

Table II.F.2 Average individual deductible (in dollars) per employee enrolled with single coverage in a health insurance plan that had a deductible 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	1,945	2,317	2,418	2,426	2,229	1,652	2,376	1,873
New England:								
Connecticut	1,976	2,615	2,703	3,407	2,447	1,437	3,105	1,771
Maine	2,295	4,018	3,556	3,068	2,666	1,471	3,509	2,000
Massachusetts	1,636	2,173	1,721	1,859	1,898	1,473	1,823	1,605
New Hampshire	2,415	2,405	3,586	3,717	3,062	1,459	3,363	2,237
Rhode Island	1,949	1,471	2,237	2,353	2,241	1,759	1,974	1,945
Vermont	2,059	2,503	3,162	2,501	2,349	1,241	2,896	1,805
Middle Atlantic:								
New Jersey	1,694	2,214	2,219	1,807	1,258	1,778	2,211	1,621
New York	1,821	1,888	2,150	2,239	2,472	1,451	2,116	1,782
Pennsylvania	1,674	1,592	2,591	2,430	1,750	1,360	2,191	1,596
East North Central:								
Illinois	1,802	2,816	2,496	2,274	1,892	1,555	2,343	1,716
Indiana	2,164	--	3,049	2,909	2,210	1,930	2,781	2,086
Michigan	1,697	--	1,790	1,989	1,903	1,519	1,852	1,679
Ohio	2,003	2,644	3,103	2,833	1,872	1,771	2,829	1,884
Wisconsin	2,267	2,370	1,797	2,866	2,948	1,736	2,615	2,218
West North Central:								
Iowa	2,140	2,681	3,150	2,542	2,227	1,800	3,139	1,964
Kansas	2,017	--	1,937	2,276	2,071	1,891	2,235	1,974
Minnesota	2,310	3,026	2,765	2,572	2,834	1,782	2,745	2,222
Missouri	2,195	3,816	2,919	2,484	2,328	1,907	2,905	2,086
Nebraska	2,115	--	2,722	3,232	2,220	1,670	2,613	2,031
North Dakota	1,840	1,515	1,727	1,898	2,209	1,606	1,761	1,861
South Dakota	2,364	3,295	2,832	2,691	2,347	2,000	3,039	2,208
South Atlantic:								
Delaware	1,897	--	2,644	2,544	2,237	1,510	2,582	1,795
District of Columbia	1,432	1,502	1,099	1,629	1,165	1,565	1,282	1,454
Florida	2,147	2,317	2,532	2,286	2,654	1,929	2,299	2,120
Georgia	1,987	--	2,987	2,767	2,203	1,653	2,910	1,885
Maryland	1,610	1,893	1,698	2,074	1,948	1,356	1,827	1,566
North Carolina	2,263	--	3,087	3,469	2,470	1,835	3,234	2,131
South Carolina	2,032	--	2,958	2,765	2,333	1,665	2,761	1,952
Virginia	1,844	--	2,627	2,321	2,601	1,464	2,539	1,740
West Virginia	2,010	--	--	2,769	2,319	1,754	2,564	1,951
East South Central:								
Alabama	1,573	--	1,472 *	1,835	1,728	1,445	1,750	1,543
Kentucky	2,190	2,209	1,888	2,944	2,660	1,868	2,685	2,130
Mississippi	1,841	1,827	2,741	2,072	2,515	1,454	2,154	1,779
Tennessee	2,153	2,577	3,256	3,221	2,620	1,658	3,090	2,027
West South Central:								
Arkansas	1,820	1,273	1,523	1,856	2,022	1,798	1,753	1,836
Louisiana	1,818	--	1,667	2,183	1,775	1,704	2,109	1,754
Oklahoma	2,029	2,707	1,986	2,061	1,771	2,116	2,216	1,988
Texas	2,153	2,421	3,272	2,775	2,796	1,660	2,776	2,049
Mountain:								
Arizona	2,161	--	2,337	2,250	2,682	1,999	2,279	2,144
Colorado	2,053	--	2,942	2,360	2,236	1,738	2,346	1,997
Idaho	2,058	1,765	2,715	2,694	2,392	1,672	2,404	1,962
Montana	2,517	2,889	2,989	2,757	2,550	2,137	2,816	2,395
Nevada	1,820	--	2,175	2,540	1,831	1,519	2,339	1,703
New Mexico	2,080	2,775	2,115	2,373	2,744	1,638	2,128	2,071
Utah	1,856	--	2,379	2,242	1,673	1,764	2,320	1,770
Wyoming	1,899	2,430	2,110	2,006	1,685	1,760	2,091	1,824
Pacific:								
Alaska	2,102	2,059	3,483	2,743	2,168	1,643	3,191	1,904
California	1,718	2,280	1,688	2,111	1,889	1,538	1,903	1,683
Hawaii	1,346	--	--	--	1,134	1,603	1,162	1,379
Oregon	2,068	2,464	2,351	2,475	2,484	1,637	2,523	1,965
Washington	1,740	2,022	2,441	1,839	1,830	1,468	2,038	1,657

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.

* 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.2 Standard errors for average individual deductible (in dollars) per employee enrolled with single coverage in a health insurance plan that had a deductible 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	17.62	78.01	65.35	46.40	43.95	21.27	38.50	19.44
New England:								
Connecticut	76.54	273.82	428.27	231.29	211.11	76.06	189.96	83.13
Maine	202.56	227.86	414.70	395.49	239.76	218.25	256.77	210.47
Massachusetts	82.06	276.69	184.79	133.59	195.61	111.49	104.58	93.70
New Hampshire	121.87	382.06	264.11	224.88	299.06	100.90	188.53	140.16
Rhode Island	107.68	242.75	294.93	274.34	307.06	105.56	219.31	119.49
Vermont	96.23	458.97	328.82	187.16	211.40	119.48	187.45	109.36
Middle Atlantic:								
New Jersey	95.98	340.88	275.89	193.82	176.51	123.19	153.18	106.66
New York	92.25	268.74	277.52	235.35	271.52	78.86	139.49	103.37
Pennsylvania	76.72	270.86	554.63	200.25	149.70	81.92	236.81	78.82
East North Central:								
Illinois	70.40	436.94	318.23	159.92	141.73	90.23	166.13	76.03
Indiana	79.33	--	326.96	233.62	156.34	103.46	263.02	83.49
Michigan	89.68	--	247.02	218.57	215.72	103.05	202.47	97.16
Ohio	79.36	473.87	380.64	229.85	175.99	85.62	205.67	83.94
Wisconsin	125.57	284.67	346.97	222.26	294.77	126.55	216.34	140.69
West North Central:								
Iowa	85.31	481.06	246.53	280.53	146.55	117.90	221.91	88.08
Kansas	87.28	--	326.84	206.70	170.23	117.40	268.56	88.34
Minnesota	101.52	390.25	275.61	155.48	204.13	108.03	169.13	114.41
Missouri	75.26	648.55	358.77	206.12	186.26	82.36	259.09	76.28
Nebraska	95.56	--	610.56	308.51	204.43	69.30	303.26	101.26
North Dakota	84.97	267.59	237.67	258.92	138.31	118.32	193.36	94.74
South Dakota	106.67	450.03	231.42	241.58	177.27	163.46	212.85	113.07
South Atlantic:								
Delaware	122.29	--	203.20	274.28	342.53	97.67	232.69	127.07
District of Columbia	84.42	323.35	223.95	298.82	152.38	117.04	180.90	92.99
Florida	85.59	224.31	275.72	210.20	220.24	112.55	187.06	95.07
Georgia	108.21	--	252.46	273.92	265.14	123.14	229.83	112.74
Maryland	92.47	233.81	262.40	298.36	238.57	101.40	146.58	107.72
North Carolina	97.05	--	351.37	247.53	260.54	92.85	235.51	102.48
South Carolina	108.28	--	307.93	355.56	314.07	92.62	230.96	115.76
Virginia	116.11	--	401.91	312.27	327.05	91.98	294.32	122.42
West Virginia	96.53	--	--	468.29	224.24	99.03	254.93	102.02
East South Central:								
Alabama	105.28	--	465.46 *	298.75	307.64	111.88	236.57	115.14
Kentucky	86.60	382.25	171.21	299.15	257.09	83.00	255.06	91.67
Mississippi	116.16	345.59	393.65	275.67	357.94	104.36	199.17	132.90
Tennessee	106.70	348.32	239.20	310.07	266.83	111.07	204.28	115.63
West South Central:								
Arkansas	82.74	193.85	246.41	190.03	218.86	110.95	151.08	96.14
Louisiana	103.01	--	239.28	225.37	213.22	152.10	208.65	115.48
Oklahoma	92.07	312.79	289.80	221.34	175.10	130.04	182.60	104.52
Texas	75.87	209.37	252.23	204.64	203.00	76.71	145.15	84.69
Mountain:								
Arizona	101.78	--	530.87	163.85	222.93	158.00	212.92	112.95
Colorado	96.09	--	536.64	203.20	206.81	114.64	315.27	97.95
Idaho	87.73	349.91	298.14	169.70	148.76	141.80	180.93	102.59
Montana	111.52	389.37	329.58	267.91	212.00	149.61	195.95	130.58
Nevada	91.62	--	376.11	269.53	172.89	79.39	326.22	83.72
New Mexico	211.84	464.66	433.42	339.80	694.14	100.47	212.79	247.04
Utah	108.14	--	384.45	187.78	95.36	158.20	180.48	121.27
Wyoming	90.74	359.08	279.64	228.29	191.42	108.13	183.40	103.70
Pacific:								
Alaska	108.68	292.14	322.42	344.55	227.70	108.34	244.87	115.79
California	76.19	331.85	207.02	227.45	148.25	100.87	152.58	85.74
Hawaii	121.68	--	--	--	296.32	182.73	247.21	138.13
Oregon	112.98	329.32	321.30	227.50	250.01	136.47	174.17	130.18
Washington	94.70	338.50	306.19	234.39	211.94	117.52	172.31	109.57

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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