

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, 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	1,846	2,233	2,350	2,374	2,067	1,543	2,327	1,754
New England:								
Connecticut	2,322	3,008	3,027	3,270	2,752	1,664	2,988	2,147
Maine	2,447	2,829	2,758	3,284	2,811	1,868	2,797	2,363
Massachusetts	1,454	--	1,711	1,909	1,636	1,279	1,624	1,422
New Hampshire	2,337	3,075	2,984	3,315	2,826	1,614	3,053	2,145
Rhode Island	1,849	1,431	1,521	1,968	2,016	1,849	1,620	1,919
Vermont	2,192	--	2,263	2,596	2,353	1,818	2,147	2,203
Middle Atlantic:								
New Jersey	1,770	2,107	1,606	2,123	1,778	1,662	2,016	1,705
New York	1,554	1,567	2,360	2,215	1,709	1,179	1,963	1,454
Pennsylvania	1,831	2,293	2,122	2,188	2,166	1,437	2,294	1,740
East North Central:								
Illinois	1,752	2,207	--	1,758	1,998	1,580	2,158	1,684
Indiana	1,873	2,694	2,606	2,671	1,971	1,465	2,640	1,741
Michigan	1,732	2,002	1,814	1,695	2,045	1,580	1,783	1,726
Ohio	1,932	--	2,774	2,491	1,850	1,747	2,612	1,836
Wisconsin	1,914	--	2,519	2,240	2,224	1,670	2,363	1,858
West North Central:								
Iowa	2,130	2,346	2,324	2,408	2,290	1,894	2,399	2,074
Kansas	1,715	2,086	1,407	1,854	1,874	1,595	1,806	1,694
Minnesota	2,045	2,994	2,410	2,710	2,353	1,655	2,698	1,902
Missouri	1,931	2,322	2,305	2,621	1,782	1,714	2,326	1,854
Nebraska	1,842	2,356	--	3,188	1,900	1,509	2,725	1,738
North Dakota	1,742	1,523	1,306	1,773	1,930	1,732	1,564	1,791
South Dakota	2,241	2,666	2,354	2,736	2,402	1,920	2,556	2,165
South Atlantic:								
Delaware	1,710	--	--	2,385	1,731	1,462	2,227	1,613
District of Columbia	1,308	1,402	1,866	1,683	1,165	1,149	1,824	1,187
Florida	1,963	2,725	2,368	2,457	2,600	1,627	2,485	1,867
Georgia	1,917	--	3,428	3,023	2,260	1,448	3,082	1,772
Maryland	1,511	1,561	1,842	1,815	1,688	1,327	1,623	1,488
North Carolina	2,070	--	2,604	2,913	2,411	1,699	2,606	1,991
South Carolina	1,721	--	2,279	2,304	1,997	1,362	2,327	1,633
Virginia	1,886	2,065	1,992	2,202	2,194	1,678	2,170	1,830
West Virginia	1,885	--	2,316	2,266	2,485	1,458	2,377	1,796
East South Central:								
Alabama	1,569	--	1,647	1,466	1,156	1,814	1,591	1,565
Kentucky	1,833	2,457	2,304	2,242	2,082	1,563	2,140	1,780
Mississippi	1,695	--	1,781	1,918	1,720	1,631	1,670	1,701
Tennessee	2,235	--	2,719	2,954	3,079	1,604	2,804	2,159
West South Central:								
Arkansas	1,501	--	--	1,700	1,547	1,469	1,559	1,492
Louisiana	1,656	--	1,739	1,738	2,068	1,474	1,625	1,662
Oklahoma	1,683	2,182	2,258	1,611	1,834	1,397	2,096	1,565
Texas	1,982	2,839	3,249	2,951	2,332	1,499	3,032	1,817
Mountain:								
Arizona	2,166	--	2,475	3,126	2,596	1,613	2,897	2,029
Colorado	2,005	1,927	2,645	2,658	1,991	1,790	2,424	1,918
Idaho	1,894	--	2,964	1,928	1,963	1,547	2,585	1,670
Montana	2,116	2,580	2,298	2,445	2,003	1,871	2,400	2,010
Nevada	2,001	--	--	2,324	2,600	1,756	2,381	1,953
New Mexico	1,615	--	1,382	2,456	1,795	1,316	1,726	1,591
Utah	1,451	--	1,949	1,886	1,556	1,306	1,937	1,405
Wyoming	1,999	--	1,913	1,987	1,962	2,012	1,986	2,002
Pacific:								
Alaska	1,797	--	1,825	2,021	2,373	1,433	2,051	1,730
California	1,680	2,096	2,326	2,187	1,587	1,478	2,157	1,571
Hawaii	1,308	--	--	1,443	718 *	1,432	1,488	1,273
Oregon	1,954	1,774	2,448	2,318	1,999	1,638	2,289	1,851
Washington	1,706	2,173	1,992	2,535	1,688	1,304	2,282	1,536

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.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, 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	16.68	58.32	70.99	43.60	41.62	21.68	36.04	18.58
New England:								
Connecticut	92.10	278.69	279.45	234.43	196.87	168.54	151.35	111.04
Maine	92.60	227.69	306.80	203.36	207.09	162.41	145.12	111.33
Massachusetts	63.54	--	178.68	168.25	156.41	78.46	139.63	70.74
New Hampshire	102.97	296.09	166.08	210.23	318.33	84.29	151.97	117.51
Rhode Island	78.73	382.74	189.27	165.72	205.61	104.22	161.00	87.55
Vermont	104.65	--	363.31	184.09	187.78	226.32	182.00	122.67
Middle Atlantic:								
New Jersey	82.70	305.14	192.00	149.26	170.05	129.09	145.14	99.88
New York	83.26	249.82	441.44	215.24	230.78	50.66	213.24	86.65
Pennsylvania	72.87	269.59	208.54	173.89	164.39	103.42	162.16	81.15
East North Central:								
Illinois	87.81	158.76	--	209.85	175.72	134.12	183.53	97.23
Indiana	120.06	274.67	375.60	285.91	318.05	132.39	178.64	133.31
Michigan	124.53	313.56	276.28	261.64	369.16	126.06	172.67	139.38
Ohio	78.66	--	326.25	201.09	208.17	91.61	204.73	82.23
Wisconsin	98.87	--	429.19	210.44	162.63	149.25	234.62	107.12
West North Central:								
Iowa	119.68	358.79	362.05	227.24	317.58	106.05	208.48	138.57
Kansas	69.45	331.02	144.55	207.41	146.12	88.34	149.66	77.44
Minnesota	79.77	477.75	379.93	141.31	175.68	83.10	210.32	78.51
Missouri	87.73	273.22	259.51	229.11	214.58	108.17	159.09	99.59
Nebraska	100.57	213.63	--	378.14	235.55	85.04	265.94	103.54
North Dakota	81.64	302.72	281.42	138.88	150.99	144.64	163.48	93.94
South Dakota	76.37	383.63	204.77	214.77	147.26	100.85	143.91	87.85
South Atlantic:								
Delaware	78.02	--	--	224.95	199.90	89.63	161.72	84.90
District of Columbia	104.21	234.47	307.96	374.32	136.55	134.22	357.33	93.36
Florida	92.39	332.57	372.96	259.13	184.62	132.63	202.36	104.09
Georgia	92.14	--	742.35	208.27	249.36	90.90	336.97	91.70
Maryland	75.83	235.67	418.51	156.96	221.51	91.00	164.85	85.12
North Carolina	78.33	--	213.74	252.48	182.26	96.64	184.83	86.59
South Carolina	78.01	--	263.32	204.26	219.06	75.38	168.90	83.87
Virginia	105.35	210.88	222.34	168.10	275.26	154.82	138.73	123.89
West Virginia	103.37	--	529.85	250.20	308.91	113.06	276.30	109.60
East South Central:								
Alabama	119.96	--	393.84	194.27	173.27	169.17	187.38	137.30
Kentucky	93.15	336.81	297.82	280.50	194.16	113.23	179.81	102.86
Mississippi	102.45	--	226.83	220.20	168.49	176.24	153.79	121.40
Tennessee	128.01	--	187.70	233.48	354.65	114.62	199.71	141.20
West South Central:								
Arkansas	90.57	--	--	125.30	170.91	140.86	128.12	103.57
Louisiana	84.59	--	192.34	130.13	176.55	127.37	152.06	96.96
Oklahoma	68.94	238.65	329.00	166.14	150.41	76.32	167.92	71.78
Texas	73.10	285.78	275.51	212.70	181.18	79.21	157.06	78.61
Mountain:								
Arizona	110.30	--	247.43	262.35	216.30	131.57	217.92	120.55
Colorado	86.74	431.20	300.87	284.09	154.95	128.22	196.32	99.56
Idaho	110.40	--	461.76	205.80	194.07	126.71	279.86	99.22
Montana	110.87	294.22	294.34	269.10	201.36	199.40	175.81	135.66
Nevada	148.73	--	--	232.90	353.85	237.84	258.45	169.62
New Mexico	118.85	--	328.10	493.07	195.48	84.66	238.30	136.32
Utah	64.42	--	318.30	157.87	180.18	67.61	205.67	66.30
Wyoming	84.56	--	179.15	205.73	223.15	108.37	142.74	100.49
Pacific:								
Alaska	88.72	--	275.71	216.15	189.13	91.85	210.85	100.73
California	53.33	151.02	253.20	169.68	115.54	68.74	118.58	59.09
Hawaii	274.20	--	--	341.05	231.38*	403.13	234.27	330.39
Oregon	99.76	253.39	448.56	213.55	248.12	115.55	211.19	112.22
Washington	81.30	195.39	273.96	233.80	187.81	95.28	171.36	88.69

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 Medical Expenditure Panel Survey-Insurance Component.

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