

Table II.F.9 Percent of private-sector employees enrolled with family coverage in a health insurance plan that had a family maximum out-of-pocket 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	93.3%	80.7%	83.7%	89.5%	91.1%	96.0%	83.6%	94.7%
New England:								
Connecticut	92.4%	--	--	92.4%	92.5%	94.6%	81.5%	94.1%
Maine	94.2%	--	--	94.3%	97.0%	93.7%	92.0%	94.4%
Massachusetts	92.1%	--	76.5%	84.1%	95.5%	96.7%	65.0%	96.3%
New Hampshire	94.0%	--	54.4%*	92.8%	98.3%	97.1%	69.5%	97.2%
Rhode Island	89.8%	--	79.2%	79.1%	94.3%	94.6%	73.6%	94.1%
Vermont	91.6%	--	--	99.4%	81.0%	98.5%	89.5%	92.0%
Middle Atlantic:								
New Jersey	94.1%	60.0%	84.8%	98.2%	97.5%	95.8%	82.5%	96.2%
New York	89.3%	76.5%	60.1%	83.0%	86.8%	95.9%	70.4%	92.8%
Pennsylvania	88.9%	--	77.1%	88.2%	92.6%	88.6%	81.6%	89.8%
East North Central:								
Illinois	94.6%	--	--	97.6%	98.4%	93.7%	90.9%	95.1%
Indiana	95.2%	--	97.2%	98.0%	87.5%	97.2%	97.1%	95.0%
Michigan	90.0%	--	72.2%	91.9%	80.8%	95.3%	79.4%	91.9%
Ohio	93.9%	--	87.3%	84.7%	94.4%	95.6%	85.0%	94.9%
Wisconsin	96.3%	--	--	90.8%	98.4%	98.9%	78.2%	98.8%
West North Central:								
Iowa	95.6%	--	94.7%	89.3%	94.5%	98.5%	90.9%	96.5%
Kansas	96.6%	--	90.1%	90.8%	98.1%	98.7%	87.8%	98.3%
Minnesota	97.1%	--	--	97.4%	92.9%	98.6%	96.9%	97.1%
Missouri	93.1%	--	--	85.4%	85.6%	96.2%	86.1%	94.3%
Nebraska	98.8%	--	--	94.3%	99.8%	98.7%	97.7%	98.9%
North Dakota	95.1%	--	79.8%	83.8%	95.6%	99.8%	90.5%	96.1%
South Dakota	96.4%	88.9%	100.0%	92.9%	99.6%	96.9%	94.9%	96.8%
South Atlantic:								
Delaware	94.9%	--	--	81.7%	85.3%	99.0%	79.9%	96.1%
District of Columbia	93.1%	--	--	92.1%	91.1%	97.6%	82.3%	94.8%
Florida	98.1%	--	86.9%	97.9%	96.7%	99.3%	93.0%	98.8%
Georgia	97.2%	--	--	85.3%	97.3%	98.8%	88.0%	98.0%
Maryland	96.6%	--	--	99.3%	95.7%	98.7%	89.8%	98.0%
North Carolina	84.1%	--	--	91.0%	96.0%	80.6%	79.2%	84.6%
South Carolina	95.4%	--	--	95.7%	96.6%	96.4%	79.2%	96.3%
Virginia	97.6%	--	96.6%	96.7%	97.5%	97.8%	97.0%	97.7%
West Virginia	90.3%	--	--	87.3%	90.7%	91.1%	89.4%	90.4%
East South Central:								
Alabama	88.9%	--	72.2%	72.3%	90.1%	96.5%	69.9%	92.4%
Kentucky	95.3%	--	82.4%	91.7%	88.6%	98.2%	88.1%	95.7%
Mississippi	98.8%	--	--	95.8%	98.7%	99.2%	96.1%	99.1%
Tennessee	95.5%	--	--	100.0%	95.6%	94.3%	100.0%	94.9%
West South Central:								
Arkansas	90.1%	--	--	89.7%	95.4%	90.5%	86.4%	90.7%
Louisiana	92.4%	--	--	88.5%	78.1%	97.6%	91.4%	92.6%
Oklahoma	92.9%	--	70.1%	92.8%	92.2%	95.4%	83.1%	94.6%
Texas	93.9%	--	96.1%	96.1%	88.1%	96.1%	88.6%	94.3%
Mountain:								
Arizona	98.2%	--	97.6%	99.3%	98.9%	98.5%	95.4%	98.7%
Colorado	96.1%	--	--	76.6%	99.2%	98.8%	80.6%	98.8%
Idaho	94.3%	--	--	92.1%	88.6%	98.8%	82.5%	95.8%
Montana	96.3%	--	--	88.1%	97.6%	98.9%	91.0%	97.4%
Nevada	92.3%	--	--	100.0%	82.1%	96.6%	84.4%	93.5%
New Mexico	87.5%	--	--	84.4%	56.6%*	98.7%	82.7%	88.2%
Utah	96.8%	--	100.0%	98.6%	97.0%	96.3%	97.8%	96.7%
Wyoming	94.7%	--	84.1%	98.4%	97.9%	99.7%	75.8%	99.2%
Pacific:								
Alaska	96.1%	--	--	91.5%	94.9%	97.6%	91.2%	97.0%
California	89.2%	82.7%	69.0%	74.0%	83.8%	95.9%	75.9%	91.3%
Hawaii	91.4%	--	--	77.4%	94.8%	95.6%	71.4%	94.6%
Oregon	97.5%	--	100.0%	95.6%	93.6%	99.0%	95.8%	97.7%
Washington	95.3%	--	--	87.0%	84.9%	99.0%	85.8%	96.7%

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.9 Standard errors for percent of private-sector employees enrolled with family coverage in a health insurance plan that had a family maximum out-of-pocket 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	0.43%	2.62%	2.18%	1.27%	1.50%	0.37%	1.30%	0.45%
New England:								
Connecticut	2.04%	--	--	4.05%	4.78%	2.49%	5.75%	2.16%
Maine	1.98%	--	--	5.09%	2.21%	2.85%	6.00%	2.09%
Massachusetts	2.11%	--	11.06%	6.17%	2.05%	1.15%	10.72%	0.99%
New Hampshire	1.99%	--	17.10% *	4.48%	1.17%	1.91%	10.16%	1.45%
Rhode Island	2.73%	--	14.26%	10.17%	3.20%	2.51%	9.51%	1.84%
Vermont	2.49%	--	--	0.64%	6.33%	0.95%	7.01%	2.63%
Middle Atlantic:								
New Jersey	1.72%	13.05%	9.62%	1.39%	1.74%	2.23%	5.99%	1.73%
New York	2.02%	10.49%	12.65%	7.48%	5.09%	1.56%	7.55%	1.99%
Pennsylvania	2.31%	--	10.02%	3.78%	2.85%	3.51%	5.16%	2.51%
East North Central:								
Illinois	2.78%	--	--	2.41%	1.25%	4.15%	5.65%	3.06%
Indiana	1.57%	--	2.87%	1.62%	7.11%	1.09%	2.22%	1.78%
Michigan	3.17%	--	16.36%	4.29%	11.94%	2.11%	7.59%	3.45%
Ohio	1.55%	--	9.61%	5.95%	2.38%	1.81%	6.13%	1.54%
Wisconsin	1.15%	--	--	5.15%	1.61%	0.65%	7.57%	0.62%
West North Central:								
Iowa	1.48%	--	4.35%	6.27%	3.69%	0.73%	5.11%	1.44%
Kansas	0.99%	--	8.27%	4.17%	1.26%	0.81%	5.04%	0.67%
Minnesota	1.14%	--	--	1.49%	4.55%	0.69%	2.04%	1.26%
Missouri	1.82%	--	--	9.27%	6.92%	1.46%	6.95%	1.73%
Nebraska	0.66%	--	--	4.19%	0.15%	0.95%	2.32%	0.69%
North Dakota	1.80%	--	12.34%	8.67%	3.05%	0.15%	4.92%	1.90%
South Dakota	1.40%	6.81%	0.00%	4.05%	0.30%	2.24%	2.83%	1.59%
South Atlantic:								
Delaware	2.11%	--	--	10.76%	11.44%	0.71%	10.45%	2.09%
District of Columbia	2.07%	--	--	4.06%	4.26%	0.96%	7.76%	1.95%
Florida	0.59%	--	8.03%	1.62%	1.63%	0.36%	3.78%	0.41%
Georgia	0.87%	--	--	7.51%	1.83%	0.56%	4.84%	0.83%
Maryland	1.36%	--	--	0.71%	3.53%	1.28%	5.34%	1.19%
North Carolina	3.32%	--	--	6.12%	2.84%	4.56%	7.48%	3.57%
South Carolina	1.44%	--	--	4.26%	2.80%	1.76%	6.03%	1.48%
Virginia	0.74%	--	3.34%	2.17%	1.82%	0.80%	2.42%	0.77%
West Virginia	3.07%	--	--	7.12%	6.74%	4.02%	7.02%	3.29%
East South Central:								
Alabama	2.89%	--	12.94%	13.47%	4.83%	1.33%	9.11%	2.82%
Kentucky	1.78%	--	9.37%	4.11%	7.03%	0.85%	4.97%	1.86%
Mississippi	0.58%	--	--	4.15%	0.96%	0.58%	3.85%	0.47%
Tennessee	1.53%	--	--	0.00%	2.59%	2.21%	0.00%	1.73%
West South Central:								
Arkansas	2.84%	--	--	8.37%	3.18%	3.64%	6.88%	3.12%
Louisiana	2.49%	--	--	4.34%	11.67%	1.09%	4.48%	2.80%
Oklahoma	2.38%	--	15.30%	4.51%	4.58%	2.99%	7.63%	2.39%
Texas	1.80%	--	2.87%	2.06%	7.26%	1.27%	4.79%	1.92%
Mountain:								
Arizona	0.60%	--	1.83%	0.73%	0.71%	0.68%	2.54%	0.55%
Colorado	1.35%	--	--	12.49%	0.62%	0.91%	7.67%	0.71%
Idaho	1.65%	--	--	4.02%	5.66%	0.89%	7.09%	1.61%
Montana	1.43%	--	--	6.75%	1.46%	0.76%	6.11%	1.09%
Nevada	3.27%	--	--	0.00%	14.01%	1.62%	7.64%	3.58%
New Mexico	6.29%	--	--	12.95%	20.61% *	0.89%	10.34%	7.01%
Utah	1.60%	--	0.00%	1.42%	1.84%	2.54%	1.57%	1.77%
Wyoming	2.65%	--	13.75%	1.03%	2.02%	0.27%	11.52%	0.66%
Pacific:								
Alaska	1.32%	--	--	7.09%	2.61%	1.44%	5.06%	1.20%
California	2.26%	7.54%	8.71%	7.34%	7.66%	0.88%	4.93%	2.51%
Hawaii	2.14%	--	--	8.80%	2.91%	2.23%	9.46%	1.82%
Oregon	1.16%	--	0.00%	3.32%	4.00%	0.91%	4.01%	1.19%
Washington	2.46%	--	--	9.95%	12.14%	0.84%	9.93%	2.35%

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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