

Table II.F.6 Average coinsurance (in percents) for an office visit to a physician per employee enrolled in a health insurance plan that had a 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	20.2%	23.3%	22.1%	22.5%	20.3%	19.7%	23.0%	19.9%
New England:								
Connecticut	19.9%	--	--	--	21.3%	19.2%	23.0%	19.6%
Maine	20.6%	--	--	25.7%	20.9%	18.9%	27.5%	19.8%
Massachusetts	18.2%	--	--	--	--	17.4%	--	17.8%
New Hampshire	17.6%	--	--	--	17.9%	17.3%	--	17.6%
Rhode Island	18.7%	--	--	--	19.6%	17.9%	--	18.2%
Vermont	22.0%	--	--	--	20.7%	20.5%	21.7%	22.0%
Middle Atlantic:								
New Jersey	20.3%	--	--	--	20.3%	20.3%	20.7%	20.2%
New York	20.0%	--	--	25.6%	17.7%	19.6%	25.2%	19.3%
Pennsylvania	19.8%	--	--	--	18.0%	20.1%	--	19.7%
East North Central:								
Illinois	18.0%	--	--	--	18.2%	18.4%	17.6%	18.1%
Indiana	19.9%	--	--	22.0%	18.5%	19.8%	23.2%	19.4%
Michigan	20.9%	--	--	19.6%	20.7%	20.7%	23.4%	20.6%
Ohio	19.8%	--	--	21.6%	18.1%	19.9%	21.7%	19.6%
Wisconsin	19.6%	--	--	22.5%	22.5%	17.9%	21.4%	19.3%
West North Central:								
Iowa	21.4%	--	--	24.6%	19.2%	21.7%	24.0%	21.0%
Kansas	19.2%	--	--	21.9%	20.8%	17.9%	22.4%	18.7%
Minnesota	19.7%	--	--	23.2%	20.2%	18.9%	22.3%	19.4%
Missouri	20.8%	--	--	--	--	20.7%	21.1%	20.8%
Nebraska	20.6%	--	--	--	19.0%	20.3%	19.6%	20.7%
North Dakota	17.3%	--	--	16.4%	17.3%	17.2%	18.3%	17.1%
South Dakota	21.7%	--	--	22.8%	20.9%	21.8%	23.0%	21.5%
South Atlantic:								
Delaware	17.6%	--	--	--	--	17.1%	--	17.5%
District of Columbia	16.8%	--	--	--	15.5%	17.6%	--	16.8%
Florida	21.5%	--	--	25.2%	20.9%	21.4%	23.0%	21.5%
Georgia	20.5%	--	--	19.9%	20.8%	20.2%	26.7%	20.2%
Maryland	19.6%	--	--	--	20.6%	20.0%	--	19.7%
North Carolina	21.4%	--	--	--	23.2%	21.0%	--	21.3%
South Carolina	23.1%	--	--	--	26.9%	21.7%	--	23.0%
Virginia	20.8%	--	--	--	21.9%	20.8%	19.3%	21.0%
West Virginia	20.4%	--	--	--	20.3%	20.3%	20.6%	20.4%
East South Central:								
Alabama	24.7%	--	--	--	30.7%	24.5%	--	25.1%
Kentucky	19.7%	--	--	--	16.1%	20.2%	20.6%	19.7%
Mississippi	21.7%	--	--	--	24.4%	20.1%	--	21.7%
Tennessee	23.9%	--	--	32.6%	24.4%	21.6%	33.6%	23.1%
West South Central:								
Arkansas	20.1%	--	--	--	21.7%	19.8%	--	20.1%
Louisiana	20.6%	--	--	23.3%	22.4%	19.5%	22.3%	20.4%
Oklahoma	19.9%	--	--	--	22.0%	19.0%	22.7%	19.6%
Texas	19.2%	--	--	26.8%	18.7%	18.7%	25.1%	18.9%
Mountain:								
Arizona	18.9%	--	--	--	21.3%	18.4%	--	18.8%
Colorado	19.4%	--	--	22.9%	17.3%	19.4%	21.9%	19.2%
Idaho	21.3%	--	--	--	18.8%	21.4%	23.4%	21.0%
Montana	23.2%	--	--	21.1%	24.3%	23.8%	21.5%	23.5%
Nevada	19.9%	--	--	--	--	19.3%	--	19.4%
New Mexico	19.6%	--	--	21.7%	19.6%	19.2%	21.0%	19.4%
Utah	20.2%	--	--	20.4%	19.1%	20.5%	21.4%	20.1%
Wyoming	22.0%	--	--	23.3%	18.9%	22.5%	23.4%	21.7%
Pacific:								
Alaska	19.5%	--	--	22.3%	20.6%	18.1%	22.5%	18.8%
California	20.1%	--	--	25.0%	19.6%	19.2%	25.8%	19.3%
Hawaii	15.3%	--	--	14.5%	13.1%	16.5%	14.0%	15.7%
Oregon	22.3%	--	--	19.9%	20.3%	23.3%	22.3%	22.3%
Washington	19.8%	--	--	20.8%	24.4%	17.5%	23.7%	19.2%

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.6 Standard errors for average coinsurance (in percents) for an office visit to a physician per employee enrolled in a health insurance plan that had a 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	0.15%	0.66%	0.60%	0.51%	0.35%	0.18%	0.37%	0.16%
New England:								
Connecticut	0.74%	--	--	--	3.76%	0.55%	1.31%	0.79%
Maine	0.98%	--	--	2.28%	0.88%	1.52%	2.09%	1.09%
Massachusetts	0.95%	--	--	--	--	0.93%	--	0.95%
New Hampshire	0.76%	--	--	--	1.38%	0.91%	--	0.78%
Rhode Island	0.75%	--	--	--	1.20%	0.68%	--	0.64%
Vermont	0.92%	--	--	--	1.21%	0.29%	3.37%	0.93%
Middle Atlantic:								
New Jersey	1.04%	--	--	--	1.13%	1.23%	1.63%	1.13%
New York	0.70%	--	--	1.94%	1.50%	0.86%	1.51%	0.75%
Pennsylvania	1.24%	--	--	--	1.69%	1.60%	--	1.31%
East North Central:								
Illinois	0.48%	--	--	--	0.89%	0.55%	0.98%	0.52%
Indiana	0.69%	--	--	2.36%	1.71%	0.63%	2.05%	0.71%
Michigan	0.79%	--	--	0.80%	0.99%	1.19%	1.43%	0.88%
Ohio	0.67%	--	--	2.22%	1.29%	0.82%	1.41%	0.71%
Wisconsin	0.80%	--	--	1.45%	1.86%	0.95%	1.12%	0.90%
West North Central:								
Iowa	0.87%	--	--	3.02%	1.22%	1.23%	2.30%	0.94%
Kansas	0.57%	--	--	1.54%	0.54%	0.69%	1.73%	0.58%
Minnesota	0.61%	--	--	1.70%	1.02%	0.79%	1.41%	0.65%
Missouri	0.69%	--	--	--	--	0.90%	0.68%	0.76%
Nebraska	1.06%	--	--	--	2.22%	0.96%	1.83%	1.13%
North Dakota	0.48%	--	--	1.25%	0.74%	0.72%	0.85%	0.54%
South Dakota	0.76%	--	--	1.03%	2.55%	0.76%	1.07%	0.86%
South Atlantic:								
Delaware	1.19%	--	--	--	--	1.26%	--	1.24%
District of Columbia	0.69%	--	--	--	1.35%	0.78%	--	0.71%
Florida	0.69%	--	--	4.26%	1.08%	0.75%	3.37%	0.70%
Georgia	0.48%	--	--	2.01%	0.79%	0.51%	2.85%	0.47%
Maryland	0.58%	--	--	--	1.85%	0.56%	--	0.60%
North Carolina	0.77%	--	--	--	2.76%	0.84%	--	0.79%
South Carolina	1.06%	--	--	--	3.40%	1.07%	--	1.10%
Virginia	0.83%	--	--	--	1.77%	1.12%	0.66%	0.94%
West Virginia	1.16%	--	--	--	3.23%	1.47%	1.46%	1.26%
East South Central:								
Alabama	1.23%	--	--	--	5.31%	1.32%	--	1.31%
Kentucky	1.33%	--	--	--	1.87%	1.67%	1.65%	1.43%
Mississippi	0.74%	--	--	--	1.88%	0.70%	--	0.82%
Tennessee	0.90%	--	--	3.27%	2.16%	0.96%	3.43%	0.92%
West South Central:								
Arkansas	0.84%	--	--	--	2.23%	0.98%	--	0.92%
Louisiana	0.75%	--	--	1.89%	1.11%	0.99%	1.06%	0.81%
Oklahoma	0.42%	--	--	--	1.06%	0.52%	1.50%	0.44%
Texas	0.69%	--	--	1.36%	1.51%	0.80%	1.46%	0.71%
Mountain:								
Arizona	1.08%	--	--	--	1.68%	1.26%	--	1.13%
Colorado	0.46%	--	--	2.73%	1.11%	0.44%	3.19%	0.42%
Idaho	0.42%	--	--	--	1.50%	0.44%	1.19%	0.43%
Montana	0.85%	--	--	1.25%	1.68%	1.58%	0.78%	1.03%
Nevada	1.58%	--	--	--	--	1.71%	--	1.55%
New Mexico	0.48%	--	--	1.68%	1.33%	0.41%	2.09%	0.41%
Utah	0.45%	--	--	1.70%	1.02%	0.55%	1.12%	0.48%
Wyoming	0.66%	--	--	1.40%	1.24%	0.86%	1.27%	0.76%
Pacific:								
Alaska	0.49%	--	--	1.29%	0.91%	0.66%	0.89%	0.54%
California	0.37%	--	--	3.04%	1.14%	0.35%	1.23%	0.36%
Hawaii	0.89%	--	--	1.75%	1.15%	1.44%	1.13%	1.09%
Oregon	2.60%	--	--	2.33%	1.54%	3.98%	1.30%	3.03%
Washington	1.09%	--	--	0.98%	3.24%	1.13%	2.07%	1.19%

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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