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, 2020

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	4,594	4,954	5,101	5,094	4,706	4,375	5,098	4,516
New England:								
Connecticut	4,304	5,361	5,209	5,395	4,176	3,994	5,385	4,122
Maine	4,423	6,137	5,885	5,125	4,715	3,659	5,574	4,170
Massachusetts	4,420	4,920	5,413	5,490	5,269	3,893	5,548	4,282
New Hampshire	5,178	5,213	6,473	5,866	5,278	4,771	6,226	5,006
Rhode Island	3,677	3,730	4,302	4,570	4,719	3,021	4,211	3,604
Vermont	4,375	4,611	5,194	5,305	4,477	3,554	5,177	4,141
Middle Atlantic:								
New Jersey	4,556	3,966	4,390	3,862	4,800	4,690	4,240	4,599
New York	4,468	4,620	5,519	5,583	5,079	3,972	5,331	4,360
Pennsylvania	4,576	5,653	4,039	5,409	5,187	4,168	4,948	4,526
East North Central:								
Illinois	4,071	3,619	4,129	4,176	4,139	4,032	4,119	4,065
Indiana	4,695	5,799	5,637	4,989	4,754	4,524	5,450	4,608
Michigan	5,129	--	4,344	5,308	4,945	5,280	4,778	5,168
Ohio	4,452	4,075	5,380	4,981	4,325	4,365	4,892	4,397
Wisconsin	4,453	3,690	4,156	4,557	5,103	4,143	4,323	4,471
West North Central:								
Iowa	4,312	5,450	5,539	4,240	3,947	4,313	5,359	4,141
Kansas	4,406	4,456	4,613	4,904	4,539	4,132	4,710	4,342
Minnesota	4,461	4,246	4,580	4,219	4,869	4,309	4,225	4,500
Missouri	4,854	7,074	5,278	4,827	5,014	4,674	5,365	4,789
Nebraska	4,362	4,022	5,153	5,385	4,103	4,142	4,911	4,291
North Dakota	3,866	3,481	3,825	3,378	3,402	4,396	3,849	3,869
South Dakota	4,901	6,191	5,158	4,975	4,707	4,832	5,447	4,777
South Atlantic:								
Delaware	4,484	--	5,136	4,793	4,794	4,235	5,144	4,385
District of Columbia	3,662	4,707	4,142	2,969	3,314	3,922	3,920	3,627
Florida	4,898	4,468	4,702	5,066	5,397	4,731	4,774	4,920
Georgia	4,935	--	6,155	5,785	4,975	4,714	5,634	4,862
Maryland	4,060	4,123	5,161	4,004	3,683	4,090	4,348	4,006
North Carolina	4,863	--	5,942	6,309	5,140	4,428	6,280	4,667
South Carolina	5,257	--	5,724	6,092	5,637	4,958	5,156	5,269
Virginia	4,646	5,643	5,544	4,471	4,868	4,495	5,394	4,542
West Virginia	4,542	--	3,629	6,212	5,557	4,050	4,820	4,515
East South Central:								
Alabama	4,883	--	4,382	5,210	4,785	4,873	4,937	4,875
Kentucky	4,603	4,996	5,080	5,467	4,699	4,348	5,442	4,522
Mississippi	4,499	5,165	4,876	3,977	5,211	4,269	4,651	4,468
Tennessee	4,586	5,029	5,148	4,635	4,710	4,487	4,984	4,538
West South Central:								
Arkansas	4,303	--	4,111	4,049	4,344	4,339	4,513	4,264
Louisiana	4,665	4,671	4,363	5,255	4,316	4,618	5,284	4,540
Oklahoma	4,656	--	4,907	4,331	4,678	4,744	4,562	4,676
Texas	4,808	4,851	5,079	5,195	5,137	4,584	5,036	4,776
Mountain:								
Arizona	4,830	4,539	5,118	5,792	4,800	4,626	5,741	4,714
Colorado	4,511	5,662	4,565	5,351	4,428	4,172	5,005	4,425
Idaho	5,225	4,867	5,783	5,663	4,985	5,140	5,419	5,180
Montana	4,547	5,965	4,881	4,657	4,516	4,204	5,223	4,313
Nevada	5,039	7,349	6,572	5,342	5,176	4,653	6,324	4,841
New Mexico	4,242	5,824	6,293	5,672	3,502	3,913	6,349	3,951
Utah	4,841	--	4,394	5,204	4,097	4,957	5,126	4,790
Wyoming	4,541	4,914	4,545	4,866	3,910	4,637	4,652	4,499
Pacific:								
Alaska	4,775	6,685	5,531	5,078	5,126	4,142	5,829	4,584
California	4,455	5,131	5,458	5,504	3,981	4,175	5,336	4,289
Hawaii	3,329	3,184	2,931	3,315	3,211	3,480	3,270	3,346
Oregon	4,835	6,050	5,534	5,790	4,768	4,315	5,954	4,556
Washington	4,314	5,815	5,691	4,989	4,180	3,722	5,546	4,007

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 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, 2020

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	25.29	132.31	94.02	70.01	54.57	33.40	58.11	27.76
New England:								
Connecticut	112.70	340.60	380.52	226.95	292.58	140.54	193.08	126.34
Maine	246.34	296.10	322.66	293.66	255.54	343.26	266.62	268.81
Massachusetts	189.63	869.79	604.11	292.71	365.59	229.53	341.01	203.90
New Hampshire	162.52	575.49	414.93	250.97	290.87	275.09	255.55	187.68
Rhode Island	145.52	511.95	586.53	318.15	393.31	123.37	314.71	160.02
Vermont	155.42	562.54	483.44	358.56	272.38	216.19	284.32	180.02
Middle Atlantic:								
New Jersey	181.18	563.45	523.98	191.79	630.64	152.07	291.70	200.70
New York	113.74	448.86	324.24	422.11	246.67	117.79	205.58	124.80
Pennsylvania	156.50	569.44	588.08	370.14	302.32	208.30	316.72	171.04
East North Central:								
Illinois	97.73	425.19	343.69	176.41	218.77	133.45	191.85	108.26
Indiana	106.29	566.47	624.20	282.24	192.52	140.36	316.41	111.16
Michigan	142.79	--	476.81	394.98	276.48	187.79	349.37	152.64
Ohio	129.14	765.65	331.88	383.03	266.25	169.11	268.40	141.61
Wisconsin	144.93	470.07	571.77	362.14	281.13	192.52	308.18	159.19
West North Central:								
Iowa	136.95	523.74	527.32	381.18	212.31	202.66	294.48	148.68
Kansas	149.45	882.48	524.75	356.16	207.50	254.13	321.79	165.62
Minnesota	124.30	373.02	651.02	259.93	180.47	219.43	285.72	134.13
Missouri	129.62	605.21	854.91	353.67	257.10	159.33	399.76	136.44
Nebraska	131.39	501.86	349.44	361.65	219.20	184.90	298.16	144.85
North Dakota	137.06	520.16	673.75	331.32	209.27	190.13	380.22	143.53
South Dakota	130.69	603.60	383.17	334.93	245.73	183.72	305.64	142.81
South Atlantic:								
Delaware	180.53	--	689.96	634.15	421.93	150.14	403.88	185.80
District of Columbia	132.43	531.80	486.21	262.41	276.21	188.60	333.07	143.40
Florida	98.98	400.17	638.35	215.96	205.67	137.16	273.63	105.74
Georgia	198.18	--	267.18	382.18	523.41	253.63	255.43	215.14
Maryland	117.34	584.96	484.67	355.64	224.33	157.66	308.66	124.79
North Carolina	127.42	--	440.64	306.65	316.02	144.58	280.36	132.80
South Carolina	181.79	--	510.97	358.67	369.37	242.16	384.45	197.34
Virginia	126.48	522.58	306.95	427.41	319.64	148.61	235.82	136.80
West Virginia	188.08	--	516.78	343.45	231.25	228.99	484.46	199.97
East South Central:								
Alabama	192.50	--	636.63	393.67	442.94	263.97	341.87	215.22
Kentucky	103.63	674.68	498.78	259.33	189.75	142.46	286.90	110.38
Mississippi	186.22	722.10	771.85	492.65	389.93	252.01	414.16	208.10
Tennessee	129.17	368.18	386.52	235.46	294.16	180.23	227.27	142.25
West South Central:								
Arkansas	175.76	--	737.78	540.23	340.95	226.89	478.66	187.63
Louisiana	190.51	930.31	827.30	520.14	365.97	220.49	619.58	179.85
Oklahoma	161.36	--	504.53	423.88	362.11	210.64	373.10	178.71
Texas	101.62	591.37	477.39	263.69	202.31	137.02	279.34	109.43
Mountain:								
Arizona	153.40	804.19	609.82	328.35	201.32	188.27	460.85	147.72
Colorado	118.12	595.11	474.98	198.85	283.36	151.13	256.70	130.99
Idaho	142.07	658.61	281.09	347.27	251.24	209.83	310.65	161.62
Montana	119.50	319.69	563.19	251.47	212.61	173.69	244.18	125.21
Nevada	138.63	405.16	316.02	394.18	242.64	180.53	327.99	148.72
New Mexico	201.49	358.48	449.40	398.55	545.21	148.08	327.92	201.93
Utah	118.51	--	403.25	470.61	261.23	134.90	410.43	119.43
Wyoming	203.17	636.10	549.76	225.25	638.35	202.89	300.31	254.86
Pacific:								
Alaska	135.56	475.79	564.18	284.20	264.44	161.68	315.27	147.99
California	98.75	489.15	288.43	309.78	202.21	126.51	218.00	110.63
Hawaii	114.40	270.95	261.40	417.26	196.87	163.06	320.16	114.67
Oregon	154.83	347.70	515.11	394.28	326.23	193.01	264.44	170.60
Washington	154.64	498.42	446.04	321.68	286.57	209.12	247.35	173.34

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 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.