

Table II.F.20 Average coinsurance (in percentages) for an office visit to a specialist physician per employee enrolled in a health insurance plan that had a specialist physician coinsurance 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	20.7	24.5	23.8	23.4	20.5	20.2	23.9	20.4
New England:								
Connecticut	19.7	--	--	--	18.0	19.6	23.8	19.3
Maine	23.1	--	--	21.8	22.2	23.2	24.8	22.7
Massachusetts	19.2	--	--	--	19.6	18.9	--	19.0
New Hampshire	18.0	--	--	--	--	16.9	--	18.0
Rhode Island	18.5	--	--	--	--	19.0	--	18.6
Vermont	21.5	--	--	--	20.4	19.3	28.9	20.5
Middle Atlantic:								
New Jersey	21.8	--	--	--	22.9	21.2	25.5	21.4
New York	20.2	--	--	23.7	17.2	19.9	22.8	19.9
Pennsylvania	18.4	--	--	--	16.3	18.8	--	18.4
East North Central:								
Illinois	21.0	--	--	--	19.1	21.0	--	21.0
Indiana	19.6	--	--	22.6	17.4	17.5	30.4	17.8
Michigan	20.7	--	--	--	--	21.2	--	20.7
Ohio	20.7	--	--	20.1	18.5	21.0	22.9	20.4
Wisconsin	20.4	--	--	20.0	18.4	21.6	18.5	20.6
West North Central:								
Iowa	20.7	--	--	21.0	22.3	20.1	21.6	20.6
Kansas	22.0	--	--	32.4	23.8	17.1	31.0	19.7
Minnesota	21.6	--	22.9	24.5	22.8	20.4	22.8	21.4
Missouri	19.7	--	--	--	21.7	18.6	--	19.5
Nebraska	19.8	--	--	21.7	17.8	19.9	21.7	19.7
North Dakota	18.9	--	--	17.7	17.5	19.3	20.9	18.6
South Dakota	22.8	--	--	26.2	25.2	19.9	25.5	22.3
South Atlantic:								
Delaware	19.4	--	--	--	16.8	19.8	--	19.5
District of Columbia	19.5	--	--	--	15.2	20.1	--	19.5
Florida	21.4	--	--	--	25.6	19.9	22.0	21.3
Georgia	19.3	--	--	25.8	--	18.7	--	18.9
Maryland	20.1	--	--	--	17.4	20.4	--	20.1
North Carolina	25.8	--	--	--	33.2	20.7	32.4	25.0
South Carolina	22.4	--	--	--	24.9	21.8	--	22.5
Virginia	20.1	--	--	--	17.8	20.5	18.6	20.2
West Virginia	23.7	--	--	--	19.4	24.8	--	23.8
East South Central:								
Alabama	20.7	--	--	--	--	20.7	--	20.7
Kentucky	19.5	--	--	--	14.4	19.5	26.3	18.7
Mississippi	21.6	--	--	21.6	20.9	21.8	23.1	21.5
Tennessee	22.1	--	--	21.6	19.6	23.0	23.6	22.0
West South Central:								
Arkansas	22.7	--	--	--	20.5	22.5	21.8	22.8
Louisiana	21.5	--	--	21.9	19.3	22.1	22.5	21.3
Oklahoma	22.8	--	--	25.5	28.7	20.7	22.7	22.8
Texas	21.0	--	--	22.5	18.6	21.2	25.3	20.7
Mountain:								
Arizona	18.9	--	--	--	19.0	17.7	22.5	18.5
Colorado	20.0	--	--	--	20.3	19.7	25.4	19.3
Idaho	21.8	--	--	24.1	24.9	19.5	23.3	21.6
Montana	23.5	--	--	28.0	23.4	20.3	30.0	22.1
Nevada	22.0	--	--	--	--	19.2	33.4	20.0
New Mexico	21.8	--	--	--	21.6	19.5	--	20.8
Utah	20.8	--	--	20.7	19.6	21.2	20.8	20.8
Wyoming	22.9	25.1	--	27.0	23.7	20.6	26.3	21.5
Pacific:								
Alaska	19.7	--	--	22.2	19.8	18.3	23.4	19.0
California	20.3	28.7	21.7	23.9	21.0	19.5	24.4	19.9
Hawaii	16.5	24.6	15.9	15.5	14.6	16.5	18.9	15.5
Oregon	21.4	--	--	--	20.2	21.0	26.6	20.9
Washington	20.5	--	--	21.8	18.9	20.3	24.5	19.8

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.20 Standard errors for average coinsurance (in percentages) for an office visit to a specialist physician per employee enrolled in a health insurance plan that had a specialist physician coinsurance 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	0.15	0.83	0.85	0.50	0.40	0.18	0.44	0.16
New England:								
Connecticut	0.52	--	--	--	1.59	0.54	2.79	0.52
Maine	0.61	--	--	1.04	0.84	0.91	1.87	0.62
Massachusetts	1.04	--	--	--	1.01	1.19	--	1.06
New Hampshire	1.31	--	--	--	--	1.49	--	1.37
Rhode Island	0.80	--	--	--	--	0.86	--	0.79
Vermont	1.08	--	--	--	2.00	0.96	3.41	1.15
Middle Atlantic:								
New Jersey	0.83	--	--	--	2.05	0.96	3.06	0.86
New York	0.72	--	--	2.40	1.81	0.83	2.86	0.74
Pennsylvania	0.71	--	--	--	1.38	0.79	--	0.73
East North Central:								
Illinois	0.93	--	--	--	1.41	1.13	--	1.03
Indiana	1.05	--	--	1.32	2.16	0.86	4.34	0.79
Michigan	0.60	--	--	--	--	0.82	--	0.65
Ohio	0.60	--	--	1.20	0.93	0.80	1.31	0.65
Wisconsin	0.93	--	--	0.65	0.97	1.35	1.08	1.01
West North Central:								
Iowa	0.91	--	--	1.38	2.33	1.11	2.55	0.97
Kansas	1.93	--	--	4.58	1.75	1.87	3.18	1.89
Minnesota	0.71	--	1.16	1.84	1.61	0.93	1.08	0.80
Missouri	0.52	--	--	--	1.30	0.54	--	0.51
Nebraska	0.69	--	--	1.97	1.19	0.88	1.88	0.73
North Dakota	0.48	--	--	1.22	0.97	0.62	1.55	0.51
South Dakota	1.17	--	--	1.64	3.48	0.38	2.31	1.31
South Atlantic:								
Delaware	0.43	--	--	--	2.48	0.38	--	0.43
District of Columbia	1.38	--	--	--	1.87	1.71	--	1.45
Florida	0.87	--	--	--	3.89	0.50	3.02	0.91
Georgia	0.63	--	--	2.56	--	0.68	--	0.63
Maryland	1.29	--	--	--	2.23	1.57	--	1.37
North Carolina	1.20	--	--	--	2.19	1.17	3.02	1.29
South Carolina	0.68	--	--	--	2.01	0.79	--	0.71
Virginia	0.84	--	--	--	3.39	0.74	0.77	0.91
West Virginia	1.54	--	--	--	0.69	1.95	--	1.62
East South Central:								
Alabama	0.66	--	--	--	--	0.82	--	0.70
Kentucky	0.89	--	--	--	3.03	0.81	2.42	0.91
Mississippi	1.06	--	--	0.93	0.44	1.53	1.63	1.13
Tennessee	0.72	--	--	1.10	0.77	1.00	2.17	0.75
West South Central:								
Arkansas	1.57	--	--	--	0.38	2.06	1.94	1.73
Louisiana	1.06	--	--	1.23	2.54	1.23	1.44	1.20
Oklahoma	0.89	--	--	1.89	3.00	1.10	1.28	1.08
Texas	0.80	--	--	1.02	1.02	1.10	1.79	0.85
Mountain:								
Arizona	0.87	--	--	--	1.27	1.07	2.90	0.89
Colorado	0.62	--	--	--	1.03	0.61	1.86	0.61
Idaho	0.81	--	--	1.42	2.58	0.89	1.53	0.88
Montana	1.11	--	--	3.81	1.62	0.91	2.70	1.12
Nevada	1.16	--	--	--	--	0.37	4.75	0.77
New Mexico	1.11	--	--	--	1.82	0.86	--	0.94
Utah	0.75	--	--	0.64	1.31	1.23	0.75	0.88
Wyoming	0.82	2.21	--	3.04	2.11	0.86	1.87	0.79
Pacific:								
Alaska	0.80	--	--	0.77	1.12	1.25	1.40	0.87
California	0.47	2.12	1.90	1.54	1.36	0.54	1.27	0.51
Hawaii	0.84	2.97	1.48	1.55	1.15	1.61	1.22	1.01
Oregon	1.06	--	--	--	0.81	1.35	4.65	1.08
Washington	0.67	--	--	1.81	1.07	0.86	2.45	0.67

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2016 Medical Expenditure Panel Survey-Insurance Component.

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