

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, 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	20.0%	23.1%	22.5%	22.6%	20.5%	19.3%	22.8%	19.7%
New England:								
Connecticut	20.6%	--	--	21.7%	16.8%	20.7%	25.4%	20.1%
Maine	19.9%	--	--	24.5%	20.5%	18.1%	25.0%	18.8%
Massachusetts	15.9%	--	--	--	20.2%	15.3%	16.6%	15.9%
New Hampshire	18.3%	--	--	--	17.1%	18.9%	19.3%	18.2%
Rhode Island	19.0%	--	--	--	17.5%	18.9%	--	18.6%
Vermont	14.5%	--	--	25.9%	21.6%	11.0%	19.6%	14.1%
Middle Atlantic:								
New Jersey	19.8%	--	--	25.9%	17.3%	19.5%	24.5%	19.1%
New York	18.9%	--	--	24.6%	21.0%	17.7%	25.5%	18.3%
Pennsylvania	19.1%	--	--	--	18.7%	19.2%	--	19.0%
East North Central:								
Illinois	19.1%	--	--	18.6%	19.8%	19.0%	19.3%	19.1%
Indiana	19.3%	--	--	23.2%	17.9%	19.0%	22.9%	19.0%
Michigan	19.1%	--	--	18.2%	20.4%	18.6%	20.3%	18.9%
Ohio	16.6%	--	--	24.8%	19.0%	15.0%	25.0%	15.8%
Wisconsin	18.8%	--	--	22.2%	18.9%	18.0%	22.0%	18.5%
West North Central:								
Iowa	22.2%	--	--	20.6%	22.9%	21.8%	26.5%	21.8%
Kansas	21.9%	--	--	26.0%	22.1%	21.6%	22.3%	21.9%
Minnesota	18.2%	--	--	23.2%	18.9%	17.4%	21.4%	18.0%
Missouri	18.6%	--	--	19.0%	18.5%	18.2%	20.4%	18.3%
Nebraska	20.2%	--	--	24.9%	20.8%	19.5%	22.9%	19.9%
North Dakota	19.2%	--	--	14.4%	19.3%	18.8%	22.2%	18.5%
South Dakota	23.7%	--	--	29.6%	24.0%	21.0%	28.1%	22.5%
South Atlantic:								
Delaware	19.0%	--	--	--	--	18.4%	25.6%	18.3%
District of Columbia	16.0%	--	--	20.3%	13.8%	16.0%	19.0%	15.5%
Florida	20.8%	--	--	21.5%	22.6%	20.0%	21.7%	20.7%
Georgia	21.1%	--	--	--	20.6%	21.1%	22.1%	21.0%
Maryland	20.2%	--	--	--	17.4%	21.8%	--	20.5%
North Carolina	21.2%	--	--	21.6%	21.7%	20.4%	27.5%	20.6%
South Carolina	20.9%	--	--	22.3%	22.3%	20.7%	21.8%	20.9%
Virginia	20.6%	--	--	25.2%	19.5%	20.8%	19.9%	20.7%
West Virginia	21.0%	--	--	18.4%	21.9%	21.0%	19.1%	21.2%
East South Central:								
Alabama	21.7%	--	--	--	21.6%	21.4%	--	21.6%
Kentucky	22.3%	--	--	26.3%	23.0%	21.8%	23.4%	22.1%
Mississippi	20.2%	--	--	21.3%	19.1%	20.4%	20.3%	20.1%
Tennessee	23.3%	--	--	33.3%	21.4%	21.6%	32.1%	22.5%
West South Central:								
Arkansas	21.5%	--	--	20.3%	21.0%	21.6%	22.2%	21.5%
Louisiana	22.7%	--	--	28.7%	24.1%	21.4%	22.0%	22.8%
Oklahoma	22.1%	--	--	21.0%	25.1%	20.9%	20.7%	22.3%
Texas	20.1%	--	--	24.5%	21.6%	19.6%	21.1%	20.0%
Mountain:								
Arizona	21.2%	--	--	--	23.9%	19.7%	23.9%	21.0%
Colorado	19.9%	--	--	20.0%	22.1%	18.8%	22.4%	19.7%
Idaho	22.2%	--	--	23.2%	24.3%	20.4%	23.5%	22.0%
Montana	25.2%	--	--	31.8%	24.0%	20.0%	29.8%	23.7%
Nevada	21.8%	--	--	17.3%	21.8%	21.9%	22.9%	21.7%
New Mexico	19.5%	--	--	20.9%	19.5%	19.5%	19.2%	19.6%
Utah	20.6%	--	--	20.5%	23.1%	19.8%	20.8%	20.6%
Wyoming	22.0%	--	--	22.2%	23.5%	20.6%	22.7%	21.7%
Pacific:								
Alaska	19.8%	--	--	18.9%	20.6%	19.1%	22.2%	19.4%
California	20.4%	--	--	24.4%	20.2%	19.8%	24.8%	20.0%
Hawaii	17.5%	--	--	16.5%	16.8%	17.9%	17.0%	17.9%
Oregon	19.7%	--	--	23.0%	18.2%	18.2%	28.9%	18.4%
Washington	18.8%	--	--	22.1%	17.8%	17.6%	23.2%	18.0%

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.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, 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	0.14%	0.79%	0.68%	0.48%	0.30%	0.17%	0.41%	0.15%
New England:								
Connecticut	0.71%	--	--	1.94%	2.19%	0.66%	2.83%	0.73%
Maine	0.60%	--	--	2.14%	0.68%	0.75%	1.89%	0.59%
Massachusetts	0.71%	--	--	--	1.44%	0.78%	2.44%	0.73%
New Hampshire	0.66%	--	--	--	1.61%	0.68%	2.41%	0.68%
Rhode Island	0.68%	--	--	--	1.60%	0.66%	--	0.62%
Vermont	1.91%	--	--	3.14%	0.91%	1.86%	2.29%	1.98%
Middle Atlantic:								
New Jersey	1.39%	--	--	1.65%	1.93%	1.85%	1.54%	1.51%
New York	0.55%	--	--	1.66%	1.60%	0.60%	1.50%	0.58%
Pennsylvania	0.81%	--	--	--	3.69%	0.68%	--	0.83%
East North Central:								
Illinois	0.49%	--	--	1.28%	0.94%	0.67%	0.60%	0.54%
Indiana	0.81%	--	--	1.56%	1.11%	1.09%	1.62%	0.85%
Michigan	0.64%	--	--	1.23%	0.89%	0.89%	1.71%	0.68%
Ohio	1.05%	--	--	3.12%	1.18%	1.05%	3.77%	1.00%
Wisconsin	0.48%	--	--	1.47%	0.96%	0.62%	1.92%	0.48%
West North Central:								
Iowa	0.71%	--	--	2.77%	2.24%	0.70%	2.70%	0.74%
Kansas	1.23%	--	--	3.87%	1.64%	1.79%	2.74%	1.30%
Minnesota	0.55%	--	--	1.25%	0.78%	0.68%	1.16%	0.57%
Missouri	0.58%	--	--	0.90%	1.13%	0.79%	1.21%	0.64%
Nebraska	0.45%	--	--	2.39%	1.04%	0.52%	1.11%	0.48%
North Dakota	0.65%	--	--	1.34%	1.47%	0.85%	1.64%	0.70%
South Dakota	1.01%	--	--	2.91%	1.55%	0.97%	3.03%	0.82%
South Atlantic:								
Delaware	1.25%	--	--	--	--	0.86%	3.50%	1.27%
District of Columbia	0.85%	--	--	1.07%	1.20%	1.21%	1.73%	0.89%
Florida	0.51%	--	--	2.05%	1.57%	0.39%	2.11%	0.51%
Georgia	0.50%	--	--	--	1.90%	0.51%	2.01%	0.51%
Maryland	0.85%	--	--	--	1.43%	1.04%	--	0.85%
North Carolina	0.78%	--	--	1.91%	1.94%	0.81%	2.53%	0.77%
South Carolina	0.71%	--	--	1.41%	1.37%	0.86%	1.55%	0.76%
Virginia	0.72%	--	--	2.03%	2.84%	0.82%	1.63%	0.79%
West Virginia	0.90%	--	--	1.84%	0.92%	1.19%	1.22%	0.98%
East South Central:								
Alabama	0.74%	--	--	--	1.25%	0.83%	--	0.73%
Kentucky	0.72%	--	--	2.60%	1.40%	0.78%	3.17%	0.71%
Mississippi	0.61%	--	--	1.90%	1.60%	0.72%	1.98%	0.64%
Tennessee	0.97%	--	--	3.64%	1.28%	0.99%	3.00%	0.95%
West South Central:								
Arkansas	0.93%	--	--	1.22%	3.15%	1.02%	3.22%	0.97%
Louisiana	0.84%	--	--	5.73%	2.07%	0.61%	1.00%	0.96%
Oklahoma	0.87%	--	--	0.83%	1.87%	1.25%	1.17%	0.97%
Texas	0.41%	--	--	2.04%	1.16%	0.46%	0.61%	0.44%
Mountain:								
Arizona	0.92%	--	--	--	2.57%	0.71%	4.42%	0.93%
Colorado	0.65%	--	--	0.00%	1.54%	0.69%	1.63%	0.70%
Idaho	0.63%	--	--	1.23%	1.20%	0.66%	2.18%	0.59%
Montana	1.13%	--	--	2.84%	1.54%	0.91%	2.43%	1.14%
Nevada	0.64%	--	--	1.72%	2.09%	0.63%	2.71%	0.65%
New Mexico	0.33%	--	--	0.98%	0.59%	0.39%	1.48%	0.34%
Utah	0.80%	--	--	1.58%	2.53%	0.85%	1.96%	0.87%
Wyoming	0.78%	--	--	1.38%	1.85%	1.19%	1.45%	0.91%
Pacific:								
Alaska	0.50%	--	--	2.66%	0.38%	0.80%	1.28%	0.54%
California	0.74%	--	--	1.82%	0.67%	0.88%	2.32%	0.75%
Hawaii	0.80%	--	--	1.46%	1.78%	1.38%	1.43%	0.95%
Oregon	1.07%	--	--	2.82%	1.78%	1.35%	2.14%	1.07%
Washington	1.25%	--	--	1.11%	1.11%	2.17%	1.21%	1.36%

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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