.06%	2.99% *	5.72%	3.38% *	6.68% *	--	0.00%
West South Central	5.48%	4.25% *	7.14%	5.47%	4.40% *	3.40%	--
Mountain	6.18%	6.13% *	7.55%	--	4.67% *	--	0.00%
Pacific	4.55%	--	5.93%	7.01%	4.79%	--	0.00%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 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.A.2.j Percent of State and local governments that offer tax-advantaged benefits for contributions to health insurance, Flexible Spending Accounts (FSA) and Flexible Benefits Plans by government type and size and census division: United States, 2021**

Census division/ government type and size	Pretax Contributions	Flexible Spending Account	Flexible Benefits Plans
United States	55.4%	38.7%	30.4%
Census division:			
New England	76.9%	43.6%	22.4%
Middle Atlantic	50.6%	39.0%	18.1%
East North Central	46.8%	28.3%	17.9%
West North Central	52.3%	37.3%	34.5%
South Atlantic	74.5%	46.8%	50.6%
East South Central	62.4%	35.0%	41.0%
West South Central	54.7%	36.7%	37.2%
Mountain	52.2%	45.4%	34.7%
Pacific	60.4%	58.2%	41.8%
Government type and size:			
State governments	94.8%	94.0%	54.6%
Local governments:			
Less than 250 employees	47.5%	30.1%	23.6%
250-999 employees	86.9%	73.4%	61.1%
1,000-4,999 employees	90.4%	74.0%	53.8%
5,000-9,999 employees	91.7%	87.5%	62.3%
10,000 or more employees	97.7%	88.4%	56.3%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 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.A.2.j Standard errors for percent of State and local governments that offer tax-advantaged benefits for contributions to health insurance, Flexible Spending Accounts (FSA) and Flexible Benefits Plans by government type and size and census division: United States, 2021**

Census division/ government type and size	Pretax Contributions	Flexible Spending Account	Flexible Benefits Plans
United States	2.18%	1.84%	1.57%
Census division:			
New England	5.01%	4.59%	3.32%
Middle Atlantic	5.63%	5.23%	3.16%
East North Central	5.37%	4.04%	2.78%
West North Central	5.97%	5.09%	4.99%
South Atlantic	4.82%	5.22%	5.33%
East South Central	5.31%	4.13%	4.62%
West South Central	5.57%	4.35%	4.44%
Mountain	6.63%	6.12%	5.33%
Pacific	6.69%	6.45%	5.83%
Government type and size:			
State governments	0.91%	0.97%	2.25%
Local governments:			
Less than 250 employees	2.49%	2.03%	1.74%
250-999 employees	2.21%	3.57%	2.65%
1,000-4,999 employees	1.69%	4.73%	4.06%
5,000-9,999 employees	1.60%	1.88%	2.87%
10,000 or more employees	0.57%	2.49%	2.74%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 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.A.2.k Among small State and local governments, percent that offer health insurance that use a third party to help purchase the insurance plans by government type and size and census division: United States, 2021**

Division	Total	Less than 10 employees	10-24 employees	25-49 employees	50-100 employees
United States	63.8%	46.5%	76.0%	75.0%	67.4%
Census division:					
New England	37.8%	--	--	--	--
Middle Atlantic	85.3%	--	86.9%	95.1%	100.0%
East North Central	55.8%	--	--	82.2%	--
West North Central	70.8%	--	100.0%	78.0%	--
South Atlantic	54.7%	--	--	--	--
East South Central	50.8%	--	69.0%	--	--
West South Central	65.8%	--	80.5%	68.4%	--
Mountain	65.1%	--	88.5%	86.8%	100.0%
Pacific	58.1%	--	68.4%	78.6%	--

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

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

-- Data suppressed due to high standard errors or few reported values in cell.

**Table III.A.2.k Standard errors for among small State and local governments, percent that offer health insurance that use a third party to help purchase the insurance plans by government type and size and census division: United States, 2021**

Division	Total	Less than 10 employees	10-24 employees	25-49 employees	50-100 employees
United States	3.52%	7.07%	4.20%	4.12%	9.10%
Census division:					
New England	8.01%	--	--	--	--
Middle Atlantic	6.02%	--	7.61%	4.81%	0.00%
East North Central	11.88%	--	--	11.68%	--
West North Central	8.55%	--	0.00%	10.53%	--
South Atlantic	10.96%	--	--	--	--
East South Central	9.14%	--	12.94%	--	--
West South Central	9.43%	--	12.33%	13.18%	--
Mountain	10.81%	--	10.56%	11.97%	0.00%
Pacific	10.10%	--	13.56%	13.20%	--

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

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

-- Data suppressed due to high standard errors or few reported values in cell.

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

**Table III.B.1 Number of State and local government employees by government type and size and census division: United States, 2021**

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	18,828,246	5,248,487	2,453,180	3,125,766	4,061,417	1,195,361	2,744,035
Census division:							
New England	839,487	279,558	125,006	191,924	204,718	--	29,995
Middle Atlantic	2,433,271	--	285,424	501,576	428,644	50,154	571,498
East North Central	2,636,136	703,258	594,318	590,337	509,909	--	128,432
West North Central	1,474,931	417,844	403,105	309,975	265,186	--	--
South Atlantic	3,539,727	974,669	247,273	316,061	762,317	343,491	895,915
East South Central	1,137,557	358,866	110,533	255,857	265,713	55,342	--
West South Central	2,380,418	608,193	251,766	375,723	583,235	243,361	318,140
Mountain	1,395,502	451,535	184,528	199,720	307,909	--	152,085
Pacific	2,991,217	858,590	251,227	384,592	733,785	--	556,724

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

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

-- Data suppressed due to high standard errors or few reported values in cell.

Totals may not sum exactly because of rounding.

**Table III.B.1 Standard errors for number of State and local government employees by government type and size and census division: United States, 2021**

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	348,288	207,033	111,896	146,446	247,605	97,688	137,516
Census division:							
New England	34,748	9,470	25,715	20,124	30,540	--	0
Middle Atlantic	166,608	--	26,326	57,657	85,196	6,756	11,545
East North Central	133,830	77,493	59,251	73,907	110,678	--	12,071
West North Central	96,587	43,775	56,431	58,415	64,736	--	--
South Atlantic	115,727	0	46,781	38,748	100,524	41,453	65,006
East South Central	94,879	69,932	12,129	39,141	51,104	4,197	--
West South Central	120,775	63,961	21,720	45,464	107,052	22,731	32,631
Mountain	84,665	60,824	21,007	25,934	57,396	--	0
Pacific	144,798	14,054	34,965	55,403	95,955	--	110,443

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

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

-- Data suppressed due to high standard errors or few reported values in cell.

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

Totals may not sum exactly because of rounding.

**Table III.B.1.a Percent of number of State and local government employees by government type and size and census division: United States, 2021**

Division	All State and local governments	State governments <sup>1</sup>	Local governments				
			Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	10,000 or more employees <sup>1</sup>
United States	18,828,246	27.9%	13.0%	16.6%	21.6%	6.3%	14.6%
Census division:							
New England	839,487	33.3%	14.9%	22.9%	24.4%	--	3.6%
Middle Atlantic	2,433,271	--	11.7%	20.6%	17.6%	2.1%	23.5%
East North Central	2,636,136	26.7%	22.5%	22.4%	19.3%	4.2% *	4.9%
West North Central	1,474,931	28.3%	27.3%	21.0%	18.0%	--	--
South Atlantic	3,539,727	27.5%	7.0%	8.9%	21.5%	9.7%	25.3%
East South Central	1,137,557	31.5%	9.7%	22.5%	23.4%	4.9%	--
West South Central	2,380,418	25.5%	10.6%	15.8%	24.5%	10.2%	13.4%
Mountain	1,395,502	32.4%	13.2%	14.3%	22.1%	--	10.9%
Pacific	2,991,217	28.7%	8.4%	12.9%	24.5%	--	18.6%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 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 few reported values in cell.

<sup>1</sup> Positive standard errors in some cells are the result of both non-certainty and certainty units in the denominator.

Percents may not add to 100% because of rounding.

**Table III.B.1.a Standard errors for percent of number of State and local government employees by government type and size and census division: United States, 2021**

Division	All State and local governments	State governments <sup>1</sup>	Local governments				
			Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	10,000 or more employees <sup>1</sup>
United States	348,288	0.89%	0.64%	0.80%	1.16%	0.51%	0.67%
Census division:							
New England	34,748	1.52%	2.83%	2.46%	3.16%	--	0.15%
Middle Atlantic	166,608	--	1.47%	2.60%	3.25%	0.31%	1.64%
East North Central	133,830	2.42%	2.54%	2.83%	3.69%	1.48% *	0.50%
West North Central	96,587	2.69%	3.65%	3.65%	3.95%	--	--
South Atlantic	115,727	0.90%	1.31%	1.15%	2.44%	1.14%	1.53%
East South Central	94,879	4.57%	1.43%	3.44%	4.05%	0.54%	--
West South Central	120,775	2.28%	1.19%	2.02%	3.68%	1.02%	1.36%
Mountain	84,665	3.25%	1.79%	2.06%	3.63%	--	0.66%
Pacific	144,798	1.42%	1.28%	1.91%	2.91%	--	3.06%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 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 few reported values in cell.

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

<sup>1</sup> Positive standard errors in some cells are the result of both non-certainty and certainty units in the denominator.

Percents may not add to 100% because of rounding.



**Table III.B.2 Percent of State and local government employees that work where health insurance is offered, by government type and size and census division: United States, 2021**

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	99.4%	100.0%	95.7%	100.0%	99.9%	100.0%	100.0%
Census division:							
New England	99.9%	100.0%	99.4%	100.0%	100.0%	--	100.0%
Middle Atlantic	99.3%	100.0%	94.4%	100.0%	99.9%	100.0%	100.0%
East North Central	98.2%	100.0%	92.2%	99.9%	100.0%	100.0%	100.0%
West North Central	99.0%	100.0%	96.5%	100.0%	100.0%	100.0%	--
South Atlantic	99.9%	100.0%	98.1%	100.0%	100.0%	100.0%	100.0%
East South Central	99.5%	100.0%	99.1%	100.0%	98.1%	100.0%	100.0%
West South Central	99.4%	100.0%	94.5%	100.0%	100.0%	100.0%	100.0%
Mountain	99.8%	100.0%	98.6%	99.9%	100.0%	100.0%	100.0%
Pacific	99.8%	100.0%	98.1%	100.0%	100.0%	100.0%	100.0%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

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

-- Data suppressed due to high standard errors or few reported values in cell.

**Table III.B.2 Standard errors for percent of State and local government employees that work where health insurance is offered, by government type and size and census division: United States, 2021**

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	0.09%	0.00%	0.69%	0.02%	0.12%	0.00%	0.00%
Census division:							
New England	0.06%	0.00%	0.44%	0.00%	0.00%	--	0.00%
Middle Atlantic	0.31%	0.00%	2.55%	0.00%	0.08%	0.00%	0.00%
East North Central	0.47%	0.00%	2.14%	0.08%	0.00%	0.00%	0.00%
West North Central	0.31%	0.00%	1.19%	0.00%	0.00%	0.00%	--
South Atlantic	0.07%	0.00%	1.01%	0.00%	0.00%	0.00%	0.00%
East South Central	0.43%	0.00%	0.49%	0.00%	1.82%	0.00%	0.00%
West South Central	0.26%	0.00%	2.44%	0.02%	0.00%	0.00%	0.00%
Mountain	0.08%	0.00%	0.59%	0.12%	0.02%	0.00%	0.00%
Pacific	0.11%	0.00%	1.32%	0.00%	0.00%	0.00%	0.00%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

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

-- Data suppressed due to high standard errors or few reported values in cell.

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

**Table III.B.2.b Percent of all employees that are enrolled in health insurance through State and local government jobs that offer health insurance by government type and size and census division: United States, 2021**

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	69.1%	69.4%	62.6%	66.7%	69.1%	68.6%	77.4%
Census division:							
New England	64.4%	63.8%	63.3%	60.7%	67.9%	--	72.5%
Middle Atlantic	73.8%	69.0%	66.7%	69.2%	69.6%	86.2%	88.2%
East North Central	62.9%	64.1%	56.4%	59.0%	62.7%	78.6%	89.1%
West North Central	62.1%	59.3%	60.7%	58.5%	72.2%	--	--
South Atlantic	72.0%	76.9%	55.0%	72.9%	69.7%	69.4%	73.8%
East South Central	72.1%	67.1%	74.4%	79.6%	73.3%	65.3%	68.5%
West South Central	73.3%	76.5%	75.4%	68.6%	71.0%	67.8%	79.3%
Mountain	63.7%	57.4%	58.3%	67.8%	71.1%	62.1%	69.2%
Pacific	70.4%	74.2%	67.2%	68.9%	68.0%	64.5%	72.3%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

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

-- Data suppressed due to high standard errors or few reported values in cell.

**Table III.B.2.b Standard errors for percent of all employees that are enrolled in health insurance through State and local government jobs that offer health insurance by government type and size and census division: United States, 2021**

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	0.44%	0.73%	1.28%	1.02%	1.15%	2.17%	0.65%
Census division:							
New England	0.85%	0.82%	2.41%	2.08%	2.10%	--	0.00%
Middle Atlantic	0.90%	0.81%	2.03%	1.72%	3.72%	1.31%	0.33%
East North Central	1.33%	2.48%	2.21%	2.54%	3.85%	0.24%	1.93%
West North Central	1.55%	1.36%	2.39%	4.23%	3.52%	--	--
South Atlantic	0.91%	0.00%	7.49%	2.26%	1.86%	1.11%	1.39%
East South Central	1.73%	3.55%	2.89%	2.16%	4.66%	0.68%	6.64%
West South Central	1.58%	4.72%	2.03%	2.81%	3.24%	0.88%	1.27%
Mountain	1.19%	2.49%	4.34%	2.53%	2.14%	6.06%	0.00%
Pacific	1.25%	1.23%	2.85%	3.35%	3.19%	10.81%	0.50%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

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

-- Data suppressed due to high standard errors or few reported values in cell.

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

**Table III.B.2.b.(1) Percent of State and local government enrollees that are enrolled in self-insured plans at State/local government jobs that offer health insurance by government type and size and census division: United States, 2021**

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	64.4%	70.9%	35.7%	57.4%	62.4%	72.9%	79.7%
Census division:							
New England	69.8%	87.5%	59.0%	40.3%	71.8%	100.0%	99.6%
Middle Atlantic	66.3%	49.6% *	39.9%	67.6%	49.5%	65.5%	98.2%
East North Central	59.8%	70.3%	33.2%	53.7%	69.9%	99.3%	50.3%
West North Central	60.7%	90.5%	23.5%	65.4%	64.8%	56.2%	--
South Atlantic	71.4%	69.1%	25.8%	55.6%	71.5%	81.8%	84.8%
East South Central	84.0%	98.9%	51.4%	68.6%	87.9%	97.9%	99.8%
West South Central	79.0%	99.2%	39.3%	59.2%	73.7%	77.9%	99.3%
Mountain	67.0%	65.5%	34.1%	68.5%	75.6%	--	84.2%
Pacific	37.7%	45.7%	39.9%	36.2%	26.9%	36.8% *	38.7% *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 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 few reported values in cell.

**Table III.B.2.b.(1) Standard errors for percent of State and local government enrollees that are enrolled in self-insured plans at State/local government jobs that offer health insurance by government type and size and census division: United States, 2021**

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	1.14%	2.55%	2.53%	2.54%	3.05%	3.08%	1.20%
Census division:							
New England	2.53%	0.56%	10.10%	5.90%	6.36%	0.00%	0.00%
Middle Atlantic	4.99%	15.28% *	6.27%	6.44%	9.42%	8.82%	1.16%
East North Central	3.47%	4.50%	6.43%	7.55%	11.16%	0.26%	5.29%
West North Central	4.41%	1.85%	5.72%	8.16%	12.20%	7.00%	--
South Atlantic	1.76%	0.00%	6.61%	6.95%	6.75%	3.35%	1.67%
East South Central	2.28%	0.31%	7.35%	6.62%	5.00%	0.65%	0.13%
West South Central	2.24%	0.12%	5.88%	6.73%	7.30%	2.35%	0.28%
Mountain	3.83%	7.39%	5.82%	6.76%	9.76%	--	0.00%
Pacific	3.01%	0.04%	7.75%	7.22%	6.13%	11.32% *	11.70% *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 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 few reported values in cell.

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

**Table III.B.2.b.1.a Among self-insured plans, percent of State and local government employees that are enrolled in a plan with a third party administrator (TPA) or administrative services only (ASO) by government type and size and census division: United States, 2021**

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	83.3%	87.8%	75.8%	78.5%	78.4%	86.1%	86.5%
Census division:							
New England	76.5%	77.5%	49.5% *	84.7%	77.3%	100.0%	100.0%
Middle Atlantic	87.1%	92.2%	73.4%	67.1%	76.8%	78.6%	100.0%
East North Central	86.0%	90.8%	96.6%	86.7%	77.8%	82.5%	75.4%
West North Central	82.4%	98.4%	65.1%	71.5%	79.3%	48.7%	--
South Atlantic	86.9%	100.0%	85.5%	69.8%	79.8%	82.2%	85.1%
East South Central	87.6%	92.6%	75.8%	95.5%	79.0%	83.1%	84.2%
West South Central	88.2%	95.7%	74.0%	85.9%	81.4%	95.0%	84.8%
Mountain	75.8%	49.0%	71.5%	77.6%	93.5%	100.0%	82.5%
Pacific	63.9%	63.1%	73.1%	71.7%	50.9%	99.5%	56.6%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 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 few reported values in cell.

**Table III.B.2.b.1.a Standard errors for among self-insured plans for percent of State and local government employees that are enrolled in a plan with a third party administrator (TPA) or administrative services only (ASO) by government type and size and census division: United States, 2021**

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	0.97%	1.32%	3.34%	2.85%	2.89%	2.45%	2.08%
Census division:							
New England	3.55%	3.95%	15.11% *	4.54%	5.80%	0.00%	0.00%
Middle Atlantic	2.29%	6.08%	7.88%	7.31%	10.27%	9.54%	0.02%
East North Central	3.47%	4.97%	2.74%	8.69%	9.64%	10.95%	5.84%
West North Central	3.23%	0.33%	9.19%	9.30%	9.45%	0.00%	--
South Atlantic	1.56%	0.00%	7.88%	9.74%	5.80%	4.17%	1.42%
East South Central	2.50%	2.92%	9.67%	2.59%	7.64%	1.52%	9.37%
West South Central	2.10%	2.73%	7.67%	5.74%	7.61%	0.69%	2.60%
Mountain	3.52%	5.80%	8.61%	7.19%	4.03%	0.00%	0.00%
Pacific	3.63%	0.06%	10.44%	11.03%	12.74%	0.62%	6.71%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 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 few reported values in cell.

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

**Table III.B.2.b.1.b Among self-insured plans, percent of State and local government employees that are enrolled in a plan with stop-loss coverage by government type and size and census division: United States, 2021**

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	45.5%	19.7%	49.7%	57.1%	64.8%	76.4%	44.4%
Census division:							
New England	31.0%	0.0%	47.9%	58.5%	39.6%	100.0%	100.0%
Middle Atlantic	36.3%	100.0%	56.2%	39.4%	36.5% *	78.6%	3.3%
East North Central	55.4%	12.0%	63.7%	77.2%	83.9%	55.0% *	98.2%
West North Central	54.5%	27.4%	56.4%	66.6%	92.3%	48.7%	--
South Atlantic	40.9%	0.0%	44.9% *	63.6%	68.9%	79.3%	40.9%
East South Central	47.2%	30.7% *	44.7%	65.3%	51.2%	88.9%	--
West South Central	47.3%	4.4% *	30.9%	44.2%	70.5%	86.9%	84.0%
Mountain	74.0%	56.2%	63.3%	82.9%	82.3%	98.4%	76.0%
Pacific	32.0%	5.5%	34.6% *	23.3% *	27.7% *	58.4% *	81.1%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 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 few reported values in cell.

**Table III.B.2.b.1.b Standard errors for among self-insured plans for percent of State and local government employees that are enrolled in a plan with stop-loss coverage by government type and size and census division: United States, 2021**

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	1.39%	1.66%	4.10%	3.42%	3.51%	3.22%	2.87%
Census division:							
New England	3.03%	0.00%	11.81%	8.17%	7.33%	0.00%	0.00%
Middle Atlantic	2.32%	0.00%	9.63%	7.36%	11.98% *	9.54%	0.08%
East North Central	5.02%	3.04%	10.48%	9.81%	7.46%	16.67% *	0.83%
West North Central	5.41%	4.20%	9.72%	11.94%	5.11%	0.00%	--
South Atlantic	2.34%	0.00%	14.18% *	9.17%	6.82%	5.91%	4.09%
East South Central	6.06%	10.82% *	12.77%	9.37%	12.19%	1.47%	--
West South Central	3.92%	1.37% *	7.78%	8.75%	9.34%	1.79%	7.46%
Mountain	2.96%	7.94%	9.08%	6.15%	7.03%	1.24%	0.00%
Pacific	6.84%	0.15%	17.03% *	10.58% *	12.82% *	22.15% *	6.34%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 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 few reported values in cell.

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

**Table III.B.2.e Percent of State and local governments that offer any dependent coverage for employer-sponsored health insurance by government type and size and census division: United States, 2021**

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	99.9%	100.0%	99.2%	100.0%	100.0%	100.0%	100.0%
Census division:							
New England	100.0%	100.0%	100.0%	100.0%	100.0%	--	100.0%
Middle Atlantic	99.9%	100.0%	99.3%	100.0%	100.0%	100.0%	100.0%
East North Central	99.9%	100.0%	99.5%	100.0%	100.0%	100.0%	100.0%
West North Central	99.9%	100.0%	99.7%	100.0%	100.0%	100.0%	--
South Atlantic	99.9%	100.0%	99.2%	99.9%	100.0%	100.0%	100.0%
East South Central	99.9%	100.0%	98.5%	100.0%	100.0%	100.0%	100.0%
West South Central	99.8%	100.0%	97.9%	100.0%	100.0%	100.0%	100.0%
Mountain	99.8%	100.0%	98.8%	100.0%	100.0%	100.0%	100.0%
Pacific	99.9%	100.0%	98.8%	100.0%	100.0%	100.0%	100.0%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

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

-- Data suppressed due to high standard errors or few reported values in cell.

**Table III.B.2.e Standard errors for percent of State and local governments that offer any dependent coverage for employer-sponsored health insurance by government type and size and census division: United States, 2021**

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	0.03%	0.00%	0.21%	0.01%	0.00%	0.00%	0.00%
Census division:							
New England	0.01%	0.00%	0.04%	0.00%	0.00%	--	0.00%
Middle Atlantic	0.05%	0.00%	0.43%	0.00%	0.00%	0.00%	0.00%
East North Central	0.10%	0.00%	0.45%	0.00%	0.00%	0.00%	0.00%
West North Central	0.06%	0.00%	0.24%	0.00%	0.00%	0.00%	--
South Atlantic	0.04%	0.00%	0.57%	0.06%	0.02%	0.00%	0.00%
East South Central	0.07%	0.00%	0.75%	0.00%	0.00%	0.00%	0.00%
West South Central	0.11%	0.00%	1.13%	0.00%	0.00%	0.00%	0.00%
Mountain	0.10%	0.00%	0.74%	0.00%	0.01%	0.00%	0.00%
Pacific	0.07%	0.00%	0.80%	0.00%	0.00%	0.00%	0.00%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

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

-- Data suppressed due to high standard errors or few reported values in cell.

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

**Table III.B.2.f Percent of State and local governments that offer coverage to same-sex domestic partners for employer-sponsored health insurance by government type and size and census division: United States, 2021**

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	42.1%	45.0%	34.4%	35.0%	33.4%	38.8%	65.6%
Census division:							
New England	32.4%	--	60.1%	36.6%	29.2%	--	0.0%
Middle Atlantic	66.5%	100.0%	38.6%	35.8%	34.8%	--	97.7%
East North Central	33.8%	55.6%	18.6% *	20.7%	27.4% *	--	71.0%
West North Central	28.8%	40.8%	29.5% *	23.3%	9.8% *	--	--
South Atlantic	14.5%	0.0%	14.4% *	19.0%	10.7% *	12.1% *	32.7%
East South Central	15.5%	15.7% *	11.7% *	6.5% *	8.1% *	--	--
West South Central	27.3%	1.1%	30.2%	34.7%	28.4%	42.0%	53.5%
Mountain	43.9%	51.9%	45.4%	46.0%	30.6%	--	62.1%
Pacific	92.5%	97.8%	85.4%	91.3%	84.3%	100.0%	96.5%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 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 few reported values in cell.

**Table III.B.2.f Standard errors for percent of State and local governments that offer coverage to same-sex domestic partners for employer-sponsored health insurance by government type and size and census division: United States, 2021**

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	1.10%	2.09%	2.78%	2.45%	2.85%	4.18%	2.08%
Census division:							
New England	2.91%	--	9.63%	5.43%	6.29%	--	0.00%
Middle Atlantic	3.20%	0.00%	5.96%	6.55%	8.74%	--	1.29%
East North Central	3.21%	5.85%	6.50% *	6.12%	10.25% *	--	6.43%
West North Central	3.86%	5.44%	10.00% *	6.97%	6.82% *	--	--
South Atlantic	1.55%	0.00%	5.00% *	5.25%	3.57% *	4.57% *	3.86%
East South Central	3.42%	5.85% *	3.62% *	2.69% *	4.34% *	--	--
West South Central	2.65%	0.31%	5.22%	6.70%	7.70%	5.39%	6.26%
Mountain	3.63%	7.39%	7.15%	7.36%	8.46%	--	0.00%
Pacific	1.62%	1.60%	4.38%	4.17%	5.54%	0.02%	0.71%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 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 few reported values in cell.

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

**Table III.B.2.g Percent of State and local governments that offer coverage to opposite-sex domestic partners for employer-sponsored health insurance by government type and size and census division: United States, 2021**

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	37.8%	37.9%	30.9%	32.6%	30.8%	36.8%	60.2%
Census division:							
New England	32.5%	--	58.1%	37.7%	29.8%	--	0.0%
Middle Atlantic	64.3%	100.0%	30.0%	34.5%	34.8%	--	93.9%
East North Central	25.2%	32.3%	15.0% *	20.7%	19.6% *	--	71.0%
West North Central	28.5%	40.8%	29.1% *	22.6% *	9.8% *	--	--
South Atlantic	13.3%	0.0%	14.4% *	17.5%	10.6% *	12.1% *	28.7%
East South Central	14.8%	15.7% *	11.7% *	5.0% *	7.1% *	--	--
West South Central	24.4%	1.1%	29.4%	31.9%	28.4%	42.0%	35.2%
Mountain	37.9%	42.0%	43.7%	46.0%	28.5%	--	42.6%
Pacific	81.6%	79.0%	72.5%	78.0%	76.4%	88.7%	96.2%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 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 few reported values in cell.

**Table III.B.2.g Standard errors for percent of State and local governments that offer coverage to opposite-sex domestic partners for employer-sponsored health insurance by government type and size and census division: United States, 2021**

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	1.11%	2.20%	2.77%	2.39%	2.75%	4.12%	2.27%
Census division:							
New England	2.94%	--	9.90%	5.42%	6.56%	--	0.00%
Middle Atlantic	3.24%	0.00%	5.46%	6.51%	8.74%	--	1.24%
East North Central	3.07%	5.86%	6.40% *	6.12%	8.80% *	--	6.43%
West North Central	3.87%	5.44%	10.04% *	6.99% *	6.82% *	--	--
South Atlantic	1.56%	0.00%	5.00% *	5.10%	3.57% *	4.57% *	3.96%
East South Central	3.40%	5.85% *	3.62% *	2.23% *	4.28% *	--	--
West South Central	2.48%	0.31%	5.19%	6.53%	7.70%	5.39%	5.45%
Mountain	3.57%	7.51%	7.20%	7.36%	8.34%	--	0.00%
Pacific	2.34%	1.30%	7.23%	7.84%	6.85%	10.31%	0.76%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 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 few reported values in cell.

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



**Table III.B.3 Number of full-time State and local government employees by government type and size and census division: United States, 2021**

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	15,015,356	3,974,716	1,831,244	2,517,619	3,300,361	978,824	2,412,593
Census division:							
New England	669,275	218,302	94,249	152,614	169,205	--	27,004
Middle Atlantic	2,036,112	--	213,615	409,747	330,360	46,494	527,819
East North Central	1,937,067	481,479	386,423	439,114	416,212	--	117,804
West North Central	1,118,670	300,916	297,934	243,640	213,626	--	--
South Atlantic	2,961,214	740,279	211,707	271,141	672,407	298,248	767,431
East South Central	951,817	282,526	89,132	223,819	232,240	37,724	--
West South Central	2,021,980	483,210	212,217	333,036	494,426	214,172	284,919
Mountain	1,090,480	337,476	138,153	164,028	250,750	--	127,553
Pacific	2,228,740	622,450	187,815	280,480	521,134	--	473,686

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

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

-- Data suppressed due to high standard errors or few reported values in cell.

Totals may not sum exactly because of rounding.

**Table III.B.3 Standard errors for number of full-time State and local government employees by government type and size and census division: United States, 2021**

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	306,370	183,977	99,130	120,708	203,642	71,368	129,263
Census division:							
New England	30,430	9,558	20,531	16,217	26,606	--	0
Middle Atlantic	142,886	--	22,109	47,015	65,795	6,220	11,568
East North Central	115,354	64,891	50,182	56,445	90,042	--	12,013
West North Central	89,148	40,861	53,031	50,932	54,257	--	--
South Atlantic	107,086	0	45,148	34,183	91,897	34,265	58,070
East South Central	90,021	67,084	10,813	34,463	46,833	4,017	--
West South Central	104,281	58,948	19,301	40,443	88,541	20,158	30,040
Mountain	71,480	55,154	15,732	21,753	46,495	--	0
Pacific	125,393	13,418	28,473	43,034	68,869	--	105,257

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

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

-- Data suppressed due to high standard errors or few reported values in cell.

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

Totals may not sum exactly because of rounding.

**Table III.B.3.a Percent of number of full-time State and local government employees by government type and size and census division: United States, 2021**

Division	All State and local governments	State governments <sup>1</sup>	Local governments				
			Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	10,000 or more employees <sup>1</sup>
United States	15,015,356	26.5%	12.2%	16.8%	22.0%	6.5%	16.1%
Census division:							
New England	669,275	32.6%	14.1%	22.8%	25.3%	--	4.0%
Middle Atlantic	2,036,112	--	10.5%	20.1%	16.2%	2.3%	25.9%
East North Central	1,937,067	24.9%	19.9%	22.7%	21.5%	5.0% *	6.1%
West North Central	1,118,670	26.9%	26.6%	21.8%	19.1%	--	--
South Atlantic	2,961,214	25.0%	7.1%	9.2%	22.7%	10.1%	25.9%
East South Central	951,817	29.7%	9.4%	23.5%	24.4%	4.0%	--
West South Central	2,021,980	23.9%	10.5%	16.5%	24.5%	10.6%	14.1%
Mountain	1,090,480	30.9%	12.7%	15.0%	23.0%	--	11.7%
Pacific	2,228,740	27.9%	8.4%	12.6%	23.4%	--	21.3%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 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 few reported values in cell.

<sup>1</sup> Positive standard errors in some cells are the result of both non-certainty and certainty units in the denominator.

Percents may not add to 100% because of rounding.

**Table III.B.3.a Standard errors for percent of number of full-time State and local government employees by government type and size and census division: United States, 2021**

Division	All State and local governments	State governments <sup>1</sup>	Local governments				
			Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	10,000 or more employees <sup>1</sup>
United States	306,370	1.00%	0.69%	0.82%	1.19%	0.47%	0.78%
Census division:							
New England	30,430	1.71%	2.85%	2.51%	3.39%	--	0.18%
Middle Atlantic	142,886	--	1.39%	2.54%	3.05%	0.34%	1.86%
East North Central	115,354	2.80%	2.72%	2.98%	4.02%	1.70% *	0.68%
West North Central	89,148	3.28%	4.29%	4.16%	4.35%	--	--
South Atlantic	107,086	0.90%	1.50%	1.22%	2.63%	1.14%	1.65%
East South Central	90,021	5.30%	1.51%	3.73%	4.45%	0.55%	--
West South Central	104,281	2.44%	1.22%	2.10%	3.62%	1.07%	1.45%
Mountain	71,480	3.72%	1.75%	2.21%	3.76%	--	0.77%
Pacific	125,393	1.62%	1.38%	1.99%	2.89%	--	3.78%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 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 few reported values in cell.

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

<sup>1</sup> Positive standard errors in some cells are the result of both non-certainty and certainty units in the denominator.

Percents may not add to 100% because of rounding.

**Table III.B.3.b.(2) Percent of all full-time employees that are enrolled in health insurance through State and local government jobs that offer health insurance by government type and size and census division: United States, 2021**

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	81.0%	83.6%	76.1%	78.4%	80.3%	78.8%	84.7%
Census division:							
New England	76.8%	79.9%	79.0%	71.3%	77.3%	--	74.2%
Middle Atlantic	84.3%	77.1%	80.9%	80.3%	83.6%	91.3%	95.4%
East North Central	80.2%	87.3%	75.6%	76.1%	74.9%	87.9%	94.1%
West North Central	75.4%	74.3%	72.7%	71.3%	85.0%	76.9%	--
South Atlantic	81.0%	88.4%	61.4%	81.3%	77.6%	78.1%	83.4%
East South Central	82.8%	82.2%	88.3%	87.3%	82.1%	80.4%	--
West South Central	82.0%	88.5%	84.6%	76.2%	81.5%	75.2%	81.8%
Mountain	77.8%	72.4%	73.2%	78.9%	83.4%	83.0%	82.1%
Pacific	82.3%	89.0%	79.2%	81.9%	81.7%	74.1%	78.2%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

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

-- Data suppressed due to high standard errors or few reported values in cell.

**Table III.B.3.b.(2) Standard errors for percent of all full-time employees that are enrolled in health insurance through State and local government jobs that offer health insurance by government type and size and census division: United States, 2021**

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	0.47%	0.77%	1.75%	1.14%	1.18%	1.75%	0.75%
Census division:							
New England	0.97%	0.13%	3.41%	2.35%	2.38%	--	0.00%
Middle Atlantic	1.14%	1.90%	2.20%	1.69%	4.17%	1.49%	0.15%
East North Central	1.34%	1.14%	3.42%	2.63%	3.44%	1.91%	1.41%
West North Central	1.88%	1.61%	1.96%	6.31%	3.15%	7.66%	--
South Atlantic	1.10%	0.00%	9.56%	2.24%	2.20%	1.16%	0.52%
East South Central	1.76%	2.30%	2.15%	2.40%	4.23%	0.73%	--
West South Central	1.45%	4.06%	1.93%	2.67%	3.77%	1.11%	1.51%
Mountain	1.16%	1.46%	4.83%	2.62%	2.49%	4.50%	0.00%
Pacific	1.36%	1.93%	2.96%	4.28%	3.20%	9.94%	1.40%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

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

-- Data suppressed due to high standard errors or few reported values in cell.

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

**Table III.B.4 Number of part-time State and local government employees by government type and size and census division: United States, 2021**

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	3,812,889	1,273,771	621,936	608,146	761,056	216,538	331,442
Census division:							
New England	170,211	61,255	30,757	39,310	35,513	--	--
Middle Atlantic	397,159	--	71,809	91,830	98,284	3,660	43,678
East North Central	699,069	221,779	207,895	151,223	93,697 *	--	10,628
West North Central	356,261	116,929	105,171	66,335	51,560	--	--
South Atlantic	578,513	234,390	35,565	44,920	89,910	45,243	128,484
East South Central	185,740	76,339	21,402	32,037	33,473	17,618	--
West South Central	358,438	124,983	39,549	42,687	88,809	29,189	--
Mountain	305,021	114,059	46,376	35,692	57,159	--	24,532
Pacific	762,477	236,139	63,412	104,111	212,651	--	83,038

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 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 few reported values in cell.

Totals may not sum exactly because of rounding.

**Table III.B.4 Standard errors for number of part-time State and local government employees by government type and size and census division: United States, 2021**

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	79,866	35,570	30,378	37,686	61,027	32,036	18,069
Census division:							
New England	8,164	2,035	6,157	4,810	6,152	--	--
Middle Atlantic	31,293	--	9,016	13,603	24,236	572	1,569
East North Central	41,903	22,759	21,810	22,595	30,807 *	--	587
West North Central	18,713	7,652	9,977	13,287	12,835	--	--
South Atlantic	20,545	0	4,773	7,827	12,551	7,688	15,455
East South Central	14,121	11,931	2,794	5,985	6,217	234	--
West South Central	24,816	8,617	5,751	8,408	21,987	2,577	--
Mountain	20,402	8,528	6,710	6,754	13,407	--	0
Pacific	39,665	2,199	10,942	17,653	33,556	--	6,059

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 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 few reported values in cell.

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

Totals may not sum exactly because of rounding.

**Table III.B.4.a Percent of number of part-time State and local government employees by government type and size and census division: United States, 2021**

Division	All State and local governments	State governments <sup>1</sup>	Local governments				
			Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	10,000 or more employees <sup>1</sup>
United States	3,812,889	33.4%	16.3%	15.9%	20.0%	5.7%	8.7%
Census division:							
New England	170,211	36.0%	18.1%	23.1%	20.9%	--	--
Middle Atlantic	397,159	--	18.1%	23.1%	24.7%	0.9%	11.0%
East North Central	699,069	31.7%	29.7%	21.6%	13.4%	2.0% *	1.5%
West North Central	356,261	32.8%	29.5%	18.6%	14.5%	4.6% *	--
South Atlantic	578,513	40.5%	6.1%	7.8%	15.5%	7.8%	22.2%
East South Central	185,740	41.1%	11.5%	17.2%	18.0%	9.5%	2.6%
West South Central	358,438	34.9%	11.0%	11.9%	24.8%	8.1%	9.3%
Mountain	305,021	37.4%	15.2%	11.7%	18.7%	--	8.0%
Pacific	762,477	31.0%	8.3%	13.7%	27.9%	--	10.9%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 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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<sup>1</sup> Positive standard errors in some cells are the result of both non-certainty and certainty units in the denominator.

Percents may not add to 100% because of rounding.

**Table III.B.4.a Standard errors for percent of number of part-time State and local government employees by government type and size and census division: United States, 2021**

Division	All State and local governments	State governments <sup>1</sup>	Local governments				
			Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	10,000 or more employees <sup>1</sup>
United States	79,866	0.88%	0.84%	0.97%	1.39%	0.81%	0.47%
Census division:							
New England	8,164	1.84%	3.25%	2.75%	3.22%	--	--
Middle Atlantic	31,293	--	2.68%	3.51%	5.06%	0.16%	0.93%
East North Central	41,903	2.74%	3.25%	3.14%	3.98%	0.89% *	0.12%
West North Central	18,713	2.13%	3.02%	3.39%	3.32%	1.92% *	--
South Atlantic	20,545	1.44%	0.86%	1.33%	1.99%	1.28%	2.14%
East South Central	14,121	4.14%	1.73%	3.08%	3.17%	0.73%	0.61%
West South Central	24,816	2.75%	1.75%	2.33%	4.84%	0.88%	1.84%
Mountain	20,402	2.87%	2.34%	2.25%	3.89%	--	0.54%
Pacific	39,665	1.62%	1.51%	2.31%	3.64%	--	0.90%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 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 few reported values in cell.

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

<sup>1</sup> Positive standard errors in some cells are the result of both non-certainty and certainty units in the denominator.

Percents may not add to 100% because of rounding.

**Table III.B.4.b.(2) Percent of all part-time employees that are enrolled in health insurance through State and local government jobs that offer health insurance by government type and size and census division: United States, 2021**

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	21.7%	24.9%	17.7%	18.2%	20.6%	22.8%	24.8%
Census division:							
New England	15.4%	6.2%	14.1%	19.6%	23.5%	--	--
Middle Atlantic	18.7%	--	18.0%	19.7%	22.4%	21.5%	2.0%
East North Central	12.3%	13.8%	13.5%	9.2% *	8.9% *	--	33.9%
West North Central	18.9%	20.7%	22.4%	11.6% *	19.0% *	--	--
South Atlantic	25.3%	40.3%	12.7%	22.0% *	11.0%	12.0%	16.8%
East South Central	17.4%	11.0%	15.3%	26.2% *	12.6% *	33.2%	--
West South Central	23.3%	30.2%	18.3%	9.0% *	12.3% *	13.7%	58.0%
Mountain	13.0%	13.1%	13.8%	16.8% *	17.5% *	--	2.2%
Pacific	35.4%	35.3%	30.0%	33.8%	34.2%	--	39.0%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 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 few reported values in cell.

**Table III.B.4.b.(2) Standard errors for percent of all part-time employees that are enrolled in health insurance through State and local government jobs that offer health insurance by government type and size and census division: United States, 2021**

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	0.79%	1.10%	1.61%	1.73%	2.33%	5.40%	1.94%
Census division:							
New England	1.50%	0.27%	4.11%	3.82%	3.74%	--	--
Middle Atlantic	2.38%	--	4.97%	4.92%	6.05%	3.36%	0.13%
East North Central	1.80%	3.74%	3.06%	2.98% *	4.30% *	--	2.73%
West North Central	1.91%	2.33%	4.64%	3.88% *	5.81% *	--	--
South Atlantic	1.17%	0.00%	3.79%	7.57% *	2.65%	3.18%	3.51%
East South Central	1.65%	1.99%	3.32%	6.03%	3.98% *	1.22%	--
West South Central	3.60%	8.22%	4.08%	3.84% *	4.37% *	1.22%	6.21%
Mountain	2.05%	3.38%	3.70%	7.26% *	5.69% *	--	0.00%
Pacific	2.18%	0.33%	5.16%	4.66%	5.75%	--	1.14%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 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 few reported values in cell.

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

**Table III.C.1 Average total single premium (in dollars) per employee enrolled through State and local government jobs by government type and size and census division: United States, 2021**

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	8,573	8,155	8,383	8,663	8,788	8,025	9,302
Census division:							
New England	10,117	9,339	10,152	10,777	10,597	9,051	9,546
Middle Atlantic	9,720	8,321	10,135	10,446	9,919	9,369	10,416
East North Central	8,794	8,364	8,771	8,921	8,772	9,272	10,056
West North Central	8,415	8,053	8,592	8,539	8,402	8,567	--
South Atlantic	8,437	7,986	8,410	8,559	8,944	8,695	8,445
East South Central	7,420	7,498	6,999	6,991	7,251	7,648	9,841
West South Central	7,632	7,895	7,282	7,051	7,832	6,379	8,607
Mountain	8,081	8,092	8,649	8,842	8,102	5,965	7,662
Pacific	9,453	8,553	7,866	9,880	10,059	9,530	10,598

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

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

-- Data suppressed due to high standard errors or few reported values in cell.

**Table III.C.1 Standard errors for average total single premium (in dollars) per employee enrolled through State and local government jobs by government type and size and census division: United States, 2021**

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	65.73	126.49	146.79	146.15	189.00	106.04	124.34
Census division:							
New England	109.74	65.96	336.32	235.75	260.55	0.00	0.00
Middle Atlantic	346.69	1,063.48	362.66	381.57	374.22	345.61	24.30
East North Central	151.69	220.17	260.77	252.79	565.98	100.13	189.64
West North Central	160.49	71.89	232.35	453.76	464.59	143.84	--
South Atlantic	97.86	0.00	379.67	335.99	415.20	118.19	158.14
East South Central	192.64	200.24	359.36	460.18	555.48	150.17	199.43
West South Central	232.81	276.01	242.21	347.89	710.99	60.58	756.46
Mountain	134.72	143.50	272.58	343.67	329.11	176.22	0.00
Pacific	148.12	0.44	973.43	376.39	393.19	153.68	117.95

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

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

-- Data suppressed due to high standard errors or few reported values in cell.

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

**Table III.C.2 Average total employee contribution (in dollars) per employee enrolled for single coverage through State and local government jobs by government type and size and census division: United States, 2021**

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	960	1,106	773	1,015	906	1,004	843
Census division:							
New England	2,052	1,862	1,381	2,367	2,343	2,259	2,002
Middle Atlantic	1,133	1,412	1,315	1,630	1,508	2,012 *	294
East North Central	1,143	1,209	874	1,267	1,288	1,241	820
West North Central	604	649	581	781	467 *	514	--
South Atlantic	928	1,111	747	802	843	932	862
East South Central	672	744	395	330	764	797	1,790
West South Central	891	802 *	541	1,059	506	1,068	1,760 *
Mountain	787	928	970	817	449	--	1,054
Pacific	999	1,386	858	683	1,151	1,050	374

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 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.C.2 Standard errors for average total employee contribution (in dollars) per employee enrolled for single coverage through State and local government jobs by government type and size and census division: United States, 2021**

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	27.33	54.57	46.12	54.34	61.32	54.42	94.34
Census division:							
New England	86.59	13.04	220.31	171.84	228.95	0.00	0.00
Middle Atlantic	94.51	281.65	153.74	172.31	238.64	626.87 *	17.50
East North Central	49.33	53.96	119.10	129.35	139.56	131.52	5.84
West North Central	53.85	15.54	84.44	170.97	140.80 *	62.47	--
South Atlantic	26.85	0.00	161.78	89.74	102.69	54.24	41.69
East South Central	69.43	143.63	85.45	77.09	95.22	41.62	171.05
West South Central	117.45	250.60 *	107.89	147.43	124.50	27.41	553.11 *
Mountain	62.15	102.81	205.63	154.79	107.80	--	0.00
Pacific	56.13	0.53	140.97	111.24	173.85	274.36	53.29

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 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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Standard errors of zero indicate that all governments in the category are in the survey.



**Table III.C.3 Percent of total premiums contributed by employees enrolled in single coverage through State and local government jobs by government type and size and census division: United States, 2021**

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	11.2%	13.6%	9.2%	11.7%	10.3%	12.5%	9.1%
Census division:							
New England	20.3%	19.9%	13.6%	22.0%	22.1%	25.0%	21.0%
Middle Atlantic	11.7%	17.0%	13.0%	15.6%	15.2%	21.5% *	2.8%
East North Central	13.0%	14.5%	10.0%	14.2%	14.7%	13.4%	8.2%
West North Central	7.2%	8.1%	6.8%	9.2%	5.6%	6.0%	--
South Atlantic	11.0%	13.9%	8.9%	9.4%	9.4%	10.7%	10.2%
East South Central	9.1%	9.9%	5.6%	4.7%	10.5%	10.4%	18.2%
West South Central	11.7%	10.2%	7.4%	15.0%	6.5% *	16.7%	20.4%
Mountain	9.7%	11.5%	11.2%	9.2%	5.5%	--	13.8%
Pacific	10.6%	16.2%	10.9%	6.9%	11.4%	11.0%	3.5%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 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 few reported values in cell.

**Table III.C.3 Standard errors for percent of total premiums contributed by employees enrolled in single coverage through State and local government jobs by government type and size and census division: United States, 2021**

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	0.30%	0.53%	0.57%	0.59%	0.72%	0.64%	0.94%
Census division:							
New England	0.83%	0.07%	1.99%	1.56%	2.18%	0.00%	0.00%
Middle Atlantic	0.76%	1.38%	1.37%	1.49%	2.24%	7.05% *	0.17%
East North Central	0.55%	0.35%	1.40%	1.46%	1.60%	1.56%	0.16%
West North Central	0.58%	0.19%	0.93%	1.81%	1.50%	0.63%	--
South Atlantic	0.32%	0.00%	1.66%	1.10%	1.04%	0.71%	0.60%
East South Central	0.87%	1.82%	1.09%	1.04%	1.39%	0.38%	1.87%
West South Central	1.47%	2.84%	1.52%	2.21%	1.97% *	0.57%	4.72%
Mountain	0.77%	1.40%	2.28%	1.66%	1.34%	--	0.00%
Pacific	0.63%	0.01%	2.95%	1.16%	1.75%	3.03%	0.47%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 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 few reported values in cell.

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

**Table III.C.4 Percent of State and local government employees enrolled in a health insurance plan that takes single coverage through State and local government jobs by government type and size and census division: United States, 2021**

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	48.4%	49.1%	50.3%	46.0%	48.3%	50.8%	47.6%
Census division:							
New England	38.5%	35.9%	35.8%	38.3%	42.0%	41.5%	48.1%
Middle Atlantic	39.2%	47.4%	32.1%	35.2%	33.1%	36.3%	41.6%
East North Central	40.3%	42.6%	42.9%	36.6%	39.9%	37.8%	39.0%
West North Central	54.2%	44.1%	59.2%	52.7%	61.8%	56.5%	--
South Atlantic	54.7%	55.9%	60.6%	57.8%	50.6%	56.7%	53.8%
East South Central	55.4%	60.6%	66.0%	56.7%	47.1%	47.3%	47.7%
West South Central	62.5%	60.4%	70.1%	61.2%	64.6%	64.6%	57.6%
Mountain	48.6%	41.4%	50.6%	50.6%	53.6%	48.3%	51.7%
Pacific	40.7%	43.1%	40.8%	35.9%	41.6%	36.5%	40.0%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

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

-- Data suppressed due to high standard errors or few reported values in cell.

**Table III.C.4 Standard errors for percent of State and local government employees enrolled in a health insurance plan that take single coverage through State and local government jobs by government type and size and census division: United States, 2021**

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	0.39%	0.53%	1.20%	1.09%	1.24%	1.16%	0.72%
Census division:							
New England	0.77%	0.11%	2.75%	1.53%	1.95%	0.00%	0.00%
Middle Atlantic	0.74%	1.17%	1.53%	2.08%	3.12%	0.53%	0.27%
East North Central	1.02%	1.44%	2.51%	2.66%	2.73%	4.04%	0.39%
West North Central	1.38%	0.97%	2.70%	3.77%	4.25%	0.12%	--
South Atlantic	0.71%	0.00%	3.07%	2.57%	2.60%	1.33%	1.01%
East South Central	1.81%	3.55%	3.78%	3.69%	2.77%	1.65%	1.60%
West South Central	0.75%	0.54%	2.06%	1.94%	2.51%	0.59%	0.71%
Mountain	1.41%	1.65%	3.18%	2.95%	3.97%	5.10%	0.00%
Pacific	0.95%	0.01%	6.27%	2.84%	2.54%	2.16%	1.67%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

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

-- Data suppressed due to high standard errors or few reported values in cell.

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

**Table III.D.1 Average total family premium (in dollars) per employee enrolled through State and local government jobs by government type and size and census division: United States, 2021**

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	23,255	22,084	23,606	23,965	23,022	22,696	24,488
Census division:							
New England	26,185	24,586	27,130	27,547	27,054	23,098	24,855
Middle Atlantic	25,917	21,519	26,324	27,266	26,901	25,665	27,153
East North Central	24,017	22,869	23,534	25,462	23,746	25,421	24,223
West North Central	22,682	23,037	21,489	22,182	24,281	21,584	--
South Atlantic	21,335	20,810	23,069	20,731	20,373	21,798	22,564
East South Central	18,412	18,128	18,209	16,541	17,237	20,741	26,813
West South Central	19,871	20,642	19,472	20,160	18,573	18,110	21,532
Mountain	21,639	20,579	22,323	21,439	22,831	18,239	23,348
Pacific	23,448	23,770	23,774	23,127	23,452	25,262	22,456

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

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

-- Data suppressed due to high standard errors or few reported values in cell.

**Table III.D.1 Standard errors for average total family premium (in dollars) per employee enrolled through State and local government jobs by government type and size and census division: United States, 2021**

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	178.12	425.85	387.32	451.87	434.65	380.04	142.01
Census division:							
New England	304.94	123.69	1,350.50	633.64	636.53	0.00	0.00
Middle Atlantic	721.59	2,602.52	985.34	714.50	1,060.41	551.81	102.48
East North Central	443.79	445.34	891.21	1,375.05	908.85	136.29	168.55
West North Central	497.87	302.47	471.90	915.72	2,146.39	191.56	--
South Atlantic	271.60	0.00	1,440.81	1,277.81	783.26	610.81	488.92
East South Central	556.05	640.57	770.43	798.12	1,274.51	448.26	798.30
West South Central	454.53	335.89	1,736.80	1,149.58	1,524.16	344.58	557.06
Mountain	353.75	196.81	710.26	1,159.74	1,005.72	439.91	0.00
Pacific	227.63	1.36	676.35	965.67	628.14	678.63	412.97

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

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

-- Data suppressed due to high standard errors or few reported values in cell.

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

**Table III.D.2 Average total employee contribution (in dollars) per employee enrolled for family coverage through State and local government jobs by government type and size and census division: United States, 2021**

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	4,456	4,467	4,550	5,271	5,114	5,282	2,554
Census division:							
New England	5,394	4,803	4,881	6,182	5,825	5,768	5,125
Middle Atlantic	3,455	6,549	3,149	4,733	4,222	--	459
East North Central	4,137	3,715	4,777	5,366	3,608	4,308	1,152
West North Central	4,824	3,121	5,446	5,924	5,936	5,514	--
South Atlantic	5,076	3,793	6,022	5,352	5,840	6,097	5,188
East South Central	4,842	4,309	4,363	5,673	4,655	4,533	5,472
West South Central	7,494	7,093	7,583	8,046	7,030	9,803	6,628
Mountain	5,081	3,462	4,456	6,277	6,756	--	4,945
Pacific	3,553	4,136	3,432	3,408	4,745	3,067 *	1,789

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 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 few reported values in cell.

**Table III.D.2 Standard errors for average total employee contribution (in dollars) per employee enrolled for family coverage through State and local government jobs by government type and size and census division: United States, 2021**

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	124.63	280.30	292.12	378.57	246.62	398.05	128.73
Census division:							
New England	155.17	28.73	333.61	439.39	437.74	0.00	0.00
Middle Atlantic	421.62	1,318.39	353.16	488.33	462.15	--	40.45
East North Central	421.22	195.17	919.38	1,414.79	519.42	12.48	96.36
West North Central	248.21	83.49	579.75	784.65	690.03	584.76	--
South Atlantic	128.55	0.00	768.97	518.95	458.91	448.41	197.15
East South Central	233.70	238.91	588.34	587.30	469.50	218.58	357.93
West South Central	257.80	246.67	1,132.61	728.13	774.22	381.85	410.45
Mountain	356.75	342.31	472.33	889.93	908.11	--	0.00
Pacific	290.94	0.48	483.17	639.48	862.03	958.75 *	353.74

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 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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Standard errors of zero indicate that all governments in the category are in the survey.

**Table III.D.3 Percent of total premiums contributed by employees enrolled in family coverage through State and local government jobs by government type and size and census division: United States, 2021**

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	19.2%	20.2%	19.3%	22.0%	22.2%	23.3%	10.4%
Census division:							
New England	20.6%	19.5%	18.0%	22.4%	21.5%	25.0%	20.6%
Middle Atlantic	13.3%	30.4% *	12.0%	17.4%	15.7%	--	1.7%
East North Central	17.2%	16.2%	20.3%	21.1%	15.2%	16.9%	4.8%
West North Central	21.3%	13.5%	25.3%	26.7%	24.4%	25.5%	--
South Atlantic	23.8%	18.2%	26.1%	25.8%	28.7%	28.0%	23.0%
East South Central	26.3%	23.8%	24.0%	34.3%	27.0%	21.9%	20.4%
West South Central	37.7%	34.4%	38.9%	39.9%	37.8%	54.1%	30.8%
Mountain	23.5%	16.8%	20.0%	29.3%	29.6%	--	21.2%
Pacific	15.2%	17.4%	14.4%	14.7%	20.2%	12.1% *	8.0%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 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 few reported values in cell.

**Table III.D.3 Standard errors for percent of total premiums contributed by employees enrolled in family coverage through State and local government jobs by government type and size and census division: United States, 2021**

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	0.57%	1.62%	1.14%	1.38%	1.07%	1.89%	0.51%
Census division:							
New England	0.59%	0.14%	1.36%	1.56%	1.51%	0.00%	0.00%
Middle Atlantic	1.95%	9.78% *	1.12%	1.68%	1.75%	--	0.15%
East North Central	1.56%	0.81%	3.50%	4.77%	1.97%	0.14%	0.43%
West North Central	1.08%	0.35%	2.71%	3.62%	3.03%	2.94%	--
South Atlantic	0.59%	0.00%	3.01%	2.11%	2.32%	2.53%	0.81%
East South Central	1.20%	1.77%	3.30%	4.02%	1.47%	1.41%	1.77%
West South Central	1.15%	0.76%	4.66%	4.40%	3.30%	1.25%	1.27%
Mountain	1.66%	1.74%	2.16%	3.76%	4.65%	--	0.00%
Pacific	1.21%	0.00%	2.11%	2.48%	3.49%	3.86% *	1.67%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 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 few reported values in cell.

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

**Table III.D.4 Percent of State and local government employees enrolled in a health insurance plan that takes family coverage through State and local government jobs by government type and size and census division: United States, 2021**

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	33.3%	31.0%	33.2%	36.5%	32.6%	29.2%	36.5%
Census division:							
New England	47.9%	49.5%	46.1%	50.2%	43.7%	58.5%	51.9%
Middle Atlantic	50.0%	42.1%	49.7%	48.6%	49.2%	50.9%	57.7%
East North Central	43.7%	40.5%	42.8%	50.1%	42.4%	39.1%	45.7%
West North Central	30.5%	39.1%	25.2%	32.3%	25.9%	24.1%	--
South Atlantic	25.2%	24.3%	21.1%	23.1%	29.5%	22.0%	25.3%
East South Central	27.4%	25.8%	20.9%	25.7%	32.1%	29.5%	31.7%
West South Central	15.2%	13.1%	12.8%	17.0%	14.4%	17.4%	18.5%
Mountain	32.1%	32.6%	32.8%	30.1%	31.9%	32.5%	32.7%
Pacific	36.1%	31.1%	40.5%	41.6%	34.8%	42.1%	38.2%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

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

-- Data suppressed due to high standard errors or few reported values in cell.

**Table III.D.4 Standard errors for percent of State and local government employees enrolled in a health insurance plan that take family coverage through State and local government jobs by government type and size and census division: United States, 2021**

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	0.47%	0.86%	1.23%	1.29%	1.43%	1.30%	0.64%
Census division:							
New England	1.06%	0.54%	3.12%	1.97%	3.00%	0.00%	0.00%
Middle Atlantic	1.44%	4.03%	2.47%	3.06%	5.42%	2.28%	0.29%
East North Central	1.30%	1.77%	2.72%	3.27%	3.80%	2.77%	1.15%
West North Central	1.40%	2.03%	2.86%	3.71%	3.04%	0.71%	--
South Atlantic	0.86%	0.00%	2.24%	2.13%	3.61%	1.94%	0.74%
East South Central	1.73%	3.03%	3.04%	3.31%	3.98%	1.11%	2.28%
West South Central	0.69%	0.83%	1.60%	1.83%	2.09%	0.98%	0.91%
Mountain	1.24%	1.92%	2.85%	3.00%	3.52%	4.84%	0.00%
Pacific	1.08%	0.02%	5.08%	4.35%	2.84%	3.26%	1.88%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

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

-- Data suppressed due to high standard errors or few reported values in cell.

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

**Table III.E.1 Average total employee-plus-one premium (in dollars) per employee enrolled through State and local government jobs by government type and size and census division: United States, 2021**

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	16,116	15,394	16,706	16,336	16,499	15,024	16,931
Census division:							
New England	20,844	19,673	20,953	20,774	22,348	--	--
Middle Atlantic	20,084	21,274	20,908	19,276	20,000	18,863	13,928
East North Central	17,584	16,560	16,266	17,317	19,793	16,151	20,556
West North Central	16,065	13,899	16,657	16,970	18,134	15,541	--
South Atlantic	14,635	13,341	15,910	16,049	14,628	14,413	15,437
East South Central	13,398	12,409	13,213	11,567	13,341	15,630	19,881
West South Central	14,155	14,519	13,360	13,860	13,006	12,109	16,747
Mountain	15,693	15,291	15,864	16,649	16,767	11,732	16,452
Pacific	17,088	16,160	16,601	16,780	17,265	18,655	18,459

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

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

-- Data suppressed due to high standard errors or few reported values in cell.

**Table III.E.1 Standard errors for average total employee-plus-one premium (in dollars) per employee enrolled through State and local government jobs by government type and size and census division: United States, 2021**

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	132.40	245.13	308.67	309.67	367.17	294.12	323.65
Census division:							
New England	524.75	0.00	862.11	765.80	1,597.16	--	--
Middle Atlantic	490.72	1,023.09	962.89	701.62	872.19	357.84	159.17
East North Central	460.11	855.47	869.86	616.38	1,169.46	634.10	418.79
West North Central	549.46	553.71	562.23	955.87	1,954.87	154.46	--
South Atlantic	199.70	0.00	931.67	1,126.52	615.82	267.34	370.75
East South Central	313.49	445.34	868.20	631.17	635.08	157.66	1,261.75
West South Central	352.40	445.87	687.72	686.71	676.24	211.33	1,339.81
Mountain	250.92	116.04	528.62	644.06	963.13	486.20	0.00
Pacific	213.71	3.74	760.27	846.87	613.70	542.32	263.59

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

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

-- Data suppressed due to high standard errors or few reported values in cell.

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

**Table III.E.2 Average total employee contribution (in dollars) per enrolled employee for employee-plus-one coverage through State and local government jobs by government type and size and census division: United States, 2021**

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	3,247	2,983	3,259	3,642	3,441	3,238	3,076
Census division:							
New England	3,755	3,101	3,171	3,793	5,005	--	--
Middle Atlantic	2,648	2,419	2,581	2,855	2,462	--	7,502
East North Central	2,921	2,951	3,189	3,140	3,094	2,062	1,950
West North Central	3,548	2,476	3,916	4,058	4,525	2,953	--
South Atlantic	3,492	3,367	3,452	3,916	3,621	3,623	3,352
East South Central	2,977	2,579	3,315	2,970	3,021	3,253	3,421
West South Central	4,590	4,022	4,439	5,485	4,441	5,197	4,911
Mountain	3,124	2,184	3,447	4,677	3,717	--	3,721
Pacific	2,298	2,538	1,893	2,560	2,734	2,217	1,258

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

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

-- Data suppressed due to high standard errors or few reported values in cell.

**Table III.E.2 Standard errors for average total employee contribution (in dollars) per enrolled employee for employee-plus-one coverage through State and local government jobs by government type and size and census division: United States, 2021**

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	59.87	80.58	140.58	149.90	149.87	139.57	232.54
Census division:							
New England	170.99	0.00	401.84	244.32	347.64	--	--
Middle Atlantic	148.27	81.61	318.07	372.51	311.43	--	97.81
East North Central	116.64	203.25	352.12	333.16	255.52	300.09	13.81
West North Central	235.05	281.79	601.25	518.05	414.40	75.44	--
South Atlantic	90.51	0.00	389.59	376.53	365.46	84.80	128.90
East South Central	150.05	211.83	478.17	389.72	277.42	305.80	148.11
West South Central	187.11	276.33	248.67	448.24	360.16	335.03	797.00
Mountain	174.09	246.59	360.90	555.90	341.64	--	0.00
Pacific	133.13	1.53	310.63	263.69	418.01	515.47	219.74

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

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

-- Data suppressed due to high standard errors or few reported values in cell.

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



**Table III.E.3 Percent of total premiums contributed by employees enrolled in employee-plus-one coverage through State and local government jobs by government type and size and census division: United States, 2021**

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	20.1%	19.4%	19.5%	22.3%	20.9%	21.6%	18.2%
Census division:							
New England	18.0%	15.8%	15.1%	18.3%	22.4%	--	--
Middle Atlantic	13.2%	11.4%	12.3%	14.8%	12.3%	--	53.9%
East North Central	16.6%	17.8%	19.6%	18.1%	15.6%	12.8%	9.5%
West North Central	22.1%	17.8%	23.5%	23.9%	25.0%	19.0%	--
South Atlantic	23.9%	25.2%	21.7%	24.4%	24.8%	25.1%	21.7%
East South Central	22.2%	20.8%	25.1%	25.7%	22.6%	20.8%	17.2%
West South Central	32.4%	27.7%	33.2%	39.6%	34.1%	42.9%	29.3%
Mountain	19.9%	14.3%	21.7%	28.1%	22.2%	--	22.6%
Pacific	13.4%	15.7%	11.4%	15.3%	15.8%	11.9%	6.8%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

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

-- Data suppressed due to high standard errors or few reported values in cell.

**Table III.E.3 Standard errors for percent of total premiums contributed by employees enrolled in employee-plus-one coverage through State and local government jobs by government type and size and census division: United States, 2021**

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	0.38%	0.56%	0.89%	0.94%	0.90%	1.06%	1.32%
Census division:							
New England	0.76%	0.00%	1.62%	0.94%	2.16%	--	--
Middle Atlantic	0.79%	0.61%	1.53%	1.72%	1.74%	--	1.32%
East North Central	0.72%	1.04%	2.14%	1.90%	1.65%	1.36%	0.20%
West North Central	1.45%	1.38%	4.09%	3.73%	3.10%	0.30%	--
South Atlantic	0.53%	0.00%	2.29%	1.83%	1.97%	0.67%	0.88%
East South Central	1.15%	1.10%	3.97%	4.03%	1.90%	2.09%	1.65%
West South Central	0.86%	1.16%	2.57%	2.98%	2.30%	2.03%	2.51%
Mountain	1.06%	1.65%	2.45%	3.11%	1.59%	--	0.00%
Pacific	0.79%	0.01%	1.85%	1.60%	2.18%	2.80%	1.29%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

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

-- Data suppressed due to high standard errors or few reported values in cell.

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

**Table III.E.4 Percent of State and local government employees enrolled in a health insurance plan that takes employee-plus-one coverage through State and local government jobs by government type and size and census division: United States, 2021**

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	18.3%	19.9%	16.5%	17.5%	19.1%	20.0%	15.8%
Census division:							
New England	13.6%	14.6%	18.1%	11.5%	14.3%	0.0%	0.0%
Middle Atlantic	10.9%	10.5% *	18.2%	16.2%	17.7%	12.8%	0.7%
East North Central	16.0%	16.9%	14.3%	13.3%	17.7%	23.1%	15.3%
West North Central	15.3%	16.8%	15.6%	15.0%	12.3%	19.4%	--
South Atlantic	20.1%	19.8%	18.4%	19.1%	19.8%	21.3%	20.9%
East South Central	17.2%	13.7%	13.0%	17.5%	20.7%	23.2%	20.6%
West South Central	22.3%	26.5%	17.0%	21.8%	21.0%	18.0%	23.9%
Mountain	19.3%	26.0%	16.6%	19.3%	14.5%	19.3%	15.6%
Pacific	23.3%	25.8%	18.7%	22.5%	23.6%	21.4%	21.8%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 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 few reported values in cell.

**Table III.E.4 Standard errors for percent of State and local government employees enrolled in a health insurance plan that take employee-plus-one coverage through State and local government jobs by government type and size and census division: United States, 2021**

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	0.27%	0.60%	0.72%	0.68%	0.75%	0.41%	0.35%
Census division:							
New England	0.81%	0.65%	1.70%	1.41%	2.50%	0.00%	0.00%
Middle Atlantic	1.13%	3.93% *	1.69%	1.80%	3.00%	1.94%	0.02%
East North Central	0.91%	1.53%	1.42%	2.09%	2.97%	1.27%	1.27%
West North Central	1.13%	1.08%	2.99%	2.71%	2.33%	0.83%	--
South Atlantic	0.44%	0.00%	1.88%	1.57%	1.75%	0.91%	0.57%
East South Central	0.96%	1.74%	1.64%	1.90%	2.79%	1.22%	2.51%
West South Central	0.56%	0.34%	1.29%	1.36%	1.75%	0.39%	0.79%
Mountain	0.69%	0.52%	1.28%	1.68%	1.44%	2.65%	0.00%
Pacific	0.46%	0.01%	2.62%	1.85%	1.25%	1.19%	0.31%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 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 few reported values in cell.

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

**Table III.F.1 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, 2021**

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	71.6%	69.9%	83.6%	80.0%	74.8%	79.1%	50.6%
Census division:							
New England	71.4%	84.2%	44.8%	79.0%	71.3%	100.0%	14.9%
Middle Atlantic	36.2%	50.0%	62.1%	54.2%	41.8%	17.3%	1.6% *
East North Central	86.0%	82.4%	88.8%	85.1%	90.1%	99.7%	73.6%
West North Central	88.8%	78.5%	96.7%	88.6%	91.4%	93.6%	--
South Atlantic	83.9%	84.8%	92.6%	88.9%	85.8%	84.8%	77.6%
East South Central	91.0%	95.2%	93.2%	93.9%	86.9%	99.5%	70.5%
West South Central	75.4%	50.3% *	79.3%	83.5%	81.1%	92.3%	90.3%
Mountain	91.9%	97.6%	89.2%	95.8%	89.1%	--	91.8%
Pacific	48.7%	42.7%	86.5%	71.5%	51.3%	49.3%	24.2%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 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 few reported values in cell.

**Table III.F.1 Standard errors 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, 2021**

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	1.18%	3.16%	1.66%	1.95%	2.45%	3.37%	1.77%
Census division:							
New England	2.86%	0.70%	8.97%	3.75%	7.09%	0.00%	0.00%
Middle Atlantic	4.26%	12.87%	5.77%	6.51%	8.52%	2.57%	0.87% *
East North Central	2.48%	6.87%	3.15%	5.02%	4.40%	0.12%	1.42%
West North Central	1.79%	2.60%	1.32%	5.35%	5.74%	5.54%	--
South Atlantic	1.25%	0.00%	3.37%	3.62%	4.13%	3.93%	2.56%
East South Central	2.01%	2.56%	3.43%	2.57%	6.01%	0.35%	6.79%
West South Central	6.47%	19.64% *	4.93%	5.11%	6.84%	0.94%	2.52%
Mountain	2.16%	0.67%	3.47%	2.05%	5.15%	--	0.00%
Pacific	2.43%	0.04%	3.76%	6.07%	6.91%	11.14%	1.98%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 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 few reported values in cell.

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

**Table III.F.2 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, 2021**

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	1,491	1,100	1,779	1,683	1,543	1,660	1,567
Census division:							
New England	1,088	873	1,335	1,190	1,216	1,651	249
Middle Atlantic	1,244	--	1,437	1,323	1,157	424	1,839
East North Central	1,598	1,377	1,925	2,044	1,400	1,259	984
West North Central	1,790	1,413	2,114	2,203	1,458	1,380	--
South Atlantic	1,465	1,223	1,761	1,788	1,441	1,545	1,549
East South Central	1,351	1,139	1,688	1,353	1,390	1,852	1,386
West South Central	1,700	739	1,839	1,963	1,925	1,915	1,771
Mountain	1,529	897	1,756	1,484	1,814	--	1,603
Pacific	1,085	739	1,040	1,018	1,338	1,125	1,556

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

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

-- Data suppressed due to high standard errors or few reported values in cell.

**Table III.F.2 Standard errors 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, 2021**

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	26.79	37.77	67.03	62.69	74.90	82.47	26.59
Census division:							
New England	46.86	12.18	200.15	105.37	128.39	0.00	0.00
Middle Atlantic	125.62	--	187.30	148.92	92.44	20.83	93.96
East North Central	87.55	130.14	162.36	244.48	242.76	107.21	47.21
West North Central	75.29	62.91	143.87	135.16	154.27	1.24	--
South Atlantic	37.59	0.00	279.86	188.30	122.04	82.86	37.10
East South Central	53.29	95.13	149.71	68.39	124.52	101.88	228.84
West South Central	76.89	130.93	112.61	127.97	120.08	112.50	81.37
Mountain	137.27	70.50	115.95	166.11	418.46	--	0.00
Pacific	84.91	1.19	121.66	106.22	299.58	201.25	102.79

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

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

-- Data suppressed due to high standard errors or few reported values in cell.

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

**Table III.F.3 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, 2021**

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	2,853	2,005	3,385	3,199	3,058	3,407	2,907
Census division:							
New England	2,413	1,800	3,223	2,794	2,689	3,928	512
Middle Atlantic	2,345	--	2,670	2,880	2,496	958	3,763
East North Central	3,104	2,730	3,577	3,970	2,723	2,467	1,805
West North Central	3,106	2,159	3,729	3,653	3,057	3,151	--
South Atlantic	2,948	1,841	3,038	3,000	3,576	3,391	3,208
East South Central	2,577	2,054	4,257	2,339	2,803	2,991	--
West South Central	3,646	1,866	4,541	3,994	3,636	4,402	4,078
Mountain	2,726	1,623	3,903	3,052	3,459	3,356	2,302
Pacific	2,543	1,836	2,658	2,404	2,703	4,066	2,451

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

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

-- Data suppressed due to high standard errors or few reported values in cell.

**Table III.F.3 Standard errors 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, 2021**

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	71.48	105.16	160.28	168.68	169.83	215.89	82.95
Census division:							
New England	77.28	48.76	248.21	169.67	193.73	0.00	0.00
Middle Atlantic	282.32	--	430.79	336.80	274.49	52.26	157.45
East North Central	209.27	353.16	361.62	548.46	518.74	213.37	76.69
West North Central	157.51	211.32	354.43	323.01	358.05	33.71	--
South Atlantic	139.37	0.00	317.80	361.62	442.56	223.43	126.39
East South Central	127.90	159.85	479.99	187.78	272.07	190.57	--
West South Central	193.86	270.41	645.08	335.96	553.23	145.88	188.24
Mountain	161.96	64.55	552.86	415.04	354.38	493.06	0.00
Pacific	186.44	1.03	304.38	303.59	423.22	888.24	268.01

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

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

-- Data suppressed due to high standard errors or few reported values in cell.

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

**Table III.F.4 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, 2021**

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	71.0%	79.1%	62.6%	63.9%	69.4%	60.7%	75.8%
Census division:							
New England	75.4%	93.0%	64.9%	62.4%	64.7%	99.7%	99.6%
Middle Atlantic	83.3%	93.3%	77.4%	70.1%	86.1%	99.8%	83.2%
East North Central	59.3%	65.6%	56.5%	56.5%	49.5%	45.6%	88.0%
West North Central	58.3%	79.3%	47.0%	37.9%	61.0%	71.3%	--
South Atlantic	70.5%	70.9%	78.8%	67.4%	70.9%	63.7%	71.7%
East South Central	71.8%	73.2%	71.5%	76.9%	79.7%	33.4%	48.6%
West South Central	69.9%	88.7%	70.2%	67.6%	67.4%	44.2%	57.9%
Mountain	67.3%	77.3%	59.1%	65.3%	73.1%	--	54.3%
Pacific	76.7%	81.0%	55.6%	66.9%	71.5%	81.8%	89.6%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

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

-- Data suppressed due to high standard errors or few reported values in cell.

**Table III.F.4 Standard errors 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, 2021**

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	0.82%	1.20%	2.11%	2.16%	2.33%	3.29%	1.42%
Census division:							
New England	2.31%	0.17%	8.72%	4.24%	6.39%	0.00%	0.00%
Middle Atlantic	1.69%	3.62%	4.96%	5.54%	4.48%	0.05%	0.35%
East North Central	3.36%	6.93%	5.60%	6.70%	9.36%	12.79%	2.03%
West North Central	3.56%	4.33%	4.44%	7.36%	13.17%	3.58%	--
South Atlantic	1.32%	0.00%	5.47%	5.69%	4.95%	3.27%	1.86%
East South Central	3.09%	5.95%	6.36%	5.30%	6.38%	7.21%	6.74%
West South Central	2.25%	2.80%	4.69%	5.01%	5.11%	4.66%	6.14%
Mountain	2.35%	2.21%	5.24%	6.33%	5.82%	--	0.00%
Pacific	1.84%	0.06%	7.18%	5.65%	4.99%	4.74%	2.34%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

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

-- Data suppressed due to high standard errors or few reported values in cell.

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

**Table III.F.5 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, 2021**

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	22.41	22.33	23.92	23.63	22.89	23.80	19.66
Census division:							
New England	18.34	15.70	18.55	20.02	20.38	32.46	20.06
Middle Atlantic	18.66	20.49	17.63	20.43	20.64	22.86	14.65
East North Central	21.90	23.35	21.63	22.90	18.60	20.73	21.84
West North Central	25.22	24.82	29.02	25.22	24.40	18.27	--
South Atlantic	24.04	24.55	23.80	22.04	23.34	26.41	23.96
East South Central	27.51	27.19	30.64	27.99	26.49	30.73	24.65
West South Central	27.37	26.14	28.53	27.87	27.95	29.72	27.00
Mountain	27.51	24.25	29.64	29.18	28.12	33.97	29.16
Pacific	16.98	16.56	20.25	20.27	18.21	15.65	14.31

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

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

-- Data suppressed due to high standard errors or few reported values in cell.

**Table III.F.5 Standard errors 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, 2021**

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	0.20	0.23	0.56	0.45	0.59	0.78	0.47
Census division:							
New England	0.40	0.17	2.35	0.65	1.05	0.00	0.00
Middle Atlantic	0.38	0.52	1.03	1.19	1.73	0.35	0.22
East North Central	0.59	0.99	0.99	1.52	1.28	0.81	0.20
West North Central	0.72	0.75	1.99	2.12	1.21	0.33	--
South Atlantic	0.36	0.00	1.50	1.34	1.20	1.28	0.67
East South Central	0.46	0.91	1.11	0.83	0.85	0.21	1.70
West South Central	0.61	0.86	0.85	0.71	1.98	0.13	1.09
Mountain	0.67	0.86	1.25	1.05	2.11	2.58	0.00
Pacific	0.36	0.00	1.12	0.97	0.87	0.87	0.65

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

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

-- Data suppressed due to high standard errors or few reported values in cell.

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

**Table III.F.6 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, 2021**

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	19.4%	18.9%	20.0%	21.1%	18.0%	20.6%	19.2%
Census division:							
New England	19.6%	10.9%	30.2%	24.4%	15.6%	--	--
Middle Atlantic	20.9%	19.7%	18.9%	25.7%	16.0%	--	--
East North Central	17.0%	17.3%	18.0%	18.2%	13.0%	24.8%	19.6%
West North Central	19.5%	22.4%	18.7%	22.3%	16.3%	15.3%	--
South Atlantic	19.7%	19.6%	20.1%	21.0%	21.3%	17.5%	18.1%
East South Central	20.3%	18.9%	24.6%	20.4%	22.5%	22.3%	16.5%
West South Central	21.6%	24.0%	22.5%	22.0%	19.5%	23.2%	21.9%
Mountain	20.8%	20.4%	20.5%	22.8%	21.6%	--	21.2%
Pacific	17.6%	16.2%	18.5%	18.6%	17.2%	19.6%	18.3%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

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

-- Data suppressed due to high standard errors or few reported values in cell.

**Table III.F.6 Standard errors 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, 2021**

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	0.25%	0.22%	0.56%	0.67%	0.67%	0.64%	0.36%
Census division:							
New England	1.41%	0.06%	5.08%	2.47%	1.14%	--	--
Middle Atlantic	1.61%	0.32%	1.18%	3.26%	2.24%	--	--
East North Central	0.79%	0.70%	1.11%	1.80%	1.57%	2.87%	0.18%
West North Central	1.07%	1.18%	1.54%	2.84%	2.51%	0.00%	--
South Atlantic	0.26%	0.00%	0.85%	0.67%	0.81%	0.50%	0.56%
East South Central	0.73%	0.62%	2.57%	1.64%	1.78%	0.85%	1.07%
West South Central	0.74%	2.81%	1.21%	0.73%	1.76%	1.62%	0.46%
Mountain	0.52%	0.99%	0.97%	1.64%	1.47%	--	0.00%
Pacific	0.44%	0.03%	1.00%	1.03%	1.03%	1.27%	1.33%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

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

-- Data suppressed due to high standard errors or few reported values in cell.

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



**Table III.F.7 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, 2021**

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	25.7%	20.5%	27.8%	29.6%	31.0%	32.5%	19.9%
Census division:							
New England	11.6%	7.0%	11.6%	16.9%	15.5%	0.0%	0.2%
Middle Atlantic	9.4%	6.7% *	16.9%	18.6%	14.9% *	0.0%	0.0%
East North Central	36.1%	34.2%	24.0%	31.2%	55.8%	54.4%	21.7%
West North Central	31.7%	18.1%	38.4%	40.3%	33.7% *	28.7%	--
South Atlantic	33.5%	35.1%	29.0%	42.1%	36.7%	29.9%	28.4%
East South Central	28.8%	24.6%	32.5%	20.9%	20.3% *	66.6%	69.6%
West South Central	26.2%	7.0%	27.7%	27.1%	32.4%	44.1%	37.7%
Mountain	30.4%	22.5%	33.5%	36.3%	28.5%	35.6%	40.4%
Pacific	19.8%	15.0%	32.0%	35.3%	26.2%	11.5% *	7.1%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 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 few reported values in cell.

**Table III.F.7 Standard errors 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, 2021**

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	0.81%	1.16%	1.87%	1.96%	2.46%	3.24%	1.47%
Census division:							
New England	1.14%	0.17%	2.67%	3.05%	3.33%	0.00%	0.00%
Middle Atlantic	1.54%	3.62% *	4.88%	4.36%	5.04% *	0.00%	0.00%
East North Central	3.29%	6.88%	4.04%	5.74%	8.60%	12.79%	1.78%
West North Central	3.67%	4.57%	4.76%	6.98%	13.81% *	3.58%	--
South Atlantic	1.59%	0.00%	7.26%	6.58%	6.11%	3.19%	1.85%
East South Central	3.41%	5.67%	6.64%	4.94%	6.38% *	7.21%	10.64%
West South Central	2.21%	1.18%	4.91%	4.76%	5.35%	5.90%	6.19%
Mountain	2.17%	2.23%	5.14%	6.59%	6.49%	7.10%	0.00%
Pacific	1.66%	0.06%	5.52%	5.61%	4.81%	3.74% *	1.46%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 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 few reported values in cell.

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

**Table III.F.8 Percent of State and local government employees enrolled with single coverage health insurance in a plan that had an individual maximum out-of-pocket by government type and size and census division: United States, 2021**

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	95.0%	96.6%	90.0%	93.2%	96.4%	97.5%	94.8%
Census division:							
New England	92.0%	99.8%	92.2%	90.2%	82.8%	100.0%	100.0%
Middle Atlantic	81.6%	78.6%	85.0%	79.2%	81.5%	99.4%	83.8%
East North Central	96.8%	99.3%	94.1%	96.1%	98.8%	90.8%	94.7%
West North Central	97.4%	99.8%	92.9%	100.0%	97.8%	100.0%	--
South Atlantic	96.4%	97.8%	93.0%	93.1%	97.9%	97.0%	95.4%
East South Central	96.7%	100.0%	91.3%	92.4%	98.5%	100.0%	99.3%
West South Central	98.4%	100.0%	93.6%	96.3%	100.0%	97.1%	100.0%
Mountain	98.1%	100.0%	90.7%	96.6%	99.4%	100.0%	100.0%
Pacific	94.9%	97.1%	67.3%	95.8%	95.6%	99.5%	100.0%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

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

-- Data suppressed due to high standard errors or few reported values in cell.

**Table III.F.8 Standard errors for percent of State and local government employees enrolled with single coverage health insurance in a plan that had an individual maximum out-of-pocket by government type and size and census division: United States, 2021**

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	0.61%	1.67%	2.31%	1.15%	0.82%	0.19%	0.43%
Census division:							
New England	2.03%	0.12%	2.57%	3.12%	6.22%	0.00%	0.00%
Middle Atlantic	3.94%	12.72%	3.92%	5.90%	6.86%	0.26%	0.26%
East North Central	0.72%	0.10%	2.64%	2.03%	1.10%	4.39%	0.53%
West North Central	1.41%	0.10%	4.55%	0.00%	2.09%	0.00%	--
South Atlantic	0.51%	0.00%	2.80%	3.20%	1.27%	0.33%	1.12%
East South Central	0.84%	0.02%	3.24%	2.89%	0.85%	0.00%	0.65%
West South Central	0.50%	0.01%	2.62%	2.62%	0.00%	0.33%	0.00%
Mountain	0.57%	0.00%	3.55%	1.90%	0.49%	0.00%	0.00%
Pacific	1.89%	0.09%	16.58%	2.04%	2.22%	0.16%	0.00%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

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

-- Data suppressed due to high standard errors or few reported values in cell.

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

**Table III.F.9 Percent of State and local government employees enrolled with family coverage in a health insurance plan that had a family maximum out-of-pocket by government type and size and census division: United States, 2021**

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	80.6%	90.6%	83.0%	77.5%	82.8%	88.2%	62.8%
Census division:							
New England	72.4%	89.5%	77.1%	61.0%	55.1%	0.0%	97.4%
Middle Atlantic	50.0%	65.7% *	79.1%	64.4%	70.7%	92.8%	9.6%
East North Central	81.6%	91.4%	82.8%	75.5%	74.7%	64.5%	93.8%
West North Central	89.1%	100.0%	85.7%	88.8%	72.6%	87.9%	--
South Atlantic	92.2%	97.2%	94.2%	90.1%	92.7%	90.5%	87.0%
East South Central	90.9%	99.8%	81.3%	75.2%	94.0%	100.0%	98.9%
West South Central	97.5%	100.0%	77.4%	98.6%	99.3%	98.9%	100.0%
Mountain	94.2%	100.0%	89.9%	90.1%	91.0%	86.4%	100.0%
Pacific	91.8%	91.6%	83.4%	85.6%	90.1%	97.1%	100.0%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 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 few reported values in cell.

**Table III.F.9 Standard errors for percent of State and local government employees enrolled with family coverage in a health insurance plan that had a family maximum out-of-pocket by government type and size and census division: United States, 2021**

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	1.27%	4.08%	1.99%	2.77%	2.55%	2.24%	1.98%
Census division:							
New England	2.53%	0.69%	6.82%	5.91%	6.59%	0.00%	0.00%
Middle Atlantic	3.99%	20.30% *	5.20%	6.86%	9.53%	3.99%	2.31%
East North Central	2.99%	1.29%	4.87%	8.49%	8.85%	1.63%	0.72%
West North Central	2.52%	0.02%	4.67%	4.82%	11.80%	0.44%	--
South Atlantic	1.48%	0.00%	3.19%	5.60%	4.23%	6.92%	2.65%
East South Central	2.03%	0.11%	6.31%	6.27%	3.12%	0.00%	1.14%
West South Central	0.87%	0.02%	8.08%	1.19%	0.48%	0.06%	0.00%
Mountain	1.57%	0.00%	4.43%	3.89%	4.20%	8.53%	0.00%
Pacific	1.23%	0.00%	4.94%	3.99%	3.78%	2.02%	0.00%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 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 few reported values in cell.

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

**Table III.F.10 Average individual out-of-pocket maximum (in dollars) per employee enrolled with single coverage in a health insurance plan that had a maximum out-of-pocket at State and local government units by government type and size and census division: United States, 2021**

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	4,149	4,276	4,081	4,193	4,008	4,212	4,091
Census division:							
New England	3,414	3,342	3,273	3,738	3,087	3,260	4,511
Middle Atlantic	4,775	4,905	4,770	4,622	4,258	4,493	5,008
East North Central	3,147	2,879	2,897	3,444	3,810	2,587	2,646
West North Central	3,697	3,363	4,291	3,566	3,550	3,314	--
South Atlantic	4,217	4,589	4,452	4,074	3,621	4,347	4,180
East South Central	4,979	5,121	4,868	5,516	5,393	3,397	2,196
West South Central	5,655	6,297	4,883	5,282	5,456	5,847	5,654
Mountain	4,260	4,653	4,133	4,014	3,969	4,199	4,558
Pacific	2,337	2,288	2,849	2,531	2,493	2,124	2,035

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

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

-- Data suppressed due to high standard errors or few reported values in cell.

**Table III.F.10 Standard errors for average individual out-of-pocket maximum (in dollars) per employee enrolled with single coverage in a health insurance plan that had a maximum out-of-pocket at State and local government units by government type and size and census division: United States, 2021**

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	43.18	57.01	113.58	112.11	135.12	123.66	109.25
Census division:							
New England	112.15	97.86	269.39	200.50	331.09	0.00	0.00
Middle Atlantic	148.93	412.60	389.85	384.37	507.89	326.46	19.12
East North Central	109.84	69.79	186.41	245.45	419.53	245.70	257.78
West North Central	153.94	76.40	356.09	238.86	350.02	35.99	--
South Atlantic	63.29	0.00	264.19	199.36	180.93	154.82	158.80
East South Central	206.50	420.12	376.35	292.25	380.27	197.18	348.80
West South Central	103.17	215.71	213.92	240.78	332.73	31.41	221.95
Mountain	82.73	165.96	193.60	228.29	184.64	390.87	0.00
Pacific	57.21	0.14	177.52	181.18	161.53	125.78	109.47

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

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

-- Data suppressed due to high standard errors or few reported values in cell.

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

**Table III.F.11 Average family maximum out-of-pocket (in dollars) per employee enrolled with family coverage in a health insurance plan that had a maximum out-of-pocket at State and local government units by government type and size and census division: United States, 2021**

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	7,372	7,754	7,670	7,371	7,313	7,390	6,410
Census division:							
New England	6,112	5,509	6,246	7,041	5,483	--	9,004
Middle Atlantic	9,467	9,091	8,959	9,531	10,420	10,558	7,696
East North Central	5,684	5,752	6,598	5,671	5,658	3,711	4,375
West North Central	6,619	5,231	8,182	7,212	6,610	8,889	--
South Atlantic	8,702	11,227	8,342	7,706	7,196	8,444	7,615
East South Central	9,639	10,848	10,836	9,502	10,924	5,058	--
West South Central	10,691	12,148	10,047	9,379	10,120	11,510	10,478
Mountain	8,685	9,811	8,110	7,533	7,329	7,633	10,706
Pacific	4,527	4,199	6,275	5,423	4,581	4,692	3,617

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

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

-- Data suppressed due to high standard errors or few reported values in cell.

**Table III.F.11 Standard errors for average family maximum out-of-pocket (in dollars) per employee enrolled with family coverage in a health insurance plan that had a maximum out-of-pocket at State and local government units by government type and size and census division: United States, 2021**

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	119.32	121.58	282.00	284.34	371.15	376.70	322.44
Census division:							
New England	194.25	211.18	382.12	424.03	678.53	--	0.00
Middle Atlantic	428.46	625.56	698.18	991.15	1,093.13	973.87	330.17
East North Central	257.95	196.84	814.07	408.79	906.44	56.08	602.34
West North Central	260.90	371.48	608.43	628.52	584.69	733.99	--
South Atlantic	243.60	0.00	472.59	513.27	627.05	948.78	311.61
East South Central	559.30	900.26	816.39	854.18	936.31	433.02	--
West South Central	281.04	439.77	476.21	555.53	976.26	110.80	475.23
Mountain	195.91	231.32	429.39	555.03	475.28	625.56	0.00
Pacific	170.95	1.52	582.21	618.60	422.83	483.61	230.56

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

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

-- Data suppressed due to high standard errors or few reported values in cell.

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

**Table III.F.12 Among State and local government enrollees with single coverage: Percent in a high deductible health insurance plan by government type and size and census division: United States, 2021**

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	37.3%	25.5%	49.1%	43.6%	43.4%	45.3%	31.7%
Census division:							
New England	25.9%	24.2%	23.8%	30.6%	28.6%	50.4%	0.4%
Middle Atlantic	13.8%	12.6% *	27.0%	29.7%	17.3%	0.3% *	1.4% *
East North Central	46.3%	43.0%	52.9%	50.1%	51.8%	36.6%	21.4%
West North Central	59.7%	43.6%	61.8%	68.3%	68.1%	47.9%	--
South Atlantic	47.1%	42.8%	57.7%	56.5%	46.6%	53.7%	44.2%
East South Central	32.8%	24.5%	43.6%	27.4%	36.2%	64.9%	--
West South Central	43.6%	7.4%	50.5%	51.6%	59.7%	53.4%	61.9%
Mountain	42.6%	28.5%	59.2%	49.2%	41.3%	--	47.8%
Pacific	15.0%	7.2%	28.0%	18.8%	20.0%	17.2% *	13.3%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 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 few reported values in cell.

**Table III.F.12 Standard errors for among State and local government enrollees with single coverage: Percent in a high deductible health insurance plan by government type and size and census division: United States, 2021**

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	0.88%	1.06%	2.47%	2.52%	2.72%	2.81%	1.26%
Census division:							
New England	2.03%	0.36%	6.37%	4.32%	5.71%	0.00%	0.00%
Middle Atlantic	1.75%	3.93% *	5.27%	6.23%	5.03%	0.11% *	0.86% *
East North Central	3.37%	6.59%	6.00%	7.19%	10.20%	2.12%	2.27%
West North Central	3.63%	5.14%	5.88%	7.74%	9.33%	4.14%	--
South Atlantic	1.54%	0.00%	7.47%	6.14%	6.12%	3.47%	2.00%
East South Central	3.63%	6.10%	7.79%	6.78%	8.84%	5.78%	--
West South Central	2.64%	1.49%	5.54%	5.96%	6.71%	6.10%	5.79%
Mountain	3.15%	3.43%	5.79%	7.15%	8.38%	--	0.00%
Pacific	1.56%	0.01%	8.12%	4.74%	4.93%	9.56% *	2.04%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 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 few reported values in cell.

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

**Table III.F.12.a Among State and local government enrollees in a single coverage high deductible health insurance plan: Percent where the employer contributed to an HSA or an HRA by government type and size and census division: United States, 2021**

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	34.4%	41.1%	44.4%	36.8%	29.5%	24.1%	25.3%
Census division:							
New England	34.7%	--	55.5%	51.1%	42.5%	4.5%	0.0%
Middle Atlantic	22.7%	1.6% *	49.3%	31.2% *	12.8% *	--	--
East North Central	46.1%	42.0%	62.3%	60.8%	28.6% *	3.9% *	--
West North Central	43.1%	39.0%	61.3%	42.6%	33.4% *	1.8%	--
South Atlantic	29.2%	37.8%	30.8% *	30.1%	35.2%	25.1%	15.6%
East South Central	38.9%	62.3%	25.7%	36.8%	28.2% *	52.0%	--
West South Central	23.2%	59.2%	18.1%	18.1% *	22.2% *	7.7%	34.5%
Mountain	52.9%	72.5%	42.9%	24.3% *	45.9%	96.2%	70.2%
Pacific	31.3%	43.6%	39.7%	66.8%	17.8% *	--	2.9% *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 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 few reported values in cell.

HSA (Health Savings Account), HRA (Health Reimbursement Arrangement)

**Table III.F.12.a Standard errors for among State and local government enrollees in a single coverage high deductible health insurance plan: Percent where the employer contributed to an HSA or an HRA by government type and size and census division: United States, 2021**

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	1.44%	2.27%	3.39%	3.40%	4.07%	3.53%	1.88%
Census division:							
New England	3.89%	--	13.37%	7.69%	7.97%	0.00%	0.00%
Middle Atlantic	5.96%	0.52% *	10.96%	11.82% *	8.64% *	--	--
East North Central	4.61%	7.15%	8.28%	9.54%	11.67% *	2.08% *	--
West North Central	5.33%	4.85%	7.03%	11.06%	13.33% *	0.07%	--
South Atlantic	1.99%	0.00%	10.95% *	7.77%	7.00%	2.59%	2.99%
East South Central	5.39%	13.33%	7.48%	8.28%	9.31% *	7.90%	--
West South Central	3.85%	7.83%	5.37%	6.87% *	10.49% *	0.12%	3.05%
Mountain	4.33%	5.16%	7.67%	7.54% *	11.44%	4.27%	0.00%
Pacific	4.25%	0.00%	10.38%	9.08%	6.44% *	--	1.20% *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 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 few reported values in cell.

HSA (Health Savings Account), HRA (Health Reimbursement Arrangement)

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

**Table III.F.12.b Among State and local government employees enrolled with single coverage: Percent in a non-high deductible health insurance plan with exclusive providers by government type and size and census division: United States, 2021**

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	22.9%	30.3%	11.3%	13.2%	17.1%	26.6%	34.0%
Census division:							
New England	22.8%	31.6%	13.2% *	18.1%	10.0% *	0.0%	91.6%
Middle Atlantic	27.7%	53.2%	15.0% *	8.9% *	15.7% *	36.9%	23.6%
East North Central	19.5%	25.6%	13.4% *	12.4% *	16.8% *	22.8% *	36.8%
West North Central	8.3%	4.1% *	6.4% *	10.5% *	--	47.8%	--
South Atlantic	23.4%	27.8%	16.8% *	11.3% *	14.9% *	19.1%	32.1%
East South Central	4.8% *	2.7% *	--	2.3% *	9.5% *	0.6% *	--
West South Central	13.2%	17.5%	10.6%	9.3%	10.8% *	18.0%	12.1%
Mountain	18.2%	29.5%	8.7% *	12.5% *	11.8% *	--	18.0%
Pacific	53.7%	59.2%	15.6% *	43.3%	45.0%	59.9%	76.1%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 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 few reported values in cell.

**Table III.F.12.b Standard errors for among State and local government employees enrolled with single coverage: Percent in a non-high deductible health insurance plan with exclusive providers by government type and size and census division: United States, 2021**

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%	1.46%	1.39%	1.53%	2.01%	2.75%	1.64%
Census division:							
New England	1.69%	1.51%	4.11% *	4.30%	3.43% *	0.00%	0.00%
Middle Atlantic	2.39%	12.81%	5.09% *	3.32% *	6.48% *	5.34%	0.38%
East North Central	2.81%	6.33%	4.66% *	4.23% *	8.19% *	7.00% *	1.78%
West North Central	1.76%	2.05% *	2.01% *	6.40% *	--	4.43%	--
South Atlantic	1.16%	0.00%	5.29% *	3.49% *	4.79% *	2.82%	1.86%
East South Central	1.44% *	1.46% *	--	1.33% *	5.66% *	0.36% *	--
West South Central	1.41%	3.08%	2.93%	2.41%	3.95% *	2.07%	2.70%
Mountain	2.75%	5.58%	3.23% *	4.87% *	5.17% *	--	0.00%
Pacific	2.21%	0.04%	4.86% *	7.45%	5.42%	8.58%	1.58%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 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 few reported values in cell.

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



**Table III.F.12.c Among State and local government employees enrolled with single coverage: Percent in a non-high deductible health insurance plan with mixed providers where a gatekeeper is required by government type and size and census division: United States, 2021**

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	4.6%	1.2%	10.4%	7.3%	6.2%	--	2.0%
Census division:							
New England	15.6%	1.7%	35.6%	24.1%	15.6%	49.6%	2.3%
Middle Atlantic	3.9% *	0.0% *	5.3% *	10.7% *	11.1% *	0.0%	0.0%
East North Central	4.5%	0.0%	2.8% *	8.1% *	1.0% *	0.0%	32.0%
West North Central	5.1% *	0.0%	13.9% *	0.4% *	--	0.0%	--
South Atlantic	1.9%	0.0%	3.5% *	6.5% *	2.5% *	1.4% *	1.6%
East South Central	3.1%	0.0%	11.0% *	4.7% *	3.2% *	0.0%	0.0%
West South Central	5.9% *	0.0%	5.6% *	6.5% *	12.9% *	11.6% *	0.0%
Mountain	4.1% *	0.0%	6.4% *	9.8% *	5.3% *	--	0.0%
Pacific	6.2%	7.4%	31.8% *	4.7% *	3.3% *	0.0%	0.0%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 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 few reported values in cell.

**Table III.F.12.c Standard errors for among State and local government employees enrolled with single coverage: Percent in a non-high deductible health insurance plan with mixed providers where a gatekeeper is required by government type and size and census division: United States, 2021**

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	0.57%	0.05%	2.55%	1.21%	1.74%	--	0.08%
Census division:							
New England	2.35%	0.08%	9.31%	5.65%	4.16%	0.00%	0.00%
Middle Atlantic	1.29% *	0.00% *	2.68% *	4.94% *	6.12% *	0.00%	0.00%
East North Central	0.89%	0.00%	1.26% *	4.02% *	1.00% *	0.00%	3.24%
West North Central	2.51% *	0.00%	7.10% *	0.39% *	--	0.00%	--
South Atlantic	0.47%	0.00%	1.83% *	2.85% *	1.84% *	0.87% *	0.13%
East South Central	0.94%	0.00%	4.30% *	2.41% *	2.30% *	0.00%	0.00%
West South Central	2.26% *	0.00%	2.70% *	3.00% *	6.94% *	10.11% *	0.00%
Mountain	1.42% *	0.00%	3.11% *	4.45% *	4.11% *	--	0.00%
Pacific	1.82%	0.01%	16.58% *	2.24% *	1.53% *	0.00%	0.00%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 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 few reported values in cell.

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

**Table III.F.12.d Among State and local government employees enrolled with single coverage: Percent in a non-high deductible health insurance plan with mixed providers where a gatekeeper is not required by government type and size and census division: United States, 2021**

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	32.8%	42.9%	25.7%	31.5%	29.7%	23.8%	28.9%
Census division:							
New England	33.3%	42.5%	26.3%	23.9%	40.2%	0.0%	5.7%
Middle Atlantic	45.4%	34.3%	43.5%	38.2%	45.8%	62.8%	58.8%
East North Central	28.1%	30.9%	29.4%	23.6%	30.3%	40.6%	9.9%
West North Central	24.2%	52.3%	11.6%	18.0%	23.1% *	4.3%	--
South Atlantic	27.1%	29.3%	21.0%	24.3%	34.5%	25.2%	22.1%
East South Central	57.5%	72.8%	35.1%	63.8%	47.7%	34.5%	--
West South Central	34.5%	75.1%	30.1%	26.7%	10.1% *	17.1%	25.9%
Mountain	34.6%	42.0%	24.4%	28.4%	40.5%	--	34.3%
Pacific	23.8%	26.2%	23.7% *	31.4%	27.5%	22.9%	10.6%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 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 few reported values in cell.

**Table III.F.12.d Standard errors for among State and local government employees enrolled with single coverage: Percent in a non-high deductible health insurance plan with mixed providers where a gatekeeper is not required by government type and size and census division: United States, 2021**

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	1.03%	1.87%	2.17%	2.65%	2.78%	1.87%	1.41%
Census division:							
New England	2.81%	1.93%	7.21%	4.30%	7.94%	0.00%	0.00%
Middle Atlantic	2.83%	10.15%	6.19%	6.45%	8.53%	5.39%	0.61%
East North Central	2.95%	5.55%	5.71%	6.29%	8.71%	4.87%	2.41%
West North Central	3.31%	4.87%	3.38%	5.31%	9.06% *	0.30%	--
South Atlantic	1.53%	0.00%	5.60%	5.74%	6.34%	2.56%	2.08%
East South Central	4.43%	6.48%	9.65%	8.31%	11.02%	5.68%	--
West South Central	3.17%	3.40%	5.29%	5.74%	4.70% *	1.97%	7.56%
Mountain	3.26%	2.48%	5.55%	6.85%	9.68%	--	0.00%
Pacific	1.83%	0.03%	7.79% *	7.95%	5.71%	4.18%	0.57%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 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 few reported values in cell.

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

**Table III.F.12.e Among State and local government employees enrolled with single coverage: Percent in a non-high deductible health insurance plan with any providers by government type and size and census division: United States, 2021**

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	2.4%	0.1% *	3.5%	4.4%	3.6% *	0.2%	3.3%
Census division:							
New England	2.5% *	0.0%	1.2% *	3.4% *	5.6% *	0.0%	0.0%
Middle Atlantic	9.2%	0.0%	9.1% *	12.5% *	10.1% *	0.0%	16.1%
East North Central	1.6% *	0.6% *	1.5% *	5.8% *	0.0% *	0.0%	0.0%
West North Central	2.7% *	0.0%	6.3% *	2.8% *	1.3% *	0.0%	--
South Atlantic	0.5% *	0.0%	1.0% *	1.4% *	1.5% *	0.6%	0.0%
East South Central	1.9% *	0.0%	6.3% *	1.8% *	3.5% *	0.0%	0.0%
West South Central	2.8% *	0.0%	3.1% *	6.0% *	6.5% *	0.0%	0.0%
Mountain	0.5% *	0.0%	1.4% *	0.1% *	1.1% *	0.0%	0.0%
Pacific	1.3% *	0.0%	0.9% *	1.8% *	4.3% *	0.0%	0.0%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 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 few reported values in cell.

**Table III.F.12.e Standard errors for among State and local government employees enrolled with single coverage: Percent in a non-high deductible health insurance plan with any providers by government type and size and census division: United States, 2021**

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	0.33%	0.04% *	0.76%	1.10%	1.22% *	0.01%	0.14%
Census division:							
New England	1.19% *	0.00%	0.73% *	1.55% *	3.95% *	0.00%	0.00%
Middle Atlantic	1.26%	0.00%	4.04% *	4.67% *	4.90% *	0.00%	0.26%
East North Central	0.95% *	0.34% *	0.84% *	4.62% *	0.04% *	0.00%	0.00%
West North Central	0.89% *	0.00%	2.87% *	1.71% *	0.84% *	0.00%	--
South Atlantic	0.23% *	0.00%	0.83% *	1.38% *	0.94% *	0.07%	0.00%
East South Central	0.60% *	0.00%	3.09% *	1.20% *	1.77% *	0.00%	0.00%
West South Central	1.47% *	0.00%	1.87% *	3.51% *	5.43% *	0.00%	0.00%
Mountain	0.31% *	0.00%	0.86% *	0.11% *	1.06% *	0.00%	0.00%
Pacific	0.48% *	0.00%	0.54% *	0.99% *	1.88% *	0.00%	0.00%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 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 few reported values in cell.

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

**Table III.F.13 Among State and local government enrollees with single coverage: Percent enrolled in a high deductible health insurance plan where the employer contributed to an HSA or an HRA by government type and size and census division: United States, 2021**

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	12.8%	10.5%	21.8%	16.1%	12.8%	10.9%	8.0%
Census division:							
New England	9.0%	1.3% *	13.2% *	15.6%	12.2%	2.3%	0.0%
Middle Atlantic	3.1%	0.2% *	13.3%	9.3% *	2.2% *	0.0%	0.1% *
East North Central	21.3%	18.0%	33.0%	30.5%	14.8% *	1.4% *	8.2% *
West North Central	25.7%	17.0%	37.9%	29.1%	22.8% *	0.9%	--
South Atlantic	13.8%	16.2%	17.8% *	17.0%	16.4%	13.5%	6.9%
East South Central	12.7%	15.3% *	11.2% *	10.1% *	10.2% *	33.7%	--
West South Central	10.1%	4.4%	9.2% *	9.4% *	13.2% *	4.1%	21.4%
Mountain	22.5%	20.7%	25.4%	12.0% *	19.0%	--	33.5%
Pacific	4.7%	3.2%	11.1% *	12.6% *	3.5% *	8.2% *	0.4% *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 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 few reported values in cell.

HSA (Health Savings Account), HRA (Health Reimbursement Arrangement)

**Table III.F.13 Standard errors for among State and local government enrollees with single coverage: Percent enrolled in a high deductible health insurance plan where the employer contributed to an HSA or an HRA by government type and size and census division: United States, 2021**

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%	0.76%	1.98%	1.70%	1.83%	1.96%	0.57%
Census division:							
New England	1.37%	0.77% *	5.88% *	3.14%	3.29%	0.00%	0.00%
Middle Atlantic	0.82%	0.10% *	3.98%	3.96% *	1.38% *	0.00%	0.08% *
East North Central	2.62%	4.71%	5.79%	6.53%	6.29% *	0.68% *	2.81% *
West North Central	3.20%	0.89%	5.30%	7.30%	9.44% *	0.11%	--
South Atlantic	1.01%	0.00%	6.87% *	4.82%	3.85%	1.62%	1.10%
East South Central	2.21%	5.38% *	3.86% *	3.12% *	3.56% *	6.62%	--
West South Central	1.71%	0.60%	2.76% *	3.73% *	5.84% *	0.47%	3.01%
Mountain	2.38%	2.34%	4.77%	4.00% *	5.57%	--	0.00%
Pacific	0.71%	0.00%	4.19% *	3.91% *	1.06% *	6.66% *	0.17% *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 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 few reported values in cell.

HSA (Health Savings Account), HRA (Health Reimbursement Arrangement)

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

**Table III.F.14 Among State and local government enrollees with single coverage: Percent enrolled in a high deductible health insurance plan where the employer did not contribute to an HSA or an HRA by government type and size and census division: United States, 2021**

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	24.5%	15.0%	27.3%	27.6%	30.6%	34.4%	23.7%
Census division:							
New England	16.9%	22.9%	10.6%	15.0%	16.5%	48.1%	0.4%
Middle Atlantic	10.7%	12.4% *	13.7%	20.4%	15.1% *	0.3% *	1.3% *
East North Central	25.0%	24.9%	20.0%	19.6%	37.0%	35.1%	13.2%
West North Central	34.0%	26.6%	23.9%	39.2%	45.3%	47.0%	--
South Atlantic	33.4%	26.7%	39.9%	39.5%	30.2%	40.3%	37.3%
East South Central	20.0%	9.2% *	32.4%	17.4%	26.0% *	31.2%	--
West South Central	33.5%	3.0% *	41.4%	42.2%	46.5%	49.2%	40.6%
Mountain	20.1%	7.8%	33.8%	37.3%	22.3% *	1.7% *	14.2%
Pacific	10.3%	4.1%	16.9% *	6.3% *	16.4%	9.0% *	12.9%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 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 few reported values in cell.

HSA (Health Savings Account), HRA (Health Reimbursement Arrangement)

**Table III.F.14 Standard errors for among State and local government enrollees with single coverage: Percent enrolled in a high deductible health insurance plan where the employer did not contribute to an HSA or an HRA by government type and size and census division: United States, 2021**

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	0.82%	0.81%	2.16%	2.25%	2.79%	2.12%	1.28%
Census division:							
New England	1.44%	1.09%	2.92%	3.24%	4.04%	0.00%	0.00%
Middle Atlantic	1.75%	3.84% *	3.95%	5.62%	5.15% *	0.11% *	0.90% *
East North Central	2.83%	4.13%	4.92%	5.51%	10.17%	2.80%	0.96%
West North Central	4.17%	5.13%	5.14%	9.82%	11.26%	4.03%	--
South Atlantic	1.49%	0.00%	7.86%	6.03%	5.21%	2.99%	2.83%
East South Central	2.90%	3.70% *	6.58%	5.14%	8.00% *	5.11%	--
West South Central	2.80%	1.11% *	5.60%	5.97%	9.61%	5.63%	3.89%
Mountain	2.46%	2.04%	6.06%	6.74%	7.07% *	1.57% *	0.00%
Pacific	1.36%	0.00%	5.86% *	2.06% *	4.90%	3.31% *	1.98%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 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 few reported values in cell.

HSA (Health Savings Account), HRA (Health Reimbursement Arrangement)

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

**Table III.F.15 Among State and local government enrollees with family coverage: Percent in a high deductible health insurance plan by government type and size and census division: United States, 2021**

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	32.9%	22.7%	46.7%	41.3%	39.6%	46.6%	19.0%
Census division:							
New England	35.6%	27.4%	30.6%	43.2%	45.8%	100.0%	1.0%
Middle Atlantic	13.9%	6.0% *	29.9%	33.0%	18.3% *	0.5% *	1.5% *
East North Central	49.7%	52.3%	56.4%	53.3%	49.5%	40.8%	17.5%
West North Central	47.8%	22.3%	58.4%	51.0%	73.0%	80.1%	--
South Atlantic	41.5%	24.6%	41.1%	41.7%	54.8%	58.9%	41.9%
East South Central	29.7%	25.2%	59.1%	19.4%	27.4% *	55.4%	--
West South Central	47.8%	12.0%	59.1%	61.7%	48.4%	58.0%	69.0%
Mountain	42.2%	23.7%	59.9%	47.5%	56.9%	56.0%	25.1%
Pacific	18.4%	8.3%	36.0%	28.5%	18.9%	35.1% *	10.0%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 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 few reported values in cell.

**Table III.F.15 Standard errors for among State and local government enrollees with family coverage: Percent in a high deductible health insurance plan by government type and size and census division: United States, 2021**

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	1.09%	1.46%	2.75%	2.85%	3.25%	4.48%	1.34%
Census division:							
New England	2.18%	1.18%	6.76%	4.93%	6.00%	0.00%	0.00%
Middle Atlantic	1.91%	2.61% *	5.88%	6.82%	6.42% *	0.21% *	0.91% *
East North Central	3.66%	7.75%	6.68%	8.11%	10.64%	4.47%	1.37%
West North Central	3.87%	3.73%	5.45%	7.81%	11.05%	2.73%	--
South Atlantic	2.12%	0.00%	8.44%	7.40%	6.23%	8.40%	2.45%
East South Central	3.95%	6.26%	7.79%	4.60%	10.03% *	4.73%	--
West South Central	3.14%	2.18%	7.54%	6.70%	11.05%	2.97%	3.34%
Mountain	3.36%	1.88%	7.09%	7.53%	10.24%	9.83%	0.00%
Pacific	2.32%	0.00%	6.24%	6.77%	4.83%	17.44% *	2.42%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 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 few reported values in cell.

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

**Table III.F.15.a Among State and local government enrollees in a family coverage high deductible health insurance plan: Percent where the employer contributed to an HSA or an HRA by government type and size and census division: United States, 2021**

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	37.4%	41.0%	48.8%	45.3%	32.6%	25.7% *	17.2%
Census division:							
New England	27.9%	2.0% *	39.9% *	50.8%	28.4%	1.1%	0.0%
Middle Atlantic	21.5%	1.2%	49.2%	20.1% *	7.8% *	--	1.9% *
East North Central	51.1%	46.3%	55.0%	68.7%	42.7% *	1.8% *	--
West North Central	44.3%	47.4%	61.3%	60.7%	24.1% *	1.6%	--
South Atlantic	31.5%	45.0%	31.1% *	27.3% *	44.1%	19.1%	14.4%
East South Central	40.1%	63.5%	31.5% *	49.3%	31.6% *	52.6%	1.5% *
West South Central	22.2%	56.2%	23.6% *	25.1% *	25.6% *	1.5%	19.1%
Mountain	47.5%	48.8%	60.6%	28.5%	40.5%	--	76.6%
Pacific	31.5%	35.4%	35.3%	41.0%	12.0%	--	1.1% *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 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 few reported values in cell.

HSA (Health Savings Account), HRA (Health Reimbursement Arrangement)

**Table III.F.15.a Standard errors for among State and local government enrollees in a family coverage high deductible health insurance plan: Percent where the employer contributed to an HSA or an HRA by government type and size and census division: United States, 2021**

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	1.87%	3.03%	4.18%	4.11%	4.95%	8.02% *	1.80%
Census division:							
New England	3.21%	1.24% *	12.13% *	7.08%	5.98%	0.00%	0.00%
Middle Atlantic	5.06%	0.23%	11.07%	8.10% *	5.10% *	--	1.85% *
East North Central	4.52%	6.42%	10.40%	9.22%	13.34% *	0.75% *	--
West North Central	5.86%	7.74%	7.57%	8.09%	13.60% *	0.29%	--
South Atlantic	5.02%	0.00%	9.79% *	10.00% *	12.81%	3.98%	3.02%
East South Central	5.73%	15.19%	10.60% *	10.84%	10.52% *	9.48%	0.99% *
West South Central	4.12%	5.10%	10.07% *	10.33% *	13.22% *	0.04%	3.88%
Mountain	4.37%	4.18%	8.87%	8.06%	9.13%	--	0.00%
Pacific	6.57%	0.00%	10.07%	11.72%	3.22%	--	0.39% *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 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 few reported values in cell.

HSA (Health Savings Account), HRA (Health Reimbursement Arrangement)

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

**Table III.F.15.b Among State and local government employees enrolled with family coverage: Percent in a non-high deductible health insurance plan with exclusive providers by government type and size and census division: United States, 2021**

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	25.5%	33.5%	13.3%	15.1%	20.9%	25.9%	36.9%
Census division:							
New England	20.0%	24.3%	12.5% *	17.9%	7.8% *	0.0%	93.5%
Middle Atlantic	22.6%	46.4%	15.3% *	17.8% *	11.9% *	29.7%	18.4%
East North Central	17.6%	22.2%	14.5% *	9.5% *	19.1% *	16.1%	32.9%
West North Central	11.0%	11.5% *	11.1% *	11.2% *	7.8% *	19.6%	--
South Atlantic	27.2%	36.2%	15.9% *	13.8% *	12.6% *	18.4%	40.1%
East South Central	5.7% *	4.2% *	2.3% *	6.3% *	7.7% *	0.0% *	--
West South Central	15.5%	20.1%	11.7% *	5.9% *	17.8% *	18.5%	15.3%
Mountain	18.2%	14.9% *	9.8% *	17.6% *	21.0% *	--	23.3%
Pacific	54.0%	66.1%	14.5%	28.2%	51.5%	48.0%	79.2%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 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 few reported values in cell.

**Table III.F.15.b Standard errors for among State and local government employees enrolled with family coverage: Percent in a non-high deductible health insurance plan with exclusive providers by government type and size and census division: United States, 2021**

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	1.05%	1.91%	1.89%	2.13%	2.96%	4.10%	2.46%
Census division:							
New England	1.56%	1.35%	4.30% *	4.49%	3.13% *	0.00%	0.00%
Middle Atlantic	2.10%	13.21%	5.54% *	6.67% *	5.60% *	5.67%	0.47%
East North Central	2.78%	5.01%	4.69% *	4.26% *	10.47% *	4.79%	1.37%
West North Central	2.57%	5.27% *	3.71% *	4.53% *	6.97% *	3.01%	--
South Atlantic	1.68%	0.00%	7.32% *	4.18% *	4.37% *	3.98%	2.01%
East South Central	1.79% *	2.25% *	1.11% *	3.15% *	5.37% *	0.01% *	--
West South Central	2.55%	2.07%	4.29% *	3.68% *	10.14% *	1.09%	2.71%
Mountain	3.33%	4.73% *	3.67% *	5.98% *	9.71% *	--	0.00%
Pacific	2.75%	0.02%	3.86%	6.11%	6.83%	13.87%	1.65%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 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 few reported values in cell.

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



**Table III.F.15.c Among State and local government employees enrolled with family coverage: Percent in a non-high deductible health insurance plan with mixed providers where a gatekeeper is required by government type and size and census division: United States, 2021**

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	3.9%	0.5%	8.4%	8.7%	3.5%	0.8% *	3.1%
Census division:							
New England	12.3%	2.4%	32.3%	15.6%	14.2%	0.0%	2.0%
Middle Atlantic	2.8% *	0.0%	5.2% *	6.2% *	6.9% *	0.0%	0.0%
East North Central	5.7%	0.0%	4.0% *	7.2% *	0.7% *	0.0%	42.2%
West North Central	3.7% *	0.0%	9.6% *	--	6.0% *	0.0%	--
South Atlantic	1.3% *	0.1%	--	8.7% *	0.3% *	1.0% *	0.9%
East South Central	3.1% *	0.0%	8.0% *	9.9% *	0.7% *	0.0%	0.0%
West South Central	3.5% *	0.0%	4.1% *	8.0% *	5.7% *	5.2% *	0.0%
Mountain	1.7% *	0.0%	7.8% *	5.0% *	0.0%	0.0%	0.0%
Pacific	4.2%	1.6%	10.5% *	15.4% *	2.7% *	0.0%	0.0%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 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 few reported values in cell.

**Table III.F.15.c Standard errors for among State and local government employees enrolled with family coverage: Percent in a non-high deductible health insurance plan with mixed providers where a gatekeeper is required by government type and size and census division: United States, 2021**

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	0.42%	0.03%	1.54%	1.77%	0.89%	0.64% *	0.16%
Census division:							
New England	2.18%	0.13%	8.61%	3.67%	3.98%	0.00%	0.00%
Middle Atlantic	1.01% *	0.00%	3.08% *	3.45% *	4.18% *	0.00%	0.00%
East North Central	1.39%	0.00%	2.47% *	5.10% *	0.70% *	0.00%	3.55%
West North Central	1.23% *	0.00%	3.44% *	--	4.38% *	0.00%	--
South Atlantic	0.44% *	0.00%	--	4.68% *	0.25% *	0.87% *	0.07%
East South Central	1.02% *	0.00%	3.45% *	3.79% *	0.68% *	0.00%	0.00%
West South Central	1.27% *	0.00%	2.38% *	3.50% *	4.30% *	4.83% *	0.00%
Mountain	0.68% *	0.00%	4.25% *	2.70% *	0.00%	0.00%	0.00%
Pacific	1.10%	0.00%	3.45% *	5.80% *	1.55% *	0.00%	0.00%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 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 few reported values in cell.

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

**Table III.F.15.d Among State and local government employees enrolled with family coverage: Percent in a non-high deductible health insurance plan with mixed providers where a gatekeeper is not required by government type and size and census division: United States, 2021**

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	33.7%	43.4%	27.1%	27.8%	31.0%	26.4%	35.2%
Census division:							
New England	30.8%	45.9%	23.7%	21.0%	29.5%	0.0%	3.6%
Middle Atlantic	50.2%	47.6%	40.9%	33.6%	46.2%	69.8%	64.7%
East North Central	24.1%	25.3% *	22.0%	20.8%	30.5% *	43.0%	7.4%
West North Central	33.5%	66.2%	11.4% *	25.7%	13.1% *	0.3% *	--
South Atlantic	29.2%	39.2%	35.1%	34.5%	30.5%	20.6% *	17.2%
East South Central	57.6%	70.6%	20.3% *	54.7%	61.4%	44.6%	--
West South Central	30.5%	67.9%	22.6%	23.9%	17.5% *	18.3%	15.7%
Mountain	37.8%	61.3%	22.3%	29.9%	21.6% *	--	51.7%
Pacific	20.8%	24.0%	36.6%	19.2%	22.2%	16.9%	10.8%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 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 few reported values in cell.

**Table III.F.15.d Standard errors for among State and local government employees enrolled with family coverage: Percent in a non-high deductible health insurance plan with mixed providers where a gatekeeper is not required by government type and size and census division: United States, 2021**

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	1.23%	2.70%	2.32%	2.44%	3.28%	3.15%	1.43%
Census division:							
New England	2.13%	2.66%	4.56%	4.09%	5.62%	0.00%	0.00%
Middle Atlantic	3.35%	13.23%	6.36%	6.63%	10.55%	5.77%	0.95%
East North Central	3.40%	8.71% *	5.36%	5.90%	9.48% *	0.33%	1.46%
West North Central	3.01%	2.55%	3.83% *	7.08%	8.08% *	0.28% *	--
South Atlantic	1.84%	0.00%	9.28%	7.67%	5.67%	9.24% *	1.78%
East South Central	5.20%	6.95%	6.12% *	7.25%	13.14%	4.73%	--
West South Central	2.60%	2.82%	6.02%	5.14%	8.17% *	1.31%	4.00%
Mountain	3.76%	4.87%	5.63%	7.81%	8.15% *	--	0.00%
Pacific	1.57%	0.02%	6.26%	4.70%	4.96%	4.79%	0.99%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 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 few reported values in cell.

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

**Table III.F.15.e Among State and local government employees enrolled with family coverage: Percent in a non-high deductible health insurance plan with any providers by government type and size and census division: United States, 2021**

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	3.9%	0.0% *	4.6%	7.1%	5.0% *	0.2%	5.8%
Census division:							
New England	1.3% *	0.0%	0.9% *	2.3% *	2.8% *	0.0%	0.0%
Middle Atlantic	10.4%	0.0%	8.6% *	9.4% *	16.7% *	0.0%	15.4%
East North Central	2.9% *	0.2% *	3.1% *	9.2% *	0.2% *	0.0%	0.0%
West North Central	4.1% *	0.0%	9.5% *	9.5% *	0.1% *	0.0%	--
South Atlantic	0.7% *	0.0%	--	1.2% *	1.7% *	1.1%	0.0%
East South Central	3.9% *	0.0%	10.3% *	9.7% *	2.9% *	0.0%	0.0%
West South Central	2.7% *	0.0%	2.6% *	0.6% *	10.6% *	0.0%	0.0%
Mountain	0.2% *	0.0%	0.3% *	0.0% *	0.6% *	0.0%	0.0%
Pacific	2.6% *	0.0%	2.4% *	8.6% *	--	0.0%	0.0%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 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 few reported values in cell.

**Table III.F.15.e Standard errors for among State and local government employees enrolled with family coverage: Percent in a non-high deductible health insurance plan with any providers by government type and size and census division: United States, 2021**

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	0.55%	0.02% *	1.25%	2.09%	1.72% *	0.03%	0.31%
Census division:							
New England	0.43% *	0.00%	0.53% *	0.92% *	1.56% *	0.00%	0.00%
Middle Atlantic	1.77%	0.00%	4.69% *	3.52% *	8.64% *	0.00%	0.39%
East North Central	1.97% *	0.11% *	1.89% *	7.46% *	0.18% *	0.00%	0.00%
West North Central	1.50% *	0.00%	4.89% *	4.77% *	0.09% *	0.00%	--
South Atlantic	0.40% *	0.00%	--	1.23% *	1.52% *	0.19%	0.00%
East South Central	1.42% *	0.00%	5.48% *	5.00% *	1.78% *	0.00%	0.00%
West South Central	2.26% *	0.00%	1.76% *	0.53% *	9.37% *	0.00%	0.00%
Mountain	0.13% *	0.00%	0.19% *	0.02% *	0.54% *	0.00%	0.00%
Pacific	0.99% *	0.00%	1.95% *	4.61% *	--	0.00%	0.00%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 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 few reported values in cell.

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

**Table III.F.16 Among State and local government enrollees with family coverage: Percent in a high deductible health insurance plan where the employer contributed to an HSA or an HRA by government type and size and census division: United States, 2021**

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	12.3%	9.3%	22.8%	18.7%	12.9%	12.0% *	3.3%
Census division:							
New England	9.9%	0.5% *	12.2% *	22.0%	13.0%	1.1%	0.0%
Middle Atlantic	3.0%	0.1% *	14.7% *	6.6% *	1.4% *	0.2% *	0.0% *
East North Central	25.4%	24.2%	31.1%	36.6%	21.2% *	0.8%	4.2% *
West North Central	21.2%	10.6%	35.8%	30.9%	17.6% *	1.3%	--
South Atlantic	13.1%	11.1%	12.8% *	11.4% *	24.2% *	11.2%	6.0%
East South Central	11.9%	16.0% *	18.6% *	9.6% *	8.7% *	29.1%	0.6% *
West South Central	10.6%	6.8%	14.0% *	15.5% *	12.4% *	0.8%	13.2%
Mountain	20.0%	11.6%	36.3%	13.5%	23.0%	--	19.2%
Pacific	5.8%	2.9%	12.7% *	11.7% *	2.3%	22.6% *	0.1% *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 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 few reported values in cell.

HSA (Health Savings Account), HRA (Health Reimbursement Arrangement)

**Table III.F.16 Standard errors for among State and local government enrollees with family coverage: Percent in a high deductible health insurance plan where the employer contributed to an HSA or an HRA by government type and size and census division: United States, 2021**

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	0.77%	1.08%	2.27%	2.10%	2.32%	4.45% *	0.35%
Census division:							
New England	1.41%	0.32% *	5.24% *	4.02%	3.24%	0.00%	0.00%
Middle Atlantic	0.71%	0.04% *	4.42% *	2.68% *	0.86% *	0.14% *	0.01% *
East North Central	2.97%	5.57%	6.10%	7.15%	8.24% *	0.22%	1.36% *
West North Central	2.83%	0.98%	6.09%	6.64%	9.94% *	0.19%	--
South Atlantic	2.36%	0.00%	4.59% *	4.98% *	7.89% *	1.91%	1.09%
East South Central	2.20%	5.41% *	6.77% *	2.91% *	3.87% *	6.54%	0.42% *
West South Central	2.18%	0.76%	6.13% *	6.81% *	7.42% *	0.05%	2.78%
Mountain	2.08%	1.37%	7.52%	4.05%	5.77%	--	0.00%
Pacific	1.66%	0.00%	4.46% *	4.31% *	0.58%	16.71% *	0.05% *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 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 few reported values in cell.

HSA (Health Savings Account), HRA (Health Reimbursement Arrangement)

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

**Table III.F.17 Among State and local government enrollees with family coverage: Percent in a high deductible health insurance plan where the employer did not contribute to an HSA or an HRA by government type and size and census division: United States, 2021**

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	20.6%	13.4%	23.9%	22.6%	26.7%	34.6%	15.7%
Census division:							
New England	25.6%	26.9%	18.4%	21.2%	32.8%	98.9%	1.0%
Middle Atlantic	10.9%	5.9% *	15.2%	26.3%	16.9% *	0.3% *	1.5% *
East North Central	24.3%	28.1%	25.4%	16.7% *	28.4% *	40.1%	13.3%
West North Central	26.6%	11.7% *	22.6%	20.0%	55.4%	78.8%	--
South Atlantic	28.4%	13.5%	28.3%	30.3%	30.6%	47.7%	35.8%
East South Central	17.8%	9.2% *	40.5%	9.8% *	18.7% *	26.3%	--
West South Central	37.2%	5.3%	45.2%	46.2%	36.0%	57.2%	55.8%
Mountain	22.2%	12.2%	23.6%	34.0%	33.9%	--	5.9%
Pacific	12.6%	5.3%	23.3%	16.8% *	16.6%	12.5% *	9.8%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 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 few reported values in cell.

HSA (Health Savings Account), HRA (Health Reimbursement Arrangement)

**Table III.F.17 Standard errors for among State and local government enrollees with family coverage: Percent in a high deductible health insurance plan where the employer did not contribute to an HSA or an HRA by government type and size and census division: United States, 2021**

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	0.87%	0.85%	2.50%	2.34%	2.79%	3.47%	1.26%
Census division:							
New England	1.73%	1.49%	4.54%	3.84%	5.06%	0.00%	0.00%
Middle Atlantic	1.82%	2.57% *	4.43%	6.65%	6.36% *	0.13% *	0.92% *
East North Central	2.83%	4.54%	7.24%	5.69% *	8.72% *	4.69%	1.17%
West North Central	4.00%	3.54% *	4.47%	4.84%	13.80%	2.93%	--
South Atlantic	2.17%	0.00%	7.38%	6.13%	7.39%	8.39%	3.03%
East South Central	3.06%	4.54% *	8.17%	3.32% *	7.91% *	4.95%	--
West South Central	2.91%	1.51%	8.48%	7.55%	9.51%	2.92%	3.74%
Mountain	2.88%	1.36%	5.44%	7.14%	8.96%	--	0.00%
Pacific	1.52%	0.00%	5.09%	5.26% *	4.60%	4.48% *	2.40%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 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 few reported values in cell.

HSA (Health Savings Account), HRA (Health Reimbursement Arrangement)

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

**Table III.F.18 Percent of State and local government employees enrolled in a health insurance plan that had a copayment for an office visit to a specialist physician by government type and size and census division: United States, 2021**

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	68.9%	72.0%	62.6%	60.2%	70.7%	64.2%	76.2%
Census division:							
New England	70.5%	88.6%	66.8%	54.8%	60.2%	18.2%	99.6%
Middle Atlantic	76.7%	67.8%	75.1%	68.7%	85.0%	99.8%	83.2%
East North Central	61.7%	64.8%	55.8%	54.4%	62.6%	56.9% *	88.5%
West North Central	54.0%	65.2%	50.3%	44.8%	52.3%	56.6%	--
South Atlantic	72.5%	64.4%	80.2%	69.2%	77.1%	77.5%	75.9%
East South Central	50.3%	49.2%	64.1%	43.1%	56.5%	39.0%	47.9%
West South Central	75.2%	94.5%	74.9%	68.1%	74.0%	40.2%	72.0%
Mountain	64.2%	77.5%	55.3%	59.7%	61.5%	--	61.4%
Pacific	73.7%	76.6%	53.4%	67.6%	77.0%	83.0%	74.3%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 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 few reported values in cell.

**Table III.F.18 Standard errors for percent of State and local government employees enrolled in a health insurance plan that had a copayment for an office visit to a specialist physician by government type and size and census division: United States, 2021**

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	0.96%	2.15%	2.15%	2.33%	2.41%	3.52%	1.49%
Census division:							
New England	2.23%	0.09%	8.74%	4.82%	5.90%	0.00%	0.00%
Middle Atlantic	4.18%	15.21%	5.36%	5.76%	5.23%	0.05%	0.35%
East North Central	3.26%	6.19%	5.64%	6.76%	8.77%	20.90% *	2.11%
West North Central	3.36%	3.34%	4.48%	8.24%	11.69%	0.55%	--
South Atlantic	1.23%	0.00%	5.72%	6.41%	3.70%	2.10%	2.24%
East South Central	4.70%	10.50%	8.00%	7.83%	12.12%	4.53%	6.64%
West South Central	2.14%	0.89%	4.50%	4.97%	6.41%	4.31%	3.34%
Mountain	2.49%	2.22%	5.38%	6.36%	7.60%	--	0.00%
Pacific	1.92%	0.05%	7.18%	5.75%	4.56%	4.46%	6.00%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 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 few reported values in cell.

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

**Table III.F.19 Average copayment (in dollars) for an office visit to a specialist physician per employee enrolled in a health insurance plan that had a specialist physician copayment at State and local government units by government type and size and census division: United States, 2021**

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	36.42	35.67	38.85	36.30	35.97	41.61	35.19
Census division:							
New England	29.03	24.94	28.78	33.80	32.44	--	31.34
Middle Atlantic	27.59	32.40	24.02	26.10	27.65	25.22	26.58
East North Central	32.45	33.52	37.11	34.19	25.51	29.24	33.46
West North Central	37.87	35.44	48.06	32.12	34.92	36.00	--
South Atlantic	46.76	47.90	43.80	43.63	44.54	54.22	46.35
East South Central	42.44	41.86	46.92	40.96	42.50	56.77	34.28
West South Central	46.61	41.41	48.66	48.80	46.52	57.85	51.62
Mountain	42.92	39.95	46.57	42.78	47.37	--	43.84
Pacific	23.26	21.86	27.71	30.89	24.55	24.14	17.66

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

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

-- Data suppressed due to high standard errors or few reported values in cell.

**Table III.F.19 Standard errors for average copayment (in dollars) for an office visit to a specialist physician per employee enrolled in a health insurance plan that had a specialist physician copayment at State and local government units by government type and size and census division: United States, 2021**

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	0.38	0.37	0.99	1.05	1.21	2.00	0.90
Census division:							
New England	0.99	0.00	3.36	2.23	3.63	--	0.00
Middle Atlantic	0.66	0.95	1.54	2.11	2.74	0.27	0.19
East North Central	1.10	0.82	2.83	3.04	2.99	0.00	1.17
West North Central	1.12	1.08	2.01	2.80	2.92	3.01	--
South Atlantic	0.98	0.00	3.07	3.33	2.90	3.11	2.05
East South Central	0.90	1.99	1.85	1.67	1.79	0.16	2.30
West South Central	0.82	0.65	1.92	1.66	2.98	0.54	1.88
Mountain	0.98	1.13	2.10	1.61	2.47	--	0.00
Pacific	0.60	0.00	2.44	3.27	1.49	2.93	0.24

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

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

-- Data suppressed due to high standard errors or few reported values in cell.

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

**Table III.F.20 Average coinsurance (in percentages) for an office visit to a specialist physician per employee enrolled in a health insurance plan that had a specialist physician coinsurance at State and local government units by government type and size and census division: United States, 2021**

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	21.8	22.1	21.2	21.7	20.3	23.4	24.0
Census division:							
New England	18.1	13.1	28.4	20.6	14.0	15.7	14.6
Middle Atlantic	31.0	--	22.1	29.9	18.8	--	--
East North Central	19.3	18.5	18.3	19.9	17.2	--	28.3
West North Central	21.2	22.4	20.7	23.6	19.2	21.4	--
South Atlantic	20.4	19.6	23.3	20.4	22.0	19.4	19.8
East South Central	21.1	20.5	26.2	21.1	21.9	21.9	16.5
West South Central	24.3	19.1	21.4	22.2	26.1	27.9	23.4
Mountain	21.5	20.4	23.6	21.9	20.8	--	22.8
Pacific	20.4	16.0	17.8	16.4	17.6	19.6	35.5

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

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

-- Data suppressed due to high standard errors or few reported values in cell.

**Table III.F.20 Standard errors for average coinsurance (in percentages) for an office visit to a specialist physician per employee enrolled in a health insurance plan that had a specialist physician coinsurance at State and local government units by government type and size and census division: United States, 2021**

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	0.66	2.19	0.63	0.84	0.75	0.69	1.85
Census division:							
New England	1.19	0.70	5.28	2.03	0.58	0.00	0.00
Middle Atlantic	4.17	--	2.32	4.35	2.36	--	--
East North Central	0.90	0.50	1.20	2.34	2.31	--	1.65
West North Central	1.16	1.18	1.63	3.55	2.29	0.26	--
South Atlantic	0.28	0.00	1.80	0.36	0.98	0.38	0.65
East South Central	0.63	0.76	3.41	0.95	1.73	1.00	1.07
West South Central	0.77	0.47	1.08	0.75	2.30	0.46	0.30
Mountain	0.64	1.00	1.60	0.92	1.63	--	0.00
Pacific	1.83	0.02	0.89	1.31	1.14	1.24	2.18

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

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

-- Data suppressed due to high standard errors or few reported values in cell.

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



**Table III.F.21 Percent of State and local government employees enrolled in a health insurance plan that had a coinsurance payment for an office visit to a specialist physician by government type and size and census division: United States, 2021**

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	26.7%	23.8%	28.3%	32.7%	29.5%	32.1%	18.7%
Census division:							
New England	14.2%	2.1%	11.0%	24.0%	22.6%	81.5%	0.4%
Middle Atlantic	16.8%	32.2% *	16.8% *	25.2%	16.5% *	0.0%	0.0%
East North Central	29.2%	26.5%	21.6%	29.5%	42.2%	47.3% *	9.8%
West North Central	30.4%	18.2%	35.9%	31.1%	38.4% *	32.1%	--
South Atlantic	30.3%	35.1%	28.2%	36.0%	32.4%	23.5%	24.3%
East South Central	48.5%	42.9%	41.7%	56.7%	40.4% *	61.0%	69.6%
West South Central	22.5%	5.5%	26.0%	26.1%	25.9%	48.8%	25.2%
Mountain	31.8%	22.3%	41.0%	39.0%	32.7%	44.3%	27.5%
Pacific	23.0%	18.3%	38.7%	33.7%	21.7%	11.7% *	22.4%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 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 few reported values in cell.

**Table III.F.21 Standard errors 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 specialist physician by government type and size and census division: United States, 2021**

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	0.99%	2.20%	1.94%	2.20%	2.65%	3.23%	1.74%
Census division:							
New England	1.37%	0.38%	2.48%	3.88%	4.03%	0.00%	0.00%
Middle Atlantic	4.44%	15.21% *	5.09% *	5.34%	6.17% *	0.00%	0.00%
East North Central	3.23%	6.43%	4.22%	5.64%	9.39%	15.39% *	2.34%
West North Central	3.72%	4.56%	4.95%	6.52%	13.61% *	0.66%	--
South Atlantic	1.61%	0.00%	7.24%	6.57%	6.01%	3.08%	2.23%
East South Central	4.68%	9.08%	7.81%	7.88%	12.49% *	4.53%	10.64%
West South Central	2.12%	0.89%	4.68%	4.41%	6.65%	5.40%	3.51%
Mountain	2.39%	2.23%	5.26%	6.72%	7.60%	8.11%	0.00%
Pacific	1.94%	0.06%	6.27%	5.89%	4.65%	3.78% *	6.58%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 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 few reported values in cell.

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

**Table III.F.22 Percent of State and local government employees enrolled in a health insurance plan that had a copayment for hospital admission per day by government type and size and census division: United States, 2021**

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	10.9%	14.3%	9.2%	13.0%	11.8%	6.7% *	4.6%
Census division:							
New England	10.0%	13.5%	6.0% *	14.4%	6.2% *	0.0%	0.0%
Middle Atlantic	7.6%	0.0% *	8.5% *	11.0% *	23.8% *	23.1%	0.3% *
East North Central	5.0%	1.4%	7.2% *	6.7% *	7.2% *	0.0%	5.7%
West North Central	1.2% *	0.0%	2.2% *	--	0.0%	0.0%	--
South Atlantic	5.6%	0.5%	4.4% *	5.9% *	7.5% *	3.5% *	10.9%
East South Central	21.4%	14.4% *	20.3% *	39.5%	22.3% *	0.0%	0.0%
West South Central	28.1%	67.9%	18.0%	16.0% *	13.9% *	15.1% *	5.8% *
Mountain	4.1%	1.2% *	6.0% *	1.5% *	8.2% *	--	2.9%
Pacific	13.7%	20.9%	16.0%	18.8%	14.3%	5.3% *	0.0%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 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 few reported values in cell.

**Table III.F.22 Standard errors for percent of State and local government employees enrolled in a health insurance plan that had a copayment for hospital admission per day by government type and size and census division: United States, 2021**

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	0.74%	1.65%	1.28%	1.86%	2.01%	2.18% *	0.63%
Census division:							
New England	1.08%	0.60%	2.23% *	3.46%	2.37% *	0.00%	0.00%
Middle Atlantic	1.74%	0.04% *	3.31% *	3.81% *	8.07% *	6.10%	0.18% *
East North Central	1.24%	0.20%	3.11% *	3.51% *	3.83% *	0.00%	0.64%
West North Central	0.65% *	0.00%	1.07% *	--	0.00%	0.00%	--
South Atlantic	0.78%	0.00%	2.16% *	2.42% *	2.99% *	1.94% *	1.19%
East South Central	5.50%	9.26% *	8.04% *	9.85%	15.13% *	0.00%	0.00%
West South Central	3.28%	5.13%	4.68%	5.30% *	5.69% *	8.94% *	3.61% *
Mountain	1.04%	0.93% *	2.05% *	1.05% *	3.36% *	--	0.00%
Pacific	1.35%	0.01%	4.67%	4.63%	4.17%	1.67% *	0.00%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 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 few reported values in cell.

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

**Table III.F.23 Percent of State and local government employees enrolled in a health insurance plan that had a copayment for hospital admission per stay by government type and size and census division: United States, 2021**

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	34.7%	46.4%	22.2%	23.5%	28.5%	33.5%	43.1%
Census division:							
New England	47.2%	43.6%	54.8%	33.6%	52.8%	0.0%	99.1%
Middle Atlantic	50.3%	79.1%	51.8%	32.0%	45.1%	60.2%	41.0%
East North Central	22.5%	30.1%	18.4%	21.9%	14.8% *	5.6% *	39.8%
West North Central	23.2%	49.7%	9.1%	17.3% *	6.8% *	42.5%	--
South Atlantic	35.3%	48.2%	32.3%	21.3%	24.9%	41.5%	32.4%
East South Central	25.9%	37.2%	16.3%	18.0%	29.5% *	22.9%	--
West South Central	21.4%	24.9%	10.8%	11.0% *	29.1% *	23.4%	18.9%
Mountain	26.3%	36.8%	15.2%	28.9%	7.2% *	--	48.2%
Pacific	50.1%	57.5%	12.2%	29.4%	41.2%	45.8%	80.2%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 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 few reported values in cell.

**Table III.F.23 Standard errors for percent of State and local government employees enrolled in a health insurance plan that had a copayment for hospital admission per stay by government type and size and census division: United States, 2021**

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	0.99%	1.81%	1.82%	2.00%	2.76%	3.16%	2.26%
Census division:							
New England	2.57%	1.95%	8.99%	4.12%	6.53%	0.00%	0.00%
Middle Atlantic	2.58%	6.92%	6.11%	5.64%	7.59%	4.77%	1.33%
East North Central	2.96%	7.02%	3.87%	6.28%	7.63% *	2.07% *	1.30%
West North Central	3.07%	5.47%	2.64%	5.73% *	4.84% *	1.19%	--
South Atlantic	1.36%	0.00%	6.61%	5.58%	4.77%	4.18%	1.54%
East South Central	3.43%	8.52%	4.27%	4.87%	9.11% *	4.23%	--
West South Central	3.16%	4.35%	3.11%	3.91% *	11.04% *	2.48%	2.95%
Mountain	2.91%	7.17%	4.01%	6.38%	3.07% *	--	0.00%
Pacific	2.68%	0.04%	3.53%	6.10%	6.56%	11.51%	3.89%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 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 few reported values in cell.

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

**Table III.F.24 Average copayment (in dollars) for a hospital admission per day per employee enrolled in a health insurance plan that had a hospital admission copayment per day at State and local government units by government type and size and census division: United States, 2021**

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	164.83	127.26	199.62	155.49	167.19	316.92	249.90
Census division:							
New England	133.76	--	160.66	271.31	83.99	--	--
Middle Atlantic	200.89	--	--	176.26	--	--	--
East North Central	150.06	--	223.15	--	--	--	--
West North Central	129.83	--	--	--	--	--	--
South Atlantic	301.87	--	--	--	321.19	--	301.33
East South Central	60.85	50.02	--	58.00	50.26	--	--
West South Central	150.56	133.94	169.03	167.75	146.44	346.34	102.16
Mountain	180.45	--	197.03	158.21	--	--	--
Pacific	176.05	145.96	244.98	229.08	179.67	71.94	--

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

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

-- Data suppressed due to high standard errors or few reported values in cell.

**Table III.F.24 Standard errors for average copayment (in dollars) for a hospital admission per day per employee enrolled in a health insurance plan that had a hospital admission copayment per day at State and local government units by government type and size and census division: United States, 2021**

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	6.91	9.20	19.07	15.85	21.02	18.77	14.64
Census division:							
New England	17.55	--	29.61	53.03	9.54	--	--
Middle Atlantic	34.44	--	--	29.21	--	--	--
East North Central	22.10	--	26.74	--	--	--	--
West North Central	21.61	--	--	--	--	--	--
South Atlantic	16.89	--	--	--	51.38	--	12.58
East South Central	4.77	0.02	--	5.76	0.34	--	--
West South Central	8.41	12.65	18.32	16.90	5.44	32.22	1.31
Mountain	29.39	--	20.64	8.92	--	--	--
Pacific	8.97	0.00	57.64	34.63	15.25	0.00	--

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

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

-- Data suppressed due to high standard errors or few reported values in cell.

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

**Table III.F.25 Average copayment (in dollars) for a hospital admission per stay per employee enrolled in a health insurance plan that had a hospital admission copayment per stay at State and local government units by government type and size and census division: United States, 2021**

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	232.36	231.83	280.35	292.32	267.02	220.12	157.77
Census division:							
New England	215.56	126.94	250.42	398.35	236.90	--	61.28
Middle Atlantic	242.48	365.33	220.37	239.63	146.01	130.78	137.57
East North Central	172.31	145.11	252.20	159.65	--	--	148.81
West North Central	222.37	168.48	295.99	--	--	152.62	--
South Atlantic	252.04	232.41	290.56	245.46	317.61	293.04	219.47
East South Central	226.58	170.44	268.15	253.53	--	188.48	--
West South Central	466.64	310.46	585.66	--	--	253.77	504.65
Mountain	372.69	456.26	339.85	343.69	--	--	242.06
Pacific	121.76	120.34	328.65	219.17	148.66	98.59	74.17

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

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

-- Data suppressed due to high standard errors or few reported values in cell.

**Table III.F.25 Standard errors for average copayment (in dollars) for a hospital admission per stay per employee enrolled in a health insurance plan that had a hospital admission copayment per stay at State and local government units by government type and size and census division: United States, 2021**

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	9.47	8.66	21.11	24.02	42.89	18.79	10.32
Census division:							
New England	10.02	0.00	36.49	40.49	14.74	--	0.00
Middle Atlantic	7.58	19.46	22.63	34.16	10.73	11.10	6.19
East North Central	16.01	14.34	72.78	30.82	--	--	9.60
West North Central	26.56	17.42	48.19	--	--	0.59	--
South Atlantic	9.80	0.00	30.61	45.83	61.51	19.35	10.19
East South Central	23.91	11.36	42.52	43.93	--	15.68	--
West South Central	87.25	56.47	164.30	--	--	2.40	11.35
Mountain	35.48	67.23	59.47	50.82	--	--	0.00
Pacific	7.34	0.07	65.64	42.64	18.00	11.76	5.83

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

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

-- Data suppressed due to high standard errors or few reported values in cell.

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

**Table III.F.26 Average coinsurance (in percentages) for a hospital admission per employee enrolled in a health insurance plan that had a hospital coinsurance at State and local government units by government type and size and census division: United States, 2021**

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	19.7	19.0	20.7	20.9	18.9	20.1	20.0
Census division:							
New England	17.8	12.8	27.4	21.5	16.0	22.8	18.4
Middle Atlantic	19.3	17.3	19.1	23.1	15.5	11.1	--
East North Central	17.0	16.7	19.6	19.9	12.9	17.7	12.9
West North Central	19.6	17.5	21.8	21.4	18.9	13.0	--
South Atlantic	20.8	21.7	20.4	20.6	20.9	20.3	20.1
East South Central	18.9	16.9	22.0	19.3	18.8	23.1	17.5
West South Central	21.7	20.3	21.1	21.7	22.1	23.9	22.6
Mountain	20.6	19.7	21.1	20.9	21.5	17.6	21.9
Pacific	18.6	18.8	18.8	19.7	17.8	18.7	18.6

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

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

-- Data suppressed due to high standard errors or few reported values in cell.

**Table III.F.26 Standard errors for average coinsurance (in percentages) for a hospital admission per employee enrolled in a health insurance plan that had a hospital coinsurance at State and local government units by government type and size and census division: United States, 2021**

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	0.16	0.15	0.42	0.46	0.47	0.40	0.27
Census division:							
New England	0.85	0.30	3.91	1.11	0.98	0.00	0.00
Middle Atlantic	1.12	0.89	0.79	2.48	1.08	0.35	--
East North Central	0.53	0.55	1.31	0.91	1.28	1.00	0.49
West North Central	0.61	0.72	1.25	1.80	1.48	0.22	--
South Atlantic	0.20	0.00	0.66	0.64	0.61	0.62	0.48
East South Central	0.56	0.79	1.21	0.92	1.24	0.62	1.07
West South Central	0.33	0.29	0.61	0.53	1.14	0.83	0.39
Mountain	0.40	0.47	0.87	0.82	1.18	0.82	0.00
Pacific	0.38	0.03	0.68	1.36	0.75	1.04	0.47

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

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

-- Data suppressed due to high standard errors or few reported values in cell.

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

**Table III.F.27 Percent of State and local government employees enrolled in a health insurance plan that had a coinsurance payment for hospital admission by government type and size and census division: United States, 2021**

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	59.1%	53.9%	70.5%	65.0%	67.1%	68.7%	40.1%
Census division:							
New England	39.5%	42.7%	35.5%	43.5%	37.8%	99.7%	0.8%
Middle Atlantic	24.8%	18.2% *	42.7%	49.2%	37.6%	17.1%	0.2%
East North Central	76.8%	76.7%	72.0%	80.9%	82.9%	85.8%	54.5%
West North Central	76.0%	68.4%	83.2%	69.0%	89.0%	55.1%	--
South Atlantic	71.3%	68.7%	77.9%	74.6%	82.2%	76.3%	61.2%
East South Central	54.8%	53.3%	65.6%	41.4%	49.9%	82.7%	88.8%
West South Central	79.7%	75.9%	85.9%	81.6%	79.9%	78.1%	81.0%
Mountain	73.4%	62.6%	87.1%	82.9%	87.9%	--	43.6%
Pacific	36.1%	21.7%	65.3%	55.9%	44.8%	46.5%	19.6%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 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 few reported values in cell.

**Table III.F.27 Standard errors for percent of State and local government employees enrolled in a health insurance plan that had a coinsurance payment for hospital admission by government type and size and census division: United States, 2021**

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	0.99%	1.97%	2.06%	2.26%	2.59%	3.19%	1.93%
Census division:							
New England	2.32%	2.63%	7.43%	4.48%	5.78%	0.00%	0.00%
Middle Atlantic	2.70%	8.11% *	6.04%	5.99%	8.36%	2.52%	0.02%
East North Central	2.76%	6.67%	5.02%	5.70%	6.30%	5.23%	1.73%
West North Central	2.69%	5.16%	3.91%	5.98%	6.10%	1.06%	--
South Atlantic	1.34%	0.00%	5.08%	5.80%	4.53%	3.39%	2.11%
East South Central	5.05%	10.72%	7.72%	7.78%	11.81%	1.64%	6.57%
West South Central	2.15%	4.30%	3.54%	4.88%	6.66%	2.32%	3.07%
Mountain	2.86%	7.51%	3.01%	4.70%	4.00%	--	0.00%
Pacific	2.25%	0.05%	6.34%	6.13%	5.76%	11.02%	3.76%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 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 few reported values in cell.

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

**Table III.F.28 Percent of State and local government employees enrolled in a health insurance plan that had a separate deductible for prescription drugs by government type and size and census division: United States, 2021**

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	14.8%	13.2%	10.5%	12.9%	13.6%	13.8%	24.2%
Census division:							
New England	19.5%	39.4%	8.5% *	3.9% *	17.2%	0.0%	0.4%
Middle Atlantic	18.4%	0.0%	4.9% *	1.7% *	--	23.7%	57.3%
East North Central	2.4% *	0.1% *	5.6% *	6.1% *	0.0%	0.0%	0.0%
West North Central	2.4% *	0.0%	2.6% *	8.9% *	0.0%	0.0%	--
South Atlantic	8.4%	4.6%	12.3% *	12.3% *	10.0% *	10.9% *	8.4%
East South Central	26.1%	20.3% *	24.4% *	41.4%	27.5% *	19.4%	0.0%
West South Central	25.1%	24.6% *	11.8%	15.8%	22.8%	31.2%	44.6%
Mountain	12.8%	13.8% *	15.4%	12.5% *	16.7% *	--	3.0%
Pacific	21.0%	27.8%	25.2% *	18.9%	21.3%	10.5% *	13.2%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 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 few reported values in cell.

**Table III.F.28 Standard errors for percent of State and local government employees enrolled in a health insurance plan that had a separate deductible for prescription drugs by government type and size and census division: United States, 2021**

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	0.85%	2.12%	1.62%	1.84%	1.99%	2.36%	1.40%
Census division:							
New England	1.52%	1.76%	3.04% *	2.17% *	4.71%	0.00%	0.00%
Middle Atlantic	1.36%	0.00%	2.39% *	1.66% *	--	6.01%	1.22%
East North Central	0.80% *	0.04% *	2.69% *	2.77% *	0.00%	0.00%	0.00%
West North Central	0.79% *	0.00%	0.99% *	3.50% *	0.00%	0.00%	--
South Atlantic	1.04%	0.00%	5.97% *	5.05% *	3.63% *	3.64% *	1.09%
East South Central	5.38%	9.41% *	8.42% *	9.68%	14.40% *	2.93%	0.00%
West South Central	4.82%	16.42% *	3.27%	4.41%	4.86%	7.27%	6.72%
Mountain	2.69%	7.07% *	4.13%	3.85% *	5.99% *	--	0.00%
Pacific	1.78%	0.02%	8.59% *	5.66%	5.09%	3.65% *	2.55%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 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 few reported values in cell.

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



**Table III.F.29 Average prescription drug deductible (in dollars) per employee enrolled in a health insurance plan that had a separate prescription drug deductible through State and local government jobs by government type and size and census division: United States, 2021**

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	205	120	341	275	258	219	165
Census division:							
New England	186 *	91	146 *	--	125	--	161
Middle Atlantic	183	--	--	--	237	250	--
East North Central	--	50	1,097	--	--	--	--
West North Central	392 *	--	--	--	--	--	--
South Atlantic	121	89	--	96	106	131	132
East South Central	187	101	111	176 *	--	--	--
West South Central	126	111	135	155	145	115	118
Mountain	182	68	417 *	321 *	--	--	--
Pacific	283	160	193	129	545 *	325	--

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 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 few reported values in cell.

**Table III.F.29 Standard errors for average prescription drug deductible (in dollars) per employee enrolled in a health insurance plan that had a separate prescription drug deductible through State and local government jobs by government type and size and census division: United States, 2021**

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	15.81	5.01	59.00	61.26	57.15	42.74	11.71
Census division:							
New England	62.70 *	0.00	68.52 *	--	25.73	--	0.00
Middle Atlantic	16.68	--	--	--	15.90	0.00	--
East North Central	--	0.00	78.64	--	--	--	--
West North Central	122.68 *	--	--	--	--	--	--
South Atlantic	9.16	0.00	--	18.89	19.63	15.30	4.01
East South Central	49.83	16.16	21.71	88.27 *	--	--	--
West South Central	9.58	9.59	28.74	18.90	28.08	22.83	15.82
Mountain	39.78	12.32	138.19 *	141.05 *	--	--	--
Pacific	47.33	0.02	55.24	23.26	181.50 *	90.26	--

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 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 few reported values in cell.

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

**Table III.F.30 Percent of State and local government employees enrolled in a health insurance plan that had a prescription drug copay for generic, preferred, non-preferred, and specialty tiers by government type and size and census division: United States, 2021**

Census division/ government type and size	Generic	Preferred	Non-Preferred	Specialty
United States	76.7%	72.7%	66.9%	58.8%
Census division:				
New England	80.2%	80.7%	80.3%	66.3%
Middle Atlantic	69.5%	70.6%	69.9%	58.3%
East North Central	73.2%	69.5%	68.6%	55.4%
West North Central	58.7%	57.3%	56.8%	51.3%
South Atlantic	79.9%	75.3%	62.6%	64.1%
East South Central	79.1%	69.5%	67.3%	49.7%
West South Central	71.9%	68.6%	67.2%	55.2%
Mountain	78.3%	59.7%	57.1%	43.3%
Pacific	90.9%	88.7%	72.8%	69.9%
Government type and size:				
State governments	83.4%	80.0%	72.2%	78.0%
Local governments:				
Less than 250 employees	73.4%	71.0%	66.1%	48.2%
250-999 employees	74.5%	71.1%	65.3%	47.9%
1,000-4,999 employees	77.7%	71.4%	67.6%	55.2%
5,000-9,999 employees	73.8%	71.3%	63.0%	50.5%
10,000 or more employees	69.6%	65.4%	60.4%	52.0%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 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.F.30 Standard errors for percent of State and local government employees enrolled in a health insurance plan that had a prescription drug copay for generic, preferred, non-preferred, and specialty tiers by government type and size and census division: United States, 2021**

Census division/ government type and size	Generic	Preferred	Non-Preferred	Specialty
United States	0.79%	0.88%	0.93%	0.93%
Census division:				
New England	2.22%	2.20%	2.20%	2.32%
Middle Atlantic	2.08%	2.00%	2.02%	2.61%
East North Central	2.64%	2.77%	2.75%	3.11%
West North Central	4.23%	4.24%	4.22%	3.46%
South Atlantic	1.09%	1.22%	1.63%	1.47%
East South Central	2.67%	3.53%	3.86%	4.75%
West South Central	3.07%	3.21%	3.24%	3.23%
Mountain	1.97%	3.95%	3.42%	3.39%
Pacific	1.00%	1.16%	2.18%	1.85%
Government type and size:				
State governments	0.79%	1.29%	1.27%	1.22%
Local governments:				
Less than 250 employees	2.62%	2.60%	2.64%	2.12%
250-999 employees	1.95%	2.04%	2.23%	2.39%
1,000-4,999 employees	2.61%	2.74%	2.83%	2.77%
5,000-9,999 employees	1.93%	2.49%	2.95%	3.01%
10,000 or more employees	1.56%	1.73%	2.01%	1.80%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 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.F.31 Average prescription drug copay (in dollars) per employee enrolled in a health insurance plan that had a prescription drug copay for generic, preferred, non-preferred, and specialty tiers by government type and size and census division: United States, 2021**

Census division/ government type and size	Generic	Preferred	Non-Preferred	Specialty
United States	10.04	31.72	52.45	68.44
Census division:				
New England	10.62	28.67	49.42	58.84
Middle Atlantic	8.52	26.23	47.85	45.11
East North Central	10.01	30.28	54.22	67.03
West North Central	12.29	34.19	58.08	80.20
South Atlantic	11.00	35.26	56.34	89.34
East South Central	10.71	35.61	63.75	87.67
West South Central	11.44	36.46	61.49	79.54
Mountain	11.08	32.47	51.89	81.00
Pacific	7.72	28.29	39.07	45.43
Government type and size:				
State governments	9.81	33.33	54.39	66.19
Local governments:				
Less than 250 employees	10.24	31.81	52.92	78.97
250-999 employees	10.34	30.13	51.70	73.19
1,000-4,999 employees	10.18	31.29	52.10	70.53
5,000-9,999 employees	10.09	32.18	55.58	83.89
10,000 or more employees	9.79	30.42	48.16	54.42

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 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.F.31 Standard errors for average prescription drug copay (in dollars) per employee enrolled in a health insurance plan that had a prescription drug copay for generic, preferred, non-preferred, and specialty tiers by government type and size and census division: United States, 2021**

Census division/ government type and size	Generic	Preferred	Non-Preferred	Specialty
United States	0.10	0.28	0.63	1.23
Census division:				
New England	0.28	0.64	0.89	1.56
Middle Atlantic	0.49	0.99	2.25	2.70
East North Central	0.28	0.99	2.44	5.00
West North Central	0.32	1.02	2.66	4.18
South Atlantic	0.17	0.40	0.85	3.18
East South Central	0.22	0.96	3.08	4.82
West South Central	0.17	0.45	1.04	2.68
Mountain	0.41	0.92	1.62	3.96
Pacific	0.15	0.74	0.76	1.50
Government type and size:				
State governments	0.15	0.40	1.20	0.96
Local governments:				
Less than 250 employees	0.20	0.71	1.11	3.57
250-999 employees	0.23	0.70	1.22	3.37
1,000-4,999 employees	0.29	0.85	1.77	4.04
5,000-9,999 employees	0.35	1.11	2.26	9.16
10,000 or more employees	0.18	0.50	1.12	2.58

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 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.F.32 Percent of State and local government employees enrolled in a health insurance plan that had a prescription drug coinsurance for generic, preferred, non-preferred, and specialty tiers by government type and size and census division: United States, 2021**

Census division/ government type and size	Generic	Preferred	Non-Preferred	Specialty
United States	15.9%	22.7%	27.3%	32.0%
Census division:				
New England	9.5%	9.5%	10.3%	14.9%
Middle Atlantic	21.2%	21.1%	21.2%	22.2%
East North Central	12.9%	23.5%	24.6%	35.7%
West North Central	24.0%	27.3%	27.8%	34.0%
South Atlantic	13.7%	19.1%	32.9%	27.2%
East South Central	15.6%	27.3%	25.7%	50.8%
West South Central	18.4%	30.1%	31.4%	36.9%
Mountain	13.6%	36.7%	38.8%	47.0%
Pacific	13.3%	15.8%	24.5%	29.5%
Government type and size:				
State governments	12.3%	18.4%	24.5%	24.0%
Local governments:				
Less than 250 employees	15.7%	21.9%	26.3%	33.9%
250-999 employees	15.7%	21.9%	26.0%	33.2%
1,000-4,999 employees	17.8%	26.0%	28.6%	35.9%
5,000-9,999 employees	12.7%	21.1%	27.7%	35.2%
10,000 or more employees	20.9%	27.9%	32.2%	37.2%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 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.F.32 Standard errors for percent of State and local government employees enrolled in a health insurance plan that had a prescription drug coinsurance for generic, preferred, non-preferred, and specialty tiers by government type and size and census division: United States, 2021**

Census division/ government type and size	Generic	Preferred	Non-Preferred	Specialty
United States	0.72%	0.85%	0.89%	0.94%
Census division:				
New England	1.88%	1.88%	1.90%	1.85%
Middle Atlantic	1.38%	1.36%	1.37%	1.38%
East North Central	2.04%	2.73%	2.71%	2.84%
West North Central	4.54%	4.46%	4.44%	4.34%
South Atlantic	0.94%	1.05%	1.58%	1.38%
East South Central	2.28%	3.28%	3.25%	4.90%
West South Central	3.10%	3.20%	3.22%	3.26%
Mountain	1.58%	4.16%	3.57%	3.79%
Pacific	1.40%	1.58%	2.19%	2.25%
Government type and size:				
State governments	0.59%	1.20%	1.17%	1.45%
Local governments:				
Less than 250 employees	2.45%	2.47%	2.58%	2.55%
250-999 employees	1.52%	1.78%	2.00%	2.15%
1,000-4,999 employees	2.54%	2.84%	2.93%	2.92%
5,000-9,999 employees	1.05%	2.16%	2.40%	2.60%
10,000 or more employees	1.27%	1.46%	1.74%	1.70%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 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.F.33 Average prescription drug coinsurance per employee enrolled in a health insurance plan that had a prescription drug coinsurance for generic, preferred, non-preferred, and specialty tiers by government type and size and census division: United States, 2021**

Census division/ government type and size	Generic	Preferred	Non-Preferred	Specialty
United States	19.5	26.1	35.8	28.5
Census division:				
New England	12.9	16.7	25.4	25.2
Middle Atlantic	19.6	35.6	43.6	42.6
East North Central	23.9	22.7	32.2	23.8
West North Central	23.0	26.7	35.7	29.1
South Atlantic	19.0	24.4	32.8	27.7
East South Central	18.2	21.2	22.3	22.6
West South Central	21.8	25.4	37.2	23.7
Mountain	21.8	27.6	43.3	30.0
Pacific	12.0	25.5	37.6	32.6
Government type and size:				
State governments	17.2	23.7	35.1	26.7
Local governments:				
Less than 250 employees	18.9	25.3	34.8	27.9
250-999 employees	19.0	24.4	35.1	25.7
1,000-4,999 employees	20.1	24.5	32.7	25.4
5,000-9,999 employees	23.0	25.6	34.1	26.5
10,000 or more employees	20.8	32.6	42.0	37.8

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 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.F.33 Standard errors for average prescription drug coinsurance per employee enrolled in a health insurance plan that had a prescription drug coinsurance for generic, preferred, non-preferred, and specialty tiers by government type and size and census division: United States, 2021**

Census division/ government type and size	Generic	Preferred	Non-Preferred	Specialty
United States	0.38	0.39	0.65	0.47
Census division:				
New England	0.92	1.06	2.54	1.73
Middle Atlantic	0.16	1.00	1.52	1.45
East North Central	2.53	1.46	2.02	1.43
West North Central	0.81	2.04	4.52	2.12
South Atlantic	0.34	0.43	1.13	0.95
East South Central	0.98	0.73	1.02	1.85
West South Central	0.64	0.75	2.03	0.85
Mountain	0.84	1.61	1.34	1.48
Pacific	0.82	0.89	1.34	0.76
Government type and size:				
State governments	0.22	0.29	0.75	0.91
Local governments:				
Less than 250 employees	0.89	1.81	3.04	1.51
250-999 employees	0.80	0.94	2.01	1.25
1,000-4,999 employees	1.32	1.15	1.72	1.09
5,000-9,999 employees	0.17	0.30	0.62	0.88
10,000 or more employees	0.43	0.31	0.75	0.62

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 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.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, 2021**

		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)	8,573	8,155	8,383	8,663	8,788	8,025	9,302	
10th percentile	5,614	5,999	5,158	5,001	5,582	5,162	6,404	
25th percentile	7,116	7,395	6,611	6,879	6,973	6,794	7,550	
50th percentile (median)	8,301	7,931	8,247	8,344	8,428	7,902	9,269	
75th percentile	9,803	9,186	9,955	10,402	10,293	8,973	10,440	
90th percentile	11,808	9,754	11,634	12,505	12,262	11,195	12,427	
Employee-plus-one coverage:								
Average (mean)	16,116	15,394	16,706	16,336	16,499	15,024	16,931	
10th percentile	9,907	9,715	9,810	9,251	9,889	9,158	10,729	
25th percentile	12,815	12,476	13,156	12,955	12,981	11,860	13,091	
50th percentile (median)	15,891	15,485	16,053	16,046	15,839	14,543	16,459	
75th percentile	18,789	17,790	19,712	19,573	19,850	17,863	19,232	
90th percentile	22,304	20,443	22,989	22,978	22,693	21,769	22,643	
Family coverage:								
Average (mean)	23,255	22,084	23,606	23,965	23,022	22,696	24,488	
10th percentile	15,178	14,223	15,664	15,419	14,183	15,576	17,241	
25th percentile	19,622	19,626	19,056	19,246	19,060	19,422	21,500	
50th percentile (median)	22,907	22,006	23,365	23,470	22,829	23,568	26,488	
75th percentile	27,425	24,631	27,996	28,822	27,289	25,753	27,423	
90th percentile	30,330	28,075	32,343	33,702	31,160	29,391	27,866	

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 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, 2021**

			Local governments				
	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
Single coverage:							
Average (mean)	65.73	126.49	146.79	146.15	189.00	106.04	124.34
10th percentile	181.62	516.65	364.28	205.88	261.35	16.43	194.39
25th percentile	64.45	77.13	204.82	183.19	225.54	174.11	164.71
50th percentile (median)	57.97	104.31	193.10	132.45	254.49	164.95	78.66
75th percentile	101.19	34.97	166.16	222.71	218.36	96.67	102.10
90th percentile	225.99	56.17	348.36	273.39	232.27	241.49	525.04
Employee-plus-one coverage:							
Average (mean)	132.40	245.13	308.67	309.67	367.17	294.12	323.65
10th percentile	178.94	144.07	639.16	643.37	328.52	305.15	117.14
25th percentile	124.95	238.98	297.32	323.69	438.62	481.16	377.26
50th percentile (median)	145.20	329.12	331.88	308.35	363.59	403.14	308.30
75th percentile	220.48	326.80	453.72	489.94	636.15	402.53	376.35
90th percentile	231.89	711.76	652.90	541.87	1,255.29	589.41	1,369.04
Family coverage:							
Average (mean)	178.12	425.85	387.32	451.87	434.65	380.04	142.01
10th percentile	533.51	1,322.65	446.94	576.68	719.92	367.57	382.35
25th percentile	244.32	669.18	439.11	398.02	733.04	857.65	140.99
50th percentile (median)	172.15	108.69	480.32	581.11	558.29	636.78	232.17
75th percentile	167.91	485.75	738.53	555.11	924.35	346.70	228.11
90th percentile	303.26	814.51	923.36	1,196.10	687.05	485.28	169.12

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 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, 2021**

			Local governments				
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	
Single coverage:							
Average (mean)	960	1,106	773	1,015	906	1,004	843
10th percentile	0	0	0	0	0	0	0
25th percentile	0	438	0	0	0	299	0
50th percentile (median)	743	1,016	357 *	755	600	840	443
75th percentile	1,414	1,463	1,223	1,559	1,397	1,437	1,186
90th percentile	2,103	2,106	2,059	2,385	2,058	1,940	1,907
Employee-plus-one coverage:							
Average (mean)	3,247	2,983	3,259	3,642	3,441	3,238	3,076
10th percentile	616	886	0	670	609 *	832	0
25th percentile	1,691	1,723	1,255	1,690	1,955	1,611	1,133 *
50th percentile (median)	3,039	3,203	2,666	3,073	3,037	3,045	2,896
75th percentile	4,175	3,831	4,293	5,020	4,358	4,163	4,014
90th percentile	5,938	4,339	6,945	7,077	6,306	6,047	5,302
Family coverage:							
Average (mean)	4,456	4,467	4,550	5,271	5,114	5,282	2,554
10th percentile	0	1,740	0	0	1,294 *	0	0
25th percentile	1,948	2,606	1,438	2,321	2,823	2,143	0
50th percentile (median)	3,813	4,049	3,563	4,094	4,271	4,464	652 *
75th percentile	5,951	5,636	6,057	6,658	6,456	7,046	4,608
90th percentile	9,366	7,687	10,451	10,966	10,105	10,447	6,657

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 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, 2021**

			Local governments				
	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
Single coverage:							
Average (mean)	27.33	54.57	46.12	54.34	61.32	54.42	94.34
10th percentile	63.29	92.30	91.29	75.94	90.57	65.90	68.56
25th percentile	63.29	59.02	91.29	75.94	90.57	59.14	68.56
50th percentile (median)	33.16	43.61	152.52 *	72.74	91.55	50.56	53.60
75th percentile	24.75	26.02	67.31	83.90	85.40	109.08	54.57
90th percentile	53.96	53.06	107.92	99.66	161.91	62.30	101.51
Employee-plus-one coverage:							
Average (mean)	59.87	80.58	140.58	149.90	149.87	139.57	232.54
10th percentile	75.63	66.32	151.86	116.13	279.65 *	248.00	270.92
25th percentile	49.22	77.27	174.32	134.12	160.37	152.06	379.62 *
50th percentile (median)	79.56	109.63	181.07	191.87	172.15	139.66	243.11
75th percentile	67.00	193.50	190.80	345.31	215.48	178.93	128.18
90th percentile	139.80	22.46	489.56	436.34	424.68	475.82	602.59
Family coverage:							
Average (mean)	124.63	280.30	292.12	378.57	246.62	398.05	128.73
10th percentile	167.95	73.24	196.22	281.07	394.72 *	492.89	166.17
25th percentile	138.46	126.66	285.08	210.18	225.62	638.61	166.17
50th percentile (median)	106.11	141.17	269.28	200.76	274.21	396.19	228.71 *
75th percentile	135.68	258.23	431.14	431.62	249.86	467.68	159.07
90th percentile	640.24	1,151.31	1,376.36	1,170.92	881.73	551.26	178.82

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 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, 2021**

		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)	7,613	7,049	7,610	7,648	7,882	7,020	8,459	
10th percentile	4,793	4,832	4,315	4,556	4,799	4,104	5,465	
25th percentile	6,263	6,378	6,033	5,999	6,107	5,718	6,503	
50th percentile (median)	7,474	7,206	7,489	7,473	7,582	6,953	8,323	
75th percentile	8,944	7,739	9,114	9,026	9,286	8,094	10,392	
90th percentile	10,572	8,585	10,665	10,955	11,597	10,434	11,101	
Employee-plus-one coverage:								
Average (mean)	12,869	12,411	13,447	12,694	13,058	11,786	13,856	
10th percentile	6,660	7,409	5,471	5,217	6,883	5,630	7,335	
25th percentile	9,849	10,303	9,487	9,596	9,565	7,896	9,916	
50th percentile (median)	12,295	12,182	13,164	12,257	12,247	11,285	14,147	
75th percentile	15,638	14,589	17,392	16,302	16,594	14,806	17,420	
90th percentile	19,026	16,789	21,214	19,394	19,456	18,559	20,015	
Family coverage:								
Average (mean)	18,799	17,617	19,056	18,693	17,908	17,413	21,934	
10th percentile	9,951	11,650	9,014	9,599	9,547	6,072	13,608	
25th percentile	14,765	14,644	14,814	14,451	13,084	12,858	18,256	
50th percentile (median)	18,993	18,347	18,738	19,010	18,120	18,792	22,160	
75th percentile	23,291	19,841	24,000	23,896	22,026	22,029	27,409	
90th percentile	27,424	23,295	28,009	26,679	26,211	25,512	27,425	

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 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, 2021**

			Local governments				
	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
Single coverage:							
Average (mean)	60.75	93.10	152.32	137.34	196.45	99.93	90.64
10th percentile	66.44	392.35	486.89	185.65	190.47	63.70	227.91
25th percentile	76.12	114.80	213.64	244.07	196.23	209.82	106.13
50th percentile (median)	38.12	24.77	147.61	125.01	168.18	216.97	213.69
75th percentile	98.02	52.74	171.19	188.77	256.41	108.37	145.17
90th percentile	109.78	21.82	176.49	332.04	536.46	161.58	125.27
Employee-plus-one coverage:							
Average (mean)	133.90	244.52	328.04	318.01	356.29	339.12	341.93
10th percentile	191.14	205.62	580.55	874.66	315.26	177.59	315.17
25th percentile	114.01	168.34	506.76	471.97	414.72	436.13	195.86
50th percentile (median)	146.77	145.98	581.44	462.53	400.60	387.10	420.51
75th percentile	236.90	66.19	533.68	516.00	621.49	260.53	493.25
90th percentile	373.23	1,168.79	654.39	554.27	805.52	457.43	490.16
Family coverage:							
Average (mean)	231.03	685.79	373.73	387.72	452.90	617.00	161.69
10th percentile	705.03	2,790.29	510.97	596.49	583.08	668.08	500.03
25th percentile	267.19	790.71	314.29	520.44	831.85	1,048.05	494.72
50th percentile (median)	127.20	283.34	507.92	478.38	519.30	775.87	220.54
75th percentile	298.90	85.02	468.02	593.35	717.37	1,152.73	350.86
90th percentile	195.26	563.92	733.70	878.42	701.00	414.28	350.86

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 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, 2021**

	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)	1,491	1,100	1,779	1,683	1,543	1,660	1,567
10th percentile	287	239	473	385	287	370	275
25th percentile	497	355	749	741	643	931	717
50th percentile (median)	1,359	956	1,440	1,406	1,399	1,421	1,417
75th percentile	1,948	1,455	2,603	2,370	1,916	2,033	2,000
90th percentile	2,931	1,993	3,390	2,953	2,916	2,923	2,788
Family coverage:							
Average (mean)	2,853	2,005	3,385	3,199	3,058	3,407	2,907
10th percentile	571	475	472	488	592	790	600
25th percentile	984	772	998	1,192	1,209	1,243	895
50th percentile (median)	2,635	1,180	2,870	2,797	2,857	2,960	2,593
75th percentile	3,944	2,904	4,924	4,476	3,859	4,490	4,206
90th percentile	5,864	3,896	6,611	5,866	5,844	6,125	5,678

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 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, 2021**

	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)	26.79	37.77	67.03	62.69	74.90	82.47	26.59
10th percentile	8.66	5.62	61.35	58.98	41.26	30.75	1.78
25th percentile	11.31	17.20	63.63	62.95	62.17	115.41	58.70
50th percentile (median)	31.56	90.34	48.67	43.19	47.43	50.65	11.84
75th percentile	51.50	35.00	87.89	129.78	114.64	148.03	87.25
90th percentile	38.18	101.43	143.86	34.05	63.47	107.80	70.37
Family coverage:							
Average (mean)	71.48	105.16	160.28	168.68	169.83	215.89	82.95
10th percentile	37.94	7.08	71.69	59.47	122.48	76.88	7.73
25th percentile	25.46	25.18	113.19	119.51	246.83	140.20	58.04
50th percentile (median)	105.10	100.52	57.71	221.70	83.02	252.24	202.58
75th percentile	119.12	104.28	327.07	231.35	253.73	479.98	123.32
90th percentile	154.35	243.76	499.39	245.36	396.65	1,149.44	112.70

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 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, 2021**

	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)	4,149	4,276	4,081	4,193	4,008	4,212	4,091
10th percentile	1,483	1,452	1,451	1,491	1,452	1,396	1,379
25th percentile	2,457	2,435	2,403	2,752	2,407	1,990	2,062
50th percentile (median)	3,891	3,772	3,495	3,834	3,591	4,305	4,493
75th percentile	5,923	6,280	5,969	5,988	5,518	5,934	5,314
90th percentile	6,747	6,815	6,715	6,841	6,768	6,929	6,443
Family coverage:							
Average (mean)	7,372	7,754	7,670	7,371	7,313	7,390	6,410
10th percentile	2,784	2,856	2,724	2,495	2,870	1,986	1,890
25th percentile	3,913	3,735	3,950	3,948	3,853	2,984	2,892
50th percentile (median)	5,938	5,955	6,536	5,927	5,929	5,885	4,756
75th percentile	9,988	10,813	10,897	9,990	9,927	10,974	9,000
90th percentile	13,764	15,222	13,705	13,972	13,607	14,473	12,996

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 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, 2021**

	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)	43.18	57.01	113.58	112.11	135.12	123.66	109.25
10th percentile	62.16	106.98	57.09	89.62	117.88	107.05	107.28
25th percentile	97.16	123.66	127.74	115.48	173.86	134.92	225.50
50th percentile (median)	103.80	107.39	130.07	136.89	240.46	330.50	261.64
75th percentile	49.21	146.96	275.53	336.35	316.80	196.68	85.48
90th percentile	52.95	372.14	89.70	107.75	128.71	47.69	145.44
Family coverage:							
Average (mean)	119.32	121.58	282.00	284.34	371.15	376.70	322.44
10th percentile	97.84	231.90	234.60	323.32	330.97	79.33	125.46
25th percentile	238.92	102.21	250.90	266.91	249.43	288.67	198.53
50th percentile (median)	97.13	104.93	395.63	215.21	250.31	376.39	517.79
75th percentile	257.41	481.97	645.00	606.65	969.02	1,089.27	574.23
90th percentile	196.31	466.19	506.50	497.43	790.77	325.49	160.89

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 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.