

Table II.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 private-sector establishments by firm size and State: United States, 2016

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	4,099	4,247	4,375	4,516	4,217	3,895	4,420	4,036
New England:								
Connecticut	4,833	4,396	4,427	4,314	4,344	5,233	4,539	4,896
Maine	4,353	4,536	5,194	5,079	4,061	4,135	4,952	4,204
Massachusetts	3,820	3,446	3,567	4,203	4,241	3,634	3,755	3,832
New Hampshire	4,445	--	4,526	4,085	5,520	3,952	4,469	4,440
Rhode Island	3,897	3,993	4,621	4,037	4,231	3,480	4,177	3,806
Vermont	4,108	4,116	3,877	3,789	4,219	4,281	3,940	4,172
Middle Atlantic:								
New Jersey	3,962	4,972	4,458	4,083	4,102	3,677	4,655	3,786
New York	4,343	4,225	4,301	4,868	4,441	4,159	4,492	4,305
Pennsylvania	4,195	3,673	4,356	3,968	5,005	3,901	4,291	4,176
East North Central:								
Illinois	3,583	--	--	3,725	3,685	3,378	4,095	3,495
Indiana	4,108	--	--	4,993	3,931	3,877	4,786	4,009
Michigan	4,351	--	3,949	5,126	4,566	4,201	4,202	4,377
Ohio	3,843	3,942	3,906	3,580	4,248	3,701	3,767	3,860
Wisconsin	3,821	--	4,623	4,123	4,324	3,466	4,133	3,763
West North Central:								
Iowa	3,501	--	2,758	4,351	3,770	3,271	3,316	3,534
Kansas	4,100	3,521	3,733	4,026	3,979	4,355	3,852	4,158
Minnesota	3,779	--	4,089	3,990	3,664	3,722	4,088	3,730
Missouri	4,110	--	4,569	4,211	4,075	4,089	4,395	4,062
Nebraska	4,002	--	--	4,330	3,224	4,219	4,251	3,964
North Dakota	3,467	3,461	2,028	2,938	3,814	3,851	2,817	3,663
South Dakota	4,356	3,855	5,589	4,322	4,792	3,862	4,609	4,277
South Atlantic:								
Delaware	4,509	--	4,282	5,584	4,795	4,175	4,522	4,507
District of Columbia	3,428	--	2,969	3,203	2,766	3,939	3,140	3,482
Florida	4,352	5,154	5,926	5,094	4,930	3,800	5,421	4,193
Georgia	4,350	--	4,830	4,927	4,201	4,216	4,675	4,305
Maryland	3,796	--	4,230	4,313	3,913	3,600	4,494	3,664
North Carolina	4,428	3,632	3,802	5,095	4,851	4,068	4,457	4,423
South Carolina	4,278	--	3,811	4,907	4,652	4,057	3,629	4,366
Virginia	3,882	3,742	3,886	4,075	3,495	3,988	3,730	3,908
West Virginia	4,571	--	4,276	4,839	4,973	4,413	4,721	4,547
East South Central:								
Alabama	3,953	--	4,535	4,780	3,363	3,886	4,810	3,802
Kentucky	3,990	--	4,974	4,281	4,356	3,699	4,460	3,908
Mississippi	3,577	--	--	3,734	3,789	3,610	3,068	3,658
Tennessee	4,142	--	--	5,094	4,513	3,702	4,904	4,031
West South Central:								
Arkansas	4,057	--	3,595	4,539	3,586	4,188	3,769	4,099
Louisiana	4,391	--	4,009	4,135	3,989	4,800	3,891	4,497
Oklahoma	4,165	4,851	5,427	4,352	3,942	3,864	4,870	3,968
Texas	4,435	4,090	4,725	5,191	4,596	4,158	4,770	4,378
Mountain:								
Arizona	4,364	--	3,699	4,900	4,643	4,126	4,871	4,297
Colorado	4,172	4,378	5,353	4,722	3,929	3,888	4,874	4,001
Idaho	4,087	--	4,275	4,770	4,408	3,663	4,087	4,088
Montana	3,681	--	3,768	3,896	3,613	3,595	3,880	3,620
Nevada	5,059	5,397	5,088	5,037	5,731	4,768	5,087	5,054
New Mexico	4,355	--	4,769	4,567	3,757	4,426	4,728	4,275
Utah	4,142	--	--	3,925	4,071	4,257	3,951	4,174
Wyoming	4,349	5,369	4,690	4,513	3,864	4,195	4,695	4,219
Pacific:								
Alaska	4,298	--	--	4,612	4,359	4,136	4,566	4,249
California	3,821	4,581	4,230	4,280	3,693	3,602	4,449	3,667
Hawaii	2,914	2,778	2,527	2,722	2,563	3,305	2,836	2,937
Oregon	4,280	4,352	4,694	5,250	4,818	3,512	4,747	4,149
Washington	3,793	--	4,269	4,459	3,208	3,576	4,716	3,534

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2016 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.

Table II.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 private-sector establishments by firm size and State: United States, 2016

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	23.80	104.43	95.20	56.70	52.88	32.54	52.71	26.49
New England:								
Connecticut	197.36	457.20	381.65	270.67	247.55	281.28	249.77	228.51
Maine	151.91	672.14	449.60	277.48	263.71	261.41	288.62	177.19
Massachusetts	139.67	594.87	445.27	336.25	251.11	194.94	326.04	154.50
New Hampshire	178.92	--	433.00	319.41	260.51	249.59	254.21	210.33
Rhode Island	144.64	551.92	454.15	400.63	318.70	161.54	296.22	163.84
Vermont	253.89	549.16	393.81	328.11	649.37	306.26	269.11	333.60
Middle Atlantic:								
New Jersey	99.67	271.35	310.17	279.05	226.30	135.31	174.33	114.22
New York	115.46	355.55	352.07	200.42	205.68	193.36	190.43	136.18
Pennsylvania	139.35	507.22	449.73	353.95	288.51	179.74	271.56	157.35
East North Central:								
Illinois	138.41	--	--	386.73	294.62	162.62	463.60	140.31
Indiana	126.76	--	--	279.07	310.10	157.33	218.82	141.07
Michigan	139.18	--	450.28	411.98	396.77	173.28	277.40	156.23
Ohio	100.80	403.64	317.39	240.18	229.41	136.45	200.64	115.21
Wisconsin	137.54	--	634.26	317.19	291.10	174.66	299.01	152.77
West North Central:								
Iowa	131.12	--	390.47	295.95	265.83	180.88	287.79	146.37
Kansas	166.58	506.81	329.56	393.72	254.22	273.78	329.86	188.56
Minnesota	125.15	--	402.10	282.41	259.47	171.72	282.08	137.43
Missouri	123.22	--	450.01	303.53	294.39	142.34	256.37	136.60
Nebraska	135.79	--	--	369.09	218.20	182.65	335.43	148.65
North Dakota	149.08	449.51	300.89	280.32	282.97	243.65	245.74	175.95
South Dakota	155.39	357.54	558.88	199.36	400.33	171.88	305.89	178.88
South Atlantic:								
Delaware	166.47	--	487.04	385.83	336.20	217.56	360.96	184.28
District of Columbia	220.49	--	407.97	321.75	177.34	386.93	242.81	255.54
Florida	133.17	515.79	803.71	358.68	315.12	133.80	399.15	139.72
Georgia	150.17	--	583.75	228.90	534.36	157.21	294.58	165.49
Maryland	163.83	--	417.36	323.15	395.84	230.34	272.33	185.34
North Carolina	118.96	571.39	521.75	315.48	191.53	170.76	299.83	129.86
South Carolina	130.21	--	529.52	294.23	271.53	174.52	258.88	142.72
Virginia	116.97	464.45	394.31	287.03	263.15	168.11	253.89	129.69
West Virginia	185.55	--	831.64	720.55	409.89	230.10	481.04	200.95
East South Central:								
Alabama	137.52	--	502.10	386.06	304.42	179.29	292.72	151.60
Kentucky	118.83	--	469.81	278.68	270.84	151.74	259.65	130.77
Mississippi	158.64	--	--	480.08	300.65	224.77	344.55	174.72
Tennessee	151.24	--	--	320.48	414.74	172.88	328.06	166.52
West South Central:								
Arkansas	148.19	--	453.47	416.38	298.49	180.68	328.96	161.86
Louisiana	169.11	--	327.98	292.50	299.34	238.87	251.60	193.91
Oklahoma	142.50	545.11	785.10	279.02	240.32	172.87	385.26	138.07
Texas	97.19	460.25	401.08	233.37	219.60	127.81	244.28	105.60
Mountain:								
Arizona	159.58	--	426.96	598.68	281.93	196.80	610.03	159.48
Colorado	145.49	484.91	1,144.68	324.83	228.20	158.42	470.40	136.21
Idaho	216.39	--	594.34	343.20	461.62	344.34	366.08	256.11
Montana	130.74	--	380.53	362.95	185.04	221.11	256.75	150.96
Nevada	162.41	928.97	568.72	399.16	330.64	214.23	391.96	178.32
New Mexico	221.03	--	548.07	345.92	261.41	369.89	325.82	265.74
Utah	120.31	--	--	263.39	191.81	166.39	326.43	128.35
Wyoming	201.21	840.85	920.25	413.16	328.55	264.38	489.29	202.23
Pacific:								
Alaska	153.49	--	--	266.47	339.66	211.85	340.89	169.85
California	79.69	276.30	239.50	199.50	140.98	127.13	145.97	93.13
Hawaii	73.08	101.32	106.80	189.82	80.26	145.98	131.84	86.46
Oregon	196.97	373.19	353.48	352.28	372.36	273.22	222.91	238.09
Washington	124.06	--	333.13	258.70	233.14	188.83	230.07	137.17

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2016 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.