

**Table II.F.18 Percent of private-sector employees enrolled in a health insurance plan that had a copayment for an office visit to a specialist physician 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	60.2%	70.7%	73.5%	69.5%	64.3%	54.5%	72.3%	58.0%
New England:								
Connecticut	44.2%	51.3%	79.2%	62.8%	43.5%	35.4%	70.1%	38.3%
Maine	46.9%	41.5%	56.6%	55.9%	54.7%	40.2%	49.8%	46.2%
Massachusetts	72.9%	89.9%	92.7%	77.5%	82.8%	64.9%	87.0%	70.4%
New Hampshire	67.3%	51.7%	78.9%	85.0%	60.7%	66.2%	78.4%	65.1%
Rhode Island	77.4%	71.3%	87.7%	77.4%	72.2%	79.2%	80.8%	76.7%
Vermont	40.7%	63.2%	59.7%	54.9%	42.6%	30.8%	63.1%	36.2%
Middle Atlantic:								
New Jersey	72.5%	68.4%	89.0%	89.7%	72.0%	68.3%	83.6%	70.3%
New York	65.3%	75.3%	82.4%	77.3%	72.9%	56.8%	77.6%	62.7%
Pennsylvania	68.6%	84.3%	81.7%	71.9%	70.7%	64.5%	85.4%	65.8%
East North Central:								
Illinois	56.5%	63.2%	67.2%	59.0%	62.3%	52.0%	68.1%	54.0%
Indiana	58.3%	92.7%	67.0%	54.6%	54.0%	59.1%	67.1%	57.1%
Michigan	63.9%	68.2%	62.5%	52.8%	66.0%	65.8%	65.7%	63.5%
Ohio	52.6%	58.9%	54.2%	69.0%	48.4%	50.5%	56.5%	52.0%
Wisconsin	50.1%	48.7%	75.9%	48.8%	51.8%	47.4%	63.8%	48.0%
West North Central:								
Iowa	53.7%	62.0%	60.5%	64.7%	51.7%	50.6%	64.3%	51.7%
Kansas	51.2%	86.7%	67.5%	61.0%	51.7%	41.7%	75.0%	46.2%
Minnesota	32.2%	29.6% *	20.4% *	21.7%	21.6%	39.5%	25.3%	33.2%
Missouri	58.4%	68.0%	69.1%	68.6%	61.4%	52.9%	68.3%	56.4%
Nebraska	47.1%	--	50.9%	69.8%	37.3%	46.6%	54.3%	46.1%
North Dakota	40.1%	31.4%	43.9%	51.9%	23.2%	45.3%	46.1%	38.7%
South Dakota	48.0%	63.3%	80.2%	64.1%	41.3%	40.6%	68.9%	43.2%
South Atlantic:								
Delaware	71.5%	75.6%	72.8%	79.3%	69.9%	69.3%	77.1%	70.5%
District of Columbia	71.9%	82.6%	70.0%	70.7%	73.6%	70.8%	64.2%	73.5%
Florida	59.8%	62.8%	83.2%	67.7%	70.4%	50.5%	74.4%	57.4%
Georgia	54.3%	--	--	83.9%	60.0%	47.7%	65.8%	52.7%
Maryland	69.5%	94.4%	87.6%	74.9%	69.4%	63.3%	88.6%	65.7%
North Carolina	67.4%	--	61.3%	76.0%	69.3%	66.2%	70.2%	66.9%
South Carolina	57.5%	87.5%	65.0%	69.1%	65.6%	50.9%	73.5%	54.5%
Virginia	66.5%	--	64.4%	76.3%	70.8%	62.6%	73.1%	65.3%
West Virginia	55.7%	--	55.6%	80.5%	58.3%	49.2%	69.0%	53.3%
East South Central:								
Alabama	71.1%	70.1%	89.0%	77.2%	72.2%	67.9%	80.4%	69.3%
Kentucky	60.2%	88.5%	68.3%	71.6%	76.5%	52.5%	69.7%	58.8%
Mississippi	69.3%	77.5%	85.2%	78.7%	73.0%	63.7%	77.8%	67.9%
Tennessee	45.3%	36.0% *	79.9%	61.7%	50.8%	39.7%	61.1%	43.4%
West South Central:								
Arkansas	49.0%	--	76.8%	57.9%	47.8%	43.4%	69.5%	45.5%
Louisiana	63.5%	71.8%	63.6%	65.9%	70.4%	58.9%	67.4%	62.6%
Oklahoma	64.7%	59.4%	51.2%	75.2%	74.6%	57.3%	65.8%	64.4%
Texas	56.8%	83.7%	75.6%	77.7%	67.2%	46.8%	79.4%	53.2%
Mountain:								
Arizona	53.2%	66.6%	--	70.5%	49.8%	49.6%	65.6%	51.5%
Colorado	52.1%	77.5%	75.3%	75.4%	47.0%	45.6%	73.1%	48.5%
Idaho	64.4%	52.6%	80.9%	60.7%	61.7%	65.7%	70.1%	62.9%
Montana	26.3%	32.6% *	33.4% *	22.4% *	22.6%	28.0%	30.2%	24.9%
Nevada	63.6%	--	78.1%	67.3%	75.0%	57.0%	78.0%	61.0%
New Mexico	65.5%	85.5%	96.9%	82.1%	74.4%	54.5%	86.2%	62.0%
Utah	54.0%	--	58.4%	54.2%	47.7%	55.5%	46.8%	55.1%
Wyoming	49.6%	50.6%	32.3% *	52.1%	36.4%	58.0%	43.2%	52.0%
Pacific:								
Alaska	37.7%	--	--	36.3%	33.2%	43.1%	22.9%	39.9%
California	68.4%	79.7%	86.8%	75.2%	80.1%	59.5%	78.3%	66.4%
Hawaii	69.5%	63.7%	58.3%	70.0%	80.9%	65.0%	65.0%	71.4%
Oregon	60.8%	77.1%	81.8%	67.0%	59.3%	54.0%	74.5%	57.8%
Washington	55.2%	69.4%	64.2%	70.8%	56.9%	48.8%	72.9%	51.9%

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.

\* 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.18 Standard errors for pPercent of private-sector employees enrolled in a health insurance plan that had a copayment for an office visit to a specialist physician 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	0.74%	1.84%	1.67%	1.26%	1.30%	1.12%	0.96%	0.85%
New England:								
Connecticut	4.12%	15.27%	8.33%	9.66%	7.74%	6.37%	7.29%	4.80%
Maine	3.08%	10.41%	8.72%	9.12%	6.41%	4.43%	5.93%	3.54%
Massachusetts	2.81%	6.21%	5.56%	6.48%	4.47%	4.29%	3.78%	3.22%
New Hampshire	3.33%	11.87%	7.35%	6.60%	5.83%	5.14%	4.90%	3.88%
Rhode Island	2.62%	12.84%	5.99%	7.28%	6.41%	3.35%	5.41%	2.96%
Vermont	4.32%	10.48%	10.27%	7.96%	7.10%	6.39%	5.76%	4.82%
Middle Atlantic:								
New Jersey	3.96%	11.03%	6.03%	4.25%	9.75%	5.70%	4.25%	4.70%
New York	2.40%	5.89%	4.09%	4.32%	4.07%	3.67%	3.03%	2.80%
Pennsylvania	2.70%	5.81%	7.11%	6.33%	5.43%	4.06%	3.56%	3.10%
East North Central:								
Illinois	2.62%	8.63%	7.22%	6.01%	5.41%	3.83%	4.12%	3.03%
Indiana	3.82%	5.03%	14.29%	7.73%	7.16%	5.53%	7.23%	4.24%
Michigan	3.51%	12.27%	9.72%	8.37%	5.80%	5.34%	6.32%	4.00%
Ohio	4.13%	13.62%	11.56%	6.56%	7.06%	6.15%	6.49%	4.61%
Wisconsin	3.30%	14.37%	8.44%	7.19%	6.53%	4.80%	6.11%	3.66%
West North Central:								
Iowa	4.10%	9.68%	9.60%	7.10%	5.99%	6.78%	5.33%	4.72%
Kansas	4.71%	6.22%	10.14%	9.51%	10.49%	6.98%	5.55%	5.46%
Minnesota	3.26%	9.86% *	7.36% *	6.17%	5.05%	4.85%	5.73%	3.62%
Missouri	3.66%	9.83%	13.57%	7.97%	7.21%	5.41%	6.12%	4.21%
Nebraska	4.10%	--	9.93%	8.53%	6.80%	5.97%	7.03%	4.61%
North Dakota	3.11%	8.69%	9.17%	7.43%	5.47%	5.09%	5.64%	3.62%
South Dakota	4.40%	8.88%	8.03%	7.12%	6.75%	7.69%	5.18%	5.10%
South Atlantic:								
Delaware	3.89%	11.41%	8.79%	6.51%	12.32%	5.46%	5.22%	4.51%
District of Columbia	2.99%	8.05%	10.52%	10.05%	5.26%	4.07%	8.30%	3.04%
Florida	4.94%	10.43%	10.48%	7.40%	8.55%	7.08%	5.89%	5.54%
Georgia	4.20%	--	--	6.05%	7.40%	5.61%	9.56%	4.57%
Maryland	3.58%	4.60%	7.03%	7.89%	6.32%	6.11%	3.92%	4.21%
North Carolina	3.27%	--	10.40%	9.12%	6.42%	4.59%	5.90%	3.66%
South Carolina	3.70%	8.96%	8.97%	7.20%	7.14%	5.27%	5.62%	4.28%
Virginia	3.81%	--	10.83%	5.96%	6.02%	6.07%	5.85%	4.38%
West Virginia	4.81%	--	10.33%	7.24%	7.97%	6.59%	7.48%	5.40%
East South Central:								
Alabama	3.06%	10.27%	6.07%	7.67%	5.74%	4.51%	4.81%	3.51%
Kentucky	3.72%	7.43%	14.70%	7.44%	4.93%	4.93%	7.12%	4.10%
Mississippi	3.71%	10.80%	7.57%	7.70%	7.77%	5.44%	6.56%	4.18%
Tennessee	3.76%	12.49% *	12.21%	7.93%	6.52%	4.99%	7.29%	4.06%
West South Central:								
Arkansas	3.81%	--	9.16%	8.04%	9.72%	5.04%	7.01%	4.24%
Louisiana	3.51%	10.40%	12.28%	8.53%	6.91%	5.09%	6.71%	4.02%
Oklahoma	3.59%	12.85%	12.68%	7.15%	7.33%	5.11%	6.77%	4.10%
Texas	2.79%	6.19%	8.14%	3.98%	4.59%	3.54%	3.73%	3.02%
Mountain:								
Arizona	4.02%	14.78%	--	8.65%	9.80%	5.24%	8.16%	4.42%
Colorado	3.70%	8.39%	9.51%	6.51%	9.36%	5.27%	5.61%	4.28%
Idaho	3.58%	12.62%	10.15%	8.30%	8.10%	5.21%	6.35%	4.24%
Montana	3.54%	10.84% *	11.09% *	6.96% *	5.39%	7.11%	6.04%	4.27%
Nevada	3.63%	--	9.19%	10.80%	8.30%	4.49%	7.23%	4.10%
New Mexico	4.03%	11.57%	2.60%	7.43%	9.74%	5.32%	6.72%	4.50%
Utah	4.29%	--	10.23%	9.26%	7.80%	6.15%	6.05%	4.86%
Wyoming	4.64%	12.09%	10.88% *	7.73%	8.65%	8.11%	6.67%	5.79%
Pacific:								
Alaska	3.97%	--	--	10.60%	6.01%	6.25%	6.39%	4.51%
California	3.72%	5.79%	3.96%	4.57%	4.38%	5.82%	3.42%	4.35%
Hawaii	2.87%	8.51%	10.21%	5.90%	5.04%	5.47%	5.14%	3.45%
Oregon	4.36%	9.69%	5.96%	6.95%	8.55%	7.75%	4.95%	5.15%
Washington	5.74%	9.76%	11.10%	8.27%	6.88%	9.03%	5.71%	6.51%

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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