

Table II.F.26 Average coinsurance (in percentages) for a hospital admission per employee enrolled in a health insurance plan that had a hospital 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	20.3	22.6	22.8	22.9	20.6	19.6	23.0	20.0
New England:								
Connecticut	20.9	19.4	25.7	22.8	23.8	19.1	24.0	20.4
Maine	21.1	25.3	23.5	24.4	21.6	19.5	25.4	20.4
Massachusetts	17.8	--	--	23.0	20.3	16.5	23.4	17.3
New Hampshire	17.0	--	18.3	16.9	16.3	17.2	16.9	17.0
Rhode Island	18.2	--	--	19.7	17.8	17.4	21.3	17.6
Vermont	23.7	32.0	28.1	31.0	22.6	19.9	29.7	22.2
Middle Atlantic:								
New Jersey	20.4	24.5	26.1	24.3	19.2	19.3	25.8	19.6
New York	20.1	25.9	21.8	23.9	19.1	19.4	23.4	19.5
Pennsylvania	19.7	26.0	21.7	18.2	18.2	20.1	22.1	19.4
East North Central:								
Illinois	18.0	19.2	--	16.3	19.5	17.8	18.8	17.9
Indiana	19.5	20.4	22.7	19.9	19.7	19.0	21.7	19.1
Michigan	20.2	21.0	20.3	20.8	20.5	20.0	21.0	20.1
Ohio	20.1	22.4	20.3	21.5	21.4	19.4	21.4	19.9
Wisconsin	19.1	--	17.3	22.1	20.7	17.9	20.5	18.9
West North Central:								
Iowa	21.3	23.8	20.7	24.4	21.2	20.6	23.4	20.9
Kansas	21.5	26.7	22.5	25.3	21.6	19.8	24.8	20.8
Minnesota	20.6	24.9	23.6	25.3	20.5	19.4	23.6	20.2
Missouri	21.6	20.8	26.6	23.4	18.5	22.0	23.0	21.3
Nebraska	19.9	--	--	24.4	21.6	18.5	23.0	19.7
North Dakota	18.9	18.5	19.1	19.3	18.8	18.9	18.8	19.0
South Dakota	22.1	21.1	25.9	24.3	22.4	21.0	25.2	21.4
South Atlantic:								
Delaware	18.8	--	--	20.0	19.0	18.5	21.0	18.6
District of Columbia	16.0	--	--	15.1	14.1	16.8	17.3	15.8
Florida	22.2	22.0	24.3	27.4	21.4	21.6	24.3	22.0
Georgia	19.9	--	--	22.2	19.6	19.2	24.5	19.4
Maryland	18.4	--	--	18.8	18.3	18.5	18.3	18.4
North Carolina	21.4	--	25.1	22.7	23.8	20.2	23.3	21.1
South Carolina	23.9	--	27.4	28.1	27.7	21.9	27.1	23.6
Virginia	21.5	23.6	22.3	21.8	22.8	20.8	22.8	21.3
West Virginia	20.0	21.2	--	23.1	22.4	18.1	22.7	19.6
East South Central:								
Alabama	20.7	--	--	--	18.0	21.1	21.0	20.6
Kentucky	19.5	20.1	21.4	20.4	19.3	19.3	20.6	19.3
Mississippi	21.2	--	21.8	24.8	20.4	20.5	22.3	21.0
Tennessee	23.2	--	29.4	28.9	23.6	21.5	27.8	22.7
West South Central:								
Arkansas	20.8	--	--	20.5	20.6	21.0	20.2	20.9
Louisiana	21.7	--	23.9	25.2	22.3	20.4	24.1	21.3
Oklahoma	20.3	23.5	20.8	21.0	21.5	19.3	21.4	20.1
Texas	20.2	23.9	22.1	23.9	20.6	19.3	23.7	19.8
Mountain:								
Arizona	19.8	19.5	23.3	20.1	20.6	19.3	21.9	19.4
Colorado	20.0	22.0	20.7	25.3	18.1	19.5	23.4	19.4
Idaho	22.3	--	26.5	22.0	23.9	21.2	24.3	21.9
Montana	22.8	23.4	24.0	24.0	24.2	20.5	24.0	22.5
Nevada	22.3	--	--	24.8	21.5	22.2	23.3	22.2
New Mexico	20.1	--	21.4	24.4	22.0	17.9	24.5	19.3
Utah	20.2	--	22.1	22.4	20.4	19.8	21.3	20.1
Wyoming	22.0	22.4	21.4	23.8	20.7	22.3	22.4	21.9
Pacific:								
Alaska	19.7	--	21.7	21.3	20.2	18.7	21.8	19.3
California	20.4	24.9	24.7	25.4	20.1	19.1	25.0	19.6
Hawaii	16.7	16.7	17.5	15.6	15.7	17.3	16.6	16.7
Oregon	20.1	19.5	21.5	22.7	20.3	18.9	21.5	19.8
Washington	18.8	22.3	21.9	20.7	22.5	16.5	22.5	18.0

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.26 Standard errors for average coinsurance (in percentages) for a hospital admission per employee enrolled in a health insurance plan that had a hospital 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	0.11	0.36	0.41	0.28	0.22	0.14	0.21	0.12
New England:								
Connecticut	0.70	1.40	2.07	1.28	2.15	1.01	1.00	0.82
Maine	0.62	2.07	1.78	1.27	0.89	1.09	1.21	0.72
Massachusetts	0.80	--	--	1.46	1.53	0.87	1.83	0.81
New Hampshire	0.58	--	1.83	1.22	1.14	0.84	0.88	0.66
Rhode Island	0.48	--	--	0.61	1.15	0.57	1.21	0.50
Vermont	0.66	2.56	2.41	2.37	1.15	0.95	1.40	0.76
Middle Atlantic:								
New Jersey	0.60	2.14	2.70	1.82	0.94	0.81	1.40	0.66
New York	0.63	2.98	2.10	1.31	1.66	0.72	1.19	0.69
Pennsylvania	0.67	2.10	2.15	1.17	1.55	0.89	1.31	0.73
East North Central:								
Illinois	0.56	1.20	--	1.28	0.65	0.81	0.80	0.62
Indiana	0.47	0.90	1.21	1.49	0.90	0.66	0.82	0.53
Michigan	0.48	0.73	1.48	0.49	1.37	0.60	0.65	0.54
Ohio	0.44	1.34	0.39	1.00	1.15	0.56	0.61	0.48
Wisconsin	0.55	--	1.37	1.47	1.17	0.73	1.04	0.61
West North Central:								
Iowa	0.51	1.90	2.00	1.44	0.84	0.79	1.28	0.56
Kansas	0.51	3.50	1.34	1.60	0.70	0.75	1.40	0.54
Minnesota	0.52	2.74	1.33	1.91	0.89	0.60	1.15	0.56
Missouri	0.87	2.66	3.47	1.46	1.22	1.30	1.47	0.99
Nebraska	0.72	--	--	1.50	1.72	0.78	0.88	0.78
North Dakota	0.48	1.12	1.65	1.97	0.63	0.64	0.92	0.55
South Dakota	0.39	1.47	2.22	1.26	1.00	0.43	1.12	0.39
South Atlantic:								
Delaware	0.48	--	--	0.18	1.38	0.60	1.06	0.52
District of Columbia	0.48	--	--	1.78	0.85	0.60	1.59	0.50
Florida	0.77	2.03	4.33	2.37	1.32	0.97	1.92	0.83
Georgia	0.42	--	--	0.77	0.92	0.52	1.30	0.44
Maryland	0.51	--	--	1.75	1.39	0.60	1.51	0.54
North Carolina	0.42	--	1.55	1.21	1.13	0.50	1.11	0.45
South Carolina	0.75	--	2.44	1.51	1.81	0.99	1.47	0.82
Virginia	0.61	2.02	1.63	1.27	1.31	0.84	1.03	0.68
West Virginia	0.65	0.76	--	1.04	1.59	0.85	1.16	0.71
East South Central:								
Alabama	0.82	--	--	--	2.52	0.88	0.89	0.88
Kentucky	0.61	1.14	1.96	0.86	1.34	0.81	0.96	0.67
Mississippi	0.71	--	1.07	2.47	1.87	0.91	0.76	0.82
Tennessee	0.68	--	2.88	1.85	1.65	0.81	1.75	0.72
West South Central:								
Arkansas	0.31	--	--	0.38	0.39	0.46	0.34	0.35
Louisiana	0.47	--	1.36	1.22	1.04	0.62	0.97	0.52
Oklahoma	0.42	1.57	0.63	0.65	0.64	0.69	0.52	0.49
Texas	0.38	1.50	1.65	1.00	0.64	0.49	0.86	0.40
Mountain:								
Arizona	0.44	0.85	2.69	1.52	0.61	0.58	1.23	0.47
Colorado	0.51	1.02	2.47	1.53	0.94	0.72	1.24	0.58
Idaho	0.52	--	1.70	1.22	1.66	0.40	1.02	0.58
Montana	0.56	1.24	1.30	1.06	1.05	1.03	0.77	0.67
Nevada	0.78	--	--	2.26	1.24	1.07	1.98	0.85
New Mexico	0.46	--	2.15	1.30	0.91	0.53	1.32	0.48
Utah	0.41	--	1.05	1.18	0.67	0.56	0.66	0.44
Wyoming	0.33	1.05	0.69	0.96	0.61	0.48	0.52	0.39
Pacific:								
Alaska	0.38	--	0.87	0.69	0.51	0.62	0.55	0.44
California	0.31	1.06	1.56	1.37	0.72	0.38	0.75	0.34
Hawaii	0.78	0.91	1.16	0.90	0.66	1.50	0.65	0.98
Oregon	0.47	1.36	2.48	0.94	1.10	0.63	1.06	0.52
Washington	0.78	2.30	1.68	0.82	2.07	0.95	1.01	0.88

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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