

Table XI.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 civilian establishments by private and State/local government sectors and census division: United States, 2016

| Census division | Civilian ** | Private sector | State/local government sector |
|--------------------|-------------|----------------|-------------------------------|
| United States | 7,715 | 7,881 | 7,164 |
| Census division: | | | |
| New England | 8,570 | 8,514 | 8,743 |
| Middle Atlantic | 8,463 | 8,047 | 9,607 |
| East North Central | 7,207 | 7,420 | 6,502 |
| West North Central | 7,207 | 7,389 | 6,530 |
| South Atlantic | 7,716 | 7,916 | 7,006 |
| East South Central | 8,011 | 7,916 | 8,417 |
| West South Central | 8,853 | 8,710 | 9,659 |
| Mountain | 8,100 | 8,164 | 7,878 |
| Pacific | 6,611 | 7,537 | 4,235 |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2016 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

** Civilian employees include those employed in the private sector and in the State/local government sector. Federal government employees and unincorporated self-employed individuals with no employees are not included.

Table XI.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 civilian establishments by private and State/local government sectors and census division: United States, 2016

| Census division | Civilian ** | Private sector | State/local government sector |
|--------------------|-------------|----------------|-------------------------------|
| United States | 58.60 | 67.11 | 131.35 |
| Census division: | | | |
| New England | 218.38 | 284.56 | 156.38 |
| Middle Atlantic | 198.94 | 218.57 | 318.45 |
| East North Central | 142.76 | 165.27 | 289.10 |
| West North Central | 168.92 | 209.24 | 200.77 |
| South Atlantic | 117.52 | 139.45 | 245.52 |
| East South Central | 208.99 | 240.63 | 374.06 |
| West South Central | 171.83 | 193.57 | 274.97 |
| Mountain | 127.50 | 151.04 | 225.99 |
| Pacific | 161.00 | 200.17 | 110.31 |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2016 Medical Expenditure Panel Survey-Insurance Component.

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