

**Table II.F.5(2004) 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 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        | 18    | 19                     | 19              | 19              | 18                | 17                     | 19                     | 18                   |
| New England:         |       |                        |                 |                 |                   |                        |                        |                      |
| Connecticut          | 18    | .                      | .               | .               | .                 | .                      | 20                     | 17                   |
| Maine                | 18    | .                      | .               | .               | .                 | .                      | 19                     | 18                   |
| Massachusetts        | 16    | .                      | .               | .               | .                 | .                      | 17                     | 16                   |
| New Hampshire        | 15    | .                      | .               | .               | .                 | .                      | 15                     | 15                   |
| Rhode Island         | 15    | .                      | .               | .               | .                 | .                      | 14                     | 15                   |
| Vermont              | 17    | .                      | .               | .               | .                 | .                      | 20                     | 16                   |
| Middle Atlantic:     |       |                        |                 |                 |                   |                        |                        |                      |
| New Jersey           | 17    | .                      | .               | .               | .                 | .                      | 21                     | 16                   |
| New York             | 17    | .                      | .               | .               | .                 | .                      | 18                     | 17                   |
| Pennsylvania         | 16    | .                      | .               | .               | .                 | .                      | 15                     | 16                   |
| East North Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Illinois             | 19    | .                      | .               | .               | .                 | .                      | 20                     | 19                   |
| Indiana              | 19    | .                      | .               | .               | .                 | .                      | 19                     | 19                   |
| Michigan             | 18    | .                      | .               | .               | .                 | .                      | 17                     | 19                   |
| Ohio                 | 18    | .                      | .               | .               | .                 | .                      | 17                     | 18                   |
| Wisconsin            | 18    | .                      | .               | .               | .                 | .                      | 21                     | 17                   |
| West North Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Iowa                 | 17    | .                      | .               | .               | .                 | .                      | 19                     | 16                   |
| Kansas               | 19    | .                      | .               | .               | .                 | .                      | 21                     | 19                   |
| Minnesota            | 18    | .                      | .               | .               | .                 | .                      | 18                     | 18                   |
| Missouri             | 19    | .                      | .               | .               | .                 | .                      | 20                     | 19                   |
| Nebraska             | 20    | .                      | .               | .               | .                 | .                      | 23                     | 19                   |
| North Dakota         | 19    | .                      | .               | .               | .                 | .                      | 20                     | 19                   |
| South Dakota         | 20    | .                      | .               | .               | .                 | .                      | 21                     | 19                   |
| South Atlantic:      |       |                        |                 |                 |                   |                        |                        |                      |
| Delaware             | 16    | .                      | .               | .               | .                 | .                      | 15                     | 16                   |
| District of Columbia | 14    | .                      | .               | .               | .                 | .                      | 12                     | 15                   |
| Florida              | 18    | .                      | .               | .               | .                 | .                      | 18                     | 18                   |
| Georgia              | 20    | .                      | .               | .               | .                 | .                      | 23                     | 20                   |
| Maryland             | 16    | .                      | .               | .               | .                 | .                      | 17                     | 16                   |
| North Carolina       | 21    | .                      | .               | .               | .                 | .                      | 22                     | 20                   |
| South Carolina       | 19    | .                      | .               | .               | .                 | .                      | 21                     | 18                   |
| Virginia             | 18    | .                      | .               | .               | .                 | .                      | 19                     | 18                   |
| West Virginia        | 17    | .                      | .               | .               | .                 | .                      | 14                     | 18                   |
| East South Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Alabama              | 23    | .                      | .               | .               | .                 | .                      | 25                     | 22                   |
| Kentucky             | 19    | .                      | .               | .               | .                 | .                      | 18                     | 19                   |
| Mississippi          | 23    | .                      | .               | .               | .                 | .                      | 27                     | 22                   |
| Tennessee            | 20    | .                      | .               | .               | .                 | .                      | 21                     | 20                   |
| West South Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Arkansas             | 20    | .                      | .               | .               | .                 | .                      | 22                     | 19                   |
| Louisiana            | 21    | .                      | .               | .               | .                 | .                      | 23                     | 21                   |
| Oklahoma             | 19    | .                      | .               | .               | .                 | .                      | 18                     | 19                   |
| Texas                | 20    | .                      | .               | .               | .                 | .                      | 22                     | 20                   |
| Mountain:            |       |                        |                 |                 |                   |                        |                        |                      |
| Arizona              | 18    | .                      | .               | .               | .                 | .                      | 20                     | 18                   |
| Colorado             | 19    | .                      | .               | .               | .                 | .                      | 23                     | 18                   |
| Idaho                | 24    | .                      | .               | .               | .                 | .                      | 29                     | 22                   |
| Montana              | 20    | .                      | .               | .               | .                 | .                      | 23                     | 19                   |
| Nevada               | 18    | .                      | .               | .               | .                 | .                      | 21                     | 17                   |
| New Mexico           | 19    | .                      | .               | .               | .                 | .                      | 23                     | 19                   |
| Utah                 | 17    | .                      | .               | .               | .                 | .                      | 19                     | 17                   |
| Wyoming              | 19    | .                      | .               | .               | .                 | .                      | 19                     | 19                   |
| Pacific:             |       |                        |                 |                 |                   |                        |                        |                      |
| Alaska               | 20    | .                      | .               | .               | .                 | .                      | 24                     | 19                   |
| California           | 16    | .                      | .               | .               | .                 | .                      | 19                     | 15                   |
| Hawaii               | 13    | .                      | .               | .               | .                 | .                      | 12                     | 14                   |
| Oregon               | 17    | .                      | .               | .               | .                 | .                      | 18                     | 17                   |
| Washington           | 19    | .                      | .               | .               | .                 | .                      | 19                     | 18                   |

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.

. Data suppressed due to high standard errors or no reported values in cell.

**Table II.F.5(2004) Standard error 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 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        | 0.11  | 0.29                   | 0.24            | 0.23            | 0.16              | 0.13                   | 0.09                   | 0.13                 |
| New England:         |       |                        |                 |                 |                   |                        |                        |                      |
| Connecticut          | 0.35  | .                      | .               | .               | .                 | .                      | 0.51                   | 0.40                 |
| Maine                | 0.72  | .                      | .               | .               | .                 | .                      | 0.49                   | 0.91                 |
| Massachusetts        | 0.29  | .                      | .               | .               | .                 | .                      | 0.95                   | 0.34                 |
| New Hampshire        | 0.35  | .                      | .               | .               | .                 | .                      | 0.60                   | 0.57                 |
| Rhode Island         | 0.36  | .                      | .               | .               | .                 | .                      | 0.42                   | 0.43                 |
| Vermont              | 0.60  | .                      | .               | .               | .                 | .                      | 1.50                   | 0.68                 |
| Middle Atlantic:     |       |                        |                 |                 |                   |                        |                        |                      |
| New Jersey           | 0.57  | .                      | .               | .               | .                 | .                      | 0.63                   | 0.51                 |
| New York             | 0.32  | .                      | .               | .               | .                 | .                      | 0.45                   | 0.48                 |
| Pennsylvania         | 0.52  | .                      | .               | .               | .                 | .                      | 0.64                   | 0.56                 |
| East North Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Illinois             | 0.22  | .                      | .               | .               | .                 | .                      | 0.75                   | 0.37                 |
| Indiana              | 0.37  | .                      | .               | .               | .                 | .                      | 0.97                   | 0.53                 |
| Michigan             | 0.97  | .                      | .               | .               | .                 | .                      | 1.17                   | 1.22                 |
| Ohio                 | 0.47  | .                      | .               | .               | .                 | .                      | 0.75                   | 0.48                 |
| Wisconsin            | 0.77  | .                      | .               | .               | .                 | .                      | 0.98                   | 0.92                 |
| West North Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Iowa                 | 0.61  | .                      | .               | .               | .                 | .                      | 1.36                   | 0.56                 |
| Kansas               | 0.66  | .                      | .               | .               | .                 | .                      | 0.89                   | 0.71                 |
| Minnesota            | 0.34  | .                      | .               | .               | .                 | .                      | 0.99                   | 0.43                 |
| Missouri             | 0.40  | .                      | .               | .               | .                 | .                      | 1.09                   | 0.49                 |
| Nebraska             | 0.64  | .                      | .               | .               | .                 | .                      | 1.84                   | 0.48                 |
| North Dakota         | 0.54  | .                      | .               | .               | .                 | .                      | 0.61                   | 0.55                 |
| South Dakota         | 0.65  | .                      | .               | .               | .                 | .                      | 1.09                   | 0.44                 |
| South Atlantic:      |       |                        |                 |                 |                   |                        |                        |                      |
| Delaware             | 0.80  | .                      | .               | .               | .                 | .                      | 1.01                   | 0.84                 |
| District of Columbia | 0.50  | .                      | .               | .               | .                 | .                      | 1.16                   | 0.57                 |
| Florida              | 0.37  | .                      | .               | .               | .                 | .                      | 0.36                   | 0.51                 |
| Georgia              | 0.49  | .                      | .               | .               | .                 | .                      | 1.02                   | 0.71                 |
| Maryland             | 0.21  | .                      | .               | .               | .                 | .                      | 0.80                   | 0.35                 |
| North Carolina       | 0.59  | .                      | .               | .               | .                 | .                      | 0.71                   | 0.67                 |
| South Carolina       | 0.52  | .                      | .               | .               | .                 | .                      | 0.59                   | 0.62                 |
| Virginia             | 0.35  | .                      | .               | .               | .                 | .                      | 0.86                   | 0.25                 |
| West Virginia        | 0.32  | .                      | .               | .               | .                 | .                      | 0.66                   | 0.51                 |
| East South Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Alabama              | 0.55  | .                      | .               | .               | .                 | .                      | 1.38                   | 0.56                 |
| Kentucky             | 0.21  | .                      | .               | .               | .                 | .                      | 0.89                   | 0.48                 |
| Mississippi          | 1.03  | .                      | .               | .               | .                 | .                      | 1.45                   | 0.97                 |
| Tennessee            | 0.40  | .                      | .               | .               | .                 | .                      | 0.77                   | 0.44                 |
| West South Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Arkansas             | 0.43  | .                      | .               | .               | .                 | .                      | 0.79                   | 0.43                 |
| Louisiana            | 0.83  | .                      | .               | .               | .                 | .                      | 2.71                   | 0.76                 |
| Oklahoma             | 0.41  | .                      | .               | .               | .                 | .                      | 0.78                   | 0.56                 |
| Texas                | 0.18  | .                      | .               | .               | .                 | .                      | 0.92                   | 0.26                 |
| Mountain:            |       |                        |                 |                 |                   |                        |                        |                      |
| Arizona              | 0.33  | .                      | .               | .               | .                 | .                      | 1.11                   | 0.33                 |
| Colorado             | 0.59  | .                      | .               | .               | .                 | .                      | 0.99                   | 0.52                 |
| Idaho                | 1.24  | .                      | .               | .               | .                 | .                      | 2.40                   | 1.44                 |
| Montana              | 0.84  | .                      | .               | .               | .                 | .                      | 2.67                   | 0.61                 |
| Nevada               | 0.75  | .                      | .               | .               | .                 | .                      | 0.72                   | 0.80                 |
| New Mexico           | 0.82  | .                      | .               | .               | .                 | .                      | 0.80                   | 1.10                 |
| Utah                 | 0.62  | .                      | .               | .               | .                 | .                      | 0.97                   | 0.69                 |
| Wyoming              | 1.00  | .                      | .               | .               | .                 | .                      | 1.44                   | 1.31                 |
| Pacific:             |       |                        |                 |                 |                   |                        |                        |                      |
| Alaska               | 0.77  | .                      | .               | .               | .                 | .                      | 3.16                   | 0.39                 |
| California           | 0.28  | .                      | .               | .               | .                 | .                      | 0.56                   | 0.36                 |
| Hawaii               | 0.48  | .                      | .               | .               | .                 | .                      | 0.93                   | 0.62                 |
| Oregon               | 0.54  | .                      | .               | .               | .                 | .                      | 0.71                   | 0.59                 |
| Washington           | 0.45  | .                      | .               | .               | .                 | .                      | 0.98                   | 0.53                 |

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