

**Table II.F.2 Average individual deductible (in dollars) per employee enrolled with single coverage in a health insurance plan that had a deductible at private-sector establishments by firm size and State: United States, 2015**

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	1,541	1,987	1,843	2,056	1,719	1,248	1,964	1,451
New England:								
Connecticut	1,733	2,356	1,769	3,027	1,659	1,372	2,361	1,584
Maine	2,067	2,895	--	2,551	2,482	1,287	2,764	1,864
Massachusetts	1,202	--	1,373	1,531	1,250	1,051	1,555	1,129
New Hampshire	1,988	2,774	2,228	2,909	2,406	1,464	2,624	1,822
Rhode Island	1,400	1,276	2,052	1,679	1,436	1,189	1,574	1,352
Vermont	1,583	1,873	1,543	2,130	2,148	840	1,833	1,493
Middle Atlantic:								
New Jersey	1,608	2,259	2,324	2,103	1,671	1,266	2,083	1,474
New York	1,317	1,497	1,359	1,405	1,486	1,184	1,480	1,270
Pennsylvania	1,289	1,555	1,785	1,928	1,204	1,026	1,669	1,206
East North Central:								
Illinois	1,323	1,984	--	1,734	1,404	1,144	1,815	1,240
Indiana	1,834	--	2,229	3,241	1,773	1,419	3,210	1,627
Michigan	1,431	--	1,355	2,145	2,000	1,007	1,697	1,383
Ohio	1,461	2,040	2,024	1,560	1,483	1,296	1,804	1,387
Wisconsin	1,617	1,573	--	1,860	2,238	1,288	1,811	1,578
West North Central:								
Iowa	1,614	2,079	1,641	1,790	1,564	1,536	1,755	1,590
Kansas	1,369	1,872	1,685	1,384	1,711	1,098	1,699	1,301
Minnesota	1,819	1,892	1,610	2,484	1,916	1,544	2,180	1,745
Missouri	1,762	2,311	1,494	3,224	1,712	1,371	2,102	1,694
Nebraska	1,760	--	--	2,358	1,613	1,474	2,330	1,685
North Dakota	1,354	1,123	1,160	1,279	1,530	1,337	1,152	1,418
South Dakota	1,725	--	2,186	1,836	2,005	1,323	2,214	1,575
South Atlantic:								
Delaware	1,202	--	--	2,174	1,831	881	1,683	1,127
District of Columbia	1,108	1,023	1,399	1,079	853	1,195	1,279	1,078
Florida	1,691	2,296	2,757	2,872	1,702	1,340	2,645	1,499
Georgia	1,776	--	--	2,449	2,058	1,412	2,213	1,690
Maryland	1,128	1,814	1,625	1,797	1,066	949	1,769	1,028
North Carolina	1,794	2,787	2,353	1,910	2,075	1,468	2,265	1,665
South Carolina	1,767	2,068	1,739	1,955	2,476	1,378	1,848	1,751
Virginia	1,162	1,241	1,665	1,460	1,161	1,017	1,438	1,115
West Virginia	1,423	1,900	1,019	1,952	1,481	1,281	1,628	1,380
East South Central:								
Alabama	1,026	1,439	1,068	801	746	1,162	1,126	1,007
Kentucky	1,543	2,202	2,188	1,736	1,515	1,385	2,267	1,426
Mississippi	1,470	1,637	1,495	2,058	1,497	1,230	1,515	1,457
Tennessee	1,836	2,110	2,375	2,940	2,494	1,200	2,548	1,732
West South Central:								
Arkansas	1,313	1,359	1,424	1,365	1,438	1,219	1,470	1,277
Louisiana	1,320	--	1,535	1,640	1,125	1,231	1,638	1,260
Oklahoma	1,639	1,738	1,747	1,745	2,056	1,360	1,750	1,611
Texas	1,802	2,700	2,443	2,321	2,336	1,280	2,454	1,679
Mountain:								
Arizona	1,819	--	--	2,331	1,831	1,516	2,612	1,668
Colorado	1,680	1,886	1,736	1,940	2,300	1,252	1,952	1,621
Idaho	1,558	--	1,751	2,693	1,713	1,137	1,944	1,467
Montana	2,104	--	2,037	2,287	2,539	1,675	1,901	2,173
Nevada	1,087	1,382	--	1,663	1,895	818	1,445	1,016
New Mexico	1,461	--	--	1,189	1,966	1,295	1,381	1,478
Utah	1,549	--	1,410	1,500	1,897	1,494	1,421	1,573
Wyoming	1,689	1,968	2,165	1,866	1,618	1,373	2,061	1,537
Pacific:								
Alaska	1,616	1,876	2,575	3,011	1,760	1,090	2,272	1,477
California	1,428	1,744	1,355	1,924	1,612	1,194	1,698	1,360
Hawaii	986	890	--	1,171	645*	1,134	932	999
Oregon	1,496	2,052	1,927	1,699	1,605	1,065	1,936	1,348
Washington	1,426	1,532	1,727	2,024	1,120	1,271	1,900	1,308

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2015 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.

User note: for the 2015 data the upper edit bound for the individual deductible amount was recalibrated, causing the average individual deductible per enrollee, in single coverage in health insurance plans that had a deductible, to increase by about five percent at the national level.

**Table II.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 at private-sector establishments by firm size and State: United States, 2015**

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	16.02	59.87	58.50	44.40	38.85	19.05	34.79	17.70
New England:								
Connecticut	96.29	219.21	458.27	230.67	236.42	101.49	306.46	99.32
Maine	93.68	287.26	--	206.88	185.21	100.00	226.41	98.78
Massachusetts	58.49	--	173.25	152.15	116.67	78.58	93.43	65.47
New Hampshire	107.23	357.81	270.84	209.80	218.96	134.41	171.17	123.29
Rhode Island	108.52	286.79	292.17	126.12	231.34	179.36	161.81	128.91
Vermont	169.62	349.84	115.50	226.59	235.02	183.09	151.93	213.92
Middle Atlantic:								
New Jersey	92.61	177.06	402.79	187.92	327.69	95.30	151.57	111.27
New York	58.89	184.58	106.05	143.37	186.61	72.89	92.76	71.36
Pennsylvania	75.84	253.57	289.58	262.39	141.22	75.74	164.38	84.28
East North Central:								
Illinois	71.85	263.33	--	189.25	139.67	95.72	169.74	77.94
Indiana	117.31	--	218.98	252.88	139.17	151.72	262.37	111.10
Michigan	109.70	--	229.47	221.54	298.61	107.58	153.11	126.55
Ohio	70.93	280.68	375.18	200.89	160.11	80.35	195.50	75.07
Wisconsin	97.83	200.47	--	204.30	207.34	116.53	175.40	111.06
West North Central:								
Iowa	74.39	196.94	334.69	169.63	156.54	108.48	159.13	83.18
Kansas	90.91	247.21	354.44	259.90	171.90	108.07	176.33	98.01
Minnesota	106.06	287.16	261.96	275.37	286.04	108.24	249.08	117.44
Missouri	115.46	279.85	231.17	301.17	233.84	121.79	199.21	132.68
Nebraska	90.49	--	--	202.45	184.51	112.97	219.95	97.33
North Dakota	76.93	241.93	184.03	123.01	172.56	120.16	113.36	94.45
South Dakota	87.69	--	253.30	196.54	146.07	100.74	212.64	86.43
South Atlantic:								
Delaware	112.10	--	--	253.05	132.62	111.76	155.65	120.89
District of Columbia	166.62	149.65	174.19	148.43	123.07	300.63	111.24	194.98
Florida	65.54	258.40	571.72	232.14	119.64	61.20	220.74	63.06
Georgia	87.44	--	--	229.56	279.94	94.95	182.69	99.99
Maryland	77.12	214.77	256.19	208.80	125.25	98.63	165.95	79.04
North Carolina	91.20	603.00	327.55	217.84	210.32	104.83	244.59	92.07
South Carolina	117.28	347.76	129.25	298.36	316.34	105.54	140.24	137.22
Virginia	60.35	168.30	289.01	152.60	147.45	71.84	146.46	64.95
West Virginia	116.17	319.22	142.62	326.55	275.09	158.03	178.77	134.18
East South Central:								
Alabama	187.93	313.06	191.38	159.19	107.44	335.58	139.39	222.56
Kentucky	126.34	403.38	297.06	225.81	220.91	207.05	182.60	142.85
Mississippi	94.70	287.70	284.57	348.92	214.36	90.75	173.51	111.44
Tennessee	115.34	217.46	327.26	289.09	227.79	125.74	232.82	124.36
West South Central:								
Arkansas	70.46	189.71	179.20	174.27	189.95	91.70	125.60	81.59
Louisiana	81.04	--	310.45	301.36	127.54	81.97	154.38	88.84
Oklahoma	105.32	289.55	170.16	270.11	290.33	116.85	170.76	124.63
Texas	79.34	295.75	175.66	164.11	182.05	89.15	130.11	87.91
Mountain:								
Arizona	132.21	--	--	451.55	197.81	158.96	358.11	128.64
Colorado	88.43	324.93	339.41	326.79	203.25	87.98	234.31	95.09
Idaho	134.60	--	202.85	240.78	263.59	171.98	167.94	157.61
Montana	184.36	--	267.44	283.56	360.76	182.90	203.85	230.72
Nevada	195.10	259.10	--	207.68	200.28	214.71	170.48	217.50
New Mexico	108.05	--	--	170.52	305.49	105.54	171.78	125.38
Utah	60.42	--	217.51	200.16	150.98	71.16	144.26	66.60
Wyoming	111.10	241.91	370.67	227.79	224.75	194.67	183.84	134.03
Pacific:								
Alaska	127.88	331.61	368.28	775.04	190.35	108.73	228.33	146.50
California	55.46	177.56	187.34	147.68	166.59	63.17	117.68	62.63
Hawaii	120.99	252.20	--	284.86	227.29*	178.13	183.28	144.05
Oregon	80.76	261.89	238.55	241.36	166.69	87.26	152.53	93.26
Washington	88.83	188.54	270.65	208.03	160.97	110.23	183.39	98.03

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2015 Medical Expenditure Panel Survey-Insurance Component.

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