

**Table II.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 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        | 8,375 | 9,047                  | 8,728           | 9,258           | 8,222             | 8,246                  | 9,025                  | 8,294                |
| New England:         |       |                        |                 |                 |                   |                        |                        |                      |
| Connecticut          | 8,985 | --                     | --              | 9,889           | 9,262             | 8,749                  | 9,181                  | 8,959                |
| Maine                | 8,460 | --                     | --              | 11,188          | 7,601             | 8,094                  | 10,844                 | 8,199                |
| Massachusetts        | 7,622 | --                     | --              | 10,978          | 8,422             | 6,870                  | 9,626                  | 7,413                |
| New Hampshire        | 8,373 | --                     | --              | 10,285          | 8,662             | 7,801                  | 11,222                 | 8,112                |
| Rhode Island         | 8,921 | --                     | --              | 7,828           | 10,710            | 7,958                  | 8,226                  | 9,067                |
| Vermont              | 8,612 | --                     | --              | 8,381           | 8,120             | 8,592                  | 9,566                  | 8,421                |
| Middle Atlantic:     |       |                        |                 |                 |                   |                        |                        |                      |
| New Jersey           | 8,807 | --                     | 10,520          | 9,286           | 9,437             | 8,462                  | 9,392                  | 8,720                |
| New York             | 8,570 | --                     | --              | 9,548           | 9,231             | 8,161                  | 9,393                  | 8,454                |
| Pennsylvania         | 8,478 | --                     | --              | 10,827          | 8,476             | 8,087                  | 8,686                  | 8,455                |
| East North Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Illinois             | 7,316 | --                     | --              | 6,586           | 8,006             | 7,133                  | 7,981                  | 7,232                |
| Indiana              | 8,140 | --                     | 7,359           | 9,994           | 7,198             | 7,965                  | 9,231                  | 7,978                |
| Michigan             | 8,502 | --                     | 7,992           | 8,979           | 9,685             | 7,937                  | 8,925                  | 8,436                |
| Ohio                 | 8,284 | --                     | 8,387           | 9,271           | 7,245             | 8,394                  | 8,812                  | 8,228                |
| Wisconsin            | 8,252 | --                     | --              | 8,211           | 8,189             | 8,434                  | 7,921                  | 8,288                |
| West North Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Iowa                 | 7,884 | --                     | 6,832           | 9,134           | 7,532             | 7,867                  | 8,567                  | 7,762                |
| Kansas               | 8,679 | --                     | 6,436           | 8,319           | 8,768             | 9,056                  | 7,167                  | 8,934                |
| Minnesota            | 8,104 | --                     | --              | 8,667           | 7,986             | 7,937                  | 9,058                  | 7,984                |
| Missouri             | 8,055 | --                     | --              | 8,700           | 7,163             | 8,198                  | 7,685                  | 8,115                |
| Nebraska             | 8,728 | --                     | --              | 7,966           | 8,651             | 8,740                  | 9,005                  | 8,700                |
| North Dakota         | 7,378 | --                     | 7,513           | 6,679           | 7,100             | 7,805                  | 6,552                  | 7,556                |
| South Dakota         | 8,541 | --                     | 10,341          | 9,185           | 7,563             | 8,634                  | 9,310                  | 8,376                |
| South Atlantic:      |       |                        |                 |                 |                   |                        |                        |                      |
| Delaware             | 8,003 | --                     | --              | 8,008           | 6,548             | 8,174                  | 8,204                  | 7,989                |
| District of Columbia | 6,206 | --                     | --              | 6,496           | 5,174             | 6,780                  | 7,198                  | 6,066                |
| Florida              | 8,631 | --                     | 8,890           | 8,807           | 9,390             | 8,441                  | 8,646                  | 8,629                |
| Georgia              | 8,541 | --                     | --              | 12,232          | 7,810             | 8,222                  | 10,610                 | 8,369                |
| Maryland             | 8,157 | --                     | --              | 9,311           | 6,103             | 8,595                  | 8,554                  | 8,083                |
| North Carolina       | 8,936 | --                     | --              | 8,450           | 9,464             | 8,639                  | 10,478                 | 8,804                |
| South Carolina       | 8,818 | --                     | --              | 8,615           | 10,695            | 8,519                  | 7,543                  | 8,881                |
| Virginia             | 8,667 | --                     | 7,916           | 9,625           | 8,420             | 8,725                  | 8,418                  | 8,691                |
| West Virginia        | 9,831 | --                     | --              | 9,345           | 8,267             | 10,362                 | 9,933                  | 9,821                |
| East South Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Alabama              | 8,036 | --                     | --              | 9,914           | 7,128             | 7,786                  | 10,274                 | 7,725                |
| Kentucky             | 8,203 | --                     | --              | 8,064           | 7,943             | 8,305                  | 7,714                  | 8,233                |
| Mississippi          | 9,025 | --                     | --              | 7,778           | 6,573             | 9,738                  | 8,932                  | 9,035                |
| Tennessee            | 8,397 | --                     | --              | 9,306           | 10,068            | 7,696                  | 9,889                  | 8,208                |
| West South Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Arkansas             | 8,639 | --                     | --              | 6,130           | 7,577             | 9,259                  | 7,447                  | 8,843                |
| Louisiana            | 8,136 | --                     | --              | 8,587           | 9,783             | 7,825                  | 7,604                  | 8,223                |
| Oklahoma             | 8,599 | --                     | --              | 9,336           | 9,061             | 8,288                  | 8,965                  | 8,542                |
| Texas                | 8,778 | --                     | 9,530           | 9,990           | 8,529             | 8,634                  | 9,824                  | 8,688                |
| Mountain:            |       |                        |                 |                 |                   |                        |                        |                      |
| Arizona              | 8,115 | --                     | 9,322           | 9,465           | 9,540             | 7,542                  | 9,054                  | 7,970                |
| Colorado             | 8,476 | --                     | --              | 10,459          | 7,994             | 8,361                  | 9,406                  | 8,346                |
| Idaho                | 8,380 | --                     | --              | 8,954           | 8,058             | 8,186                  | 10,889                 | 8,100                |
| Montana              | 7,796 | --                     | --              | 8,362           | 6,836             | 8,137                  | 9,003                  | 7,553                |
| Nevada               | 9,606 | --                     | --              | 10,852          | 10,338            | 9,071                  | 11,465                 | 9,362                |
| New Mexico           | 8,350 | --                     | --              | 12,403          | 7,998             | 7,775                  | 12,333                 | 7,865                |
| Utah                 | 8,963 | --                     | 7,904           | 9,700           | 8,769             | 9,018                  | 8,750                  | 8,987                |
| Wyoming              | 9,064 | --                     | --              | 7,914           | 7,801             | 9,819                  | 9,254                  | 9,030                |
| Pacific:             |       |                        |                 |                 |                   |                        |                        |                      |
| Alaska               | 9,004 | --                     | --              | 8,890           | 9,131             | 9,182                  | 7,724                  | 9,230                |
| California           | 7,953 | --                     | 8,913           | 9,203           | 6,717             | 8,146                  | 9,056                  | 7,806                |
| Hawaii               | 8,341 | --                     | --              | 6,563           | 7,389             | 9,275                  | 6,972                  | 8,508                |
| Oregon               | 9,794 | --                     | 8,717           | 9,425           | 7,788             | 10,664                 | 9,291                  | 9,850                |
| Washington           | 8,458 | --                     | --              | 9,928           | 7,834             | 8,101                  | 10,846                 | 8,145                |

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.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 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        | 63.41  | 304.59                 | 226.53          | 159.75          | 142.51            | 82.79                  | 143.45                 | 68.83                |
| New England:         |        |                        |                 |                 |                   |                        |                        |                      |
| Connecticut          | 327.40 | --                     | --              | 861.39          | 444.15            | 495.16                 | 720.73                 | 360.41               |
| Maine                | 271.50 | --                     | --              | 618.48          | 514.60            | 360.28                 | 622.09                 | 290.31               |
| Massachusetts        | 376.43 | --                     | --              | 477.93          | 732.18            | 433.64                 | 692.62                 | 394.82               |
| New Hampshire        | 307.23 | --                     | --              | 831.05          | 983.68            | 332.18                 | 401.67                 | 327.57               |
| Rhode Island         | 411.80 | --                     | --              | 881.44          | 797.96            | 406.12                 | 896.96                 | 457.61               |
| Vermont              | 473.72 | --                     | --              | 684.81          | 881.76            | 767.36                 | 905.11                 | 541.22               |
| Middle Atlantic:     |        |                        |                 |                 |                   |                        |                        |                      |
| New Jersey           | 279.47 | --                     | 881.36          | 592.34          | 911.80            | 320.25                 | 602.67                 | 306.04               |
| New York             | 293.79 | --                     | --              | 1,131.15        | 729.40            | 318.69                 | 893.63                 | 304.86               |
| Pennsylvania         | 372.18 | --                     | --              | 615.94          | 745.65            | 494.10                 | 721.48                 | 404.87               |
| East North Central:  |        |                        |                 |                 |                   |                        |                        |                      |
| Illinois             | 340.80 | --                     | --              | 917.94          | 689.65            | 431.11                 | 1,020.72               | 358.67               |
| Indiana              | 529.15 | --                     | 929.02          | 799.79          | 1,122.53          | 707.32                 | 668.75                 | 591.15               |
| Michigan             | 387.70 | --                     | 1,571.95        | 1,118.63        | 887.94            | 455.52                 | 894.58                 | 424.27               |
| Ohio                 | 251.81 | --                     | 901.91          | 761.16          | 1,024.98          | 227.89                 | 648.71                 | 270.32               |
| Wisconsin            | 379.18 | --                     | --              | 803.06          | 929.02            | 472.60                 | 754.23                 | 412.34               |
| West North Central:  |        |                        |                 |                 |                   |                        |                        |                      |
| Iowa                 | 250.93 | --                     | 799.43          | 730.38          | 381.18            | 373.65                 | 692.13                 | 267.27               |
| Kansas               | 341.90 | --                     | 864.08          | 668.94          | 672.77            | 475.03                 | 669.88                 | 370.87               |
| Minnesota            | 241.67 | --                     | --              | 723.29          | 455.39            | 309.24                 | 749.50                 | 249.27               |
| Missouri             | 318.68 | --                     | --              | 733.93          | 877.05            | 391.50                 | 753.19                 | 346.20               |
| Nebraska             | 504.70 | --                     | --              | 680.97          | 547.05            | 751.95                 | 548.42                 | 552.65               |
| North Dakota         | 241.24 | --                     | 868.16          | 636.04          | 393.41            | 372.22                 | 509.32                 | 274.23               |
| South Dakota         | 203.92 | --                     | 1,051.43        | 493.60          | 444.76            | 205.01                 | 640.32                 | 204.73               |
| South Atlantic:      |        |                        |                 |                 |                   |                        |                        |                      |
| Delaware             | 437.84 | --                     | --              | 1,078.52        | 1,788.39          | 454.76                 | 941.13                 | 463.14               |
| District of Columbia | 190.98 | --                     | --              | 635.10          | 326.97            | 227.66                 | 615.79                 | 196.28               |
| Florida              | 342.35 | --                     | 820.72          | 801.91          | 430.68            | 455.55                 | 652.45                 | 377.18               |
| Georgia              | 326.38 | --                     | --              | 497.55          | 859.19            | 390.74                 | 727.49                 | 349.16               |
| Maryland             | 285.92 | --                     | --              | 708.06          | 531.08            | 371.80                 | 715.53                 | 312.20               |
| North Carolina       | 276.19 | --                     | --              | 900.62          | 746.09            | 315.66                 | 660.85                 | 289.24               |
| South Carolina       | 334.13 | --                     | --              | 710.88          | 742.62            | 373.52                 | 732.81                 | 349.02               |
| Virginia             | 327.74 | --                     | 539.60          | 828.52          | 578.29            | 467.79                 | 460.13                 | 358.20               |
| West Virginia        | 593.84 | --                     | --              | 1,215.21        | 1,562.31          | 643.04                 | 761.70                 | 644.54               |
| East South Central:  |        |                        |                 |                 |                   |                        |                        |                      |
| Alabama              | 586.84 | --                     | --              | 813.78          | 1,435.35          | 824.21                 | 595.72                 | 655.99               |
| Kentucky             | 328.89 | --                     | --              | 879.75          | 827.87            | 384.66                 | 762.67                 | 344.92               |
| Mississippi          | 829.34 | --                     | --              | 648.80          | 818.49            | 1,025.55               | 906.69                 | 911.14               |
| Tennessee            | 357.42 | --                     | --              | 685.62          | 812.33            | 436.81                 | 709.16                 | 385.58               |
| West South Central:  |        |                        |                 |                 |                   |                        |                        |                      |
| Arkansas             | 446.03 | --                     | --              | 786.13          | 753.57            | 552.48                 | 731.42                 | 494.63               |
| Louisiana            | 395.25 | --                     | --              | 521.86          | 633.56            | 566.81                 | 627.59                 | 451.13               |
| Oklahoma             | 399.38 | --                     | --              | 586.39          | 729.58            | 565.26                 | 560.13                 | 451.59               |
| Texas                | 232.31 | --                     | 856.25          | 452.40          | 601.21            | 282.64                 | 523.96                 | 247.47               |
| Mountain:            |        |                        |                 |                 |                   |                        |                        |                      |
| Arizona              | 452.50 | --                     | 686.84          | 787.67          | 570.05            | 583.95                 | 684.02                 | 503.10               |
| Colorado             | 291.93 | --                     | --              | 696.37          | 518.07            | 372.44                 | 1,093.52               | 301.89               |
| Idaho                | 312.28 | --                     | --              | 1,143.12        | 633.69            | 378.31                 | 678.29                 | 319.58               |
| Montana              | 375.06 | --                     | --              | 1,109.68        | 693.31            | 355.35                 | 842.66                 | 402.94               |
| Nevada               | 610.88 | --                     | --              | 648.24          | 1,090.89          | 825.35                 | 629.97                 | 683.70               |
| New Mexico           | 394.68 | --                     | --              | 816.44          | 786.80            | 442.97                 | 911.15                 | 389.24               |
| Utah                 | 296.36 | --                     | 897.46          | 592.50          | 519.76            | 427.50                 | 562.62                 | 323.31               |
| Wyoming              | 332.08 | --                     | --              | 641.03          | 580.54            | 465.75                 | 651.72                 | 374.02               |
| Pacific:             |        |                        |                 |                 |                   |                        |                        |                      |
| Alaska               | 290.49 | --                     | --              | 913.70          | 696.00            | 341.65                 | 831.99                 | 293.16               |
| California           | 216.66 | --                     | 842.63          | 472.12          | 375.05            | 285.09                 | 486.39                 | 236.87               |
| Hawaii               | 632.61 | --                     | --              | 477.99          | 354.43            | 924.91                 | 435.17                 | 690.18               |
| Oregon               | 852.21 | --                     | 743.77          | 714.74          | 1,085.13          | 1,103.54               | 789.82                 | 932.59               |
| Washington           | 357.20 | --                     | --              | 713.06          | 561.44            | 452.80                 | 748.06                 | 367.27               |

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