

**Table II.F.18 Percent of private-sector employees enrolled in a health insurance plan that had a copayment for an office visit to a specialist physician 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	58.0%	69.0%	70.5%	69.2%	65.8%	50.9%	69.5%	56.1%
New England:								
Connecticut	48.3%	63.6%	84.4%	60.5%	43.9%	42.9%	66.9%	44.6%
Maine	43.2%	59.9%	58.1%	44.3%	49.4%	36.5%	55.7%	40.7%
Massachusetts	72.5%	96.6%	77.7%	87.3%	83.2%	64.4%	86.2%	70.1%
New Hampshire	51.3%	86.2%	87.1%	92.4%	57.8%	32.4%	89.4%	43.7%
Rhode Island	63.2%	56.0%	93.0%	65.7%	68.9%	56.6%	72.8%	60.8%
Vermont	49.1%	47.6%	70.7%	44.2%	47.9%	48.1%	59.0%	46.7%
Middle Atlantic:								
New Jersey	65.3%	86.5%	92.3%	74.8%	82.1%	54.7%	86.2%	60.9%
New York	63.9%	78.2%	64.0%	74.3%	68.5%	57.5%	72.0%	62.2%
Pennsylvania	61.3%	56.6%	83.1%	68.8%	68.6%	53.6%	75.1%	58.9%
East North Central:								
Illinois	62.7%	61.5%	73.1%	69.7%	74.3%	55.6%	66.1%	62.2%
Indiana	61.2%	64.4%	42.6%	59.9%	54.6%	65.6%	53.4%	62.4%
Michigan	57.4%	48.7%	61.6%	68.3%	55.0%	56.3%	62.3%	56.6%
Ohio	46.6%	66.0%	52.4%	62.0%	56.1%	40.2%	53.4%	45.7%
Wisconsin	46.1%	57.7%	49.9%	58.1%	39.5%	45.7%	46.2%	46.1%
West North Central:								
Iowa	51.2%	59.4%	73.3%	58.9%	62.3%	39.3%	61.3%	49.2%
Kansas	49.5%	50.9%	75.0%	73.0%	60.4%	34.9%	67.3%	45.7%
Minnesota	29.6%	61.0%	25.6%*	24.1%	25.7%	30.3%	31.8%	29.2%
Missouri	62.1%	70.8%	76.9%	72.1%	64.4%	57.8%	68.4%	61.0%
Nebraska	50.6%	42.9%*	28.4%*	62.6%	56.9%	47.9%	41.8%	51.5%
North Dakota	32.3%	30.9%*	30.3%*	41.8%	29.9%	30.4%	30.3%	32.8%
South Dakota	54.5%	52.4%	70.9%	66.3%	61.4%	46.2%	59.8%	53.3%
South Atlantic:								
Delaware	54.6%	73.9%	72.1%	61.5%	65.4%	48.2%	68.7%	52.4%
District of Columbia	77.4%	82.8%	82.7%	75.7%	83.7%	71.3%	84.1%	76.0%
Florida	61.1%	78.2%	81.2%	75.9%	83.9%	50.2%	78.2%	58.1%
Georgia	62.5%	80.7%	83.0%	79.3%	86.6%	51.4%	75.1%	61.0%
Maryland	59.1%	79.9%	80.0%	73.9%	57.5%	52.1%	85.4%	53.7%
North Carolina	57.8%	72.4%	72.0%	69.6%	51.9%	56.3%	69.7%	56.4%
South Carolina	58.8%	--	77.9%	72.3%	61.8%	54.1%	72.9%	57.2%
Virginia	57.7%	63.3%	69.7%	72.0%	54.2%	54.6%	66.5%	56.2%
West Virginia	65.4%	76.0%	85.2%	77.8%	73.3%	57.5%	81.5%	63.2%
East South Central:								
Alabama	70.3%	97.7%	91.2%	94.3%	87.8%	52.3%	92.8%	65.8%
Kentucky	55.7%	75.5%	72.8%	69.4%	59.8%	50.0%	72.8%	53.3%
Mississippi	67.0%	68.7%	68.1%	73.4%	89.4%	58.0%	68.6%	66.7%
Tennessee	48.8%	74.4%	48.1%	54.0%	35.9%	51.1%	59.4%	47.4%
West South Central:								
Arkansas	47.5%	--	73.7%	69.0%	51.1%	40.3%	66.3%	44.5%
Louisiana	53.2%	71.1%	65.4%	70.2%	68.5%	40.2%	72.8%	49.3%
Oklahoma	62.4%	66.9%	85.0%	69.4%	73.5%	50.9%	73.1%	60.1%
Texas	57.1%	69.4%	75.8%	77.1%	72.4%	46.8%	75.4%	54.7%
Mountain:								
Arizona	53.4%	61.9%	54.5%	70.5%	53.2%	49.3%	64.7%	51.6%
Colorado	47.3%	74.0%	56.9%	55.9%	61.2%	36.3%	61.9%	44.4%
Idaho	52.2%	57.9%	79.2%	55.0%	58.9%	43.9%	67.4%	48.7%
Montana	37.7%	39.9%	34.5%	33.2%	36.8%	41.0%	37.0%	37.9%
Nevada	67.6%	65.7%	--	72.6%	72.6%	65.2%	74.1%	66.7%
New Mexico	64.2%	--	59.7%	70.8%	67.4%	61.4%	73.7%	62.3%
Utah	51.4%	--	52.9%	58.0%	64.3%	45.2%	53.0%	51.3%
Wyoming	35.5%	40.6%	34.5%	33.3%	38.5%	34.0%	35.8%	35.4%
Pacific:								
Alaska	39.0%	23.2%*	43.4%	50.3%	56.1%	31.5%	39.4%	38.9%
California	64.1%	65.2%	77.7%	70.7%	75.8%	56.1%	71.4%	62.6%
Hawaii	66.8%	57.1%	74.4%	68.6%	68.6%	65.7%	66.4%	66.9%
Oregon	60.5%	63.4%	73.9%	75.0%	73.8%	45.1%	70.2%	58.3%
Washington	45.0%	68.8%	58.8%	59.1%	47.8%	36.2%	66.4%	40.3%

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.

\* Figure does not meet standard of reliability or precision.

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

**Table II.F.18 Standard errors for pPercent of private-sector employees enrolled in a health insurance plan that had a copayment for an office visit to a specialist physician 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	0.65%	1.61%	1.60%	1.25%	1.23%	0.95%	0.92%	0.74%
New England:								
Connecticut	4.56%	9.04%	8.75%	8.92%	6.59%	7.15%	5.87%	5.20%
Maine	3.30%	8.79%	12.48%	7.78%	6.18%	4.72%	6.34%	3.68%
Massachusetts	2.78%	2.83%	12.14%	4.14%	5.45%	3.67%	4.82%	3.10%
New Hampshire	3.57%	6.15%	5.64%	3.50%	6.59%	4.40%	2.88%	3.99%
Rhode Island	3.53%	13.71%	3.22%	8.51%	6.96%	5.34%	6.71%	4.07%
Vermont	3.31%	9.77%	9.11%	7.14%	5.80%	5.81%	5.54%	3.82%
Middle Atlantic:								
New Jersey	3.38%	5.43%	5.36%	5.67%	4.25%	5.41%	3.52%	4.09%
New York	2.59%	7.47%	8.59%	6.23%	4.76%	3.97%	4.64%	2.99%
Pennsylvania	3.11%	9.44%	6.58%	6.84%	5.36%	4.77%	4.50%	3.52%
East North Central:								
Illinois	3.68%	10.22%	9.47%	8.00%	6.74%	5.49%	5.63%	4.18%
Indiana	3.72%	11.00%	9.91%	9.28%	9.33%	4.98%	5.90%	4.18%
Michigan	4.36%	9.53%	9.81%	9.82%	9.66%	6.11%	5.75%	4.94%
Ohio	3.37%	10.26%	9.33%	7.29%	6.59%	4.54%	5.98%	3.73%
Wisconsin	4.16%	13.29%	11.27%	7.16%	7.16%	6.47%	6.97%	4.62%
West North Central:								
Iowa	3.39%	9.27%	7.59%	7.09%	5.55%	5.12%	5.36%	3.88%
Kansas	3.48%	10.92%	9.33%	6.12%	7.42%	4.41%	5.63%	3.95%
Minnesota	3.15%	10.72%	9.69%*	5.69%	5.27%	4.63%	5.89%	3.54%
Missouri	3.39%	9.74%	9.44%	7.54%	9.28%	4.63%	5.73%	3.86%
Nebraska	4.49%	13.36%*	12.99%*	8.29%	8.83%	6.27%	7.82%	4.84%
North Dakota	3.36%	9.39%*	9.68%*	6.03%	5.42%	5.84%	5.12%	3.97%
South Dakota	3.20%	8.37%	8.50%	6.88%	6.86%	4.71%	5.30%	3.70%
South Atlantic:								
Delaware	3.53%	9.40%	10.78%	9.56%	8.11%	4.62%	6.70%	3.93%
District of Columbia	2.25%	10.97%	6.80%	6.91%	3.76%	3.28%	4.81%	2.53%
Florida	3.93%	6.39%	6.31%	6.58%	3.83%	5.47%	4.51%	4.45%
Georgia	3.43%	8.30%	8.68%	5.91%	3.92%	4.70%	5.51%	3.78%
Maryland	3.51%	7.57%	8.87%	7.41%	7.60%	5.15%	4.05%	4.05%
North Carolina	3.31%	7.91%	9.81%	7.08%	8.28%	4.30%	5.51%	3.63%
South Carolina	3.62%	--	8.19%	6.76%	9.80%	4.67%	5.97%	3.98%
Virginia	4.06%	10.70%	8.74%	7.56%	8.48%	5.92%	5.50%	4.64%
West Virginia	3.61%	9.02%	7.86%	8.67%	6.96%	5.16%	4.72%	4.09%
East South Central:								
Alabama	3.17%	2.38%	5.40%	2.75%	4.30%	4.87%	2.80%	3.70%
Kentucky	3.40%	9.62%	8.40%	7.56%	7.52%	4.74%	5.53%	3.81%
Mississippi	4.56%	11.42%	11.24%	8.65%	2.84%	7.77%	7.12%	5.20%
Tennessee	3.95%	10.07%	10.62%	8.26%	8.44%	5.57%	6.52%	4.40%
West South Central:								
Arkansas	3.93%	--	11.08%	8.61%	8.23%	5.23%	6.88%	4.39%
Louisiana	3.94%	10.31%	9.52%	6.57%	7.32%	6.06%	5.18%	4.57%
Oklahoma	3.61%	9.85%	9.02%	8.19%	6.35%	5.67%	5.74%	4.21%
Texas	2.86%	7.99%	6.71%	5.21%	5.14%	3.84%	3.98%	3.16%
Mountain:								
Arizona	3.74%	12.79%	11.53%	7.16%	6.86%	5.42%	6.71%	4.20%
Colorado	3.08%	7.77%	12.30%	8.05%	6.66%	4.01%	6.33%	3.41%
Idaho	3.76%	11.40%	8.40%	8.96%	9.43%	5.47%	6.48%	4.40%
Montana	3.45%	9.68%	10.22%	9.46%	6.10%	6.19%	6.05%	4.10%
Nevada	3.01%	10.81%	--	7.83%	8.55%	3.66%	6.63%	3.31%
New Mexico	3.42%	--	13.54%	9.35%	8.31%	4.47%	6.51%	3.85%
Utah	5.41%	--	12.34%	8.15%	9.57%	7.74%	7.66%	5.90%
Wyoming	3.62%	10.98%	9.73%	7.65%	7.44%	5.55%	5.95%	4.25%
Pacific:								
Alaska	4.32%	9.46%*	12.59%	9.15%	10.12%	5.49%	7.36%	4.99%
California	2.25%	4.76%	4.26%	4.24%	4.18%	3.38%	2.67%	2.63%
Hawaii	2.98%	7.41%	6.78%	6.81%	5.78%	4.96%	4.50%	3.64%
Oregon	4.15%	12.51%	9.40%	6.41%	6.39%	7.77%	5.95%	4.97%
Washington	3.94%	8.10%	10.05%	7.33%	7.67%	5.72%	5.57%	4.45%

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.

\* Figure does not meet standard of reliability or precision.

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