

**Table II.F.3 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, 2015**

| 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        | 2,871 | 4,184                  | 4,082           | 3,780           | 3,007             | 2,538                  | 4,068                  | 2,704                |
| New England:         |       |                        |                 |                 |                   |                        |                        |                      |
| Connecticut          | 3,578 | --                     | --              | 5,332           | 3,443             | 3,097                  | 5,272                  | 3,251                |
| Maine                | 3,637 | 7,490                  | --              | 4,312           | 3,276             | 2,522                  | 7,527                  | 2,948                |
| Massachusetts        | 2,363 | --                     | --              | 3,453           | 2,242             | 2,129                  | 3,121                  | 2,259                |
| New Hampshire        | 4,143 | --                     | 6,162           | 5,641           | 5,108             | 3,026                  | 5,874                  | 3,708                |
| Rhode Island         | 3,083 | --                     | --              | 3,316           | 2,988             | 3,001*                 | 3,111                  | 3,073                |
| Vermont              | 3,471 | --                     | 4,763           | 4,015           | 4,241             | 2,348                  | 4,440                  | 3,217                |
| Middle Atlantic:     |       |                        |                 |                 |                   |                        |                        |                      |
| New Jersey           | 3,098 | --                     | --              | 4,288           | 2,905             | 2,578                  | 4,452                  | 2,761                |
| New York             | 2,574 | 3,196                  | 3,494           | 2,368           | 2,542             | 2,442                  | 3,310                  | 2,439                |
| Pennsylvania         | 2,740 | --                     | --              | 3,571           | 3,094*            | 2,284                  | 3,799                  | 2,567                |
| East North Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Illinois             | 2,703 | --                     | --              | 4,016*          | 2,487             | 2,466                  | 3,669                  | 2,525                |
| Indiana              | 3,175 | --                     | --              | 6,056           | 3,964             | 2,378                  | 6,435                  | 2,937                |
| Michigan             | 2,853 | --                     | 2,996           | 3,566           | 3,372             | 2,410                  | 3,303                  | 2,753                |
| Ohio                 | 2,643 | --                     | 3,354           | 3,153           | 2,167             | 2,574                  | 4,202                  | 2,440                |
| Wisconsin            | 3,497 | --                     | --              | 4,278           | 3,839             | 3,073                  | 4,711                  | 3,312                |
| West North Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Iowa                 | 3,294 | 4,345                  | --              | 3,565           | 2,495             | 3,433                  | 3,938                  | 3,202                |
| Kansas               | 2,242 | --                     | 2,734           | 1,589           | 2,595             | 2,108                  | 2,434                  | 2,209                |
| Minnesota            | 3,545 | --                     | 4,265           | 4,799           | 4,605             | 2,926                  | 4,522                  | 3,430                |
| Missouri             | 3,163 | --                     | --              | 6,213           | 2,511             | 2,972                  | 4,398                  | 3,056                |
| Nebraska             | 3,204 | --                     | --              | 3,484           | 3,721             | 2,743                  | 4,415                  | 3,065                |
| North Dakota         | 2,802 | --                     | 2,060           | 2,506           | 2,995             | 2,801                  | 2,759                  | 2,810                |
| South Dakota         | 3,012 | --                     | 3,272           | 3,565           | 3,543             | 2,588                  | 3,602                  | 2,897                |
| South Atlantic:      |       |                        |                 |                 |                   |                        |                        |                      |
| Delaware             | 2,034 | --                     | --              | 4,472           | 3,352             | 1,668                  | 3,724                  | 1,919                |
| District of Columbia | 1,976 | --                     | --              | 1,961           | 1,601             | 2,103                  | 2,399                  | 1,931                |
| Florida              | 3,250 | --                     | --              | 6,060           | 4,189             | 2,874                  | 5,231                  | 3,089                |
| Georgia              | 3,145 | --                     | --              | 4,601           | 3,129             | 2,888                  | 4,883                  | 2,991                |
| Maryland             | 2,022 | --                     | --              | 3,015           | 2,072             | 1,744                  | 2,702                  | 1,941                |
| North Carolina       | 3,033 | --                     | --              | 3,029           | 4,054             | 2,736                  | 4,140                  | 2,916                |
| South Carolina       | 2,888 | --                     | --              | 2,753           | 3,988             | 2,614                  | 3,622                  | 2,840                |
| Virginia             | 2,194 | --                     | --              | 2,352           | 1,843             | 2,195                  | 2,714                  | 2,133                |
| West Virginia        | 2,328 | --                     | --              | 3,645*          | 1,672             | 2,378                  | 3,109                  | 2,202                |
| East South Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Alabama              | 1,775 | --                     | --              | 1,836           | 1,475             | 1,810                  | 2,363                  | 1,678                |
| Kentucky             | 2,658 | --                     | --              | 3,742           | 2,014             | 2,427                  | 5,213                  | 2,413                |
| Mississippi          | 2,494 | --                     | --              | --              | 2,605             | 2,319                  | --                     | 2,445                |
| Tennessee            | 3,136 | --                     | --              | 4,521           | 4,571             | 2,274                  | 4,586                  | 2,978                |
| West South Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Arkansas             | 2,628 | --                     | --              | 4,153           | 2,042             | 2,475                  | 4,131                  | 2,407                |
| Louisiana            | 2,628 | --                     | --              | 3,854           | 2,749             | 2,381                  | 2,847                  | 2,602                |
| Oklahoma             | 2,829 | --                     | --              | 4,801           | 2,728             | 2,484                  | 3,828                  | 2,701                |
| Texas                | 3,288 | 6,662                  | 5,358           | 4,299           | 4,275             | 2,702                  | 5,370                  | 3,045                |
| Mountain:            |       |                        |                 |                 |                   |                        |                        |                      |
| Arizona              | 3,005 | --                     | --              | 3,702           | 2,380             | 2,968                  | 4,346                  | 2,867                |
| Colorado             | 3,090 | --                     | 5,477           | --              | 4,656             | 2,491                  | 4,566                  | 2,912                |
| Idaho                | 2,823 | --                     | --              | --              | 2,909             | 2,567                  | 3,525                  | 2,736                |
| Montana              | 3,234 | --                     | --              | 4,791           | 3,095             | 2,603                  | 4,081                  | 2,984                |
| Nevada               | 1,632 | --                     | --              | --              | 3,823             | 1,335                  | 4,022                  | 1,463                |
| New Mexico           | 2,764 | --                     | --              | 3,095           | 3,116*            | 2,653                  | 2,824                  | 2,758                |
| Utah                 | 3,231 | --                     | 3,420           | 3,453           | 3,449             | 3,093                  | 3,236                  | 3,230                |
| Wyoming              | 3,639 | --                     | --              | 4,127           | 3,592             | 2,827                  | 5,282                  | 3,175                |
| Pacific:             |       |                        |                 |                 |                   |                        |                        |                      |
| Alaska               | 2,629 | --                     | --              | --              | 2,404             | 2,452                  | 4,076                  | 2,419                |
| California           | 2,699 | 4,009                  | 3,455           | 4,767           | 2,574             | 2,356                  | 4,238                  | 2,453                |
| Hawaii               | 2,275 | --                     | --              | --              | 2,193*            | 2,216                  | --                     | 2,282                |
| Oregon               | 2,462 | --                     | --              | 2,446           | 2,626             | 1,884                  | 3,793*                 | 2,178                |
| Washington           | 2,751 | --                     | --              | 2,569           | 2,521             | 2,697                  | 3,387                  | 2,623                |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2015 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.

**Table II.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 private-sector establishments by firm size and State: United States, 2015**

| 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        | 35.40  | 168.76                 | 159.14          | 130.13          | 95.71             | 39.16                  | 104.08                 | 36.43                |
| New England:         |        |                        |                 |                 |                   |                        |                        |                      |
| Connecticut          | 219.77 | --                     | --              | 765.54          | 602.79            | 269.81                 | 554.33                 | 238.47               |
| Maine                | 302.34 | 1,081.08               | --              | 635.29          | 606.18            | 235.48                 | 843.52                 | 252.22               |
| Massachusetts        | 148.04 | --                     | --              | 754.04          | 254.63            | 151.33                 | 266.28                 | 160.61               |
| New Hampshire        | 224.13 | --                     | 1,169.96        | 841.99          | 499.29            | 192.73                 | 725.62                 | 205.42               |
| Rhode Island         | 449.50 | --                     | --              | 212.73          | 782.79            | 956.47*                | 168.79                 | 605.25               |
| Vermont              | 338.48 | --                     | 1,369.89        | 408.14          | 629.42            | 415.40                 | 675.12                 | 371.52               |
| Middle Atlantic:     |        |                        |                 |                 |                   |                        |                        |                      |
| New Jersey           | 180.86 | --                     | --              | 429.53          | 584.72            | 158.99                 | 438.33                 | 181.99               |
| New York             | 135.00 | 393.20                 | 339.28          | 398.16          | 394.87            | 153.01                 | 243.25                 | 151.18               |
| Pennsylvania         | 244.74 | --                     | --              | 721.59          | 959.99*           | 182.36                 | 518.09                 | 270.89               |
| East North Central:  |        |                        |                 |                 |                   |                        |                        |                      |
| Illinois             | 197.74 | --                     | --              | 1,215.49*       | 357.51            | 212.08                 | 840.25                 | 179.23               |
| Indiana              | 234.97 | --                     | --              | 865.71          | 327.15            | 219.01                 | 536.36                 | 233.53               |
| Michigan             | 209.25 | --                     | 422.61          | 428.18          | 702.13            | 258.08                 | 301.13                 | 246.80               |
| Ohio                 | 184.99 | --                     | 489.57          | 500.73          | 388.64            | 207.09                 | 412.10                 | 189.14               |
| Wisconsin            | 211.26 | --                     | --              | 625.57          | 614.00            | 203.74                 | 602.04                 | 216.57               |
| West North Central:  |        |                        |                 |                 |                   |                        |                        |                      |
| Iowa                 | 203.32 | 761.67                 | --              | 498.51          | 349.67            | 282.92                 | 425.45                 | 224.29               |
| Kansas               | 160.72 | --                     | 421.34          | 425.78          | 218.68            | 191.45                 | 326.27                 | 179.34               |
| Minnesota            | 223.82 | --                     | 1,142.49        | 505.86          | 413.58            | 259.56                 | 607.73                 | 234.74               |
| Missouri             | 230.82 | --                     | --              | 842.40          | 561.52            | 235.79                 | 392.53                 | 244.65               |
| Nebraska             | 186.02 | --                     | --              | 537.74          | 505.82            | 178.97                 | 599.10                 | 193.21               |
| North Dakota         | 170.46 | --                     | 305.53          | 517.70          | 373.59            | 208.47                 | 355.51                 | 191.23               |
| South Dakota         | 189.26 | --                     | 368.24          | 356.97          | 339.17            | 259.18                 | 265.89                 | 212.59               |
| South Atlantic:      |        |                        |                 |                 |                   |                        |                        |                      |
| Delaware             | 276.80 | --                     | --              | 474.02          | 454.40            | 234.19                 | 498.73                 | 268.67               |
| District of Columbia | 207.54 | --                     | --              | 363.26          | 305.63            | 315.94                 | 298.79                 | 224.86               |
| Florida              | 151.34 | --                     | --              | 988.06          | 453.33            | 145.47                 | 641.27                 | 146.36               |
| Georgia              | 165.36 | --                     | --              | 557.54          | 451.62            | 195.79                 | 445.23                 | 173.19               |
| Maryland             | 150.50 | --                     | --              | 612.72          | 280.57            | 176.95                 | 466.52                 | 160.09               |
| North Carolina       | 212.28 | --                     | --              | 751.46          | 526.86            | 227.25                 | 609.44                 | 215.64               |
| South Carolina       | 175.13 | --                     | --              | 561.12          | 427.30            | 200.20                 | 651.78                 | 180.56               |
| Virginia             | 124.82 | --                     | --              | 264.91          | 241.22            | 161.66                 | 417.95                 | 129.65               |
| West Virginia        | 236.64 | --                     | --              | 1,107.91*       | 294.46            | 301.91                 | 832.48                 | 230.43               |
| East South Central:  |        |                        |                 |                 |                   |                        |                        |                      |
| Alabama              | 156.57 | --                     | --              | 499.95          | 213.46            | 248.09                 | 402.49                 | 159.21               |
| Kentucky             | 201.20 | --                     | --              | 578.68          | 389.77            | 224.49                 | 674.92                 | 183.52               |
| Mississippi          | 155.65 | --                     | --              | --              | 229.10            | 183.00                 | --                     | 162.79               |
| Tennessee            | 189.61 | --                     | --              | 486.08          | 582.96            | 218.62                 | 501.52                 | 200.27               |
| West South Central:  |        |                        |                 |                 |                   |                        |                        |                      |
| Arkansas             | 193.89 | --                     | --              | 499.79          | 366.24            | 228.89                 | 418.96                 | 197.99               |
| Louisiana            | 157.84 | --                     | --              | 516.87          | 386.64            | 182.07                 | 469.46                 | 167.36               |
| Oklahoma             | 176.99 | --                     | --              | 700.21          | 348.85            | 193.46                 | 433.49                 | 188.89               |
| Texas                | 164.60 | 847.03                 | 752.06          | 381.73          | 510.03            | 184.59                 | 490.23                 | 168.58               |
| Mountain:            |        |                        |                 |                 |                   |                        |                        |                      |
| Arizona              | 231.07 | --                     | --              | 847.51          | 481.13            | 259.59                 | 794.91                 | 236.53               |
| Colorado             | 220.69 | --                     | 960.87          | --              | 647.53            | 209.43                 | 671.79                 | 228.78               |
| Idaho                | 427.87 | --                     | --              | --              | 417.51            | 652.18                 | 658.23                 | 473.10               |
| Montana              | 206.15 | --                     | --              | 539.65          | 435.85            | 268.22                 | 430.45                 | 228.09               |
| Nevada               | 409.57 | --                     | --              | --              | 569.36            | 368.49                 | 692.90                 | 384.45               |
| New Mexico           | 241.27 | --                     | --              | 519.25          | 962.70*           | 199.33                 | 530.31                 | 259.43               |
| Utah                 | 150.87 | --                     | 441.46          | 404.64          | 470.38            | 173.43                 | 221.13                 | 176.79               |
| Wyoming              | 296.50 | --                     | --              | 552.47          | 557.73            | 444.10                 | 638.05                 | 307.11               |
| Pacific:             |        |                        |                 |                 |                   |                        |                        |                      |
| Alaska               | 200.69 | --                     | --              | --              | 389.14            | 203.28                 | 743.71                 | 190.33               |
| California           | 117.85 | 579.17                 | 511.77          | 619.39          | 259.58            | 112.40                 | 414.37                 | 106.87               |
| Hawaii               | 368.87 | --                     | --              | --              | 913.78*           | 453.33                 | --                     | 397.05               |
| Oregon               | 292.13 | --                     | --              | 577.35          | 382.76            | 205.86                 | 1,222.77*              | 183.30               |
| Washington           | 197.01 | --                     | --              | 498.27          | 303.40            | 276.45                 | 551.73                 | 210.59               |

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