

**Table II.F.3(2004) Average family deductible (in dollars) per employee enrolled with family coverage in a health insurance plan that had a deductible at private-sector establishments by firm size and State: United States, 2004**

| Division and State   | Total | Less than 10 employees | 10-24 employees | 25-99 employees | 100-999 employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
|----------------------|-------|------------------------|-----------------|-----------------|-------------------|------------------------|------------------------|----------------------|
| United States        | 1,143 | 1,788                  | 1,822           | 1,640           | 1,186             | 885                    | 1,771                  | 1,004                |
| New England:         |       |                        |                 |                 |                   |                        |                        |                      |
| Connecticut          | 1,048 | .                      | .               | .               | .                 | .                      | 1,633                  | 908                  |
| Maine                | 1,645 | .                      | .               | .               | .                 | .                      | 3,348                  | 1,012                |
| Massachusetts        | 1,140 | .                      | .               | .               | .                 | .                      | 2,218                  | 841                  |
| New Hampshire        | 1,120 | .                      | .               | .               | .                 | .                      | 2,081                  | 839                  |
| Rhode Island         | 987   | .                      | .               | .               | .                 | .                      | 967                    | 992                  |
| Vermont              | 1,427 | .                      | .               | .               | .                 | .                      | 2,617                  | 1,068                |
| Middle Atlantic:     |       |                        |                 |                 |                   |                        |                        |                      |
| New Jersey           | 1,138 | .                      | .               | .               | .                 | .                      | 1,732                  | 992                  |
| New York             | 1,116 | .                      | .               | .               | .                 | .                      | 1,537                  | 1,032                |
| Pennsylvania         | 913   | .                      | .               | .               | .                 | .                      | 1,227                  | 872                  |
| East North Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Illinois             | 1,268 | .                      | .               | .               | .                 | .                      | 1,880                  | 1,099                |
| Indiana              | 1,300 | .                      | .               | .               | .                 | .                      | 1,590                  | 1,237                |
| Michigan             | 945   | .                      | .               | .               | .                 | .                      | 1,272                  | 843                  |
| Ohio                 | 945   | .                      | .               | .               | .                 | .                      | 1,534                  | 796                  |
| Wisconsin            | 1,198 | .                      | .               | .               | .                 | .                      | 1,991                  | 1,069                |
| West North Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Iowa                 | 1,116 | .                      | .               | .               | .                 | .                      | 2,048                  | 903                  |
| Kansas               | 1,121 | .                      | .               | .               | .                 | .                      | 1,815                  | 966                  |
| Minnesota            | 936   | .                      | .               | .               | .                 | .                      | 1,662                  | 773                  |
| Missouri             | 1,282 | .                      | .               | .               | .                 | .                      | 1,951                  | 1,097                |
| Nebraska             | 1,190 | .                      | .               | .               | .                 | .                      | 2,005                  | 1,075                |
| North Dakota         | 684   | .                      | .               | .               | .                 | .                      | 1,179                  | 575                  |
| South Dakota         | 1,609 | .                      | .               | .               | .                 | .                      | 2,029                  | 1,362                |
| South Atlantic:      |       |                        |                 |                 |                   |                        |                        |                      |
| Delaware             | 1,242 | .                      | .               | .               | .                 | .                      | 1,534                  | 1,200                |
| District of Columbia | 696   | .                      | .               | .               | .                 | .                      | 657*                   | 701                  |
| Florida              | 1,129 | .                      | .               | .               | .                 | .                      | 1,687                  | 1,047                |
| Georgia              | 1,095 | .                      | .               | .               | .                 | .                      | 1,846                  | 969                  |
| Maryland             | 1,069 | .                      | .               | .               | .                 | .                      | 1,669                  | 941                  |
| North Carolina       | 1,207 | .                      | .               | .               | .                 | .                      | 1,799                  | 1,093                |
| South Carolina       | 1,279 | .                      | .               | .               | .                 | .                      | 2,036                  | 1,138                |
| Virginia             | 981   | .                      | .               | .               | .                 | .                      | 1,293                  | 920                  |
| West Virginia        | 1,042 | .                      | .               | .               | .                 | .                      | 1,458                  | 936                  |
| East South Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Alabama              | 801   | .                      | .               | .               | .                 | .                      | 907                    | 779                  |
| Kentucky             | 1,009 | .                      | .               | .               | .                 | .                      | 1,514                  | 891                  |
| Mississippi          | 1,324 | .                      | .               | .               | .                 | .                      | 2,129                  | 1,235                |
| Tennessee            | 1,214 | .                      | .               | .               | .                 | .                      | 1,891                  | 1,076                |
| West South Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Arkansas             | 1,414 | .                      | .               | .               | .                 | .                      | 2,112                  | 1,313                |
| Louisiana            | 1,194 | .                      | .               | .               | .                 | .                      | 1,902                  | 1,074                |
| Oklahoma             | 1,397 | .                      | .               | .               | .                 | .                      | 2,563                  | 1,178                |
| Texas                | 1,348 | .                      | .               | .               | .                 | .                      | 2,510                  | 1,141                |
| Mountain:            |       |                        |                 |                 |                   |                        |                        |                      |
| Arizona              | 1,127 | .                      | .               | .               | .                 | .                      | 1,750                  | 1,043                |
| Colorado             | 1,425 | .                      | .               | .               | .                 | .                      | 2,805                  | 1,140                |
| Idaho                | 1,099 | .                      | .               | .               | .                 | .                      | 1,668                  | 891                  |
| Montana              | 1,305 | .                      | .               | .               | .                 | .                      | 1,749                  | 1,137                |
| Nevada               | 1,359 | .                      | .               | .               | .                 | .                      | 1,689                  | 1,220                |
| New Mexico           | 1,093 | .                      | .               | .               | .                 | .                      | 2,253                  | 937                  |
| Utah                 | 1,293 | .                      | .               | .               | .                 | .                      | 1,882                  | 1,039                |
| Wyoming              | 1,160 | .                      | .               | .               | .                 | .                      | 1,631                  | 989                  |
| Pacific:             |       |                        |                 |                 |                   |                        |                        |                      |
| Alaska               | 1,077 | .                      | .               | .               | .                 | .                      | 1,634                  | 850                  |
| California           | 1,129 | .                      | .               | .               | .                 | .                      | 1,675                  | 971                  |
| Hawaii               | 1,094 | .                      | .               | .               | .                 | .                      | 3,076                  | 908*                 |
| Oregon               | 1,059 | .                      | .               | .               | .                 | .                      | 2,202                  | 735                  |
| Washington           | 1,015 | .                      | .               | .               | .                 | .                      | 1,190                  | 946                  |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2004 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 no reported values in cell.

**Table II.F.3(2004) Standard error for average family deductible (in dollars) per employee enrolled with family coverage in a health insurance plan that had a deductible at private-sector establishments by firm size and State: United States, 2004**

| Division and State   | Total  | Less than 10 employees | 10-24 employees | 25-99 employees | 100-999 employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
|----------------------|--------|------------------------|-----------------|-----------------|-------------------|------------------------|------------------------|----------------------|
| United States        | 216.60 | 78.04                  | 104.05          | 54.97           | 45.20             | 20.46                  | 48.13                  | 21.29                |
| New England:         |        |                        |                 |                 |                   |                        |                        |                      |
| Connecticut          | 127.35 | .                      | .               | .               | .                 | .                      | 338.86                 | 116.36               |
| Maine                | 217.83 | .                      | .               | .               | .                 | .                      | 601.17                 | 87.27                |
| Massachusetts        | 148.02 | .                      | .               | .               | .                 | .                      | 430.19                 | 104.89               |
| New Hampshire        | 106.24 | .                      | .               | .               | .                 | .                      | 225.88                 | 87.97                |
| Rhode Island         | 111.34 | .                      | .               | .               | .                 | .                      | 152.45                 | 124.66               |
| Vermont              | 126.47 | .                      | .               | .               | .                 | .                      | 241.13                 | 95.03                |
| Middle Atlantic:     |        |                        |                 |                 |                   |                        |                        |                      |
| New Jersey           | 72.02  | .                      | .               | .               | .                 | .                      | 310.09                 | 63.83                |
| New York             | 110.67 | .                      | .               | .               | .                 | .                      | 211.78                 | 119.61               |
| Pennsylvania         | 158.12 | .                      | .               | .               | .                 | .                      | 320.53                 | 149.12               |
| East North Central:  |        |                        |                 |                 |                   |                        |                        |                      |
| Illinois             | 74.41  | .                      | .               | .               | .                 | .                      | 132.39                 | 86.10                |
| Indiana              | 69.71  | .                      | .               | .               | .                 | .                      | 138.91                 | 84.22                |
| Michigan             | 110.13 | .                      | .               | .               | .                 | .                      | 185.47                 | 98.07                |
| Ohio                 | 67.68  | .                      | .               | .               | .                 | .                      | 131.37                 | 57.21                |
| Wisconsin            | 114.19 | .                      | .               | .               | .                 | .                      | 233.13                 | 98.27                |
| West North Central:  |        |                        |                 |                 |                   |                        |                        |                      |
| Iowa                 | 142.53 | .                      | .               | .               | .                 | .                      | 171.47                 | 71.55                |
| Kansas               | 154.92 | .                      | .               | .               | .                 | .                      | 483.16                 | 88.48                |
| Minnesota            | 145.23 | .                      | .               | .               | .                 | .                      | 323.62                 | 117.79               |
| Missouri             | 75.22  | .                      | .               | .               | .                 | .                      | 222.58                 | 82.89                |
| Nebraska             | 72.23  | .                      | .               | .               | .                 | .                      | 149.08                 | 85.88                |
| North Dakota         | 97.69  | .                      | .               | .               | .                 | .                      | 192.06                 | 106.12               |
| South Dakota         | 151.10 | .                      | .               | .               | .                 | .                      | 175.81                 | 213.80               |
| South Atlantic:      |        |                        |                 |                 |                   |                        |                        |                      |
| Delaware             | 178.69 | .                      | .               | .               | .                 | .                      | 398.17                 | 138.84               |
| District of Columbia | 69.07  | .                      | .               | .               | .                 | .                      | 260.26 *               | 49.86                |
| Florida              | 75.99  | .                      | .               | .               | .                 | .                      | 229.03                 | 77.04                |
| Georgia              | 65.84  | .                      | .               | .               | .                 | .                      | 362.03                 | 89.86                |
| Maryland             | 137.64 | .                      | .               | .               | .                 | .                      | 211.19                 | 134.78               |
| North Carolina       | 58.26  | .                      | .               | .               | .                 | .                      | 326.20                 | 60.55                |
| South Carolina       | 36.21  | .                      | .               | .               | .                 | .                      | 89.08                  | 43.05                |
| Virginia             | 87.28  | .                      | .               | .               | .                 | .                      | 158.73                 | 101.32               |
| West Virginia        | 170.30 | .                      | .               | .               | .                 | .                      | 177.89                 | 205.71               |
| East South Central:  |        |                        |                 |                 |                   |                        |                        |                      |
| Alabama              | 61.01  | .                      | .               | .               | .                 | .                      | 80.92                  | 86.00                |
| Kentucky             | 60.64  | .                      | .               | .               | .                 | .                      | 181.19                 | 79.79                |
| Mississippi          | 125.42 | .                      | .               | .               | .                 | .                      | 537.41                 | 134.72               |
| Tennessee            | 89.38  | .                      | .               | .               | .                 | .                      | 155.48                 | 115.55               |
| West South Central:  |        |                        |                 |                 |                   |                        |                        |                      |
| Arkansas             | 127.03 | .                      | .               | .               | .                 | .                      | 232.64                 | 154.25               |
| Louisiana            | 115.01 | .                      | .               | .               | .                 | .                      | 251.32                 | 68.42                |
| Oklahoma             | 82.33  | .                      | .               | .               | .                 | .                      | 226.30                 | 73.87                |
| Texas                | 72.55  | .                      | .               | .               | .                 | .                      | 356.25                 | 84.29                |
| Mountain:            |        |                        |                 |                 |                   |                        |                        |                      |
| Arizona              | 105.02 | .                      | .               | .               | .                 | .                      | 195.12                 | 110.94               |
| Colorado             | 74.58  | .                      | .               | .               | .                 | .                      | 422.20                 | 99.49                |
| Idaho                | 114.01 | .                      | .               | .               | .                 | .                      | 284.51                 | 119.82               |
| Montana              | 126.69 | .                      | .               | .               | .                 | .                      | 279.38                 | 156.22               |
| Nevada               | 191.08 | .                      | .               | .               | .                 | .                      | 138.68                 | 257.51               |
| New Mexico           | 138.34 | .                      | .               | .               | .                 | .                      | 310.61                 | 132.34               |
| Utah                 | 60.14  | .                      | .               | .               | .                 | .                      | 186.76                 | 85.71                |
| Wyoming              | 68.19  | .                      | .               | .               | .                 | .                      | 232.78                 | 106.21               |
| Pacific:             |        |                        |                 |                 |                   |                        |                        |                      |
| Alaska               | 179.06 | .                      | .               | .               | .                 | .                      | 327.09                 | 74.46                |
| California           | 54.96  | .                      | .               | .               | .                 | .                      | 168.11                 | 61.95                |
| Hawaii               | 313.92 | .                      | .               | .               | .                 | .                      | 908.49                 | 293.61 *             |
| Oregon               | 99.42  | .                      | .               | .               | .                 | .                      | 319.11                 | 41.51                |
| Washington           | 90.46  | .                      | .               | .               | .                 | .                      | 141.37                 | 144.32               |

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