Table II.F.11 Average family maximum out-of-pocket (in dollars) per employee enrolled with family 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	8,867	9,335	9,795	10,072	9,032	8,593	9,785	8,769
New England:								
Connecticut	8,509	--	--	9,717	8,680	8,232	9,890	8,366
Maine	7,805	--	13,697	10,605	8,284	6,827	11,280	7,556
Massachusetts	8,515	--	12,447	9,904	10,170	7,593	8,851	8,472
New Hampshire	10,075	--	12,639	11,772	10,218	9,614	12,981	9,805
Rhode Island	7,786	--	11,647	8,132	8,257	7,315	8,377	7,729
Vermont	7,725	--	9,783	9,886	7,804	6,484	9,768	7,376
Middle Atlantic:								
New Jersey	8,290	--	9,874	8,644	6,711	9,030	9,092	8,224
New York	8,494	--	9,597	9,669	9,537	8,059	9,417	8,409
Pennsylvania	9,207	--	7,504	12,623	10,896	8,356	9,491	9,175
East North Central:								
Illinois	8,350	--	9,847	8,272	9,176	8,103	8,699	8,309
Indiana	9,160	--	9,382	9,620	8,882	9,135	10,009	9,099
Michigan	9,879	--	8,590	11,550	8,955	10,073	11,170	9,640
Ohio	8,853	--	10,690	11,028	7,784	8,913	10,001	8,730
Wisconsin	8,217	--	8,306	9,376	8,898	7,734	7,949	8,243
West North Central:								
Iowa	7,843	--	10,350	8,100	7,500	7,786	9,026	7,720
Kansas	8,468	--	7,522	8,772	8,036	8,547	8,830	8,393
Minnesota	8,458	--	--	8,725	8,921	8,454	6,519	8,687
Missouri	9,149	--	--	9,161	9,184	9,178	8,360	9,224
Nebraska	8,088	--	9,947	9,255	7,273	8,115	7,737	8,144
North Dakota	6,934	--	6,071	6,309	6,533	7,798	5,941	7,136
South Dakota	8,981	--	8,768	10,008	8,922	8,547	10,379	8,748
South Atlantic:								
Delaware	8,136	--	--	8,201	7,765	8,268	7,978	8,143
District of Columbia	7,412	--	10,634	5,702	6,730	8,213	6,597	7,523
Florida	10,158	--	10,551	9,935	11,275	9,975	9,222	10,239
Georgia	9,897	--	11,048	12,506	12,092	8,921	10,705	9,857
Maryland	7,964	--	--	7,194	7,813	7,983	8,082	7,945
North Carolina	8,744	--	9,218	10,391	9,067	8,560	9,645	8,686
South Carolina	9,545	--	--	10,288	10,745	9,068	8,861	9,570
Virginia	8,890	--	11,978	9,523	10,013	8,189	10,661	8,678
West Virginia	9,657	--	--	11,392	9,718	9,451	10,187	9,630
East South Central:								
Alabama	9,904	--	11,304	10,461	9,790	9,841	10,601	9,828
Kentucky	8,474	--	--	10,797	8,162	8,428	9,001	8,446
Mississippi	9,264	--	--	4,966	9,093	9,785	10,070	9,182
Tennessee	8,624	--	10,462	10,047	8,920	8,326	11,342	8,478
West South Central:								
Arkansas	9,055	--	--	8,323	7,895	9,339	10,015	8,971
Louisiana	9,031	--	10,267	9,893	8,727	8,642	11,534	8,551
Oklahoma	9,582	--	9,120	9,660	9,571	9,576	9,572	9,584
Texas	9,519	--	10,099	11,220	9,811	9,234	10,605	9,422
Mountain:								
Arizona	9,752	--	9,459	10,386	9,622	9,714	9,980	9,736
Colorado	8,866	--	10,047	10,001	8,250	8,711	10,518	8,673
Idaho	10,018	--	12,703	11,049	9,973	9,796	10,958	9,904
Montana	8,879	--	11,026	9,288	7,731	8,594	10,984	8,356
Nevada	10,034	--	12,379	9,429	10,008	10,071	9,992	10,038
New Mexico	8,470	--	8,936	9,714	9,098	7,752	10,123	8,202
Utah	8,598	--	8,472	9,663	8,147	8,346	10,163	8,286
Wyoming	8,457	--	9,533	9,624	8,340	7,829	9,355	8,182
Pacific:								
Alaska	9,596	--	10,789	11,050	10,467	8,624	11,153	9,402
California	8,305	--	10,868	10,932	8,084	7,724	10,468	8,008
Hawaii	7,735	--	7,921	7,826	6,975	7,834	8,718	7,606
Oregon	9,050	--	10,661	9,814	8,216	9,008	11,745	8,846
Washington	8,154	--	9,948	10,459	8,008	7,792	10,863	7,911

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.11 Standard errors for average family maximum out-of-pocket (in dollars) per employee enrolled with family 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	68.81	387.58	268.75	177.69	150.90	88.15	177.47	73.54
New England:								
Connecticut	185.75	--	--	717.33	592.46	201.29	520.95	197.63
Maine	633.60	--	784.63	658.35	541.73	850.06	706.79	635.10
Massachusetts	490.56	--	818.19	727.36	1,163.79	537.50	1,560.59	518.24
New Hampshire	317.07	--	1,204.96	986.57	556.36	457.86	520.23	347.96
Rhode Island	417.55	--	743.83	577.49	1,002.40	409.51	942.02	444.95
Vermont	407.77	--	1,499.54	1,249.36	537.96	468.02	1,107.30	429.36
Middle Atlantic:								
New Jersey	492.53	--	1,334.42	491.65	796.08	344.79	747.61	521.07
New York	267.11	--	1,218.94	683.10	526.95	324.88	630.51	283.68
Pennsylvania	340.57	--	1,439.07	559.79	719.65	406.99	788.57	367.79
East North Central:								
Illinois	299.28	--	1,344.53	430.26	406.50	409.17	603.43	326.65
Indiana	242.93	--	1,841.24	586.58	641.55	293.33	830.35	253.20
Michigan	441.41	--	1,433.77	1,381.86	561.52	645.98	1,059.68	474.12
Ohio	339.35	--	413.90	960.59	510.80	454.37	881.38	361.84
Wisconsin	350.79	--	1,209.77	707.18	835.06	423.72	499.46	381.40
West North Central:								
Iowa	261.33	--	1,321.52	832.33	518.96	330.25	881.37	272.62
Kansas	270.84	--	1,259.99	505.54	471.94	380.35	854.14	273.75
Minnesota	396.22	--	--	1,212.24	404.28	555.02	998.83	410.60
Missouri	348.36	--	--	829.21	662.84	446.73	555.50	375.64
Nebraska	341.08	--	1,070.07	1,429.51	564.39	453.34	824.94	368.49
North Dakota	301.15	--	624.52	854.68	579.05	393.92	560.92	337.33
South Dakota	486.69	--	1,313.94	1,119.49	427.84	836.79	972.89	536.60
South Atlantic:								
Delaware	419.64	--	--	1,282.83	1,427.40	353.86	943.31	436.62
District of Columbia	318.04	--	997.51	601.83	585.79	496.02	1,036.57	328.61
Florida	313.55	--	1,683.65	677.35	545.72	410.36	790.80	330.79
Georgia	408.19	--	1,264.88	621.05	978.07	382.26	903.25	426.61
Maryland	293.06	--	--	1,130.40	767.18	325.45	892.70	307.70
North Carolina	292.12	--	1,019.18	1,000.56	1,038.31	321.94	760.31	309.55
South Carolina	475.81	--	--	1,846.43	615.88	607.66	910.90	492.82
Virginia	360.31	--	472.09	565.96	540.42	470.90	673.57	384.10
West Virginia	319.76	--	--	1,067.53	780.39	358.19	1,345.71	328.28
East South Central:								
Alabama	419.97	--	1,514.31	814.33	990.40	544.95	822.73	457.17
Kentucky	316.24	--	--	850.03	664.33	386.59	1,277.29	327.16
Mississippi	440.49	--	--	1,415.01	1,184.85	324.66	1,362.98	461.55
Tennessee	435.43	--	846.87	817.16	723.58	522.56	705.86	443.41
West South Central:								
Arkansas	500.65	--	--	894.56	610.86	662.79	1,463.05	530.45
Louisiana	498.65	--	2,033.77	1,621.64	731.04	620.08	1,221.60	487.82
Oklahoma	424.14	--	587.01	1,045.13	871.55	583.30	601.03	477.51
Texas	225.29	--	1,159.46	460.79	448.25	293.80	565.06	240.74
Mountain:								
Arizona	675.84	--	1,529.35	894.79	652.67	873.48	1,194.24	723.30
Colorado	312.04	--	1,040.85	626.30	780.95	390.84	625.39	339.45
Idaho	400.57	--	848.84	900.88	392.67	535.77	775.84	446.82
Montana	301.61	--	1,126.30	779.37	719.85	304.95	783.51	298.07
Nevada	285.89	--	1,152.18	1,137.25	476.99	343.76	804.52	303.22
New Mexico	329.62	--	1,495.11	1,347.42	948.80	291.95	1,340.51	321.09
Utah	291.96	--	1,128.10	835.99	714.53	342.75	826.74	307.69
Wyoming	301.71	--	750.54	570.93	661.26	395.04	653.77	334.80
Pacific:								
Alaska	465.31	--	1,284.05	713.73	907.24	511.49	706.29	508.32
California	257.57	--	930.44	602.02	531.25	306.25	596.13	275.76
Hawaii	306.37	--	723.33	904.54	614.18	407.66	784.09	329.40
Oregon	444.88	--	1,623.90	1,516.63	835.10	566.06	1,008.74	475.30
Washington	452.57	--	1,063.74	1,189.95	1,074.57	504.33	982.86	450.95

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.

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