

**Table II.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 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	7,881	8,283	7,948	8,567	7,906	7,749	8,330	7,820
New England:								
Connecticut	9,672	--	8,139	10,316	8,445	10,037	9,447	9,718
Maine	7,892	--	9,951	9,608	8,063	7,219	9,802	7,530
Massachusetts	8,217	--	7,385	8,979	8,275	8,166	8,055	8,242
New Hampshire	9,262	--	--	10,078	10,559	8,608	9,461	9,226
Rhode Island	7,844	--	--	8,884	8,224	7,337	7,398	7,931
Vermont	7,484	--	7,577	5,909	7,469	7,806	7,298	7,518
Middle Atlantic:								
New Jersey	7,219	8,423	6,973	7,748	7,474	6,964	7,881	7,085
New York	8,546	8,568	7,811	9,420	9,205	8,266	8,541	8,547
Pennsylvania	7,917	--	7,345	8,955	9,987	7,265	8,823	7,840
East North Central:								
Illinois	6,976	--	--	7,129	8,765	6,372	8,918	6,653
Indiana	8,095	--	--	8,965	8,074	8,036	8,072	8,099
Michigan	8,104	--	--	8,255	7,333	8,274	9,311	7,907
Ohio	7,327	--	--	6,667	8,482	7,173	6,964	7,390
Wisconsin	6,784	--	3,901	6,469	7,015	7,219	4,788	7,120
West North Central:								
Iowa	6,559	--	7,431	7,453	6,994	6,108	7,081	6,468
Kansas	7,808	--	--	7,457	6,707	8,786	7,083	7,948
Minnesota	6,947	--	--	9,417	6,391	6,744	7,998	6,846
Missouri	8,134	--	--	8,051	8,845	7,904	8,616	8,087
Nebraska	7,875	--	--	8,575	6,465	8,019	9,221	7,680
North Dakota	6,934	--	--	6,247	6,321	7,580	6,388	7,036
South Dakota	8,104	--	--	9,488	8,050	7,631	9,115	7,938
South Atlantic:								
Delaware	8,539	--	--	10,552	10,012	8,237	7,817	8,599
District of Columbia	6,679	--	--	6,081	6,217	7,048	6,180	6,759
Florida	8,040	--	--	10,697	8,786	7,708	7,706	8,066
Georgia	8,258	--	--	8,590	7,374	8,415	7,658	8,311
Maryland	7,158	--	--	8,003	7,350	6,972	8,106	7,064
North Carolina	8,047	--	--	9,007	8,048	8,052	7,606	8,097
South Carolina	8,080	--	--	10,690	8,851	7,697	8,403	8,055
Virginia	7,466	--	7,696	8,142	6,385	7,665	8,089	7,389
West Virginia	9,229	--	--	10,804	7,485	9,694	8,851	9,259
East South Central:								
Alabama	7,292	--	--	9,052	6,428	7,302	8,704	7,146
Kentucky	8,707	--	--	8,325	7,899	8,963	8,810	8,697
Mississippi	8,005	--	--	6,743	7,919	8,178	8,845	7,901
Tennessee	7,938	--	--	9,760	8,329	7,696	8,994	7,889
West South Central:								
Arkansas	7,552	--	--	7,067	7,038	7,914	7,153	7,598
Louisiana	8,561	--	8,105	7,661	9,252	8,462	8,137	8,634
Oklahoma	8,870	--	--	8,850	8,869	8,111	10,979	8,333
Texas	8,835	7,440	10,402	10,636	8,205	8,809	9,196	8,798
Mountain:								
Arizona	7,772	--	--	7,558	7,932	7,622	8,701	7,675
Colorado	7,935	--	--	9,045	7,876	7,512	9,947	7,625
Idaho	7,949	--	--	8,674	7,611	7,870	8,116	7,933
Montana	7,002	--	--	8,157	7,065	6,241	9,584	6,420
Nevada	9,975	--	--	9,324	10,929	10,125	7,817	10,269
New Mexico	9,344	--	--	9,884	7,527	9,677	10,183	9,249
Utah	7,925	--	--	6,860	6,986	8,432	7,434	8,025
Wyoming	7,914	--	--	8,970	7,518	7,910	7,299	8,072
Pacific:								
Alaska	8,418	--	--	8,439	6,395	9,042	8,941	8,331
California	7,505	9,076	7,510	8,581	7,064	7,382	8,573	7,340
Hawaii	7,685	--	--	7,074	7,854	7,819	6,876	7,806
Oregon	7,660	--	--	9,150	8,652	6,926	10,148	7,337
Washington	7,536	--	--	8,284	6,058	7,475	9,297	7,276

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.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 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	67.11	248.41	284.39	185.16	126.13	91.01	155.24	73.17
New England:								
Connecticut	395.22	--	1,068.70	1,187.25	516.54	495.62	947.82	429.83
Maine	318.93	--	1,057.35	1,003.77	698.41	395.24	646.66	344.61
Massachusetts	466.11	--	715.86	810.14	793.45	722.84	536.34	532.30
New Hampshire	466.69	--	--	1,166.91	544.08	738.42	799.70	531.93
Rhode Island	419.95	--	--	1,085.28	894.04	451.12	843.86	470.97
Vermont	400.38	--	1,167.05	709.83	748.52	636.08	754.11	454.30
Middle Atlantic:								
New Jersey	212.40	875.56	864.00	556.55	446.75	278.55	536.14	229.48
New York	271.25	906.90	1,254.70	400.71	519.74	385.31	603.84	301.00
Pennsylvania	486.57	--	1,004.77	780.71	700.54	604.07	658.36	520.64
East North Central:								
Illinois	383.20	--	--	1,063.18	905.54	416.53	1,128.66	385.17
Indiana	354.92	--	--	502.13	764.19	466.08	924.95	383.59
Michigan	346.87	--	--	1,180.82	794.61	418.09	690.33	383.81
Ohio	265.07	--	--	679.20	773.49	306.48	765.91	280.41
Wisconsin	397.79	--	946.65	666.01	744.13	542.78	814.11	424.04
West North Central:								
Iowa	267.09	--	1,075.98	842.77	588.96	314.02	648.60	290.42
Kansas	460.54	--	--	692.27	569.57	812.20	743.73	527.49
Minnesota	537.32	--	--	1,810.69	541.89	697.67	677.11	578.96
Missouri	303.95	--	--	782.18	540.89	343.69	1,806.24	283.07
Nebraska	312.14	--	--	952.01	656.90	382.30	796.08	330.35
North Dakota	401.90	--	--	555.50	391.16	753.07	631.76	465.20
South Dakota	321.51	--	--	564.15	676.11	457.91	618.39	359.12
South Atlantic:								
Delaware	462.26	--	--	1,231.09	885.80	536.03	1,115.38	494.10
District of Columbia	421.91	--	--	469.91	553.40	637.54	566.56	477.45
Florida	300.63	--	--	1,976.51	681.41	331.13	920.88	316.22
Georgia	376.32	--	--	662.03	903.42	461.51	755.83	402.22
Maryland	402.13	--	--	672.43	815.25	520.16	536.75	435.98
North Carolina	288.90	--	--	778.11	700.92	353.60	762.09	311.19
South Carolina	361.25	--	--	809.10	811.47	435.32	746.70	384.39
Virginia	297.49	--	827.36	806.30	715.45	353.92	647.25	322.96
West Virginia	562.82	--	--	712.05	846.74	686.75	993.79	600.47
East South Central:								
Alabama	294.55	--	--	1,037.79	839.35	309.98	1,065.89	307.42
Kentucky	646.06	--	--	609.26	1,295.74	827.51	941.33	702.46
Mississippi	472.71	--	--	1,708.29	922.43	613.29	879.78	517.22
Tennessee	436.31	--	--	744.69	640.42	554.90	702.19	455.42
West South Central:								
Arkansas	476.86	--	--	1,412.82	1,092.75	594.41	682.98	526.47
Louisiana	340.63	--	717.53	609.53	769.83	463.56	540.65	388.01
Oklahoma	342.96	--	--	622.35	842.27	364.26	921.46	345.98
Texas	256.92	1,154.84	943.11	1,040.60	408.91	328.71	902.18	268.10
Mountain:								
Arizona	265.09	--	--	933.08	603.26	319.44	807.64	277.61
Colorado	314.86	--	--	956.73	483.69	419.79	995.15	316.06
Idaho	499.82	--	--	894.49	594.80	746.77	739.51	541.94
Montana	475.27	--	--	1,126.07	482.40	629.74	922.99	486.96
Nevada	420.19	--	--	1,607.77	912.80	522.86	901.13	452.77
New Mexico	506.47	--	--	975.75	672.31	691.20	970.57	559.47
Utah	395.64	--	--	618.96	467.89	592.19	689.08	448.29
Wyoming	323.21	--	--	737.64	658.90	414.90	785.80	344.92
Pacific:								
Alaska	418.66	--	--	610.83	972.72	489.76	809.98	467.71
California	254.38	574.85	855.67	483.90	407.99	368.49	459.31	288.32
Hawaii	173.47	--	--	151.82	389.31	232.54	335.80	193.42
Oregon	472.68	--	--	660.99	861.00	567.80	733.26	493.99
Washington	367.53	--	--	725.37	938.54	435.63	971.10	372.45

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.

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