

**Table II.F.10 Average individual out-of-pocket maximum (in dollars) per employee enrolled with single coverage in a health insurance plan that had a maximum out-of-pocket at private-sector establishments by firm size and State: United States, 2019**

| 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        | 4,476 | 4,933                  | 5,135           | 5,067           | 4,561             | 4,187                  | 5,126                  | 4,352                |
| New England:         |       |                        |                 |                 |                   |                        |                        |                      |
| Connecticut          | 4,794 | 5,158                  | 6,023           | 5,014           | 4,899             | 4,531                  | 5,536                  | 4,634                |
| Maine                | 4,608 | 5,715                  | 5,114           | 4,988           | 4,673             | 4,212                  | 5,502                  | 4,384                |
| Massachusetts        | 4,211 | 4,642                  | 5,076           | 5,257           | 4,186             | 3,827                  | 5,293                  | 4,009                |
| New Hampshire        | 4,804 | 6,158                  | 4,660           | 5,661           | 4,773             | 4,371                  | 5,548                  | 4,654                |
| Rhode Island         | 4,250 | 4,841                  | 3,623           | 5,142           | 4,316             | 3,867                  | 4,498                  | 4,184                |
| Vermont              | 4,102 | 4,913                  | 5,095           | 5,062           | 4,186             | 3,384                  | 5,117                  | 3,815                |
| Middle Atlantic:     |       |                        |                 |                 |                   |                        |                        |                      |
| New Jersey           | 4,419 | 5,136                  | 3,914           | 4,756           | 4,599             | 4,283                  | 4,840                  | 4,316                |
| New York             | 4,511 | 4,764                  | 5,381           | 5,282           | 4,494             | 4,175                  | 5,149                  | 4,348                |
| Pennsylvania         | 4,918 | 4,330                  | 5,012           | 4,871           | 5,506             | 4,713                  | 4,812                  | 4,934                |
| East North Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Illinois             | 4,211 | 4,198                  | 4,894           | 4,749           | 4,110             | 4,040                  | 4,413                  | 4,166                |
| Indiana              | 4,492 | 5,298                  | 4,983           | 5,273           | 4,485             | 4,187                  | 5,373                  | 4,350                |
| Michigan             | 4,735 | 4,582                  | 5,077           | 5,021           | 5,122             | 4,429                  | 5,173                  | 4,648                |
| Ohio                 | 4,524 | 4,508                  | 4,405           | 4,791           | 4,842             | 4,335                  | 4,548                  | 4,521                |
| Wisconsin            | 4,492 | 4,185                  | 4,549           | 5,344           | 4,601             | 4,236                  | 4,815                  | 4,441                |
| West North Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Iowa                 | 4,509 | 4,813                  | 4,670           | 4,438           | 4,269             | 4,637                  | 4,754                  | 4,470                |
| Kansas               | 4,228 | 3,459                  | 4,559           | 4,552           | 4,049             | 4,276                  | 3,993                  | 4,272                |
| Minnesota            | 4,128 | 4,629                  | 4,344           | 4,756           | 4,221             | 3,847                  | 4,661                  | 4,035                |
| Missouri             | 4,309 | 5,213                  | 5,389           | 4,664           | 4,400             | 3,999                  | 5,111                  | 4,154                |
| Nebraska             | 4,388 | 5,801                  | 5,360           | 5,338           | 4,335             | 4,057                  | 5,328                  | 4,223                |
| North Dakota         | 4,092 | 4,089                  | 3,613           | 3,229           | 3,774             | 4,628                  | 3,426                  | 4,258                |
| South Dakota         | 4,403 | 4,969                  | 4,570           | 4,729           | 4,415             | 4,186                  | 4,888                  | 4,294                |
| South Atlantic:      |       |                        |                 |                 |                   |                        |                        |                      |
| Delaware             | 4,454 | 5,944                  | 6,280           | 4,908           | 5,439             | 3,847                  | 5,549                  | 4,213                |
| District of Columbia | 3,787 | 3,668                  | 3,701           | 3,320           | 3,472             | 4,066                  | 3,804                  | 3,784                |
| Florida              | 4,435 | 4,045                  | 6,071           | 5,213           | 4,664             | 4,065                  | 5,217                  | 4,321                |
| Georgia              | 4,455 | --                     | 5,598           | 5,736           | 4,342             | 4,223                  | 5,737                  | 4,295                |
| Maryland             | 3,943 | --                     | 5,154           | 4,271           | 3,889             | 3,683                  | 4,993                  | 3,755                |
| North Carolina       | 4,848 | 5,500                  | 4,968           | 5,460           | 5,240             | 4,426                  | 5,417                  | 4,749                |
| South Carolina       | 4,644 | 5,496                  | 4,610           | 5,166           | 5,035             | 4,321                  | 5,337                  | 4,480                |
| Virginia             | 4,161 | --                     | 5,384           | 4,574           | 4,344             | 3,783                  | 5,043                  | 4,002                |
| West Virginia        | 4,921 | 5,979                  | 6,017           | 5,427           | 4,890             | 4,666                  | 5,636                  | 4,772                |
| East South Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Alabama              | 4,892 | 5,041                  | 5,873           | 6,244           | 4,929             | 4,444                  | 5,637                  | 4,773                |
| Kentucky             | 4,553 | 3,710                  | 4,750           | 5,514           | 5,147             | 4,176                  | 5,004                  | 4,471                |
| Mississippi          | 4,355 | --                     | 3,516           | 4,530           | 3,904             | 4,683                  | 3,578                  | 4,486                |
| Tennessee            | 4,987 | 4,467                  | 5,815           | 5,447           | 4,869             | 4,906                  | 5,318                  | 4,947                |
| West South Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Arkansas             | 4,682 | --                     | 3,979           | 4,153           | 4,488             | 4,996                  | 4,033                  | 4,781                |
| Louisiana            | 4,619 | 3,312                  | 5,917           | 4,911           | 4,965             | 4,303                  | 4,736                  | 4,597                |
| Oklahoma             | 4,581 | 5,038                  | 5,087           | 4,698           | 4,545             | 4,474                  | 4,942                  | 4,503                |
| Texas                | 4,636 | 6,190                  | 5,874           | 5,282           | 4,921             | 4,190                  | 5,845                  | 4,425                |
| Mountain:            |       |                        |                 |                 |                   |                        |                        |                      |
| Arizona              | 4,996 | 5,768                  | 6,792           | 5,430           | 5,481             | 4,438                  | 6,079                  | 4,803                |
| Colorado             | 4,820 | 5,121                  | 5,320           | 5,194           | 5,021             | 4,565                  | 5,359                  | 4,711                |
| Idaho                | 4,348 | 4,328                  | 5,242           | 5,003           | 4,183             | 4,003                  | 4,995                  | 4,149                |
| Montana              | 4,334 | 5,034                  | 4,208           | 4,468           | 3,968             | 4,326                  | 4,683                  | 4,202                |
| Nevada               | 5,200 | --                     | 5,452           | 5,897           | 5,313             | 4,967                  | 5,788                  | 5,114                |
| New Mexico           | 4,564 | 5,073                  | 5,482           | 5,580           | 4,709             | 4,103                  | 5,537                  | 4,370                |
| Utah                 | 4,318 | 4,450                  | 5,397           | 4,601           | 4,462             | 4,145                  | 4,745                  | 4,250                |
| Wyoming              | 4,418 | 5,279                  | 4,231           | 4,552           | 4,252             | 4,236                  | 4,850                  | 4,252                |
| Pacific:             |       |                        |                 |                 |                   |                        |                        |                      |
| Alaska               | 4,477 | 5,210                  | 4,551           | 5,554           | 4,470             | 4,176                  | 5,286                  | 4,343                |
| California           | 4,099 | 5,018                  | 4,940           | 5,049           | 3,759             | 3,772                  | 5,119                  | 3,865                |
| Hawaii               | 3,060 | 2,667                  | 2,870           | 3,098           | 2,722             | 3,557                  | 2,830                  | 3,150                |
| Oregon               | 4,545 | 4,739                  | 5,876           | 5,458           | 4,317             | 3,929                  | 5,704                  | 4,245                |
| Washington           | 4,585 | 5,548                  | 5,350           | 5,582           | 4,804             | 3,968                  | 5,625                  | 4,337                |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2019 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.10 Standard errors for average individual out-of-pocket maximum (in dollars) per employee enrolled with single coverage in a health insurance plan that had a maximum out-of-pocket at private-sector establishments by firm size and State: United States, 2019**

| 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        | 28.38  | 104.32                 | 98.01           | 56.36           | 57.55             | 40.69                  | 53.82                  | 31.61                |
| New England:         |        |                        |                 |                 |                   |                        |                        |                      |
| Connecticut          | 147.70 | 396.96                 | 587.71          | 244.55          | 274.43            | 220.90                 | 281.35                 | 165.34               |
| Maine                | 127.12 | 361.33                 | 389.92          | 492.57          | 293.83            | 126.61                 | 213.18                 | 142.31               |
| Massachusetts        | 118.37 | 501.03                 | 355.25          | 241.57          | 247.42            | 172.58                 | 198.40                 | 132.19               |
| New Hampshire        | 164.13 | 650.02                 | 593.19          | 325.79          | 277.57            | 285.23                 | 307.37                 | 187.36               |
| Rhode Island         | 177.49 | 495.28                 | 350.54          | 305.47          | 503.38            | 268.86                 | 279.56                 | 213.55               |
| Vermont              | 190.52 | 723.05                 | 412.30          | 228.67          | 220.90            | 332.76                 | 246.88                 | 218.73               |
| Middle Atlantic:     |        |                        |                 |                 |                   |                        |                        |                      |
| New Jersey           | 157.53 | 469.27                 | 631.62          | 587.66          | 270.01            | 219.14                 | 364.03                 | 175.05               |
| New York             | 91.81  | 365.73                 | 200.78          | 218.70          | 226.25            | 126.47                 | 175.70                 | 105.58               |
| Pennsylvania         | 122.34 | 606.73                 | 443.83          | 311.97          | 250.05            | 158.89                 | 301.31                 | 133.24               |
| East North Central:  |        |                        |                 |                 |                   |                        |                        |                      |
| Illinois             | 107.87 | 395.03                 | 413.15          | 259.19          | 222.71            | 153.80                 | 227.13                 | 121.71               |
| Indiana              | 108.03 | 703.09                 | 516.47          | 321.73          | 223.27            | 132.27                 | 268.48                 | 114.06               |
| Michigan             | 169.35 | 806.39                 | 431.20          | 378.74          | 283.72            | 254.58                 | 313.42                 | 191.35               |
| Ohio                 | 180.79 | 444.96                 | 611.48          | 337.91          | 247.94            | 298.09                 | 286.49                 | 201.22               |
| Wisconsin            | 130.02 | 779.51                 | 339.05          | 227.84          | 313.77            | 171.86                 | 295.72                 | 144.58               |
| West North Central:  |        |                        |                 |                 |                   |                        |                        |                      |
| Iowa                 | 150.00 | 564.95                 | 278.41          | 277.68          | 270.13            | 235.03                 | 229.63                 | 170.06               |
| Kansas               | 159.22 | 625.66                 | 467.61          | 368.82          | 324.69            | 225.67                 | 326.68                 | 177.50               |
| Minnesota            | 107.01 | 607.91                 | 591.82          | 254.78          | 216.39            | 145.82                 | 306.70                 | 115.11               |
| Missouri             | 123.77 | 399.65                 | 333.19          | 278.17          | 221.31            | 173.18                 | 251.72                 | 132.32               |
| Nebraska             | 128.12 | 350.85                 | 344.93          | 216.00          | 262.64            | 170.36                 | 220.70                 | 141.15               |
| North Dakota         | 148.11 | 454.05                 | 401.90          | 215.96          | 190.92            | 237.98                 | 249.42                 | 166.76               |
| South Dakota         | 133.83 | 483.88                 | 326.72          | 296.29          | 264.13            | 198.89                 | 265.65                 | 148.63               |
| South Atlantic:      |        |                        |                 |                 |                   |                        |                        |                      |
| Delaware             | 179.84 | 459.67                 | 388.04          | 349.28          | 394.92            | 238.54                 | 270.79                 | 205.23               |
| District of Columbia | 187.27 | 552.21                 | 397.84          | 386.51          | 234.07            | 306.07                 | 294.24                 | 216.72               |
| Florida              | 212.48 | 509.01                 | 452.51          | 205.94          | 404.84            | 287.68                 | 295.01                 | 232.14               |
| Georgia              | 154.49 | --                     | 749.25          | 459.42          | 483.04            | 137.11                 | 453.82                 | 159.88               |
| Maryland             | 123.01 | --                     | 324.82          | 402.59          | 187.34            | 174.84                 | 213.47                 | 131.35               |
| North Carolina       | 122.71 | 552.25                 | 341.52          | 378.75          | 284.51            | 143.32                 | 245.44                 | 136.44               |
| South Carolina       | 175.28 | 788.00                 | 399.96          | 300.62          | 422.23            | 238.58                 | 298.77                 | 200.71               |
| Virginia             | 147.39 | --                     | 355.43          | 232.58          | 263.47            | 208.30                 | 274.67                 | 158.96               |
| West Virginia        | 125.23 | 294.59                 | 266.90          | 333.14          | 421.65            | 139.80                 | 259.66                 | 136.92               |
| East South Central:  |        |                        |                 |                 |                   |                        |                        |                      |
| Alabama              | 139.15 | 390.55                 | 357.62          | 385.58          | 448.10            | 132.40                 | 239.21                 | 158.32               |
| Kentucky             | 105.55 | 399.34                 | 435.40          | 199.50          | 223.32            | 135.71                 | 203.63                 | 118.99               |
| Mississippi          | 183.27 | --                     | 626.60          | 550.61          | 252.52            | 242.58                 | 542.74                 | 187.48               |
| Tennessee            | 107.50 | 347.67                 | 739.47          | 234.46          | 204.91            | 150.29                 | 296.40                 | 115.58               |
| West South Central:  |        |                        |                 |                 |                   |                        |                        |                      |
| Arkansas             | 193.84 | --                     | 480.45          | 299.24          | 306.68            | 287.93                 | 334.68                 | 213.48               |
| Louisiana            | 142.48 | 552.41                 | 392.08          | 414.04          | 257.90            | 191.96                 | 452.68                 | 147.43               |
| Oklahoma             | 151.91 | 450.58                 | 519.64          | 239.22          | 312.11            | 234.92                 | 245.83                 | 174.53               |
| Texas                | 142.31 | 310.21                 | 379.32          | 200.14          | 183.13            | 188.87                 | 195.09                 | 151.46               |
| Mountain:            |        |                        |                 |                 |                   |                        |                        |                      |
| Arizona              | 146.73 | 498.97                 | 348.55          | 345.63          | 319.02            | 203.02                 | 257.93                 | 166.30               |
| Colorado             | 145.96 | 390.23                 | 364.44          | 309.80          | 338.27            | 228.96                 | 232.74                 | 173.35               |
| Idaho                | 121.00 | 355.50                 | 592.33          | 326.98          | 273.41            | 132.00                 | 289.44                 | 125.76               |
| Montana              | 129.21 | 412.17                 | 426.07          | 245.85          | 207.98            | 258.28                 | 248.55                 | 151.00               |
| Nevada               | 161.48 | --                     | 514.36          | 229.28          | 518.66            | 181.26                 | 316.10                 | 180.71               |
| New Mexico           | 104.31 | 587.06                 | 443.96          | 321.10          | 202.29            | 118.44                 | 302.05                 | 105.30               |
| Utah                 | 134.07 | 478.53                 | 317.21          | 329.24          | 267.79            | 174.07                 | 278.39                 | 145.91               |
| Wyoming              | 169.11 | 533.40                 | 357.66          | 333.76          | 486.77            | 219.97                 | 303.83                 | 200.68               |
| Pacific:             |        |                        |                 |                 |                   |                        |                        |                      |
| Alaska               | 120.12 | 404.18                 | 598.14          | 341.99          | 242.92            | 151.49                 | 368.12                 | 126.51               |
| California           | 91.46  | 315.54                 | 494.18          | 236.31          | 172.24            | 139.75                 | 229.68                 | 102.92               |
| Hawaii               | 139.59 | 336.15                 | 317.61          | 169.43          | 123.50            | 354.77                 | 177.30                 | 177.38               |
| Oregon               | 187.32 | 524.10                 | 377.89          | 221.08          | 395.07            | 280.32                 | 218.50                 | 209.45               |
| Washington           | 201.53 | 505.15                 | 515.16          | 313.16          | 251.23            | 402.87                 | 262.20                 | 251.34               |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2019 Medical Expenditure Panel Survey-Insurance Component.

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