

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, 2020

Census division	Civilian **	Private sector	State/local government sector
United States	8,599	8,867	7,620
Census division:			
New England	8,155	8,493	7,020
Middle Atlantic	8,877	8,667	9,483
East North Central	8,317	8,874	6,421
West North Central	8,038	8,445	6,342
South Atlantic	9,170	9,292	8,694
East South Central	9,179	9,002	9,833
West South Central	9,604	9,446	10,544
Mountain	9,177	9,274	8,797
Pacific	7,508	8,342	4,726

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 Medical Expenditure Panel Survey-Insurance Component.

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

** 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, 2020

Census division	Civilian **	Private sector	State/local government sector
United States	59.99	68.81	113.73
Census division:			
New England	214.40	272.56	261.00
Middle Atlantic	163.52	200.91	209.31
East North Central	146.63	161.04	290.60
West North Central	165.59	165.53	399.37
South Atlantic	123.40	146.91	167.97
East South Central	219.48	234.91	500.58
West South Central	161.33	181.63	304.03
Mountain	212.53	256.34	198.17
Pacific	178.13	205.59	226.35

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 Medical Expenditure Panel Survey-Insurance Component.

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

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