

**Table XI.A.2.a Percent of civilian establishments that offer health insurance that self-insure at least one plan by private and State/local government sectors and census division: United States, 2019**

Census division	Civilian **	Private sector	State/local government sector
United States	39.4%	39.4%	38.7%
Census division:			
New England	35.2%	35.2%	34.2%
Middle Atlantic	35.7%	35.6%	45.2%
East North Central	41.4%	41.6%	33.2%
West North Central	40.1%	40.3%	29.7%
South Atlantic	42.6%	42.7%	39.7%
East South Central	46.4%	46.4%	44.0%
West South Central	42.5%	42.5%	44.7%
Mountain	42.0%	42.0%	42.4%
Pacific	33.0%	32.9%	42.3%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2019 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.A.2.a Standard errors for percent of civilian establishments that offer health insurance that self-insure at least one plan by private and State/local government sectors and census division: United States, 2019**

Census division	Civilian **	Private sector	State/local government sector
United States	0.61%	0.62%	1.70%
Census division:			
New England	2.21%	2.24%	3.97%
Middle Atlantic	1.62%	1.64%	4.77%
East North Central	1.57%	1.60%	4.09%
West North Central	1.59%	1.63%	4.92%
South Atlantic	1.48%	1.49%	3.96%
East South Central	2.02%	2.06%	4.18%
West South Central	1.84%	1.86%	6.50%
Mountain	1.89%	1.91%	4.69%
Pacific	1.84%	1.85%	5.46%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2019 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.A.2.i Percent of civilian establishments that offer health insurance that use a private exchange by private and State/local government sectors and census division: United States, 2019**

Census division	Civilian **	Private sector	State/local government sector
United States	24.1%	24.2%	20.5%
Census division:			
New England	21.8%	21.8%	20.3%
Middle Atlantic	25.5%	25.6%	16.4%
East North Central	22.1%	22.1%	23.0%
West North Central	24.3%	24.3%	25.6%
South Atlantic	24.1%	24.0%	27.4%
East South Central	20.6%	20.6%	17.2%
West South Central	21.6%	21.7%	14.5%
Mountain	26.0%	26.0%	19.4%
Pacific	27.5%	27.6%	16.0%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2019 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.A.2.i Standard errors for percent of civilian establishments that offer health insurance that use a private exchange by private and State/local government sectors and census division: United States, 2019**

Census division	Civilian **	Private sector	State/local government sector
United States	0.65%	0.66%	1.53%
Census division:			
New England	1.97%	1.99%	3.54%
Middle Atlantic	1.79%	1.81%	3.65%
East North Central	1.51%	1.54%	4.34%
West North Central	1.51%	1.54%	4.82%
South Atlantic	1.58%	1.59%	4.67%
East South Central	1.77%	1.80%	3.56%
West South Central	1.87%	1.89%	3.62%
Mountain	1.84%	1.86%	4.11%
Pacific	2.20%	2.22%	3.81%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2019 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.A.2.j Percent of civilian establishments that offer tax-advantaged benefits for contributions to health insurance, Flexible Spending Accounts (FSA) and Flexible Benefits Plans by private and State/local government sectors and census division: United States, 2019**

Census division	Civilian **	Private sector	State/local government sector
Pretax Contributions:			
United States	32.4%	32.2%	53.6%
New England	37.6%	37.3%	75.3%
Middle Atlantic	31.8%	31.6%	53.3%
East North Central	35.5%	35.3%	45.5%
West North Central	33.7%	33.5%	46.7%
South Atlantic	31.7%	31.5%	69.5%
East South Central	38.5%	38.3%	57.3%
West South Central	34.8%	34.7%	51.4%
Mountain	30.0%	29.8%	48.2%
Pacific	26.7%	26.5%	63.8%
Flexible Spending Account:			
United States	20.6%	20.4%	36.8%
New England	23.0%	22.8%	55.3%
Middle Atlantic	20.7%	20.6%	36.0%
East North Central	23.1%	23.0%	29.0%
West North Central	23.7%	23.5%	31.5%
South Atlantic	18.6%	18.6%	40.5%
East South Central	21.7%	21.6%	31.4%
West South Central	20.3%	20.2%	33.9%
Mountain	20.2%	20.1%	45.2%
Pacific	18.6%	18.5%	56.2%
Flexible Benefit Plans:			
United States	15.3%	15.2%	28.4%
New England	15.6%	15.5%	32.6%
Middle Atlantic	15.4%	15.4%	21.2%
East North Central	15.2%	15.1%	15.9%
West North Central	16.1%	15.9%	23.5%
South Atlantic	14.8%	14.7%	36.8%
East South Central	20.4%	20.1%	44.0%
West South Central	17.7%	17.6%	38.9%
Mountain	13.6%	13.5%	28.3%
Pacific	13.3%	13.2%	46.0%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2019 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.A.2.j Standard errors for percent of civilian establishments that offer tax-advantaged benefits for contributions to health insurance, Flexible Spending Accounts (FSA) and Flexible Benefits Plans by private and State/local government sectors and census division: United States, 2019**

Census division	Civilian **	Private sector	State/local government sector
Pretax Contributions:			
United States	0.35%	0.35%	2.18%
New England	1.29%	1.30%	4.95%
Middle Atlantic	1.01%	1.01%	5.17%
East North Central	0.91%	0.92%	5.28%
West North Central	0.92%	0.93%	5.28%
South Atlantic	0.77%	0.78%	5.52%
East South Central	1.30%	1.31%	5.23%
West South Central	1.15%	1.15%	7.78%
Mountain	0.91%	0.92%	5.26%
Pacific	1.06%	1.06%	6.25%
Flexible Spending Account:			
United States	0.29%	0.30%	1.72%
New England	0.94%	0.95%	4.85%
Middle Atlantic	0.76%	0.76%	4.20%
East North Central	0.76%	0.77%	3.96%
West North Central	0.84%	0.85%	4.33%
South Atlantic	0.71%	0.72%	4.20%
East South Central	1.00%	1.01%	3.61%
West South Central	0.80%	0.81%	5.68%
Mountain	0.81%	0.82%	5.06%
Pacific	0.94%	0.95%	6.11%
Flexible Benefit Plans:			
United States	0.27%	0.28%	1.47%
New England	1.00%	1.00%	3.99%
Middle Atlantic	0.64%	0.65%	3.51%
East North Central	0.71%	0.72%	2.79%
West North Central	0.78%	0.79%	3.45%
South Atlantic	0.67%	0.67%	4.05%
East South Central	1.17%	1.18%	4.56%
West South Central	1.02%	1.02%	6.34%
Mountain	0.80%	0.80%	3.81%
Pacific	0.75%	0.75%	5.72%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2019 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.A.2.k Among small civilian establishments, percent of establishments that offer health insurance that use a third party to help purchase the insurance plans by private and State/local government sectors and census division: United States, 2019**

Census division	Civilian **	Private sector	State/local government sector
United States	83.2%	83.5%	59.8%
Census division:			
New England	84.8%	85.4%	33.8%
Middle Atlantic	84.9%	85.2%	61.6%
East North Central	87.2%	87.6%	65.7%
West North Central	80.3%	80.7%	64.0%
South Atlantic	87.4%	87.4%	93.6%
East South Central	63.0%	63.3%	48.3%
West South Central	86.6%	87.2%	32.4%
Mountain	90.6%	90.7%	77.4%
Pacific	76.5%	76.7%	41.0%
Government type and size:			
Local: Less than 10 employees	77.7%	77.9%	47.2%
Local: 10-24 employees	89.9%	90.3%	68.7%
Local: 25-49 employees	91.1%	91.7%	65.7%
Local: 50-100 employees	90.2%	91.3%	39.5%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2019 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.A.2.k Standard errors for among small civilian establishments, percent of establishments that offer health insurance that use a third party to help purchase the insurance plans by private and State/local government sectors and census division: United States, 2019**

Census division	Civilian **	Private sector	State/local government sector
United States	0.96%	0.97%	3.42%
Census division:			
New England	2.66%	2.68%	7.71%
Middle Atlantic	2.21%	2.23%	8.02%
East North Central	2.20%	2.23%	10.31%
West North Central	2.26%	2.30%	9.14%
South Atlantic	2.35%	2.36%	3.63%
East South Central	3.79%	3.85%	9.18%
West South Central	2.85%	2.88%	9.14%
Mountain	1.98%	2.00%	7.43%
Pacific	3.14%	3.17%	9.86%
Government type and size:			
Local: Less than 10 employees	1.60%	1.61%	7.32%
Local: 10-24 employees	0.96%	0.97%	4.79%
Local: 25-49 employees	0.84%	0.84%	4.90%
Local: 50-100 employees	2.87%	2.92%	9.69%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2019 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.B.1 Number of civilian employees by private and State/local government sectors and census division: United States, 2019**

Census division	Civilian **	Private sector	State/local government sector
United States	151,021,098	131,332,886	19,688,212
Census division:			
New England	7,694,928	6,802,831	892,097
Middle Atlantic	20,408,675	17,844,057	2,564,618
East North Central	22,665,687	19,874,074	2,791,613
West North Central	11,080,116	9,560,199	1,519,917
South Atlantic	29,044,932	25,362,817	3,682,114
East South Central	8,243,985	7,061,384	1,182,601
West South Central	17,265,020	14,845,253	2,419,767
Mountain	10,883,517	9,434,177	1,449,340
Pacific	23,734,238	20,548,095	3,186,143

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2019 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.

Totals may not sum exactly because of rounding.

**Table XI.B.1 Standard errors for number of civilian employees by private and State/local government sectors and census division: United States, 2019**

Census division	Civilian **	Private sector	State/local government sector
United States	1,311,197	1,185,708	559,762
Census division:			
New England	179,051	173,266	45,144
Middle Atlantic	464,966	420,149	199,170
East North Central	409,574	390,898	122,269
West North Central	209,560	192,746	82,246
South Atlantic	641,658	633,146	104,169
East South Central	178,828	157,513	84,670
West South Central	554,703	446,481	329,165
Mountain	248,358	239,968	64,008
Pacific	668,010	571,657	345,609

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2019 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.

Totals may not sum exactly because of rounding.

**Table XI.B.2 Percent of civilian employees in establishments that offer health insurance by private and State/local government sectors and census division: United States, 2019**

Census division	Civilian **	Private sector	State/local government sector
United States	87.2%	85.3%	99.4%
Census division:			
New England	88.8%	87.4%	99.7%
Middle Atlantic	88.9%	87.4%	99.8%
East North Central	86.9%	85.5%	97.4%
West North Central	87.2%	85.5%	98.4%
South Atlantic	86.7%	84.8%	99.9%
East South Central	87.9%	85.9%	99.6%
West South Central	87.5%	85.6%	99.7%
Mountain	84.4%	82.0%	99.7%
Pacific	86.5%	84.4%	99.9%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2019 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.B.2 Standard errors for percent of civilian employees in establishments that offer health insurance by private and State/local government sectors and census division: United States, 2019**

Census division	Civilian **	Private sector	State/local government sector
United States	0.21%	0.24%	0.13%
Census division:			
New England	0.78%	0.89%	0.18%
Middle Atlantic	0.53%	0.60%	0.13%
East North Central	0.55%	0.62%	0.78%
West North Central	0.56%	0.64%	0.70%
South Atlantic	0.52%	0.62%	0.07%
East South Central	0.63%	0.73%	0.14%
West South Central	0.66%	0.75%	0.12%
Mountain	0.66%	0.79%	0.09%
Pacific	0.65%	0.75%	0.06%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2019 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.B.2.a Percent of civilian employees eligible for health insurance at establishments that offer health insurance by private and State/local government sectors and census division: United States, 2019**

Census division	Civilian **	Private sector	State/local government sector
United States	77.8%	77.7%	78.7%
Census division:			
New England	76.6%	76.1%	79.6%
Middle Atlantic	77.0%	77.1%	76.0%
East North Central	75.6%	75.7%	74.7%
West North Central	78.1%	78.9%	74.0%
South Atlantic	78.1%	77.6%	81.1%
East South Central	79.7%	78.8%	84.5%
West South Central	79.5%	79.4%	80.0%
Mountain	77.6%	77.7%	77.2%
Pacific	78.8%	78.4%	80.7%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2019 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.B.2.a Standard errors for percent of civilian employees eligible for health insurance at establishments that offer health insurance by private and State/local government sectors and census division: United States, 2019**

Census division	Civilian **	Private sector	State/local government sector
United States	0.38%	0.43%	0.61%
Census division:			
New England	1.16%	1.32%	1.04%
Middle Atlantic	0.84%	0.94%	1.61%
East North Central	1.00%	1.15%	1.29%
West North Central	0.80%	0.93%	1.05%
South Atlantic	1.03%	1.19%	0.80%
East South Central	0.99%	1.15%	1.27%
West South Central	1.29%	1.34%	3.94%
Mountain	1.09%	1.28%	1.06%
Pacific	1.15%	1.34%	1.11%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2019 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.B.2.a.(1) Percent of civilian employees eligible for health insurance that are enrolled in health insurance at establishments that offer health insurance by private and State/local government sectors and census division: United States, 2019**

Census division	Civilian **	Private sector	State/local government sector
United States	73.5%	71.9%	83.0%
Census division:			
New England	70.8%	68.9%	82.8%
Middle Atlantic	70.9%	68.9%	83.3%
East North Central	74.6%	73.3%	82.6%
West North Central	75.6%	74.0%	84.6%
South Atlantic	72.8%	71.0%	82.9%
East South Central	74.6%	72.8%	82.9%
West South Central	73.9%	72.1%	83.0%
Mountain	73.2%	71.6%	81.4%
Pacific	75.1%	73.6%	83.2%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2019 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.B.2.a.(1) Standard errors for percent of civilian employees eligible for health insurance that are enrolled in health insurance at establishments that offer health insurance by private and State/local government sectors and census division: United States, 2019**

Census division	Civilian **	Private sector	State/local government sector
United States	0.32%	0.37%	0.41%
Census division:			
New England	0.91%	1.04%	1.13%
Middle Atlantic	0.81%	0.91%	1.56%
East North Central	0.67%	0.77%	0.78%
West North Central	0.63%	0.71%	0.98%
South Atlantic	0.87%	1.01%	1.15%
East South Central	0.88%	0.93%	2.58%
West South Central	1.09%	1.30%	0.97%
Mountain	0.81%	0.95%	0.92%
Pacific	1.02%	1.21%	0.81%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2019 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.B.2.b Percent of civilian employees that are enrolled in health insurance at establishments that offer health insurance by private and State/local government sectors and census division: United States, 2019**

Census division	Civilian **	Private sector	State/local government sector
United States	57.2%	55.8%	65.3%
Census division:			
New England	54.2%	52.5%	65.9%
Middle Atlantic	54.6%	53.2%	63.3%
East North Central	56.4%	55.5%	61.7%
West North Central	59.1%	58.4%	62.7%
South Atlantic	56.9%	55.1%	67.2%
East South Central	59.5%	57.4%	70.1%
West South Central	58.7%	57.3%	66.4%
Mountain	56.8%	55.7%	62.9%
Pacific	59.2%	57.7%	67.1%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2019 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.B.2.b Standard errors for percent of civilian employees that are enrolled in health insurance at establishments that offer health insurance by private and State/local government sectors and census division: United States, 2019**

Census division	Civilian **	Private sector	State/local government sector
United States	0.41%	0.48%	0.55%
Census division:			
New England	1.23%	1.38%	1.37%
Middle Atlantic	0.89%	1.01%	1.26%
East North Central	0.96%	1.09%	1.22%
West North Central	0.84%	0.96%	1.18%
South Atlantic	1.11%	1.29%	1.07%
East South Central	1.08%	1.21%	2.39%
West South Central	1.49%	1.74%	3.06%
Mountain	1.17%	1.37%	0.94%
Pacific	1.30%	1.52%	1.12%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2019 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.B.2.b.(1) Percent of civilian enrollees that are enrolled in self-insured plans at civilian establishments that offer health insurance by private and State/local government sectors and census division: United States, 2019**

Census division	Civilian **	Private sector	State/local government sector
United States	59.8%	58.5%	66.0%
Census division:			
New England	55.2%	53.7%	63.3%
Middle Atlantic	59.4%	58.4%	64.5%
East North Central	63.1%	62.7%	65.8%
West North Central	61.2%	61.3%	60.5%
South Atlantic	63.4%	59.7%	81.5%
East South Central	67.7%	64.5%	81.1%
West South Central	66.8%	63.5%	82.0%
Mountain	63.7%	64.3%	60.7%
Pacific	43.8%	45.3%	36.9%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2019 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.B.2.b.(1) Standard errors for percent of civilian enrollees that are enrolled in self-insured plans at civilian establishments that offer health insurance by private and State/local government sectors and census division: United States, 2019**

Census division	Civilian **	Private sector	State/local government sector
United States	0.63%	0.73%	1.12%
Census division:			
New England	1.80%	2.06%	3.46%
Middle Atlantic	1.79%	1.98%	4.21%
East North Central	1.48%	1.66%	2.99%
West North Central	1.53%	1.65%	4.07%
South Atlantic	1.52%	1.87%	1.40%
East South Central	1.67%	1.96%	2.50%
West South Central	1.91%	2.31%	2.19%
Mountain	1.61%	1.85%	2.77%
Pacific	1.86%	2.18%	2.74%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2019 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.B.2.b.1.a Among self-insured plans, percent of civilian employees that are enrolled in a plan with a third party administrator (TPA) or administrative services only (ASO) by private and State/local government sectors and census division: United States, 2019**

Census division	Civilian **	Private sector	State/local government sector
United States	81.7%	81.8%	81.3%
Census division:			
New England	74.4%	77.0%	63.0%
Middle Atlantic	79.4%	80.3%	75.3%
East North Central	82.8%	82.8%	82.6%
West North Central	84.0%	82.7%	90.4%
South Atlantic	82.6%	83.3%	80.1%
East South Central	81.9%	81.6%	82.6%
West South Central	82.1%	82.8%	79.4%
Mountain	83.4%	82.5%	87.9%
Pacific	81.4%	79.8%	90.6%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2019 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.B.2.b.1.a Standard errors for among self-insured plans, percent of civilian employees that are enrolled in a plan with a third party administrator (TPA) or administrative services only (ASO) by private and State/local government sectors and census division: United States, 2019**

Census division	Civilian **	Private sector	State/local government sector
United States	0.74%	0.82%	1.68%
Census division:			
New England	2.55%	3.09%	2.53%
Middle Atlantic	2.47%	2.79%	4.90%
East North Central	1.55%	1.72%	3.40%
West North Central	1.78%	1.97%	3.97%
South Atlantic	1.42%	1.72%	1.93%
East South Central	2.47%	3.09%	2.73%
West South Central	2.80%	2.72%	8.16%
Mountain	1.60%	1.88%	2.05%
Pacific	2.55%	2.92%	2.80%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2019 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.B.2.b.1.b Among self-insured plans, percent of civilian employees that are enrolled in a plan with stop-loss coverage by private and State/local government sectors and census division: United States, 2019**

Census division	Civilian **	Private sector	State/local government sector
United States	61.4%	65.4%	44.0%
Census division:			
New England	56.8%	60.5%	40.5%
Middle Atlantic	58.8%	65.5%	27.7%
East North Central	65.4%	65.9%	62.2%
West North Central	67.4%	67.6%	66.8%
South Atlantic	61.7%	65.9%	46.9%
East South Central	56.3%	63.4%	32.3%
West South Central	59.1%	64.3%	40.6%
Mountain	62.7%	62.6%	63.2%
Pacific	60.6%	67.6%	20.1%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2019 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.B.2.b.1.b Standard errors for among self-insured plans, percent of civilian employees that are enrolled in a plan with stop-loss coverage by private and State/local government sectors and census division: United States, 2019**

Census division	Civilian **	Private sector	State/local government sector
United States	0.97%	1.11%	1.56%
Census division:			
New England	3.02%	3.67%	2.94%
Middle Atlantic	2.60%	2.93%	3.94%
East North Central	2.36%	2.70%	4.01%
West North Central	2.24%	2.45%	5.41%
South Atlantic	2.35%	2.98%	1.76%
East South Central	2.62%	2.99%	4.17%
West South Central	3.49%	3.84%	5.41%
Mountain	2.90%	3.42%	3.00%
Pacific	3.02%	3.13%	4.53%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2019 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.C.1 Average total single premium (in dollars) per enrolled employee at civilian establishments that offer health insurance by private and State/local government sectors and census division: United States, 2019**

Census division	Civilian **	Private sector	State/local government sector
United States	7,154	6,972	8,202
Census division:			
New England	7,652	7,470	8,972
Middle Atlantic	7,867	7,607	9,712
East North Central	7,193	7,034	8,335
West North Central	6,888	6,740	7,686
South Atlantic	7,049	6,856	8,042
East South Central	6,691	6,556	7,304
West South Central	6,947	6,859	7,314
Mountain	6,692	6,529	7,590
Pacific	7,190	6,920	9,091

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2019 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.C.1 Standard errors for average total single premium (in dollars) per enrolled employee at civilian establishments that offer health insurance by private and State/local government sectors and census division: United States, 2019**

Census division	Civilian **	Private sector	State/local government sector
United States	31.44	34.68	58.88
Census division:			
New England	84.16	92.62	149.34
Middle Atlantic	99.46	100.95	256.06
East North Central	65.43	72.08	130.13
West North Central	66.31	75.46	106.07
South Atlantic	80.26	92.72	73.69
East South Central	72.73	81.34	154.76
West South Central	94.61	110.49	152.15
Mountain	71.14	82.23	99.27
Pacific	93.71	101.38	125.40

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2019 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.C.2 Average total employee contribution (in dollars) per enrolled employee for single coverage at civilian establishments that offer health insurance by private and State/local government sectors and census division: United States, 2019**

Census division	Civilian **	Private sector	State/local government sector
United States	1,407	1,489	930
Census division:			
New England	1,729	1,724	1,765
Middle Atlantic	1,538	1,597	1,119
East North Central	1,463	1,514	1,095
West North Central	1,310	1,448	560
South Atlantic	1,433	1,535	910
East South Central	1,468	1,619	781
West South Central	1,408	1,522	931
Mountain	1,364	1,478	737
Pacific	1,171	1,218	837

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2019 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.C.2 Standard errors for average total employee contribution (in dollars) per enrolled employee for single coverage at civilian establishments that offer health insurance by private and State/local government sectors and census division: United States, 2019**

Census division	Civilian **	Private sector	State/local government sector
United States	16.37	18.38	31.21
Census division:			
New England	41.42	45.41	91.68
Middle Atlantic	42.10	45.27	102.16
East North Central	33.15	37.13	49.23
West North Central	35.34	40.18	50.25
South Atlantic	35.45	42.40	26.11
East South Central	38.34	44.78	54.74
West South Central	45.95	44.53	125.57
Mountain	40.78	47.06	50.06
Pacific	60.03	66.33	129.10

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2019 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.C.3 Percent of total premiums contributed by employees enrolled in single coverage at civilian establishments that offer health insurance by private and State/local government sectors and census division: United States, 2019**

Census division	Civilian **	Private sector	State/local government sector
United States	19.7%	21.4%	11.3%
Census division:			
New England	22.6%	23.1%	19.7%
Middle Atlantic	19.6%	21.0%	11.5%
East North Central	20.3%	21.5%	13.1%
West North Central	19.0%	21.5%	7.3%
South Atlantic	20.3%	22.4%	11.3%
East South Central	21.9%	24.7%	10.7%
West South Central	20.3%	22.2%	12.7%
Mountain	20.4%	22.6%	9.7%
Pacific	16.3%	17.6%	9.2%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2019 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.C.3 Standard errors for percent of total premiums contributed by employees enrolled in single coverage at civilian establishments that offer health insurance by private and State/local government sectors and census division: United States, 2019**

Census division	Civilian **	Private sector	State/local government sector
United States	0.23%	0.27%	0.37%
Census division:			
New England	0.53%	0.61%	0.82%
Middle Atlantic	0.60%	0.64%	1.23%
East North Central	0.45%	0.52%	0.55%
West North Central	0.50%	0.57%	0.65%
South Atlantic	0.53%	0.65%	0.32%
East South Central	0.55%	0.65%	0.66%
West South Central	0.65%	0.63%	1.61%
Mountain	0.62%	0.75%	0.66%
Pacific	0.83%	0.96%	1.38%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2019 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.C.4 Percent of civilian employees enrolled in a health insurance plan that take single coverage by private and State/local government sectors and census division: United States, 2019**

Census division	Civilian **	Private sector	State/local government sector
United States	54.2%	55.6%	47.2%
Census division:			
New England	50.7%	53.0%	38.9%
Middle Atlantic	52.3%	54.8%	39.6%
East North Central	50.8%	52.5%	41.0%
West North Central	53.4%	53.9%	50.8%
South Atlantic	58.1%	58.8%	54.7%
East South Central	53.2%	54.0%	50.2%
West South Central	56.6%	55.7%	60.6%
Mountain	54.1%	55.4%	47.6%
Pacific	54.2%	57.6%	38.2%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2019 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.C.4 Standard errors for percent of civilian employees enrolled in a health insurance plan that take single coverage by private and State/local government sectors and census division: United States, 2019**

Census division	Civilian **	Private sector	State/local government sector
United States	0.27%	0.30%	0.42%
Census division:			
New England	0.70%	0.83%	0.74%
Middle Atlantic	0.68%	0.79%	1.40%
East North Central	0.71%	0.82%	1.02%
West North Central	0.66%	0.76%	1.10%
South Atlantic	0.58%	0.69%	0.56%
East South Central	0.73%	0.86%	1.13%
West South Central	0.80%	0.95%	1.08%
Mountain	0.64%	0.75%	1.15%
Pacific	0.89%	0.96%	0.84%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2019 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.D.1 Average total family premium (in dollars) per enrolled employee at civilian establishments that offer health insurance by private and State/local government sectors and census division: United States, 2019**

Census division	Civilian **	Private sector	State/local government sector
United States	20,736	20,486	21,645
Census division:			
New England	21,625	21,209	22,885
Middle Atlantic	22,669	21,980	24,642
East North Central	20,711	20,367	21,986
West North Central	20,022	19,792	20,971
South Atlantic	20,432	20,342	20,817
East South Central	18,756	18,887	18,230
West South Central	20,342	20,500	19,381
Mountain	19,385	19,535	18,820
Pacific	20,867	20,555	21,754

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2019 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.D.1 Standard errors for average total family premium (in dollars) per enrolled employee at civilian establishments that offer health insurance by private and State/local government sectors and census division: United States, 2019**

Census division	Civilian **	Private sector	State/local government sector
United States	102.64	125.26	141.70
Census division:			
New England	232.51	298.97	226.41
Middle Atlantic	268.24	341.97	358.08
East North Central	271.27	333.21	319.72
West North Central	226.35	266.49	362.15
South Atlantic	257.08	313.39	207.38
East South Central	222.03	265.07	331.74
West South Central	378.83	410.92	778.59
Mountain	213.33	262.18	219.29
Pacific	326.41	422.83	312.83

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2019 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.D.2 Average total employee contribution (in dollars) per enrolled employee for family coverage at civilian establishments that offer health insurance by private and State/local government sectors and census division: United States, 2019**

Census division	Civilian **	Private sector	State/local government sector
United States	5,365	5,726	4,048
Census division:			
New England	5,223	5,312	4,952
Middle Atlantic	4,568	5,173	2,834
East North Central	4,575	4,839	3,596
West North Central	5,542	5,762	4,634
South Atlantic	6,292	6,624	4,866
East South Central	5,480	5,701	4,590
West South Central	6,749	6,625	7,500
Mountain	5,212	5,494	4,149
Pacific	5,038	5,770	2,960

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2019 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.D.2 Standard errors for average total employee contribution (in dollars) per enrolled employee for family coverage at civilian establishments that offer health insurance by private and State/local government sectors and census division: United States, 2019**

Census division	Civilian **	Private sector	State/local government sector
United States	69.51	82.47	113.81
Census division:			
New England	121.07	156.53	127.27
Middle Atlantic	119.96	158.12	167.55
East North Central	139.56	172.47	212.89
West North Central	205.90	246.30	288.79
South Atlantic	188.00	230.74	129.16
East South Central	155.69	191.36	174.06
West South Central	210.22	240.30	235.50
Mountain	182.77	225.97	226.99
Pacific	255.01	303.62	338.06

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2019 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.D.3 Percent of total premiums contributed by employees enrolled in family coverage at civilian establishments that offer health insurance by private and State/local government sectors and census division: United States, 2019**

Census division	Civilian **	Private sector	State/local government sector
United States	25.9%	28.0%	18.7%
Census division:			
New England	24.2%	25.0%	21.6%
Middle Atlantic	20.2%	23.5%	11.5%
East North Central	22.1%	23.8%	16.4%
West North Central	27.7%	29.1%	22.1%
South Atlantic	30.8%	32.6%	23.4%
East South Central	29.2%	30.2%	25.2%
West South Central	33.2%	32.3%	38.7%
Mountain	26.9%	28.1%	22.0%
Pacific	24.1%	28.1%	13.6%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2019 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.D.3 Standard errors for percent of total premiums contributed by employees enrolled in family coverage at civilian establishments that offer health insurance by private and State/local government sectors and census division: United States, 2019**

Census division	Civilian **	Private sector	State/local government sector
United States	0.33%	0.40%	0.55%
Census division:			
New England	0.53%	0.71%	0.52%
Middle Atlantic	0.55%	0.79%	0.60%
East North Central	0.75%	0.98%	0.88%
West North Central	0.94%	1.11%	1.47%
South Atlantic	0.90%	1.11%	0.58%
East South Central	0.89%	1.09%	0.87%
West South Central	1.03%	1.11%	2.02%
Mountain	0.92%	1.13%	1.20%
Pacific	1.14%	1.30%	1.53%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2019 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.D.4 Percent of civilian employees enrolled in a health insurance plan that take family coverage by private and State/local government sectors and census division: United States, 2019**

Census division	Civilian **	Private sector	State/local government sector
United States	27.3%	25.8%	34.7%
Census division:			
New England	32.7%	29.2%	51.4%
Middle Atlantic	30.8%	27.3%	48.8%
East North Central	30.1%	27.9%	42.3%
West North Central	29.4%	28.3%	34.9%
South Atlantic	23.5%	23.0%	25.7%
East South Central	27.8%	27.5%	28.8%
West South Central	24.0%	25.2%	18.8%
Mountain	26.9%	25.7%	32.4%
Pacific	26.3%	23.6%	39.0%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2019 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.D.4 Standard errors for percent of civilian employees enrolled in a health insurance plan that take family coverage by private and State/local government sectors and census division: United States, 2019**

Census division	Civilian **	Private sector	State/local government sector
United States	0.25%	0.28%	0.46%
Census division:			
New England	0.67%	0.77%	1.03%
Middle Atlantic	0.59%	0.72%	1.39%
East North Central	0.69%	0.80%	1.26%
West North Central	0.61%	0.69%	1.42%
South Atlantic	0.53%	0.63%	0.68%
East South Central	0.70%	0.83%	1.02%
West South Central	0.79%	0.79%	2.67%
Mountain	0.59%	0.68%	1.09%
Pacific	0.81%	0.86%	0.96%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2019 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.E.1 Average total employee-plus-one premium (in dollars) per enrolled employee at civilian establishments that offer health insurance by private and State/local government sectors and census division: United States, 2019**

Census division	Civilian **	Private sector	State/local government sector
United States	14,163	13,989	15,036
Census division:			
New England	15,109	14,714	18,960
Middle Atlantic	15,605	15,370	17,458
East North Central	14,505	14,195	16,551
West North Central	13,692	13,631	14,077
South Atlantic	13,502	13,470	13,644
East South Central	13,214	13,209	13,232
West South Central	13,737	13,856	13,236
Mountain	13,392	13,271	13,928
Pacific	14,486	13,916	16,689

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2019 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.E.1 Standard errors for average total employee-plus-one premium (in dollars) per enrolled employee at civilian establishments that offer health insurance by private and State/local government sectors and census division: United States, 2019**

Census division	Civilian **	Private sector	State/local government sector
United States	72.37	83.08	111.29
Census division:			
New England	235.83	256.64	393.46
Middle Atlantic	225.69	250.87	358.94
East North Central	184.72	209.82	293.07
West North Central	151.32	162.24	448.12
South Atlantic	160.92	192.34	183.83
East South Central	152.01	172.93	316.95
West South Central	205.16	229.72	486.40
Mountain	186.66	226.79	169.96
Pacific	224.38	269.95	174.63

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2019 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.E.2 Average total employee contribution (in dollars) per enrolled employee for employee-plus-one coverage at civilian establishments that offer health insurance by private and State/local government sectors and census division: United States, 2019**

Census division	Civilian **	Private sector	State/local government sector
United States	3,743	3,881	3,051
Census division:			
New England	3,740	3,811	3,056
Middle Atlantic	3,480	3,549	2,935
East North Central	3,406	3,489	2,861
West North Central	3,864	3,964	3,235
South Atlantic	4,080	4,280	3,187
East South Central	3,745	3,830	3,427
West South Central	4,177	4,186	4,140
Mountain	3,890	4,094	2,985
Pacific	3,428	3,752	2,175

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2019 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.E.2 Standard errors for average total employee contribution (in dollars) per enrolled employee for employee-plus-one coverage at civilian establishments that offer health insurance by private and State/local government sectors and census division: United States, 2019**

Census division	Civilian **	Private sector	State/local government sector
United States	47.86	54.49	85.41
Census division:			
New England	114.64	126.35	117.50
Middle Atlantic	111.04	122.24	235.79
East North Central	92.89	104.67	147.53
West North Central	113.71	120.13	285.30
South Atlantic	128.85	157.53	95.60
East South Central	118.60	117.14	370.85
West South Central	102.30	122.53	136.98
Mountain	138.68	167.21	147.64
Pacific	175.66	202.48	238.39

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2019 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.E.3 Percent of total premiums contributed by employees enrolled in employee-plus-one coverage at civilian establishments that offer health insurance by private and State/local government sectors and census division: United States, 2019**

Census division	Civilian **	Private sector	State/local government sector
United States	26.4%	27.7%	20.3%
Census division:			
New England	24.8%	25.9%	16.1%
Middle Atlantic	22.3%	23.1%	16.8%
East North Central	23.5%	24.6%	17.3%
West North Central	28.2%	29.1%	23.0%
South Atlantic	30.2%	31.8%	23.4%
East South Central	28.3%	29.0%	25.9%
West South Central	30.4%	30.2%	31.3%
Mountain	29.1%	30.8%	21.4%
Pacific	23.7%	27.0%	13.0%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2019 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.E.3 Standard errors for percent of total premiums contributed by employees enrolled in employee-plus-one coverage at civilian establishments that offer health insurance by private and State/local government sectors and census division: United States, 2019**

Census division	Civilian **	Private sector	State/local government sector
United States	0.35%	0.40%	0.59%
Census division:			
New England	0.78%	0.89%	0.48%
Middle Atlantic	0.81%	0.91%	1.35%
East North Central	0.77%	0.90%	0.86%
West North Central	0.75%	0.81%	1.59%
South Atlantic	0.92%	1.12%	0.67%
East South Central	0.84%	0.89%	2.37%
West South Central	0.74%	0.87%	0.95%
Mountain	1.03%	1.28%	0.96%
Pacific	1.22%	1.42%	1.43%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2019 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.E.4 Percent of civilian employees enrolled in a health insurance plan that take employee-plus-one coverage by private and State/local government sectors and census division: United States, 2019**

Census division	Civilian **	Private sector	State/local government sector
United States	18.5%	18.6%	18.1%
Census division:			
New England	16.5%	17.8%	9.7%
Middle Atlantic	16.9%	17.9%	11.6%
East North Central	19.1%	19.6%	16.7%
West North Central	17.3%	17.8%	14.4%
South Atlantic	18.4%	18.2%	19.6%
East South Central	19.0%	18.5%	20.9%
West South Central	19.4%	19.2%	20.5%
Mountain	19.1%	18.9%	20.1%
Pacific	19.5%	18.8%	22.8%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2019 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.E.4 Standard errors for percent of civilian employees enrolled in a health insurance plan that take employee-plus-one coverage by private and State/local government sectors and census division: United States, 2019**

Census division	Civilian **	Private sector	State/local government sector
United States	0.15%	0.16%	0.35%
Census division:			
New England	0.51%	0.57%	0.68%
Middle Atlantic	0.43%	0.44%	1.38%
East North Central	0.38%	0.42%	1.00%
West North Central	0.47%	0.51%	1.17%
South Atlantic	0.33%	0.39%	0.38%
East South Central	0.51%	0.56%	1.13%
West South Central	0.53%	0.52%	1.77%
Mountain	0.41%	0.48%	0.67%
Pacific	0.40%	0.48%	0.56%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2019 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.1 Percent of civilian employees enrolled in a health insurance plan that had a deductible by private and State/local government sectors and census division: United States, 2019**

Census division	Civilian **	Private sector	State/local government sector
United States	83.4%	86.6%	67.3%
Census division:			
New England	82.6%	85.2%	68.6%
Middle Atlantic	72.2%	79.2%	36.2%
East North Central	89.2%	91.4%	77.4%
West North Central	92.8%	92.9%	92.1%
South Atlantic	87.0%	88.9%	78.1%
East South Central	91.0%	90.9%	91.5%
West South Central	88.7%	92.6%	70.7%
Mountain	91.1%	92.0%	86.6%
Pacific	68.7%	75.0%	39.1%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2019 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.1 Standard errors for percent of civilian employees enrolled in a health insurance plan that had a deductible by private and State/local government sectors and census division: United States, 2019**

Census division	Civilian **	Private sector	State/local government sector
United States	0.52%	0.46%	1.74%
Census division:			
New England	1.43%	1.61%	2.86%
Middle Atlantic	1.48%	1.47%	3.87%
East North Central	0.92%	0.91%	3.01%
West North Central	0.84%	0.94%	1.84%
South Atlantic	0.98%	1.15%	1.25%
East South Central	1.02%	1.17%	2.05%
West South Central	2.19%	1.04%	9.76%
Mountain	0.70%	0.81%	1.20%
Pacific	1.86%	1.75%	3.24%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2019 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.2 Average individual deductible (in dollars) per employee enrolled with single coverage in a health insurance plan that had a deductible at civilian establishments by private and State/local government sectors and census division: United States, 2019**

Census division	Civilian **	Private sector	State/local government sector
United States	1,856	1,931	1,326
Census division:			
New England	1,837	1,953	751
Middle Atlantic	1,633	1,663	1,206
East North Central	1,872	1,939	1,310
West North Central	2,084	2,153	1,705
South Atlantic	1,864	1,955	1,347
East South Central	1,878	2,001	1,315
West South Central	2,023	2,121	1,491
Mountain	1,942	2,048	1,320
Pacific	1,661	1,725	790

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2019 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.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 civilian establishments by private and State/local government sectors and census division: United States, 2019**

Census division	Civilian **	Private sector	State/local government sector
United States	15.85	17.72	24.71
Census division:			
New England	39.62	44.47	54.29
Middle Atlantic	35.62	37.80	85.20
East North Central	36.01	39.22	64.95
West North Central	43.71	48.30	98.71
South Atlantic	43.73	52.28	29.91
East South Central	52.77	59.84	71.44
West South Central	48.29	53.62	103.46
Mountain	45.52	52.66	55.07
Pacific	53.21	55.43	50.95

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2019 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.3 Average family deductible (in dollars) per employee enrolled with family coverage in a health insurance plan that had a deductible at civilian establishments by private and State/local government sectors and census division: United States, 2019**

Census division	Civilian **	Private sector	State/local government sector
United States	3,472	3,655	2,557
Census division:			
New England	3,157	3,595	1,574
Middle Atlantic	2,960	3,053	2,356
East North Central	3,538	3,729	2,703
West North Central	3,956	4,060	3,525
South Atlantic	3,435	3,621	2,428
East South Central	3,604	3,875	2,544
West South Central	4,011	4,136	3,057
Mountain	3,497	3,687	2,748
Pacific	3,153	3,374	1,901

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2019 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.3 Standard errors for average family deductible (in dollars) per employee enrolled with family coverage in a health insurance plan that had a deductible at civilian establishments by private and State/local government sectors and census division: United States, 2019**

Census division	Civilian **	Private sector	State/local government sector
United States	41.36	47.81	70.88
Census division:			
New England	82.68	107.29	88.28
Middle Atlantic	98.48	106.13	280.30
East North Central	110.06	131.55	153.63
West North Central	117.35	117.70	363.68
South Atlantic	90.84	107.92	86.77
East South Central	152.72	180.85	169.09
West South Central	155.75	176.33	239.66
Mountain	92.32	114.08	132.26
Pacific	149.25	166.30	160.26

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2019 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.4 Percent of civilian employees enrolled in a health insurance plan that had a copayment for an office visit to a physician by private and State/local government sectors and census division: United States, 2019**

Census division	Civilian **	Private sector	State/local government sector
United States	61.6%	59.8%	70.4%
Census division:			
New England	64.1%	60.7%	82.3%
Middle Atlantic	68.9%	68.3%	72.4%
East North Central	54.5%	53.7%	58.9%
West North Central	48.8%	47.4%	56.1%
South Atlantic	63.6%	61.4%	74.3%
East South Central	63.3%	61.2%	72.2%
West South Central	59.5%	57.4%	69.1%
Mountain	56.9%	54.9%	66.3%
Pacific	67.8%	65.5%	78.6%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2019 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.4 Standard errors for percent of civilian employees enrolled in a health insurance plan that had a copayment for an office visit to a physician by private and State/local government sectors and census division: United States, 2019**

Census division	Civilian **	Private sector	State/local government sector
United States	0.64%	0.73%	1.03%
Census division:			
New England	1.60%	1.85%	2.19%
Middle Atlantic	1.45%	1.66%	2.42%
East North Central	1.45%	1.61%	3.13%
West North Central	1.49%	1.64%	3.46%
South Atlantic	1.59%	1.87%	1.32%
East South Central	1.79%	2.06%	2.99%
West South Central	1.95%	2.20%	3.70%
Mountain	1.44%	1.68%	2.19%
Pacific	2.41%	2.75%	2.73%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2019 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.5 Average copayment (in dollars) for an office visit to a physician per employee enrolled in a health insurance plan that had a physician copayment at civilian establishments by private and State/local government sectors and census division: United States, 2019**

Census division	Civilian **	Private sector	State/local government sector
United States	25.71	26.68	21.68
Census division:			
New England	24.54	26.16	18.19
Middle Atlantic	23.17	24.28	17.78
East North Central	26.10	26.88	22.14
West North Central	27.61	27.91	26.29
South Atlantic	25.63	26.62	21.72
East South Central	28.26	28.55	27.23
West South Central	28.31	28.96	25.84
Mountain	25.63	26.03	24.02
Pacific	24.84	26.56	18.10

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2019 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.5 Standard errors for average copayment (in dollars) for an office visit to a physician per employee enrolled in a health insurance plan that had a physician copayment at civilian establishments by private and State/local government sectors and census division: United States, 2019**

Census division	Civilian **	Private sector	State/local government sector
United States	0.15	0.16	0.24
Census division:			
New England	0.33	0.41	0.27
Middle Atlantic	0.43	0.50	0.38
East North Central	0.29	0.32	0.55
West North Central	0.37	0.43	0.61
South Atlantic	0.32	0.40	0.28
East South Central	0.39	0.46	0.70
West South Central	0.36	0.46	0.37
Mountain	0.30	0.37	0.42
Pacific	0.48	0.49	0.55

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2019 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.6 Average coinsurance (in percents) for an office visit to a physician per employee enrolled in a health insurance plan that had a physician coinsurance at civilian establishments by private and State/local government sectors and census division: United States, 2019**

Census division	Civilian **	Private sector	State/local government sector
United States	19.8%	20.0%	18.9%
Census division:			
New England	18.3%	18.2%	22.6%
Middle Atlantic	19.1%	19.1%	17.1%
East North Central	18.3%	18.5%	17.2%
West North Central	20.0%	19.8%	21.4%
South Atlantic	20.7%	20.8%	20.0%
East South Central	21.6%	22.3%	17.5%
West South Central	20.6%	20.5%	21.0%
Mountain	20.4%	20.9%	17.6%
Pacific	19.7%	20.0%	17.5%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2019 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.6 Standard errors for average coinsurance (in percents) for an office visit to a physician per employee enrolled in a health insurance plan that had a physician coinsurance at civilian establishments by private and State/local government sectors and census division: United States, 2019**

Census division	Civilian **	Private sector	State/local government sector
United States	0.13%	0.14%	0.25%
Census division:			
New England	0.43%	0.43%	3.24%
Middle Atlantic	0.44%	0.45%	1.24%
East North Central	0.33%	0.37%	0.77%
West North Central	0.31%	0.30%	1.25%
South Atlantic	0.23%	0.26%	0.24%
East South Central	0.41%	0.47%	0.63%
West South Central	0.30%	0.35%	0.37%
Mountain	0.31%	0.35%	0.48%
Pacific	0.50%	0.57%	0.48%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2019 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.7 Percent of civilian employees enrolled in a health insurance plan that had a coinsurance payment for an office visit to a physician by private and State/local government sectors and census division: United States, 2019**

Census division	Civilian **	Private sector	State/local government sector
United States	32.5%	34.5%	23.0%
Census division:			
New England	26.7%	30.6%	6.0% *
Middle Atlantic	22.4%	25.8%	4.8%
East North Central	37.0%	37.6%	33.8%
West North Central	40.1%	42.4%	28.2%
South Atlantic	32.1%	33.7%	24.7%
East South Central	34.5%	36.3%	27.0%
West South Central	35.5%	37.0%	28.3%
Mountain	40.0%	41.7%	31.7%
Pacific	29.5%	31.6%	19.5%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2019 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.

\*\* 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.7 Standard errors for percent of civilian employees enrolled in a health insurance plan that had a coinsurance payment for an office visit to a physician by private and State/local government sectors and census division: United States, 2019**

Census division	Civilian **	Private sector	State/local government sector
United States	0.65%	0.74%	0.94%
Census division:			
New England	1.48%	1.71%	2.24% *
Middle Atlantic	1.33%	1.54%	1.37%
East North Central	1.48%	1.66%	3.01%
West North Central	1.51%	1.73%	2.57%
South Atlantic	1.63%	1.93%	1.26%
East South Central	1.79%	2.06%	3.07%
West South Central	2.02%	2.30%	3.73%
Mountain	1.46%	1.70%	2.25%
Pacific	2.39%	2.74%	2.51%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2019 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.

\*\* 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.8 Percent of civilian employees enrolled with single coverage health insurance in a plan that had an individual maximum out-of-pocket by private and State/local government sectors and census division: United States, 2019**

Census division	Civilian **	Private sector	State/local government sector
United States	91.6%	90.9%	95.7%
Census division:			
New England	90.5%	91.2%	85.7%
Middle Atlantic	88.0%	87.6%	90.9%
East North Central	91.9%	91.4%	95.9%
West North Central	93.4%	93.0%	95.6%
South Atlantic	92.2%	91.5%	96.0%
East South Central	91.8%	90.6%	97.0%
West South Central	90.5%	88.7%	98.0%
Mountain	94.4%	93.7%	98.6%
Pacific	92.7%	92.1%	96.4%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2019 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.8 Standard errors for percent of civilian employees enrolled with single coverage health insurance in a plan that had an individual maximum out-of-pocket by private and State/local government sectors and census division: United States, 2019**

Census division	Civilian **	Private sector	State/local government sector
United States	0.34%	0.39%	0.35%
Census division:			
New England	1.10%	1.20%	2.48%
Middle Atlantic	1.15%	1.29%	1.56%
East North Central	0.84%	0.94%	1.36%
West North Central	0.79%	0.90%	1.47%
South Atlantic	0.80%	0.96%	0.41%
East South Central	0.86%	1.03%	0.93%
West South Central	1.20%	1.42%	0.73%
Mountain	0.63%	0.73%	0.73%
Pacific	0.81%	0.92%	1.03%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2019 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.9 Percent of civilian employees enrolled with family coverage in a health insurance plan that had a family maximum out-of-pocket by private and State/local government sectors and census division: United States, 2019**

Census division	Civilian **	Private sector	State/local government sector
United States	92.0%	91.6%	93.4%
Census division:			
New England	90.0%	91.6%	85.2%
Middle Atlantic	89.8%	89.9%	89.5%
East North Central	92.7%	92.7%	92.8%
West North Central	92.5%	93.1%	90.1%
South Atlantic	91.2%	89.8%	97.1%
East South Central	91.7%	91.3%	93.1%
West South Central	92.4%	91.4%	98.9%
Mountain	94.0%	92.8%	98.5%
Pacific	93.9%	93.3%	95.6%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2019 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.9 Standard errors for percent of civilian employees enrolled with family coverage in a health insurance plan that had a family maximum out-of-pocket by private and State/local government sectors and census division: United States, 2019**

Census division	Civilian **	Private sector	State/local government sector
United States	0.40%	0.47%	0.66%
Census division:			
New England	1.13%	1.22%	2.60%
Middle Atlantic	1.02%	1.24%	1.68%
East North Central	0.92%	1.03%	2.07%
West North Central	1.25%	1.04%	4.72%
South Atlantic	1.41%	1.73%	0.57%
East South Central	1.28%	1.52%	1.99%
West South Central	1.21%	1.36%	0.57%
Mountain	1.01%	1.26%	0.61%
Pacific	0.80%	1.00%	1.08%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2019 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 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, 2019**

Census division	Civilian **	Private sector	State/local government sector
United States	4,378	4,476	3,841
Census division:			
New England	4,350	4,425	3,766
Middle Atlantic	4,574	4,637	4,144
East North Central	4,306	4,457	3,269
West North Central	4,167	4,277	3,589
South Atlantic	4,330	4,434	3,817
East South Central	4,718	4,773	4,486
West South Central	4,743	4,633	5,159
Mountain	4,691	4,778	4,239
Pacific	3,935	4,199	2,158

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2019 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, 2019**

Census division	Civilian **	Private sector	State/local government sector
United States	25.24	28.38	53.91
Census division:			
New England	63.95	70.89	91.97
Middle Atlantic	62.96	68.77	180.57
East North Central	61.71	67.56	109.63
West North Central	51.48	55.83	122.59
South Atlantic	66.74	81.57	47.59
East South Central	63.08	65.57	178.11
West South Central	89.24	106.18	92.68
Mountain	58.67	66.20	96.12
Pacific	74.76	75.08	58.14

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2019 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 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, 2019**

Census division	Civilian **	Private sector	State/local government sector
United States	8,260	8,534	7,284
Census division:			
New England	8,234	8,353	7,846
Middle Atlantic	8,709	8,631	8,934
East North Central	8,027	8,447	6,473
West North Central	7,765	8,031	6,631
South Atlantic	8,409	8,678	7,337
East South Central	9,166	9,189	9,075
West South Central	9,046	8,808	10,381
Mountain	8,802	8,903	8,445
Pacific	7,121	8,094	4,425

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2019 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, 2019**

Census division	Civilian **	Private sector	State/local government sector
United States	59.41	65.31	132.62
Census division:			
New England	135.77	166.17	218.14
Middle Atlantic	153.75	175.73	305.55
East North Central	162.91	205.15	234.71
West North Central	140.77	152.87	352.74
South Atlantic	113.27	138.85	128.20
East South Central	210.17	240.32	427.82
West South Central	200.39	224.65	209.12
Mountain	116.05	138.74	186.61
Pacific	193.25	192.20	139.17

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2019 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.12 Percent of civilian employees enrolled in single coverage that had a high deductible health insurance plan by private and State/local government sectors and census division: United States, 2019**

Census division	Civilian **	Private sector	State/local government sector
United States	51.8%	55.3%	31.9%
Census division:			
New England	53.6%	58.8%	16.1%
Middle Atlantic	42.9%	46.7%	15.8% *
East North Central	55.2%	57.5%	38.8%
West North Central	62.7%	64.5%	52.9%
South Atlantic	53.8%	57.1%	36.6%
East South Central	54.1%	56.6%	43.0%
West South Central	56.4%	61.4%	35.3%
Mountain	59.4%	62.6%	41.7%
Pacific	40.6%	45.2%	8.5%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2019 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.

\*\* 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.12 Standard errors for percent of civilian employees enrolled in single coverage that had a high deductible health insurance plan by private and State/local government sectors and census division: United States, 2019**

Census division	Civilian **	Private sector	State/local government sector
United States	0.62%	0.69%	1.16%
Census division:			
New England	1.68%	1.89%	4.17%
Middle Atlantic	1.64%	1.71%	6.59% *
East North Central	1.43%	1.56%	2.88%
West North Central	1.50%	1.64%	3.61%
South Atlantic	1.49%	1.78%	1.42%
East South Central	1.72%	1.89%	3.76%
West South Central	1.61%	1.73%	3.56%
Mountain	1.60%	1.83%	2.64%
Pacific	2.46%	2.62%	1.27%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2019 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.

\*\* 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.12.a Percent of civilian employees enrolled in a single coverage high deductible health insurance plan that had a savings option by private and State/local government sectors and census division: United States, 2019**

Census division	Civilian **	Private sector	State/local government sector
United States	43.6%	44.1%	38.5%
Census division:			
New England	54.4%	54.6%	48.3% *
Middle Atlantic	48.3%	49.8%	16.0% *
East North Central	46.2%	45.2%	56.6%
West North Central	46.1%	46.4%	44.3%
South Atlantic	41.2%	41.8%	36.5%
East South Central	41.7%	43.1%	33.5%
West South Central	36.9%	39.0%	21.0%
Mountain	43.8%	42.9%	51.6%
Pacific	43.0%	42.7%	54.9%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2019 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.

\*\* 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.12.a Standard errors for percent of civilian employees enrolled in a single coverage high deductible health insurance plan that had a savings option by private and State/local government sectors and census division: United States, 2019**

Census division	Civilian **	Private sector	State/local government sector
United States	0.96%	1.03%	1.86%
Census division:			
New England	2.37%	2.38%	15.29% *
Middle Atlantic	2.74%	2.63%	9.45% *
East North Central	2.04%	2.18%	4.86%
West North Central	2.07%	2.28%	4.62%
South Atlantic	2.10%	2.34%	2.33%
East South Central	2.56%	2.88%	3.98%
West South Central	2.99%	3.27%	3.41%
Mountain	2.17%	2.38%	4.42%
Pacific	4.40%	4.54%	5.81%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2019 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.

\*\* 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.12.b Among civilian enrollees with single coverage: Percent in a non-high deductible health insurance plan with exclusive providers by private and State/local government sectors and census division: United States, 2019**

Census division	Civilian **	Private sector	State/local government sector
United States	15.7%	13.3%	29.3%
Census division:			
New England	16.1%	13.0%	38.7%
Middle Atlantic	18.3%	15.9%	35.4%
East North Central	12.8%	11.6%	21.2%
West North Central	8.5%	8.7%	7.5%
South Atlantic	11.0%	9.0%	21.0%
East South Central	8.0%	8.1%	7.4%
West South Central	14.8%	8.9%	39.4%
Mountain	11.8%	9.9%	22.2%
Pacific	30.3%	26.4%	57.8%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2019 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.12.b Standard errors for among civilian enrollees with single coverage: Percent in a non-high deductible health insurance plan with exclusive providers by private and State/local government sectors and census division: United States, 2019**

Census division	Civilian **	Private sector	State/local government sector
United States	0.52%	0.48%	1.91%
Census division:			
New England	1.33%	1.46%	3.04%
Middle Atlantic	1.31%	1.45%	3.75%
East North Central	1.05%	1.12%	2.81%
West North Central	0.86%	0.94%	2.09%
South Atlantic	0.80%	0.91%	1.03%
East South Central	0.95%	1.10%	1.77%
West South Central	2.45%	1.34%	9.39%
Mountain	0.89%	0.92%	2.50%
Pacific	1.84%	1.86%	3.01%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2019 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.12.c Among civilian enrollees with single coverage: Percent in a non-high deductible health insurance plan with mixed providers where a gatekeeper is required by private and State/local government sectors and census division: United States, 2019**

Census division	Civilian **	Private sector	State/local government sector
United States	2.7%	2.8%	2.2%
Census division:			
New England	4.9%	5.2%	3.3%
Middle Atlantic	2.5%	2.5%	2.4% *
East North Central	2.4%	2.5%	2.2% *
West North Central	2.6%	2.6%	2.7% *
South Atlantic	1.7%	1.9%	1.1% *
East South Central	2.8%	2.9%	2.5% *
West South Central	2.0% *	2.1% *	1.3% *
Mountain	2.0%	2.0%	1.9% *
Pacific	4.9%	5.0%	4.2%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2019 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.

\*\* 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.12.c Standard errors for among civilian enrollees with single coverage: Percent in a non-high deductible health insurance plan with mixed providers where a gatekeeper is required by private and State/local government sectors and census division: United States, 2019**

Census division	Civilian **	Private sector	State/local government sector
United States	0.18%	0.21%	0.26%
Census division:			
New England	0.88%	0.99%	0.77%
Middle Atlantic	0.37%	0.41%	0.86% *
East North Central	0.35%	0.39%	0.88% *
West North Central	0.50%	0.56%	1.15% *
South Atlantic	0.30%	0.35%	0.37% *
East South Central	0.49%	0.56%	0.89% *
West South Central	0.62% *	0.76% *	0.46% *
Mountain	0.29%	0.31%	0.84% *
Pacific	0.77%	0.86%	1.08%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2019 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.

\*\* 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.12.d Among civilian enrollees with single coverage: Percent in a non-high deductible health insurance plan with mixed providers where a gatekeeper is not required by private and State/local government sectors and census division: United States, 2019**

Census division	Civilian **	Private sector	State/local government sector
United States	26.8%	25.4%	34.7%
Census division:			
New England	22.2%	19.7%	40.4%
Middle Atlantic	31.8%	30.2%	43.3%
East North Central	26.9%	25.5%	36.9%
West North Central	23.9%	21.9%	34.6%
South Atlantic	30.9%	29.5%	37.8%
East South Central	32.0%	29.2%	45.0%
West South Central	23.8%	24.0%	22.9% *
Mountain	24.8%	23.4%	32.2%
Pacific	21.6%	20.5%	29.4%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2019 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.

\*\* 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.12.d Standard errors for among civilian enrollees with single coverage: Percent in a non-high deductible health insurance plan with mixed providers where a gatekeeper is not required by private and State/local government sectors and census division: United States, 2019**

Census division	Civilian **	Private sector	State/local government sector
United States	0.57%	0.62%	1.53%
Census division:			
New England	1.39%	1.56%	2.77%
Middle Atlantic	1.50%	1.63%	3.91%
East North Central	1.23%	1.34%	2.76%
West North Central	1.37%	1.49%	3.38%
South Atlantic	1.57%	1.87%	1.57%
East South Central	1.61%	1.72%	3.82%
West South Central	1.82%	1.46%	7.09% *
Mountain	1.49%	1.71%	2.37%
Pacific	1.54%	1.73%	1.96%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2019 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.

\*\* 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.12.e Among civilian enrollees with single coverage: Percent in a non-high deductible health insurance plan with any providers by private and State/local government sectors and census division: United States, 2019**

Census division	Civilian **	Private sector	State/local government sector
United States	2.9%	3.1%	1.9%
Census division:			
New England	3.1%	3.4%	1.4%
Middle Atlantic	4.5%	4.7%	3.2% *
East North Central	2.6%	2.9%	0.8% *
West North Central	2.3%	2.3%	2.4% *
South Atlantic	2.7%	2.5%	3.6%
East South Central	3.1%	3.3%	2.1% *
West South Central	3.1%	3.6%	1.1% *
Mountain	2.0%	2.0%	1.9% *
Pacific	2.5%	2.9%	0.2% *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2019 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.

\*\* 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.12.e Standard errors for among civilian enrollees with single coverage: Percent in a non-high deductible health insurance plan with any providers by private and State/local government sectors and census division: United States, 2019**

Census division	Civilian **	Private sector	State/local government sector
United States	0.18%	0.21%	0.27%
Census division:			
New England	0.72%	0.82%	0.41%
Middle Atlantic	0.64%	0.72%	1.02% *
East North Central	0.45%	0.51%	0.42% *
West North Central	0.31%	0.33%	0.90% *
South Atlantic	0.46%	0.52%	0.87%
East South Central	0.58%	0.69%	0.74% *
West South Central	0.44%	0.54%	0.48% *
Mountain	0.31%	0.32%	0.90% *
Pacific	0.53%	0.61%	0.10% *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2019 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.

\*\* 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.13 Percent of civilian employees enrolled in single coverage that had a high deductible health insurance plan with a savings option by private and State/local government sectors and census division: United States, 2019**

Census division	Civilian **	Private sector	State/local government sector
United States	22.6%	24.4%	12.3%
Census division:			
New England	29.2%	32.1%	7.8% *
Middle Atlantic	20.7%	23.2%	2.5% *
East North Central	25.5%	26.0%	22.0%
West North Central	28.9%	29.9%	23.5%
South Atlantic	22.2%	23.9%	13.4%
East South Central	22.6%	24.4%	14.4%
West South Central	20.8%	24.0%	7.4%
Mountain	26.0%	26.8%	21.6%
Pacific	17.5%	19.3%	4.6%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2019 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.

\*\* 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.13 Standard errors for percent of civilian employees enrolled in single coverage that had a high deductible health insurance plan with a savings option by private and State/local government sectors and census division: United States, 2019**

Census division	Civilian **	Private sector	State/local government sector
United States	0.61%	0.70%	0.58%
Census division:			
New England	1.59%	1.77%	2.51% *
Middle Atlantic	1.42%	1.59%	1.04% *
East North Central	1.22%	1.35%	2.28%
West North Central	1.52%	1.72%	2.80%
South Atlantic	1.35%	1.61%	1.06%
East South Central	1.68%	1.97%	2.09%
West South Central	1.74%	1.99%	1.06%
Mountain	1.42%	1.64%	2.01%
Pacific	2.57%	2.87%	0.82%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2019 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.

\*\* 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.14 Percent of civilian employees enrolled in single coverage that had a high deductible health insurance plan without a savings option by private and State/local government sectors and census division: United States, 2019**

Census division	Civilian **	Private sector	State/local government sector
United States	29.2%	30.9%	19.6%
Census division:			
New England	24.5%	26.7%	8.4% *
Middle Atlantic	22.2%	23.4%	13.2% *
East North Central	29.7%	31.5%	16.8%
West North Central	33.8%	34.6%	29.4%
South Atlantic	31.6%	33.2%	23.2%
East South Central	31.5%	32.2%	28.6%
West South Central	35.6%	37.4%	27.9%
Mountain	33.4%	35.8%	20.2%
Pacific	23.2%	25.9%	3.8%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2019 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.

\*\* 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.14 Standard errors for percent of civilian employees enrolled in single coverage that had a high deductible health insurance plan without a savings option by private and State/local government sectors and census division: United States, 2019**

Census division	Civilian **	Private sector	State/local government sector
United States	0.55%	0.62%	1.10%
Census division:			
New England	1.47%	1.61%	3.86% *
Middle Atlantic	1.45%	1.41%	6.69% *
East North Central	1.46%	1.62%	2.43%
West North Central	1.48%	1.64%	3.29%
South Atlantic	1.34%	1.58%	1.15%
East South Central	1.54%	1.75%	3.08%
West South Central	2.04%	2.44%	3.56%
Mountain	1.63%	1.88%	2.48%
Pacific	1.46%	1.66%	0.78%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2019 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.

\*\* 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.15 Percent of civilian employees enrolled in family coverage that had a high deductible health insurance plan by private and State/local government sectors and census division: United States, 2019**

Census division	Civilian **	Private sector	State/local government sector
United States	48.0%	53.5%	28.1%
Census division:			
New England	44.6%	53.9%	16.6%
Middle Atlantic	35.6%	43.9%	11.9%
East North Central	55.1%	58.8%	41.4%
West North Central	57.5%	58.9%	51.6%
South Atlantic	47.6%	52.4%	26.9%
East South Central	51.8%	54.4%	41.4%
West South Central	59.8%	62.1%	45.6%
Mountain	55.8%	58.5%	45.4%
Pacific	36.7%	45.4%	11.9%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2019 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.15 Standard errors for percent of civilian employees enrolled in family coverage that had a high deductible health insurance plan by private and State/local government sectors and census division: United States, 2019**

Census division	Civilian **	Private sector	State/local government sector
United States	0.78%	0.90%	1.29%
Census division:			
New England	2.01%	2.52%	3.81%
Middle Atlantic	2.01%	2.53%	2.27%
East North Central	2.17%	2.60%	3.23%
West North Central	1.93%	2.06%	5.18%
South Atlantic	1.80%	2.21%	1.72%
East South Central	2.42%	2.76%	4.66%
West South Central	2.33%	2.70%	5.01%
Mountain	1.90%	2.35%	2.53%
Pacific	2.62%	2.93%	2.19%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2019 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.15.a Percent of civilian employees enrolled in a family coverage high deductible health insurance plan that had a savings option by private and State/local government sectors and census division: United States, 2019**

Census division	Civilian **	Private sector	State/local government sector
United States	51.4%	51.8%	48.7%
Census division:			
New England	65.6%	66.3%	58.6%
Middle Atlantic	52.6%	55.1%	25.6% *
East North Central	50.4%	48.6%	60.3%
West North Central	58.1%	57.7%	60.1%
South Atlantic	51.8%	52.2%	48.6%
East South Central	46.5%	47.5%	41.2%
West South Central	42.2%	45.4%	15.3% *
Mountain	54.0%	53.7%	55.1%
Pacific	50.3%	49.7%	57.3%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2019 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.

\*\* 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.15.a Standard errors for percent of civilian employees enrolled in a family coverage high deductible health insurance plan that had a savings option by private and State/local government sectors and census division: United States, 2019**

Census division	Civilian **	Private sector	State/local government sector
United States	1.11%	1.21%	2.67%
Census division:			
New England	2.85%	2.88%	12.55%
Middle Atlantic	3.69%	3.82%	8.02% *
East North Central	2.99%	3.34%	5.51%
West North Central	2.29%	2.46%	6.04%
South Atlantic	2.40%	2.65%	3.10%
East South Central	3.50%	4.03%	4.85%
West South Central	3.25%	3.23%	5.12% *
Mountain	2.32%	2.68%	4.00%
Pacific	4.17%	4.50%	6.64%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2019 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.

\*\* 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.15.b Among civilian enrollees with family coverage: Percent in a non-high deductible health insurance plan with exclusive providers by private and State/local government sectors and census division: United States, 2019**

Census division	Civilian **	Private sector	State/local government sector
United States	16.7%	12.6%	31.7%
Census division:			
New England	19.1%	14.0%	34.6%
Middle Atlantic	19.1%	12.4%	38.3%
East North Central	12.1%	10.0%	19.9%
West North Central	10.4%	10.2%	10.9% *
South Atlantic	14.6%	11.8%	26.3%
East South Central	7.9%	8.9%	4.2%
West South Central	11.4%	7.8%	33.5%
Mountain	13.5%	11.4%	21.3%
Pacific	32.2%	23.3%	57.6%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2019 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.

\*\* 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.15.b Standard errors for among civilian enrollees with family coverage: Percent in a non-high deductible health insurance plan with exclusive providers by private and State/local government sectors and census division: United States, 2019**

Census division	Civilian **	Private sector	State/local government sector
United States	0.57%	0.55%	1.39%
Census division:			
New England	1.66%	2.00%	2.92%
Middle Atlantic	1.23%	1.49%	2.07%
East North Central	1.16%	1.23%	2.74%
West North Central	1.39%	1.47%	3.75% *
South Atlantic	1.24%	1.50%	1.44%
East South Central	1.30%	1.60%	1.14%
West South Central	1.73%	1.44%	6.21%
Mountain	1.54%	1.90%	1.85%
Pacific	2.22%	1.97%	3.29%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2019 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.

\*\* 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.15.c Among civilian enrollees with family coverage: Percent in a non-high deductible health insurance plan with mixed providers where a gatekeeper is required by private and State/local government sectors and census division: United States, 2019**

Census division	Civilian **	Private sector	State/local government sector
United States	2.7%	2.6%	2.8%
Census division:			
New England	5.2%	5.7%	3.5%
Middle Atlantic	2.6%	1.7%	5.2%
East North Central	2.2%	2.3%	1.8% *
West North Central	2.7% *	3.2% *	0.7% *
South Atlantic	2.1%	2.1%	1.8% *
East South Central	2.2%	2.1%	2.6% *
West South Central	2.4% *	2.8% *	0.5% *
Mountain	2.0%	2.3%	1.2% *
Pacific	3.4%	3.1%	4.2%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2019 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.

\*\* 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.15.c Standard errors for among civilian enrollees with family coverage: Percent in a non-high deductible health insurance plan with mixed providers where a gatekeeper is required by private and State/local government sectors and census division: United States, 2019**

Census division	Civilian **	Private sector	State/local government sector
United States	0.22%	0.27%	0.32%
Census division:			
New England	0.91%	1.17%	0.97%
Middle Atlantic	0.35%	0.34%	0.91%
East North Central	0.43%	0.52%	0.70% *
West North Central	0.89% *	1.10% *	0.27% *
South Atlantic	0.40%	0.48%	0.62% *
East South Central	0.42%	0.47%	0.91% *
West South Central	1.45% *	1.67% *	0.24% *
Mountain	0.37%	0.44%	0.63% *
Pacific	0.54%	0.61%	1.15%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2019 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.

\*\* 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.15.d Among civilian enrollees with family coverage: Percent in a non-high deductible health insurance plan with mixed providers where a gatekeeper is not required by private and State/local government sectors and census division: United States, 2019**

Census division	Civilian **	Private sector	State/local government sector
United States	29.4%	27.9%	35.0%
Census division:			
New England	26.3%	20.4%	44.3%
Middle Atlantic	37.5%	36.4%	40.6%
East North Central	28.9%	27.0%	36.0%
West North Central	26.8%	25.0%	34.2%
South Atlantic	32.0%	30.3%	39.6%
East South Central	33.9%	30.6%	47.1%
West South Central	23.3%	23.9%	19.6% *
Mountain	26.2%	24.8%	31.6%
Pacific	25.7%	25.7%	25.8%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2019 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.

\*\* 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.15.d Standard errors for among civilian enrollees with family coverage: Percent in a non-high deductible health insurance plan with mixed providers where a gatekeeper is not required by private and State/local government sectors and census division: United States, 2019**

Census division	Civilian **	Private sector	State/local government sector
United States	0.71%	0.85%	1.14%
Census division:			
New England	1.67%	2.10%	2.78%
Middle Atlantic	2.03%	2.59%	2.55%
East North Central	2.10%	2.56%	2.89%
West North Central	1.65%	1.94%	2.76%
South Atlantic	1.88%	2.28%	1.94%
East South Central	2.28%	2.54%	4.65%
West South Central	2.05%	2.06%	6.73% *
Mountain	1.55%	1.89%	2.18%
Pacific	1.88%	2.44%	1.99%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2019 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.

\*\* 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.15.e Among civilian enrollees with family coverage: Percent in a non-high deductible health insurance plan with any providers by private and State/local government sectors and census division: United States, 2019**

Census division	Civilian **	Private sector	State/local government sector
United States	3.2%	3.4%	2.3%
Census division:			
New England	4.7%	6.0%	1.0% *
Middle Atlantic	5.2%	5.6%	3.9%
East North Central	1.7%	1.9%	0.9% *
West North Central	2.6%	2.6%	2.6% *
South Atlantic	3.7%	3.3%	5.4% *
East South Central	4.2%	4.0% *	4.7% *
West South Central	3.0%	3.4%	0.8% *
Mountain	2.5%	3.0%	0.6% *
Pacific	2.0%	2.5%	0.6% *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2019 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.

\*\* 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.15.e Standard errors for among civilian enrollees with family coverage: Percent in a non-high deductible health insurance plan with any providers by private and State/local government sectors and census division: United States, 2019**

Census division	Civilian **	Private sector	State/local government sector
United States	0.25%	0.29%	0.42%
Census division:			
New England	1.10%	1.45%	0.38% *
Middle Atlantic	0.86%	1.09%	1.17%
East North Central	0.31%	0.37%	0.43% *
West North Central	0.48%	0.49%	1.40% *
South Atlantic	0.83%	0.90%	2.15% *
East South Central	1.18%	1.41% *	1.66% *
West South Central	0.74%	0.85%	0.52% *
Mountain	0.57%	0.70%	0.26% *
Pacific	0.49%	0.65%	0.33% *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2019 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.

\*\* 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.16 Percent of civilian employees enrolled in family coverage that had a high deductible health insurance plan with a savings option by private and State/local government sectors and census division: United States, 2019**

Census division	Civilian **	Private sector	State/local government sector
United States	24.7%	27.7%	13.7%
Census division:			
New England	29.3%	35.7%	9.7% *
Middle Atlantic	18.7%	24.2%	3.0% *
East North Central	27.8%	28.5%	25.0%
West North Central	33.4%	34.0%	31.0%
South Atlantic	24.7%	27.4%	13.1%
East South Central	24.1%	25.8%	17.1%
West South Central	25.2%	28.2%	7.0%
Mountain	30.1%	31.5%	25.0%
Pacific	18.4%	22.5%	6.8%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2019 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.

\*\* 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.16 Standard errors for percent of civilian employees enrolled in family coverage that had a high deductible health insurance plan with a savings option by private and State/local government sectors and census division: United States, 2019**

Census division	Civilian **	Private sector	State/local government sector
United States	0.65%	0.78%	0.88%
Census division:			
New England	2.02%	2.47%	3.54% *
Middle Atlantic	1.94%	2.52%	0.99% *
East North Central	1.69%	2.03%	2.75%
West North Central	1.92%	2.02%	5.23%
South Atlantic	1.63%	1.99%	1.24%
East South Central	2.30%	2.75%	2.85%
West South Central	2.02%	2.15%	1.71%
Mountain	1.67%	2.03%	2.37%
Pacific	1.85%	2.28%	1.71%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2019 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.

\*\* 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.17 Percent of civilian employees enrolled in family coverage that had a high deductible health insurance plan without a savings option by private and State/local government sectors and census division: United States, 2019**

Census division	Civilian **	Private sector	State/local government sector
United States	23.3%	25.8%	14.4%
Census division:			
New England	15.4%	18.2%	6.9% *
Middle Atlantic	16.9%	19.7%	8.8%
East North Central	27.3%	30.2%	16.4%
West North Central	24.1%	24.9%	20.6%
South Atlantic	22.9%	25.0%	13.8%
East South Central	27.7%	28.5%	24.3%
West South Central	34.6%	33.9%	38.6%
Mountain	25.7%	27.1%	20.4%
Pacific	18.2%	22.9%	5.1%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2019 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.

\*\* 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.17 Standard errors for percent of civilian employees enrolled in family coverage that had a high deductible health insurance plan without a savings option by private and State/local government sectors and census division: United States, 2019**

Census division	Civilian **	Private sector	State/local government sector
United States	0.67%	0.79%	1.10%
Census division:			
New England	1.31%	1.63%	2.14% *
Middle Atlantic	1.34%	1.68%	2.13%
East North Central	2.21%	2.66%	2.79%
West North Central	1.38%	1.56%	2.94%
South Atlantic	1.26%	1.55%	1.15%
East South Central	2.03%	2.40%	3.32%
West South Central	2.54%	2.70%	6.37%
Mountain	1.54%	1.89%	2.06%
Pacific	2.16%	2.73%	0.97%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2019 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.

\*\* 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.18 Percent of civilian employees enrolled in a health insurance plan that had a copayment for an office visit to a specialist physician by private and State/local government sectors and census division: United States, 2019**

Census division	Civilian **	Private sector	State/local government sector
United States	61.9%	60.2%	70.4%
Census division:			
New England	66.4%	63.3%	83.1%
Middle Atlantic	68.9%	68.1%	73.1%
East North Central	56.9%	56.3%	60.1%
West North Central	48.6%	47.0%	56.4%
South Atlantic	63.7%	62.1%	71.4%
East South Central	60.2%	58.1%	68.8%
West South Central	60.0%	57.6%	70.8%
Mountain	56.9%	54.9%	66.3%
Pacific	67.9%	65.3%	80.2%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2019 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.18 Standard errors for percent of civilian employees enrolled in a health insurance plan that had a copayment for an office visit to a specialist physician by private and State/local government sectors and census division: United States, 2019**

Census division	Civilian **	Private sector	State/local government sector
United States	0.65%	0.74%	1.02%
Census division:			
New England	1.55%	1.79%	2.07%
Middle Atlantic	1.45%	1.67%	2.24%
East North Central	1.48%	1.65%	3.05%
West North Central	1.51%	1.67%	3.55%
South Atlantic	1.67%	1.97%	1.37%
East South Central	1.80%	2.05%	3.22%
West South Central	1.95%	2.17%	3.76%
Mountain	1.46%	1.71%	2.16%
Pacific	2.46%	2.80%	2.57%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2019 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.19 Average copayment (in dollars) for an office visit to a specialist physician per employee enrolled in a health insurance plan that had a specialist physician copayment at civilian establishments by private and State/local government sectors and census division: United States, 2019**

Census division	Civilian **	Private sector	State/local government sector
United States	41.85	43.71	34.04
Census division:			
New England	38.21	39.93	31.23
Middle Atlantic	37.52	40.39	23.84
East North Central	42.61	44.87	30.71
West North Central	43.20	43.98	39.90
South Atlantic	46.43	47.23	43.10
East South Central	45.06	46.17	41.13
West South Central	47.29	48.33	43.46
Mountain	43.46	44.68	38.70
Pacific	35.30	38.66	22.48

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2019 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.19 Standard errors for average copayment (in dollars) for an office visit to a specialist physician per employee enrolled in a health insurance plan that had a specialist physician copayment at civilian establishments by private and State/local government sectors and census division: United States, 2019**

Census division	Civilian **	Private sector	State/local government sector
United States	0.28	0.31	0.56
Census division:			
New England	0.59	0.71	0.88
Middle Atlantic	0.83	0.96	1.28
East North Central	0.65	0.73	0.98
West North Central	0.73	0.85	1.29
South Atlantic	0.61	0.75	0.70
East South Central	0.69	0.85	0.81
West South Central	0.81	1.03	0.97
Mountain	0.61	0.76	0.74
Pacific	0.77	0.76	0.75

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2019 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.20 Average coinsurance (in percentages) for an office visit to a specialist physician per employee enrolled in a health insurance plan that had a specialist physician coinsurance at civilian establishments by private and State/local government sectors and census division: United States, 2019**

Census division	Civilian **	Private sector	State/local government sector
United States	20.5	20.7	19.6
Census division:			
New England	19.2	19.2	18.4
Middle Atlantic	20.0	20.0	19.3
East North Central	18.7	18.7	18.3
West North Central	20.1	20.0	21.2
South Atlantic	21.8	21.8	21.4
East South Central	22.1	22.9	17.4
West South Central	21.1	21.1	21.1
Mountain	21.6	22.1	18.6
Pacific	20.2	20.5	17.6

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2019 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.20 Standard errors for average coinsurance (in percentages) for an office visit to a specialist physician per employee enrolled in a health insurance plan that had a specialist physician coinsurance at civilian establishments by private and State/local government sectors and census division: United States, 2019**

Census division	Civilian **	Private sector	State/local government sector
United States	0.14	0.15	0.26
Census division:			
New England	0.50	0.52	0.90
Middle Atlantic	0.48	0.50	0.43
East North Central	0.35	0.39	0.78
West North Central	0.33	0.34	1.25
South Atlantic	0.29	0.33	0.55
East South Central	0.41	0.47	0.58
West South Central	0.36	0.42	0.44
Mountain	0.39	0.45	0.50
Pacific	0.48	0.53	0.45

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2019 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.21 Percent of civilian employees enrolled in a health insurance plan that had a coinsurance payment for an office visit to a specialist physician by private and State/local government sectors and census division: United States, 2019**

Census division	Civilian **	Private sector	State/local government sector
United States	32.7%	34.6%	23.1%
Census division:			
New England	26.3%	30.3%	5.2% *
Middle Atlantic	21.8%	25.5%	2.9% *
East North Central	35.6%	36.3%	31.6%
West North Central	40.4%	43.2%	26.4%
South Atlantic	33.4%	34.6%	27.5%
East South Central	36.2%	38.1%	28.1%
West South Central	35.0%	36.4%	28.6%
Mountain	40.2%	41.3%	34.5%
Pacific	30.3%	32.6%	19.4%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2019 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.

\*\* 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.21 Standard errors for percent of civilian employees enrolled in a health insurance plan that had a coinsurance payment for an office visit to a specialist physician by private and State/local government sectors and census division: United States, 2019**

Census division	Civilian **	Private sector	State/local government sector
United States	0.66%	0.76%	0.94%
Census division:			
New England	1.52%	1.75%	2.18% *
Middle Atlantic	1.31%	1.52%	1.06% *
East North Central	1.47%	1.66%	2.96%
West North Central	1.50%	1.70%	2.56%
South Atlantic	1.72%	2.04%	1.33%
East South Central	1.81%	2.07%	3.18%
West South Central	2.05%	2.34%	3.76%
Mountain	1.47%	1.72%	2.11%
Pacific	2.42%	2.77%	2.52%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2019 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.

\*\* 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.22 Percent of civilian employees enrolled in a health insurance plan that had a copayment for hospital admission per day by private and State/local government sectors and census division: United States, 2019**

Census division	Civilian **	Private sector	State/local government sector
United States	4.9%	5.3%	2.7%
Census division:			
New England	2.2%	2.4%	1.4% *
Middle Atlantic	6.8%	7.9%	1.2% *
East North Central	2.9%	3.1%	1.9% *
West North Central	2.8%	2.9%	2.2% *
South Atlantic	5.3%	6.0%	1.8%
East South Central	6.5%	7.1%	3.8% *
West South Central	3.6%	3.5%	4.3%
Mountain	3.2%	3.8%	0.6% *
Pacific	7.4%	7.9%	5.2% *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2019 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.

\*\* 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.22 Standard errors for percent of civilian employees enrolled in a health insurance plan that had a copayment for hospital admission per day by private and State/local government sectors and census division: United States, 2019**

Census division	Civilian **	Private sector	State/local government sector
United States	0.24%	0.28%	0.38%
Census division:			
New England	0.42%	0.48%	0.64% *
Middle Atlantic	0.79%	0.93%	0.66% *
East North Central	0.47%	0.50%	1.27% *
West North Central	0.51%	0.57%	1.03% *
South Atlantic	0.64%	0.77%	0.42%
East South Central	0.74%	0.85%	1.36% *
West South Central	0.70%	0.81%	1.10%
Mountain	0.60%	0.73%	0.29% *
Pacific	0.77%	0.87%	1.62% *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2019 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.

\*\* 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.23 Percent of civilian employees enrolled in a health insurance plan that had a copayment for hospital admission per stay by private and State/local government sectors and census division: United States, 2019**

Census division	Civilian **	Private sector	State/local government sector
United States	24.2%	18.9%	50.2%
Census division:			
New England	36.0%	28.6%	75.1%
Middle Atlantic	33.0%	25.7%	70.2%
East North Central	15.9%	12.3%	36.3%
West North Central	12.9%	8.3%	36.0%
South Atlantic	27.0%	23.3%	44.9%
East South Central	22.7%	17.6%	44.1%
West South Central	19.4%	14.0%	43.8%
Mountain	19.6%	15.2%	40.6%
Pacific	28.9%	21.7%	62.8%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2019 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.23 Standard errors for percent of civilian employees enrolled in a health insurance plan that had a copayment for hospital admission per stay by private and State/local government sectors and census division: United States, 2019**

Census division	Civilian **	Private sector	State/local government sector
United States	0.55%	0.51%	1.57%
Census division:			
New England	1.61%	1.80%	3.45%
Middle Atlantic	1.48%	1.50%	3.65%
East North Central	1.02%	0.99%	3.12%
West North Central	1.01%	0.89%	3.57%
South Atlantic	1.22%	1.41%	1.60%
East South Central	1.51%	1.45%	3.86%
West South Central	2.25%	1.34%	9.50%
Mountain	1.24%	1.38%	2.14%
Pacific	1.84%	1.69%	2.98%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2019 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.24 Average copayment (in dollars) for a hospital admission per day per employee enrolled in a health insurance plan that had a hospital admission copayment at civilian establishments by private and State/local government sectors and census division: United States, 2019**

Census division	Civilian **	Private sector	State/local government sector
United States	323.81	332.78	236.13
Census division:			
New England	252.80	239.28	379.18
Middle Atlantic	325.04	331.46	106.36
East North Central	391.52	403.01	--
West North Central	270.55	262.73	322.39
South Atlantic	263.76	260.97	308.58
East South Central	396.81	433.62	108.69
West South Central	232.79	210.74	313.99
Mountain	396.59	403.93	159.97
Pacific	361.66	387.12	180.79

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2019 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.

\*\* 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.24 Standard errors for average copayment (in dollars) for a hospital admission per day per employee enrolled in a health insurance plan that had a hospital admission copayment at civilian establishments by private and State/local government sectors and census division: United States, 2019**

Census division	Civilian **	Private sector	State/local government sector
United States	11.82	12.65	26.58
Census division:			
New England	25.59	25.01	74.57
Middle Atlantic	19.78	20.12	16.54
East North Central	35.99	34.80	--
West North Central	23.67	26.78	25.13
South Atlantic	28.01	29.53	37.90
East South Central	40.29	43.19	15.22
West South Central	18.49	16.40	52.84
Mountain	63.04	64.04	9.55
Pacific	26.94	28.08	53.92

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2019 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.

\*\* 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.25 Average copayment (in dollars) for a hospital admission per stay per employee enrolled in a health insurance plan that had a hospital admission copayment at civilian establishments by private and State/local government sectors and census division: United States, 2019**

Census division	Civilian **	Private sector	State/local government sector
United States	450.58	543.30	280.10
Census division:			
New England	415.28	516.76	209.49
Middle Atlantic	575.44	549.01	625.02
East North Central	397.96	493.93	216.02
West North Central	463.48	687.55	199.69
South Atlantic	442.90	532.92	219.45
East South Central	371.13	491.91	167.84
West South Central	568.36	805.87	224.43
Mountain	559.98	636.79	423.83
Pacific	312.60	424.99	130.72

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2019 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.25 Standard errors for average copayment (in dollars) for a hospital admission per stay per employee enrolled in a health insurance plan that had a hospital admission copayment at civilian establishments by private and State/local government sectors and census division: United States, 2019**

Census division	Civilian **	Private sector	State/local government sector
United States	13.25	18.74	9.43
Census division:			
New England	30.93	45.26	13.08
Middle Atlantic	25.89	38.49	19.56
East North Central	32.15	46.80	15.81
West North Central	52.76	93.85	18.07
South Atlantic	25.57	36.47	6.20
East South Central	37.33	56.41	13.18
West South Central	84.82	118.56	24.13
Mountain	48.36	75.50	26.10
Pacific	25.90	35.65	16.12

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2019 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.26 Average coinsurance (in percentages) for a hospital admission per employee enrolled in a health insurance plan that had a hospital coinsurance at civilian establishments by private and State/local government sectors and census division: United States, 2019**

Census division	Civilian **	Private sector	State/local government sector
United States	20.2	20.4	18.9
Census division:			
New England	18.7	18.8	17.0
Middle Atlantic	19.5	19.7	15.5
East North Central	18.8	19.0	17.5
West North Central	20.1	20.1	20.3
South Atlantic	21.5	21.6	20.6
East South Central	21.1	21.6	18.5
West South Central	20.7	20.8	19.6
Mountain	20.5	20.9	18.3
Pacific	20.4	20.7	17.6

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2019 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.26 Standard errors for average coinsurance (in percentages) for a hospital admission per employee enrolled in a health insurance plan that had a hospital coinsurance at civilian establishments by private and State/local government sectors and census division: United States, 2019**

Census division	Civilian **	Private sector	State/local government sector
United States	0.10	0.11	0.19
Census division:			
New England	0.38	0.40	0.48
Middle Atlantic	0.28	0.30	0.76
East North Central	0.22	0.24	0.46
West North Central	0.22	0.23	0.71
South Atlantic	0.25	0.28	0.20
East South Central	0.29	0.33	0.43
West South Central	0.31	0.33	0.90
Mountain	0.19	0.22	0.34
Pacific	0.32	0.36	0.33

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2019 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.27 Percent of civilian employees enrolled in a health insurance plan that had a coinsurance payment for hospital admission by private and State/local government sectors and census division: United States, 2019**

Census division	Civilian **	Private sector	State/local government sector
United States	73.1%	77.9%	49.5%
Census division:			
New England	61.0%	68.2%	22.9%
Middle Atlantic	57.1%	65.0%	16.7%
East North Central	80.9%	84.5%	61.1%
West North Central	83.0%	86.1%	67.2%
South Atlantic	74.5%	78.2%	56.9%
East South Central	76.6%	80.1%	62.1%
West South Central	80.3%	85.3%	57.6%
Mountain	80.8%	84.1%	64.8%
Pacific	66.7%	72.6%	39.0%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2019 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.27 Standard errors for percent of civilian employees enrolled in a health insurance plan that had a coinsurance payment for hospital admission by private and State/local government sectors and census division: United States, 2019**

Census division	Civilian **	Private sector	State/local government sector
United States	0.57%	0.54%	1.55%
Census division:			
New England	1.66%	1.86%	3.47%
Middle Atlantic	1.65%	1.69%	2.44%
East North Central	1.11%	1.11%	3.14%
West North Central	1.14%	1.20%	2.96%
South Atlantic	1.12%	1.28%	1.56%
East South Central	1.56%	1.57%	4.16%
West South Central	2.29%	1.45%	9.57%
Mountain	1.15%	1.29%	2.05%
Pacific	1.90%	1.91%	2.60%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2019 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.28 Percent of civilian employees enrolled in a health insurance plan that had a separate deductible for prescription drugs by private and State/local government sectors and census division: United States, 2019**

Census division	Civilian **	Private sector	State/local government sector
United States	10.1%	10.4%	8.6%
Census division:			
New England	10.1%	7.4%	24.6%
Middle Atlantic	10.7%	12.6%	0.7% *
East North Central	7.3%	8.4%	1.2% *
West North Central	9.3%	9.7%	7.4%
South Atlantic	10.5%	10.8%	9.1%
East South Central	13.3%	13.0%	14.4%
West South Central	10.6%	10.8%	9.5%
Mountain	10.5%	11.0%	8.0%
Pacific	10.5%	9.8%	13.4%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2019 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.

\*\* 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.28 Standard errors for percent of civilian employees enrolled in a health insurance plan that had a separate deductible for prescription drugs by private and State/local government sectors and census division: United States, 2019**

Census division	Civilian **	Private sector	State/local government sector
United States	0.35%	0.40%	0.56%
Census division:			
New England	0.85%	0.96%	1.69%
Middle Atlantic	1.03%	1.22%	0.29% *
East North Central	0.74%	0.86%	0.47% *
West North Central	0.82%	0.93%	1.72%
South Atlantic	0.97%	1.15%	1.17%
East South Central	1.17%	1.36%	2.17%
West South Central	1.06%	1.24%	1.79%
Mountain	1.40%	1.64%	1.91%
Pacific	0.93%	1.00%	2.46%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2019 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.

\*\* 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.29 Average prescription drug deductible (in dollars) per employee enrolled in a health insurance plan that had a separate prescription drug deductible at civilian establishments by private and State/local government sectors and census division: United States, 2019**

Census division	Civilian **	Private sector	State/local government sector
United States	307	325	197
Census division:			
New England	376	540	111
Middle Atlantic	294	295	--
East North Central	514	515	--
West North Central	385	403	266 *
South Atlantic	229	219	287
East South Central	252	271	179
West South Central	305	341	122
Mountain	234	248	143
Pacific	281	307	194

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2019 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.

\*\* 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.29 Standard errors for average prescription drug deductible (in dollars) per employee enrolled in a health insurance plan that had a separate prescription drug deductible at civilian establishments by private and State/local government sectors and census division: United States, 2019**

Census division	Civilian **	Private sector	State/local government sector
United States	13.53	15.50	21.35
Census division:			
New England	50.18	81.68	11.75
Middle Atlantic	40.86	41.28	--
East North Central	78.37	80.32	--
West North Central	42.58	45.90	106.04 *
South Atlantic	21.02	19.80	78.78
East South Central	28.47	34.53	34.85
West South Central	36.21	42.73	9.96
Mountain	29.13	34.34	39.06
Pacific	18.62	20.63	38.31

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2019 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.

\*\* 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.30 Percent of civilian employees enrolled in a health insurance plan that had a prescription drug copay for generic, preferred, non-preferred, and specialty tiers by private and State/local government sectors and census division: United States, 2019**

Census division	Civilian **	Private sector	State/local government sector
Generic:			
United States	73.4%	72.7%	76.5%
New England	80.2%	77.5%	94.5%
Middle Atlantic	73.5%	74.8%	66.7%
East North Central	69.4%	68.9%	72.1%
West North Central	61.2%	59.5%	69.6%
South Atlantic	78.2%	77.5%	81.2%
East South Central	69.1%	68.5%	71.6%
West South Central	71.7%	71.3%	73.4%
Mountain	71.5%	71.1%	73.4%
Pacific	78.4%	76.9%	85.6%
Preferred:			
United States	67.4%	66.1%	73.7%
New England	74.2%	70.3%	95.2%
Middle Atlantic	66.1%	66.1%	66.1%
East North Central	65.4%	64.3%	71.3%
West North Central	55.0%	52.6%	67.4%
South Atlantic	71.6%	70.5%	76.5%
East South Central	63.8%	62.3%	70.1%
West South Central	63.7%	62.4%	69.6%
Mountain	59.5%	59.6%	59.2%
Pacific	76.4%	74.5%	85.6%
Non-Preferred:			
United States	63.8%	63.0%	67.7%
New England	70.6%	66.2%	94.3%
Middle Atlantic	61.7%	64.1%	49.0%
East North Central	62.3%	60.8%	71.1%
West North Central	54.0%	51.3%	67.7%
South Atlantic	68.3%	68.4%	67.4%
East South Central	62.1%	60.3%	69.6%
West South Central	61.5%	60.6%	65.6%
Mountain	54.8%	55.4%	51.6%
Pacific	70.3%	68.2%	80.0%
Specialty:			
United States	41.7%	39.0%	55.0%
New England	52.9%	48.4%	77.0%
Middle Atlantic	40.6%	42.0%	33.0%
East North Central	37.0%	34.3%	52.2%
West North Central	41.7%	39.4%	53.5%
South Atlantic	43.1%	40.5%	55.4%
East South Central	42.2%	40.5%	49.7%
West South Central	46.3%	42.3%	64.6%
Mountain	35.9%	34.7%	41.5%
Pacific	41.0%	35.0%	68.8%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2019 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.30 Standard errors for percent of civilian employees enrolled in a health insurance plan that had a prescription drug copay for generic, preferred, non-preferred, and specialty tiers by private and State/local government sectors and census division: United States, 2019**

Census division	Civilian **	Private sector	State/local government sector
<b>Generic:</b>			
United States	0.50%	0.57%	0.96%
New England	1.44%	1.69%	0.81%
Middle Atlantic	1.42%	1.62%	2.96%
East North Central	1.32%	1.46%	3.02%
West North Central	1.51%	1.71%	2.63%
South Atlantic	1.08%	1.27%	1.33%
East South Central	1.65%	1.85%	3.54%
West South Central	1.59%	1.75%	3.82%
Mountain	1.30%	1.51%	2.03%
Pacific	1.51%	1.73%	1.98%
<b>Preferred:</b>			
United States	0.56%	0.64%	0.99%
New England	1.57%	1.83%	0.77%
Middle Atlantic	1.77%	2.03%	2.95%
East North Central	1.41%	1.57%	2.86%
West North Central	1.55%	1.74%	2.71%
South Atlantic	1.33%	1.57%	1.49%
East South Central	1.71%	1.92%	3.58%
West South Central	1.63%	1.80%	3.78%
Mountain	1.83%	2.16%	2.50%
Pacific	1.54%	1.76%	1.96%
<b>Non-Preferred:</b>			
United States	0.58%	0.65%	1.16%
New England	1.58%	1.84%	0.86%
Middle Atlantic	1.79%	2.00%	3.84%
East North Central	1.46%	1.64%	2.85%
West North Central	1.52%	1.70%	2.73%
South Atlantic	1.33%	1.57%	1.66%
East South Central	1.72%	1.93%	3.60%
West South Central	1.63%	1.80%	3.75%
Mountain	1.79%	2.12%	2.43%
Pacific	1.66%	1.87%	2.69%
<b>Specialty:</b>			
United States	0.64%	0.70%	1.32%
New England	1.98%	2.29%	3.15%
Middle Atlantic	1.70%	1.90%	3.33%
East North Central	1.47%	1.58%	3.29%
West North Central	1.50%	1.66%	3.15%
South Atlantic	1.50%	1.80%	1.49%
East South Central	1.75%	1.94%	3.98%
West South Central	1.69%	1.87%	3.79%
Mountain	1.63%	1.88%	2.70%
Pacific	2.31%	2.34%	3.79%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2019 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.31 Average prescription drug copay (in dollars) per employee enrolled in a health insurance plan that had a prescription drug copay for generic, preferred, non-preferred, and specialty tiers by private and State/local government sectors and census division: United States, 2019**

Census division	Civilian **	Private sector	State/local government sector
Generic:			
United States	11	11	10
New England	12	12	9
Middle Atlantic	11	11	8
East North Central	11	11	10
West North Central	12	12	12
South Atlantic	11	11	11
East South Central	11	11	10
West South Central	11	11	11
Mountain	12	12	12
Pacific	11	11	7
Preferred:			
United States	33	34	30
New England	32	33	27
Middle Atlantic	33	35	24
East North Central	33	34	28
West North Central	35	36	34
South Atlantic	36	36	34
East South Central	35	34	37
West South Central	34	34	35
Mountain	34	34	35
Pacific	29	31	23
Non-Preferred:			
United States	57	58	53
New England	55	55	52
Middle Atlantic	57	59	46
East North Central	59	60	52
West North Central	60	60	57
South Atlantic	61	61	62
East South Central	61	59	69
West South Central	60	60	61
Mountain	59	59	57
Pacific	47	50	36
Specialty:			
United States	84	89	69
New England	79	85	60
Middle Atlantic	76	79	58
East North Central	92	98	68
West North Central	87	94	59
South Atlantic	88	90	83
East South Central	96	94	102
West South Central	97	103	80
Mountain	97	98	94
Pacific	60	67	42

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2019 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.31 Standard errors for average prescription drug copay (in dollars) per employee enrolled in a health insurance plan that had a prescription drug copay for generic, preferred, non-preferred, and specialty tiers by private and State/local government sectors and census division: United States, 2019**

Census division	Civilian **	Private sector	State/local government sector
Generic:			
United States	0.07	0.08	0.14
New England	0.24	0.29	0.14
Middle Atlantic	0.19	0.21	0.42
East North Central	0.15	0.18	0.27
West North Central	0.20	0.23	0.33
South Atlantic	0.13	0.15	0.18
East South Central	0.20	0.24	0.28
West South Central	0.19	0.22	0.24
Mountain	0.17	0.19	0.25
Pacific	0.25	0.28	0.31
Preferred:			
United States	0.18	0.20	0.38
New England	0.47	0.58	0.33
Middle Atlantic	0.52	0.52	1.22
East North Central	0.48	0.52	1.00
West North Central	0.47	0.54	0.92
South Atlantic	0.43	0.52	0.39
East South Central	0.52	0.62	0.78
West South Central	0.48	0.57	0.63
Mountain	0.45	0.53	0.59
Pacific	0.49	0.52	0.59
Non-Preferred:			
United States	0.32	0.34	0.74
New England	0.90	1.12	0.80
Middle Atlantic	0.86	0.93	2.59
East North Central	0.89	1.03	1.41
West North Central	0.91	0.93	2.60
South Atlantic	0.72	0.84	1.17
East South Central	0.94	1.02	1.98
West South Central	0.89	1.03	1.46
Mountain	0.93	1.10	0.88
Pacific	0.83	0.89	0.80
Specialty:			
United States	1.03	1.21	1.61
New England	2.81	3.65	1.20
Middle Atlantic	2.57	2.90	2.38
East North Central	2.74	3.29	3.75
West North Central	2.97	3.67	2.63
South Atlantic	2.41	3.07	2.18
East South Central	2.64	3.13	4.18
West South Central	3.60	4.72	4.16
Mountain	3.03	3.69	3.43
Pacific	2.24	2.67	2.49

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2019 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.32 Percent of civilian employees enrolled in a health insurance plan that had a prescription drug coinsurance for generic, preferred, non-preferred, and specialty tiers by private and State/local government sectors and census division: United States, 2019**

Census division	Civilian **	Private sector	State/local government sector
Generic:			
United States	17.4%	18.4%	12.5%
New England	13.7%	15.8%	2.7%
Middle Atlantic	15.4%	18.0%	2.0% *
East North Central	20.4%	21.7%	13.1%
West North Central	23.3%	24.1%	19.1%
South Atlantic	15.2%	15.7%	12.9%
East South Central	22.8%	24.3%	16.7%
West South Central	17.0%	16.7%	18.1%
Mountain	19.7%	20.2%	17.3%
Pacific	14.7%	15.4%	11.1%
Preferred:			
United States	27.5%	29.1%	19.4%
New England	21.6%	25.1%	3.0%
Middle Atlantic	26.0%	30.3%	3.9%
East North Central	28.7%	30.3%	19.3%
West North Central	32.8%	34.6%	23.7%
South Atlantic	25.7%	26.4%	22.5%
East South Central	32.4%	33.2%	29.3%
West South Central	30.4%	30.7%	29.1%
Mountain	35.6%	35.5%	36.2%
Pacific	21.6%	23.5%	12.2%
Non-Preferred:			
United States	30.4%	31.8%	23.3%
New England	24.5%	28.4%	3.6%
Middle Atlantic	27.3%	32.0%	3.2%
East North Central	31.1%	33.1%	20.0%
West North Central	33.4%	35.5%	22.6%
South Atlantic	31.4%	30.9%	33.9%
East South Central	34.1%	35.2%	29.5%
West South Central	30.8%	30.5%	32.2%
Mountain	40.0%	39.3%	43.6%
Pacific	25.6%	27.5%	16.8%
Specialty:			
United States	39.4%	41.9%	27.4%
New England	27.6%	31.8%	5.6%
Middle Atlantic	29.3%	34.4%	2.8% *
East North Central	45.4%	49.0%	25.1%
West North Central	38.2%	39.9%	29.9%
South Atlantic	43.1%	43.3%	42.1%
East South Central	43.8%	45.5%	36.6%
West South Central	33.5%	34.1%	31.1%
Mountain	44.6%	44.7%	44.6%
Pacific	42.8%	47.2%	21.9%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2019 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.

\*\* 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.32 Standard errors for percent of civilian employees enrolled in a health insurance plan that had a prescription drug coinsurance for generic, preferred, non-preferred, and specialty tiers by private and State/local government sectors and census division: United States, 2019**

Census division	Civilian **	Private sector	State/local government sector
<b>Generic:</b>			
United States	0.44%	0.50%	0.81%
New England	1.25%	1.47%	0.26%
Middle Atlantic	1.35%	1.58%	0.70% *
East North Central	1.19%	1.34%	2.36%
West North Central	1.39%	1.60%	2.13%
South Atlantic	0.94%	1.11%	1.17%
East South Central	1.52%	1.75%	2.79%
West South Central	1.51%	1.58%	4.19%
Mountain	1.25%	1.46%	1.84%
Pacific	1.16%	1.35%	1.60%
<b>Preferred:</b>			
United States	0.60%	0.69%	0.90%
New England	1.52%	1.78%	0.32%
Middle Atlantic	1.75%	2.00%	0.83%
East North Central	1.37%	1.55%	2.46%
West North Central	1.54%	1.74%	2.54%
South Atlantic	1.32%	1.57%	1.48%
East South Central	1.68%	1.86%	3.88%
West South Central	1.97%	2.26%	3.82%
Mountain	1.92%	2.27%	2.51%
Pacific	2.08%	2.41%	1.75%
<b>Non-Preferred:</b>			
United States	0.64%	0.73%	0.94%
New England	1.52%	1.78%	0.45%
Middle Atlantic	1.73%	1.98%	0.71%
East North Central	1.41%	1.60%	2.49%
West North Central	1.53%	1.74%	2.49%
South Atlantic	1.69%	2.03%	1.37%
East South Central	1.69%	1.87%	3.90%
West South Central	1.94%	2.21%	3.77%
Mountain	1.87%	2.22%	2.41%
Pacific	2.06%	2.36%	2.41%
<b>Specialty:</b>			
United States	0.71%	0.81%	1.01%
New England	1.59%	1.89%	0.51%
Middle Atlantic	1.80%	2.04%	0.90% *
East North Central	1.61%	1.79%	2.84%
West North Central	1.56%	1.76%	2.91%
South Atlantic	1.77%	2.11%	1.47%
East South Central	1.80%	2.01%	3.74%
West South Central	2.06%	2.38%	3.81%
Mountain	1.88%	2.21%	2.63%
Pacific	2.40%	2.64%	2.86%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2019 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.

\*\* 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.33 Average prescription drug coinsurance (in percentages) per civilian employee enrolled in a health insurance plan that had a prescription drug coinsurance for generic, preferred, non-preferred, and specialty tiers by private and State/local government sectors and census division: United States, 2019**

Census division	Civilian **	Private sector	State/local government sector
Generic:			
United States	21	21	19
New England	19	20	11
Middle Atlantic	19	19	25 *
East North Central	20	20	18
West North Central	21	21	21
South Atlantic	21	22	18
East South Central	23	23	22
West South Central	21	21	20
Mountain	21	21	19
Pacific	21	22	14
Preferred:			
United States	24	25	23
New England	23	23	19
Middle Atlantic	25	25	27
East North Central	24	24	19
West North Central	25	25	26
South Atlantic	24	24	22
East South Central	27	27	26
West South Central	26	26	24
Mountain	25	25	24
Pacific	24	23	25
Non-Preferred:			
United States	32	32	32
New England	30	30	35
Middle Atlantic	37	37	40
East North Central	31	31	25
West North Central	32	31	39
South Atlantic	31	33	25
East South Central	31	31	29
West South Central	33	32	36
Mountain	33	32	35
Pacific	31	30	41
Specialty:			
United States	27	27	26
New England	30	30	31
Middle Atlantic	30	30	27
East North Central	26	26	24
West North Central	26	26	26
South Atlantic	28	29	24
East South Central	27	27	24
West South Central	27	27	25
Mountain	27	27	27
Pacific	27	26	36

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2019 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.

\*\* 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.33 Standard errors for average prescription drug coinsurance (in percentages) per civilian employee enrolled in a health insurance plan that had a prescription drug coinsurance for generic, preferred, non-preferred, and specialty tiers by private and State/local government sectors and census division: United States, 2019**

Census division	Civilian **	Private sector	State/local government sector
Generic:			
United States	0.25	0.28	0.31
New England	0.59	0.61	0.50
Middle Atlantic	0.78	0.77	8.06 *
East North Central	0.59	0.65	0.99
West North Central	0.58	0.67	0.71
South Atlantic	0.40	0.47	0.43
East South Central	0.65	0.74	0.96
West South Central	0.67	0.82	0.61
Mountain	0.52	0.60	0.87
Pacific	1.13	1.30	0.48
Preferred:			
United States	0.24	0.27	0.38
New England	0.64	0.66	0.57
Middle Atlantic	0.71	0.72	4.30
East North Central	0.54	0.60	0.78
West North Central	0.52	0.59	0.74
South Atlantic	0.44	0.50	0.92
East South Central	0.68	0.73	1.77
West South Central	0.68	0.78	0.95
Mountain	0.44	0.52	0.65
Pacific	1.09	1.20	0.62
Non-Preferred:			
United States	0.53	0.60	0.61
New England	1.07	1.09	1.83
Middle Atlantic	3.24	3.30	6.16
East North Central	0.77	0.84	1.30
West North Central	0.93	1.02	1.95
South Atlantic	0.86	0.99	0.80
East South Central	0.97	1.06	2.32
West South Central	0.99	1.10	2.84
Mountain	0.75	0.87	1.34
Pacific	1.55	1.63	1.02
Specialty:			
United States	0.29	0.33	0.41
New England	0.67	0.69	0.90
Middle Atlantic	1.25	1.26	5.88
East North Central	0.50	0.53	1.25
West North Central	0.52	0.59	0.81
South Atlantic	0.72	0.84	0.54
East South Central	0.64	0.69	1.63
West South Central	0.77	0.89	1.22
Mountain	0.57	0.66	0.96
Pacific	0.91	0.95	1.26

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2019 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.

\*\* 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.