

Table II.F.4 Percent of private-sector employees enrolled in a health insurance plan that had a copayment for an office visit to a 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 | 59.8% | 71.1% | 73.8% | 69.3% | 64.7% | 53.5% | 72.3% | 57.5% |
| New England: | | | | | | | | |
| Connecticut | 42.8% | 44.2% * | 80.2% | 55.4% | 40.1% | 36.6% | 65.9% | 37.7% |
| Maine | 46.9% | 37.7% | 54.9% | 47.0% | 53.2% | 43.9% | 43.6% | 47.7% |
| Massachusetts | 68.9% | 79.3% | 89.7% | 74.2% | 77.6% | 61.7% | 83.2% | 66.4% |
| New Hampshire | 64.8% | 75.2% | 70.7% | 84.6% | 66.8% | 56.1% | 82.6% | 61.2% |
| Rhode Island | 75.7% | 71.6% | 83.1% | 78.7% | 68.6% | 77.4% | 80.7% | 74.5% |
| Vermont | 44.1% | 56.4% | 66.2% | 48.0% | 44.8% | 38.8% | 60.7% | 40.7% |
| Middle Atlantic: | | | | | | | | |
| New Jersey | 72.6% | 71.7% | 89.4% | 88.6% | 70.4% | 69.1% | 84.1% | 70.4% |
| New York | 64.8% | 81.8% | 81.1% | 78.1% | 72.7% | 55.2% | 79.3% | 61.7% |
| Pennsylvania | 69.8% | 85.7% | 81.3% | 74.6% | 71.9% | 65.2% | 85.9% | 67.0% |
| East North Central: | | | | | | | | |
| Illinois | 54.8% | 56.3% | 61.9% | 58.6% | 59.6% | 51.2% | 62.4% | 53.1% |
| Indiana | 57.5% | 92.7% | 67.0% | 54.5% | 52.5% | 58.3% | 70.1% | 55.7% |
| Michigan | 62.4% | 73.8% | 61.8% | 48.1% | 64.0% | 64.7% | 65.8% | 61.7% |
| Ohio | 46.8% | 58.9% | 52.9% | 72.7% | 45.3% | 41.1% | 56.8% | 45.4% |
| Wisconsin | 48.2% | 41.4% * | 77.4% | 49.6% | 52.8% | 43.5% | 62.0% | 46.1% |
| West North Central: | | | | | | | | |
| Iowa | 53.0% | 59.1% | 59.6% | 62.5% | 57.0% | 47.6% | 63.8% | 51.0% |
| Kansas | 60.2% | 86.6% | 61.5% | 65.2% | 57.6% | 57.0% | 72.9% | 57.6% |
| Minnesota | 30.8% | 34.4% | 32.1% | 24.0% | 18.0% | 36.8% | 32.1% | 30.6% |
| Missouri | 56.8% | 72.3% | 69.4% | 68.6% | 59.3% | 50.4% | 67.7% | 54.6% |
| Nebraska | 43.1% | -- | 48.9% | 67.2% | 35.0% | 41.9% | 51.8% | 41.8% |
| North Dakota | 43.7% | 43.6% | 51.0% | 48.3% | 31.4% | 47.1% | 51.3% | 41.8% |
| South Dakota | 57.6% | 58.4% | 73.5% | 60.6% | 50.9% | 58.4% | 63.5% | 56.2% |
| South Atlantic: | | | | | | | | |
| Delaware | 67.4% | 76.0% | 75.3% | 79.8% | 76.5% | 61.0% | 78.2% | 65.4% |
| District of Columbia | 56.3% | 75.9% | 70.0% | 60.7% | 67.5% | 47.6% | 62.4% | 55.0% |
| Florida | 61.1% | 65.2% | 81.7% | 72.7% | 68.3% | 52.9% | 75.5% | 58.7% |
| Georgia | 58.3% | -- | -- | 79.0% | 62.9% | 53.2% | 66.3% | 57.2% |
| Maryland | 63.8% | 86.9% | 86.1% | 67.6% | 58.0% | 60.7% | 80.8% | 60.4% |
| North Carolina | 66.7% | -- | 66.3% | 75.9% | 73.3% | 62.4% | 73.5% | 65.7% |
| South Carolina | 53.6% | 77.5% | 63.1% | 68.4% | 64.2% | 46.0% | 69.1% | 50.6% |
| Virginia | 64.2% | 79.0% | 70.6% | 76.4% | 70.2% | 57.9% | 78.0% | 61.8% |
| West Virginia | 49.9% | -- | 66.6% | 76.9% | 55.0% | 40.8% | 71.3% | 46.0% |
| East South Central: | | | | | | | | |
| Alabama | 70.9% | 86.3% | 92.2% | 77.7% | 74.3% | 64.9% | 88.8% | 67.5% |
| Kentucky | 59.3% | 85.7% | 64.8% | 71.1% | 74.4% | 52.2% | 67.4% | 58.2% |
| Mississippi | 68.9% | 77.5% | 94.9% | 78.7% | 73.2% | 62.1% | 81.0% | 66.9% |
| Tennessee | 54.0% | 32.9% * | 79.9% | 64.3% | 55.4% | 51.7% | 55.8% | 53.8% |
| West South Central: | | | | | | | | |
| Arkansas | 57.2% | -- | 86.2% | 60.0% | 49.6% | 56.3% | 74.1% | 54.3% |
| Louisiana | 63.8% | 65.7% | 65.4% | 67.3% | 73.4% | 58.3% | 66.1% | 63.2% |
| Oklahoma | 68.6% | 84.7% | 57.5% | 79.6% | 71.9% | 62.7% | 72.1% | 67.9% |
| Texas | 55.2% | 79.0% | 79.6% | 72.1% | 66.5% | 45.6% | 78.4% | 51.5% |
| Mountain: | | | | | | | | |
| Arizona | 51.3% | 56.3% | 83.3% | 74.0% | 46.2% | 46.4% | 71.7% | 48.4% |
| Colorado | 52.8% | 81.6% | 66.7% | 75.2% | 49.4% | 46.4% | 71.6% | 49.6% |
| Idaho | 65.4% | 51.5% | 78.4% | 62.1% | 62.7% | 67.4% | 69.0% | 64.5% |
| Montana | 37.3% | 36.4% | 35.3% * | 31.7% | 37.7% | 40.7% | 38.5% | 36.8% |
| Nevada | 65.2% | 86.5% | 75.9% | 66.8% | 72.0% | 60.1% | 79.5% | 62.6% |
| New Mexico | 63.5% | 72.1% | 99.4% | 85.2% | 74.4% | 50.6% | 84.1% | 59.9% |
| Utah | 51.3% | -- | 57.9% | 56.6% | 52.2% | 49.3% | 49.5% | 51.6% |
| Wyoming | 52.4% | 47.2% | 33.2% * | 56.2% | 40.2% | 61.2% | 47.3% | 54.3% |
| Pacific: | | | | | | | | |
| Alaska | 44.7% | -- | -- | 42.2% | 36.6% | 52.3% | 31.5% | 46.7% |
| California | 66.7% | 79.4% | 83.0% | 73.3% | 85.7% | 55.1% | 77.4% | 64.4% |
| Hawaii | 73.5% | 63.8% | 56.5% | 78.7% | 83.7% | 70.1% | 65.2% | 77.0% |
| Oregon | 68.2% | 70.4% | 86.4% | 75.5% | 75.8% | 56.1% | 79.7% | 65.6% |
| Washington | 59.1% | 70.5% | 70.6% | 75.4% | 56.2% | 54.2% | 74.4% | 56.2% |

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.4 Standard errors for percent of private-sector employees enrolled in a health insurance plan that had a copayment for an office visit to a 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 | 0.73% | 1.85% | 1.66% | 1.27% | 1.27% | 1.09% | 0.97% | 0.83% |
| New England: | | | | | | | | |
| Connecticut | 4.24% | 14.57% * | 8.28% | 9.51% | 7.75% | 6.58% | 7.19% | 4.96% |
| Maine | 3.07% | 10.38% | 8.96% | 9.36% | 6.33% | 4.39% | 5.94% | 3.50% |
| Massachusetts | 2.93% | 9.14% | 5.99% | 7.09% | 6.05% | 4.21% | 4.36% | 3.34% |
| New Hampshire | 3.86% | 9.39% | 9.45% | 6.55% | 7.13% | 6.39% | 4.23% | 4.59% |
| Rhode Island | 2.61% | 12.35% | 7.30% | 7.08% | 6.79% | 3.25% | 5.14% | 2.97% |
| Vermont | 5.08% | 11.49% | 9.18% | 7.92% | 6.73% | 9.24% | 5.90% | 5.88% |
| Middle Atlantic: | | | | | | | | |
| New Jersey | 3.94% | 10.98% | 5.75% | 4.98% | 9.74% | 5.65% | 4.38% | 4.70% |
| New York | 2.38% | 5.14% | 4.16% | 4.35% | 3.98% | 3.61% | 2.92% | 2.76% |
| Pennsylvania | 2.66% | 5.61% | 6.99% | 6.11% | 5.94% | 3.86% | 3.50% | 3.07% |
| East North Central: | | | | | | | | |
| Illinois | 2.60% | 9.28% | 7.86% | 5.93% | 5.41% | 3.77% | 4.48% | 2.99% |
| Indiana | 3.51% | 5.03% | 14.29% | 7.80% | 7.07% | 4.90% | 6.98% | 3.89% |
| Michigan | 3.57% | 11.87% | 9.78% | 8.22% | 5.75% | 5.44% | 6.45% | 4.08% |
| Ohio | 3.81% | 13.62% | 11.28% | 6.00% | 6.20% | 5.60% | 6.40% | 4.20% |
| Wisconsin | 3.33% | 14.90% * | 8.25% | 7.46% | 6.56% | 4.79% | 6.21% | 3.69% |
| West North Central: | | | | | | | | |
| Iowa | 4.03% | 9.51% | 9.86% | 7.37% | 6.05% | 6.48% | 5.36% | 4.61% |
| Kansas | 4.75% | 6.07% | 10.52% | 9.31% | 10.25% | 7.39% | 5.70% | 5.58% |
| Minnesota | 3.10% | 10.18% | 9.32% | 6.81% | 4.71% | 4.63% | 6.62% | 3.41% |
| Missouri | 3.59% | 11.27% | 14.01% | 7.80% | 7.22% | 5.26% | 6.56% | 4.10% |
| Nebraska | 3.89% | -- | 9.93% | 8.83% | 6.86% | 5.54% | 6.98% | 4.35% |
| North Dakota | 3.27% | 10.52% | 9.14% | 7.49% | 6.41% | 5.30% | 5.69% | 3.82% |
| South Dakota | 3.50% | 9.44% | 9.38% | 7.29% | 6.72% | 5.83% | 5.60% | 4.12% |
| South Atlantic: | | | | | | | | |
| Delaware | 3.26% | 11.37% | 7.94% | 6.50% | 11.72% | 4.42% | 4.95% | 3.78% |
| District of Columbia | 3.01% | 8.91% | 10.47% | 9.83% | 5.35% | 4.08% | 8.16% | 3.23% |
| Florida | 4.68% | 10.63% | 10.57% | 7.00% | 8.83% | 6.56% | 5.85% | 5.25% |
| Georgia | 4.18% | -- | -- | 7.26% | 7.16% | 5.70% | 9.43% | 4.56% |
| Maryland | 3.99% | 6.62% | 7.14% | 8.46% | 8.69% | 6.12% | 5.59% | 4.66% |
| North Carolina | 3.18% | -- | 10.17% | 9.08% | 5.54% | 4.57% | 5.73% | 3.55% |
| South Carolina | 3.87% | 12.44% | 9.45% | 7.50% | 7.85% | 5.48% | 6.17% | 4.47% |
| Virginia | 3.91% | 14.06% | 10.35% | 5.96% | 6.23% | 6.26% | 5.59% | 4.50% |
| West Virginia | 4.49% | -- | 10.37% | 7.47% | 7.82% | 5.83% | 7.36% | 4.94% |
| East South Central: | | | | | | | | |
| Alabama | 3.13% | 7.04% | 5.37% | 7.78% | 5.57% | 4.69% | 3.64% | 3.62% |
| Kentucky | 3.56% | 7.74% | 14.63% | 7.51% | 4.98% | 4.62% | 7.13% | 3.92% |
| Mississippi | 3.65% | 10.80% | 3.20% | 7.71% | 7.84% | 5.32% | 6.11% | 4.12% |
| Tennessee | 4.02% | 12.22% * | 12.21% | 7.80% | 6.67% | 5.60% | 7.45% | 4.40% |
| West South Central: | | | | | | | | |
| Arkansas | 3.87% | -- | 7.44% | 7.91% | 9.78% | 5.18% | 6.81% | 4.35% |
| Louisiana | 3.33% | 10.52% | 12.06% | 8.50% | 6.58% | 4.80% | 6.58% | 3.81% |
| Oklahoma | 3.55% | 9.98% | 12.79% | 5.68% | 7.51% | 5.34% | 6.68% | 4.07% |
| Texas | 2.78% | 6.99% | 7.65% | 4.91% | 4.53% | 3.54% | 3.75% | 3.01% |
| Mountain: | | | | | | | | |
| Arizona | 3.96% | 16.53% | 12.30% | 7.79% | 9.75% | 5.10% | 7.98% | 4.35% |
| Colorado | 3.63% | 7.21% | 10.54% | 6.51% | 9.95% | 4.92% | 5.66% | 4.17% |
| Idaho | 3.59% | 9.91% | 10.45% | 8.29% | 8.02% | 5.31% | 5.92% | 4.27% |
| Montana | 4.47% | 10.87% | 11.19% * | 7.79% | 8.62% | 9.10% | 6.38% | 5.61% |
| Nevada | 3.60% | 10.75% | 9.32% | 10.69% | 8.96% | 4.54% | 6.70% | 4.10% |
| New Mexico | 3.92% | 14.16% | 0.58% | 7.09% | 9.49% | 5.03% | 6.88% | 4.36% |
| Utah | 3.90% | -- | 10.26% | 9.10% | 8.23% | 5.42% | 6.15% | 4.41% |
| Wyoming | 4.34% | 12.32% | 10.80% * | 7.71% | 8.75% | 7.18% | 6.64% | 5.36% |
| Pacific: | | | | | | | | |
| Alaska | 4.04% | -- | -- | 10.87% | 6.45% | 6.18% | 7.31% | 4.55% |
| California | 3.60% | 5.84% | 4.53% | 4.68% | 2.48% | 5.50% | 3.37% | 4.19% |
| Hawaii | 2.74% | 8.46% | 10.23% | 5.46% | 4.96% | 5.02% | 5.23% | 3.18% |
| Oregon | 3.81% | 11.44% | 5.59% | 6.55% | 5.57% | 7.16% | 4.65% | 4.54% |
| Washington | 5.90% | 9.73% | 10.53% | 7.44% | 6.99% | 9.55% | 5.71% | 6.73% |

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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