

**Table II.F.20 Average coinsurance (in percentages) for an office visit to a specialist physician per employee enrolled in a health insurance plan that had a specialist physician coinsurance 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	21.0	24.9	24.2	23.9	21.3	20.4	24.9	20.6
New England:								
Connecticut	20.3	--	--	--	21.2	19.8	--	20.0
Maine	20.8	--	--	24.9	20.9	19.4	27.6	20.1
Massachusetts	19.2	--	--	--	--	18.0	--	18.4
New Hampshire	18.1	--	--	--	17.8	18.1	--	18.2
Rhode Island	19.8	--	--	--	22.0	18.7	--	19.2
Vermont	25.0	--	--	--	27.2	20.7	34.3	23.7
Middle Atlantic:								
New Jersey	20.2	--	--	--	22.1	19.8	--	20.0
New York	20.3	--	--	25.0	18.2	20.0	25.7	19.6
Pennsylvania	20.5	--	--	--	20.1	20.3	--	20.2
East North Central:								
Illinois	19.1	--	--	--	20.2	19.5	17.7	19.2
Indiana	20.9	--	--	21.7	20.6	20.9	22.0	20.8
Michigan	21.8	--	--	22.2	20.4	21.7	26.7	21.3
Ohio	20.2	--	--	21.2	18.2	20.5	21.8	20.1
Wisconsin	19.1	--	--	22.6	21.0	17.9	21.0	18.8
West North Central:								
Iowa	22.3	--	--	26.4	19.5	22.7	24.9	21.9
Kansas	20.7	--	--	22.6	20.9	19.5	27.8	19.9
Minnesota	21.1	--	--	27.7	23.3	19.9	25.5	20.7
Missouri	21.0	--	--	--	--	21.0	20.5	21.1
Nebraska	20.9	--	--	--	18.9	21.4	21.3	20.9
North Dakota	18.8	--	--	16.3	19.8	18.6	19.5	18.7
South Dakota	23.0	--	--	28.1	21.0	22.4	26.3	22.4
South Atlantic:								
Delaware	20.8	--	--	--	--	20.9	--	20.8
District of Columbia	17.4	--	--	--	15.0	18.5	--	17.3
Florida	21.8	--	--	--	25.5	21.4	22.3	21.8
Georgia	21.2	--	--	--	23.3	20.4	27.4	20.8
Maryland	20.0	--	--	--	20.9	20.2	--	20.0
North Carolina	24.4	--	--	29.3	27.7	22.4	38.7	23.7
South Carolina	23.7	--	--	--	26.6	22.5	--	23.5
Virginia	21.8	--	--	--	23.4	21.2	21.8	21.7
West Virginia	21.2	--	--	--	21.3	21.4	19.6	21.3
East South Central:								
Alabama	26.4	--	--	--	33.6	25.9	--	26.7
Kentucky	21.2	--	--	--	15.9	21.3	29.9	20.4
Mississippi	22.2	--	--	--	24.6	20.7	23.3	22.1
Tennessee	24.1	--	--	33.8	24.7	21.6	34.3	23.2
West South Central:								
Arkansas	21.0	--	--	--	20.1	20.9	22.5	20.8
Louisiana	22.1	--	--	25.8	23.1	21.4	24.0	22.0
Oklahoma	21.8	--	--	28.6	22.4	19.9	24.2	21.5
Texas	20.4	--	--	27.8	19.8	19.9	28.2	20.0
Mountain:								
Arizona	21.0	--	--	--	20.6	20.5	22.5	20.8
Colorado	19.8	--	--	23.1	17.3	19.9	20.5	19.8
Idaho	22.1	--	--	--	22.5	22.2	23.3	22.0
Montana	23.7	--	--	21.1	25.4	22.9	24.1	23.6
Nevada	22.6	--	--	--	--	22.6	--	22.1
New Mexico	19.9	--	--	21.9	20.0	19.2	22.0	19.5
Utah	20.5	--	--	20.2	19.8	20.5	22.7	20.3
Wyoming	23.0	--	--	24.2	21.3	23.3	23.6	22.9
Pacific:								
Alaska	20.1	--	--	24.7	20.5	18.8	23.8	19.3
California	20.9	--	--	28.6	20.6	19.5	29.3	19.9
Hawaii	16.3	--	--	17.5	13.8	16.9	17.3	16.1
Oregon	23.4	--	--	22.0	21.3	24.3	23.1	23.5
Washington	19.1	--	--	20.3	24.6	16.9	23.5	18.5

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.20 Standard errors for average coinsurance (in percentages) for an office visit to a specialist physician per employee enrolled in a health insurance plan that had a specialist physician coinsurance 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	0.16	0.84	0.77	0.60	0.37	0.18	0.47	0.16
New England:								
Connecticut	0.72	--	--	--	3.31	0.53	--	0.75
Maine	0.98	--	--	2.21	0.81	1.50	2.29	1.08
Massachusetts	1.07	--	--	--	--	0.95	--	1.00
New Hampshire	0.83	--	--	--	1.37	0.99	--	0.85
Rhode Island	0.81	--	--	--	1.30	0.77	--	0.72
Vermont	1.27	--	--	--	3.14	0.33	3.13	1.28
Middle Atlantic:								
New Jersey	0.73	--	--	--	2.98	0.76	--	0.75
New York	0.71	--	--	1.57	1.44	0.88	1.61	0.76
Pennsylvania	1.27	--	--	--	2.16	1.57	--	1.32
East North Central:								
Illinois	0.44	--	--	--	1.63	0.34	0.98	0.47
Indiana	0.57	--	--	2.15	1.26	0.68	1.92	0.57
Michigan	0.81	--	--	1.39	0.60	1.27	2.63	0.85
Ohio	0.60	--	--	2.20	1.32	0.70	1.63	0.63
Wisconsin	0.66	--	--	1.48	0.72	0.96	1.30	0.72
West North Central:								
Iowa	1.00	--	--	3.74	1.44	1.33	2.96	1.05
Kansas	0.70	--	--	1.73	0.52	0.87	2.61	0.70
Minnesota	0.86	--	--	4.03	1.56	1.01	3.38	0.87
Missouri	0.59	--	--	--	--	0.72	1.41	0.63
Nebraska	0.83	--	--	--	2.28	0.87	3.14	0.86
North Dakota	0.84	--	--	1.20	3.11	0.77	1.61	0.95
South Dakota	0.91	--	--	3.19	2.55	0.86	1.51	1.03
South Atlantic:								
Delaware	0.76	--	--	--	--	0.84	--	0.79
District of Columbia	0.76	--	--	--	1.48	0.79	--	0.79
Florida	0.74	--	--	--	3.44	0.77	2.92	0.76
Georgia	0.53	--	--	--	2.32	0.53	2.94	0.52
Maryland	0.64	--	--	--	1.85	0.62	--	0.65
North Carolina	1.06	--	--	4.04	3.10	1.02	5.17	1.03
South Carolina	1.06	--	--	--	3.30	1.09	--	1.12
Virginia	0.93	--	--	--	1.98	1.18	1.49	1.04
West Virginia	1.25	--	--	--	3.20	1.57	1.24	1.35
East South Central:								
Alabama	1.39	--	--	--	4.25	1.49	--	1.42
Kentucky	1.47	--	--	--	1.41	1.79	5.45	1.47
Mississippi	0.73	--	--	--	2.12	0.71	1.35	0.81
Tennessee	0.88	--	--	3.97	2.24	0.68	3.37	0.88
West South Central:								
Arkansas	0.78	--	--	--	0.53	1.06	2.02	0.82
Louisiana	0.79	--	--	2.06	1.44	1.02	1.60	0.85
Oklahoma	0.80	--	--	4.47	1.60	0.50	1.65	0.88
Texas	0.74	--	--	1.48	1.39	0.83	2.58	0.74
Mountain:								
Arizona	0.63	--	--	--	1.56	0.54	2.90	0.62
Colorado	0.54	--	--	2.00	1.12	0.61	2.37	0.55
Idaho	0.52	--	--	--	2.09	0.47	1.06	0.56
Montana	0.90	--	--	1.20	1.71	1.57	1.31	1.04
Nevada	1.00	--	--	--	--	1.08	--	0.95
New Mexico	0.48	--	--	1.89	1.35	0.42	2.26	0.42
Utah	0.43	--	--	1.52	1.18	0.46	1.30	0.45
Wyoming	0.56	--	--	1.64	0.91	0.83	1.07	0.64
Pacific:								
Alaska	0.55	--	--	2.57	0.89	0.71	1.48	0.58
California	0.45	--	--	3.91	1.30	0.39	1.66	0.41
Hawaii	0.92	--	--	2.76	1.08	1.48	2.00	1.04
Oregon	2.47	--	--	2.38	1.62	3.74	1.56	2.86
Washington	1.21	--	--	1.22	3.18	1.38	1.97	1.31

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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