

Table XI.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 civilian establishments by private and State/local government sectors and census division: United States, 2018

Census division	Civilian **	Private sector	State/local government sector
United States	4,256	4,416	3,400
Census division:			
New England	4,369	4,442	3,859
Middle Atlantic	4,405	4,489	3,834
East North Central	4,111	4,250	3,112
West North Central	4,048	4,245	3,164
South Atlantic	4,415	4,618	3,374
East South Central	4,499	4,496	4,510
West South Central	4,334	4,484	3,769
Mountain	4,485	4,628	3,712
Pacific	3,877	4,157	2,070

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 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.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 civilian establishments by private and State/local government sectors and census division: United States, 2018

Census division	Civilian **	Private sector	State/local government sector
United States	22.68	24.54	45.79
Census division:			
New England	66.66	75.02	88.89
Middle Atlantic	71.22	78.53	160.97
East North Central	65.54	71.50	118.75
West North Central	50.01	52.04	122.52
South Atlantic	54.16	61.09	58.90
East South Central	80.12	89.08	181.00
West South Central	70.91	64.84	184.53
Mountain	68.55	76.22	82.12
Pacific	55.53	60.70	51.66

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 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.