

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, 2018

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	4,416	4,600	4,703	4,832	4,417	4,269	4,730	4,357
New England:								
Connecticut	4,668	4,800	4,724	5,212	4,700	4,490	4,954	4,600
Maine	4,874	5,235	5,258	5,902	4,625	4,553	5,546	4,730
Massachusetts	4,233	--	5,240	5,466	4,532	3,874	4,779	4,141
New Hampshire	4,506	4,983	6,061	5,564	4,612	3,943	5,342	4,315
Rhode Island	4,244	--	4,272	4,114	4,452	4,369	3,581	4,417
Vermont	4,748	--	4,504	4,976	4,384	4,961	4,501	4,816
Middle Atlantic:								
New Jersey	4,319	4,268	4,439	4,215	3,773	4,479	4,312	4,320
New York	4,303	4,464	4,868	5,197	4,308	3,980	4,824	4,186
Pennsylvania	4,843	5,144	4,957	5,270	5,387	4,350	4,925	4,828
East North Central:								
Illinois	3,825	3,556	--	3,477	4,183	3,769	3,746	3,839
Indiana	4,294	4,758	5,132	5,238	3,656	4,243	5,043	4,164
Michigan	4,599	--	4,234	5,018	5,321	4,227	4,399	4,625
Ohio	4,352	--	4,875	4,366	4,055	4,404	4,713	4,304
Wisconsin	4,387	--	3,985	4,308	4,545	4,367	4,575	4,367
West North Central:								
Iowa	4,122	4,475	4,024	4,535	4,126	4,002	4,344	4,079
Kansas	4,462	--	3,750	4,490	4,534	4,537	4,067	4,546
Minnesota	4,147	4,575	3,645	4,555	4,366	3,994	4,354	4,103
Missouri	4,389	4,618	4,959	4,830	3,846	4,368	4,734	4,330
Nebraska	4,187	--	--	4,640	4,178	4,064	4,545	4,146
North Dakota	3,631	2,812	3,199	3,270	3,572	4,005	3,218	3,743
South Dakota	4,445	4,558	4,571	4,901	4,343	4,318	4,786	4,363
South Atlantic:								
Delaware	4,422	--	3,818	4,714	4,725	4,322	4,383	4,431
District of Columbia	3,272	3,130	3,924	3,279	2,848	3,543	3,463	3,231
Florida	4,759	5,028	4,627	5,029	5,106	4,605	4,803	4,750
Georgia	4,630	--	6,319	5,823	4,781	4,198	5,841	4,479
Maryland	3,935	3,312	4,446	4,695	3,306	3,981	4,226	3,878
North Carolina	4,896	--	5,266	5,201	5,202	4,651	5,368	4,835
South Carolina	5,061	--	5,137	5,244	5,626	4,711	5,084	5,058
Virginia	4,371	--	4,272	4,469	4,542	4,335	4,374	4,371
West Virginia	4,868	--	5,100	5,440	5,320	4,518	5,177	4,811
East South Central:								
Alabama	4,585	--	5,390	5,405	3,465	4,925	5,094	4,502
Kentucky	4,253	4,491	4,107	4,803	4,249	4,154	4,232	4,257
Mississippi	4,365	--	3,961	4,606	4,014	4,501	4,202	4,400
Tennessee	4,653	--	5,855	5,382	5,130	4,165	5,346	4,551
West South Central:								
Arkansas	4,059	--	--	3,182	4,369	4,229	3,517	4,143
Louisiana	4,519	--	4,079	4,424	4,927	4,479	4,013	4,627
Oklahoma	4,267	4,813	4,596	3,968	4,362	4,160	4,502	4,208
Texas	4,537	4,788	5,315	5,113	4,634	4,300	5,143	4,439
Mountain:								
Arizona	4,565	--	5,220	5,115	5,072	4,134	5,229	4,456
Colorado	4,473	4,821	4,610	4,939	4,135	4,461	4,911	4,377
Idaho	4,636	--	5,515	4,332	4,715	4,432	5,221	4,472
Montana	4,436	4,963	4,797	4,814	4,241	4,177	4,921	4,277
Nevada	5,213	--	--	4,831	5,253	5,249	5,162	5,220
New Mexico	4,404	--	5,253	5,218	4,651	3,977	5,100	4,249
Utah	4,569	--	4,354	4,941	4,402	4,585	4,446	4,580
Wyoming	4,582	--	3,756	4,619	4,019	4,972	4,475	4,611
Pacific:								
Alaska	4,728	--	4,513	5,225	4,888	4,567	4,919	4,683
California	4,066	4,990	4,395	4,705	3,473	3,991	4,720	3,906
Hawaii	3,270	2,946	3,172	2,917	2,646	3,775	2,920	3,376
Oregon	4,665	4,268	4,931	5,025	4,564	4,588	4,858	4,608
Washington	4,448	4,950	5,094	5,406	4,158	4,135	5,161	4,274

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 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, 2018

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	24.54	78.81	83.08	54.12	55.25	35.59	44.77	28.03
New England:								
Connecticut	162.41	315.08	559.68	253.17	226.31	310.71	234.06	197.22
Maine	125.68	493.32	307.25	168.85	154.30	256.37	223.73	150.93
Massachusetts	121.31	--	513.17	202.87	299.05	150.03	245.22	135.67
New Hampshire	140.41	350.07	306.92	261.41	348.52	182.71	225.21	162.58
Rhode Island	141.43	--	411.28	313.74	297.69	180.04	340.39	147.67
Vermont	196.10	--	371.62	292.08	251.36	411.31	231.01	237.62
Middle Atlantic:								
New Jersey	160.11	269.58	349.53	190.67	240.98	252.61	173.77	195.26
New York	123.71	332.33	415.36	230.90	356.35	128.79	212.89	140.63
Pennsylvania	120.33	405.62	375.70	248.20	227.78	173.10	214.13	137.07
East North Central:								
Illinois	150.10	365.14	--	293.31	326.83	223.88	225.07	171.97
Indiana	212.38	519.09	452.89	283.04	459.57	290.10	248.42	243.46
Michigan	152.47	--	495.87	447.93	294.59	165.41	334.16	166.02
Ohio	125.76	--	338.84	316.87	249.23	171.53	251.18	138.65
Wisconsin	141.41	--	505.57	394.63	299.88	189.38	333.12	152.74
West North Central:								
Iowa	126.58	468.03	487.15	311.05	260.77	173.48	292.80	140.44
Kansas	141.49	--	418.50	319.49	296.51	211.49	297.95	159.15
Minnesota	91.49	638.50	419.06	233.51	229.42	106.10	270.36	94.51
Missouri	119.35	400.35	346.89	233.05	317.81	162.00	212.29	133.76
Nebraska	182.28	--	--	398.75	458.38	210.87	301.51	198.28
North Dakota	119.99	313.04	320.60	210.87	209.17	215.26	189.08	143.57
South Dakota	97.02	332.52	309.87	280.04	200.07	134.43	199.47	109.19
South Atlantic:								
Delaware	147.97	--	585.14	409.82	433.33	176.30	386.32	159.34
District of Columbia	100.83	406.48	436.67	249.65	192.46	139.73	252.02	109.08
Florida	134.38	378.32	459.40	245.94	215.36	207.65	243.81	153.40
Georgia	129.67	--	240.29	254.77	421.42	145.77	214.88	141.17
Maryland	154.64	491.89	376.47	269.08	447.78	166.64	273.11	175.93
North Carolina	110.54	--	375.12	242.50	230.17	158.27	225.26	121.03
South Carolina	151.25	--	468.68	350.02	317.42	181.31	314.94	166.14
Virginia	128.99	--	335.03	350.39	215.83	192.90	246.84	145.81
West Virginia	197.00	--	581.39	344.27	316.51	311.22	327.14	224.98
East South Central:								
Alabama	227.49	--	455.33	425.18	385.37	292.32	516.98	255.70
Kentucky	129.56	477.04	445.27	278.30	374.02	149.56	246.67	146.44
Mississippi	229.09	--	434.47	436.45	343.74	369.88	332.30	266.75
Tennessee	151.05	--	321.38	375.03	393.69	163.18	239.05	168.51
West South Central:								
Arkansas	186.33	--	--	306.98	250.39	285.13	300.47	208.33
Louisiana	142.19	--	355.85	206.94	254.86	232.30	240.09	163.05
Oklahoma	124.75	499.34	447.38	264.89	306.08	152.30	271.31	139.68
Texas	81.06	282.70	312.63	206.42	179.84	104.38	173.87	88.21
Mountain:								
Arizona	119.56	--	309.87	267.81	157.34	173.06	241.86	130.13
Colorado	167.98	305.29	420.85	326.04	249.80	289.03	216.87	203.52
Idaho	132.42	--	449.14	344.40	182.22	194.98	283.36	146.50
Montana	143.15	545.67	426.20	258.84	192.36	314.36	265.36	167.37
Nevada	254.43	--	--	269.76	303.31	371.40	292.22	286.76
New Mexico	133.50	--	560.91	343.23	300.77	159.52	360.32	141.83
Utah	153.91	--	561.10	304.22	279.07	208.92	329.16	164.76
Wyoming	145.77	--	443.11	323.53	292.00	184.70	289.92	167.63
Pacific:								
Alaska	129.89	--	300.60	308.67	249.73	196.94	247.85	150.90
California	76.93	219.53	252.87	208.25	146.60	114.76	141.51	90.38
Hawaii	292.08	317.81	527.15	210.92	144.59	552.72	234.55	365.16
Oregon	143.64	487.06	431.08	271.68	308.83	231.55	257.66	170.57
Washington	139.42	454.91	479.98	272.01	197.10	225.67	282.61	156.23

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 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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