

Table II.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 private-sector establishments by firm size and State: United States, 2017

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	4,246	4,373	4,377	4,626	4,288	4,105	4,446	4,206
New England:								
Connecticut	4,375	4,271	4,183	4,542	4,107	4,462	4,278	4,395
Maine	4,448	--	--	5,058	4,229	3,932	5,489	4,132
Massachusetts	3,858	4,098	3,791	4,435	4,300	3,572	4,072	3,815
New Hampshire	4,671	4,464	--	5,013	4,593	4,668	4,470	4,718
Rhode Island	4,102	--	3,844	4,297	5,025	3,622	3,923	4,152
Vermont	3,966	4,549	4,820	4,223	3,606	3,840	4,642	3,769
Middle Atlantic:								
New Jersey	4,084	4,396	4,246	4,158	3,984	4,044	4,241	4,046
New York	4,281	4,319	4,351	4,514	4,264	4,217	4,481	4,240
Pennsylvania	4,648	4,168	4,230	4,970	4,758	4,615	4,568	4,663
East North Central:								
Illinois	3,717	--	4,121	3,943	3,557	3,668	3,870	3,689
Indiana	4,274	--	5,051	4,870	4,676	3,999	4,808	4,197
Michigan	4,277	4,028	5,076	4,896	4,338	3,977	4,485	4,237
Ohio	4,006	4,075	3,247	4,465	4,406	3,760	3,640	4,065
Wisconsin	4,127	--	--	4,743	3,985	4,056	4,287	4,106
West North Central:								
Iowa	3,724	4,687	3,516	4,228	3,693	3,504	4,307	3,603
Kansas	4,071	4,466	--	3,861	4,140	3,988	4,413	3,994
Minnesota	4,104	--	4,142	4,199	3,883	4,165	4,293	4,065
Missouri	4,224	--	--	4,312	4,358	4,158	4,066	4,258
Nebraska	3,919	--	4,019	4,080	3,861	3,824	4,051	3,895
North Dakota	3,286	3,671	3,017	3,363	3,159	3,348	3,438	3,242
South Dakota	4,278	--	4,886	4,814	3,824	4,364	4,571	4,224
South Atlantic:								
Delaware	4,686	--	4,922	4,491	5,124	4,575	4,795	4,660
District of Columbia	3,671	--	3,358	3,432	3,279	4,100	3,572	3,693
Florida	4,385	4,832	4,504	5,098	4,546	4,137	4,673	4,332
Georgia	4,526	--	4,788	4,761	4,965	4,254	4,982	4,461
Maryland	3,751	4,500	4,613	3,774	3,434	3,619	4,457	3,553
North Carolina	4,368	4,438	4,931	4,824	4,679	4,056	4,768	4,302
South Carolina	4,279	--	3,756	5,291	5,242	3,835	4,294	4,276
Virginia	4,437	4,441	4,254	4,304	4,229	4,577	4,277	4,469
West Virginia	4,647	--	3,807	4,996	3,947	4,904	4,414	4,686
East South Central:								
Alabama	4,109	--	--	5,174	3,712	3,985	4,689	4,005
Kentucky	4,346	--	4,344	5,010	4,125	4,304	4,285	4,356
Mississippi	4,336	--	--	4,100	4,380	4,421	4,120	4,387
Tennessee	4,625	--	--	4,710	4,637	4,604	4,526	4,640
West South Central:								
Arkansas	4,119	--	--	3,047	4,703	4,196	3,797	4,157
Louisiana	4,090	--	3,728	4,000	4,765	3,917	4,232	4,045
Oklahoma	4,052	--	4,096	4,235	4,284	3,780	4,152	4,029
Texas	4,694	4,643	4,723	5,159	5,192	4,385	4,748	4,684
Mountain:								
Arizona	4,492	--	4,878	4,984	5,020	4,258	4,799	4,443
Colorado	4,492	4,607	4,750	4,789	4,671	4,317	4,590	4,476
Idaho	4,319	--	--	5,070	3,574	4,208	4,864	4,195
Montana	4,135	4,970	4,807	4,516	4,139	3,645	4,807	3,885
Nevada	4,926	--	--	5,147	5,270	4,759	5,341	4,875
New Mexico	4,301	5,024	5,243	4,913	4,508	3,790	5,099	4,050
Utah	4,404	--	--	4,521	4,005	4,555	4,406	4,403
Wyoming	4,127	4,422	4,404	4,307	3,583	4,259	4,488	3,995
Pacific:								
Alaska	4,444	--	5,142	5,142	4,533	4,021	5,026	4,323
California	3,973	4,374	4,322	4,699	3,559	3,882	4,545	3,842
Hawaii	2,946	3,132	2,949	2,959	2,459	3,189	3,120	2,889
Oregon	4,298	3,756	4,124	4,700	4,469	4,146	4,172	4,330
Washington	4,176	4,366	4,708	5,084	4,240	3,709	4,730	4,010

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

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

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

Table II.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 private-sector establishments by firm size and State: United States, 2017

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	21.34	80.43	89.45	58.55	47.94	28.62	47.22	23.80
New England:								
Connecticut	124.98	588.26	428.93	347.01	227.88	175.06	307.77	135.86
Maine	115.07	--	--	299.81	230.70	157.65	203.47	127.72
Massachusetts	118.30	481.34	389.38	324.15	357.01	138.67	251.64	132.85
New Hampshire	121.99	419.75	--	331.46	291.13	165.65	275.09	133.50
Rhode Island	150.78	--	649.12	363.00	262.72	181.61	342.89	167.50
Vermont	117.29	401.53	398.68	308.62	232.65	172.47	256.26	133.15
Middle Atlantic:								
New Jersey	100.57	286.71	359.07	266.27	193.94	145.58	189.29	116.37
New York	103.94	290.08	425.22	286.39	260.93	139.45	204.87	118.18
Pennsylvania	110.19	494.13	396.25	328.99	267.62	140.17	240.42	123.02
East North Central:								
Illinois	136.67	--	482.05	373.12	346.27	172.22	302.14	150.97
Indiana	157.56	--	578.88	260.36	282.49	212.70	257.68	174.85
Michigan	127.12	376.95	468.46	337.09	257.71	177.66	273.68	142.42
Ohio	105.28	399.26	334.43	236.27	265.24	127.31	195.76	117.39
Wisconsin	143.21	--	--	327.14	209.69	218.92	336.76	155.71
West North Central:								
Iowa	113.84	571.87	335.33	252.69	262.63	142.72	275.68	123.55
Kansas	115.90	537.89	--	373.31	228.20	139.65	294.15	124.15
Minnesota	116.48	--	493.46	283.51	249.23	159.93	265.81	129.35
Missouri	102.08	--	--	274.83	191.83	141.97	266.22	109.75
Nebraska	103.14	--	375.84	203.61	194.95	159.02	223.98	115.12
North Dakota	104.63	405.35	367.55	245.26	189.74	168.37	237.19	114.15
South Dakota	91.18	--	318.57	269.44	189.50	104.43	202.39	100.59
South Atlantic:								
Delaware	199.09	--	554.13	565.38	330.73	288.90	344.69	232.59
District of Columbia	108.42	--	465.32	251.85	206.54	162.46	260.97	119.21
Florida	90.94	540.82	366.62	268.68	285.65	98.53	247.93	97.27
Georgia	127.48	--	392.92	368.08	308.71	174.66	273.28	140.28
Maryland	119.07	488.75	520.05	275.54	273.80	153.10	293.41	124.09
North Carolina	106.42	352.92	552.98	337.67	188.00	144.32	348.14	109.23
South Carolina	124.29	--	294.81	383.42	274.17	138.98	262.12	138.43
Virginia	115.05	278.65	394.58	267.63	242.14	166.74	233.07	129.22
West Virginia	183.55	--	474.24	573.07	288.42	262.03	445.15	201.60
East South Central:								
Alabama	151.91	--	--	405.29	271.38	214.15	345.73	165.69
Kentucky	120.52	--	291.63	233.93	291.62	161.37	201.65	136.74
Mississippi	182.73	--	--	382.35	381.55	279.48	322.73	213.18
Tennessee	104.09	--	--	317.21	256.00	125.31	280.47	111.94
West South Central:								
Arkansas	151.95	--	--	541.71	294.62	198.92	371.98	165.19
Louisiana	147.82	--	297.14	427.94	250.55	207.31	287.87	169.19
Oklahoma	120.40	--	534.12	229.58	295.01	145.61	255.80	136.14
Texas	91.63	336.98	416.13	285.21	146.01	120.27	204.03	101.69
Mountain:								
Arizona	136.66	--	529.63	337.81	295.02	178.25	312.77	151.02
Colorado	122.17	331.26	352.68	371.50	268.42	173.06	211.05	138.34
Idaho	122.49	--	--	330.58	295.35	135.30	247.82	137.39
Montana	133.89	460.16	503.18	238.93	215.87	213.66	263.56	148.64
Nevada	151.08	--	--	443.37	227.43	209.09	317.95	164.82
New Mexico	135.58	367.79	409.37	411.68	332.36	177.00	283.46	156.29
Utah	128.25	--	--	333.41	200.11	185.49	356.26	136.73
Wyoming	142.30	606.96	387.15	342.78	361.74	159.77	298.47	163.11
Pacific:								
Alaska	134.53	--	524.50	273.76	415.73	143.53	307.37	146.19
California	77.81	241.49	418.45	194.10	171.52	103.39	174.51	86.10
Hawaii	91.89	234.94	346.08	203.50	61.42	171.44	202.13	100.79
Oregon	130.32	327.74	372.07	314.47	242.25	215.79	218.97	153.89
Washington	138.08	406.05	461.93	240.68	294.84	184.08	236.89	158.95

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

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

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