

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, 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	3,069	4,288	3,616	3,926	3,422	2,730	3,940	2,944
New England:								
Connecticut	4,041	--	3,876 *	5,164	4,571	3,763	4,219	4,004
Maine	3,714	--	5,872	6,935	3,521	2,748	6,641	3,124
Massachusetts	2,746	--	1,871	3,433	3,607	2,449	2,662	2,764
New Hampshire	4,992	--	7,727	6,123	7,339	3,036	7,420	4,475
Rhode Island	2,912	--	--	3,332	2,963	2,624	3,249	2,841
Vermont	3,145	--	5,264	4,451	3,446	2,089	5,430	2,686
Middle Atlantic:								
New Jersey	2,689	4,228	2,661	3,047	3,290	2,377	3,404	2,551
New York	3,099	--	3,393	5,040	2,758	2,867	3,634	3,008
Pennsylvania	3,030	--	3,811	3,369	3,071	2,899	3,699	2,962
East North Central:								
Illinois	2,628	--	--	3,159	3,525	2,173	4,159	2,367
Indiana	3,391	--	--	5,260	3,494	2,941	5,593	3,154
Michigan	2,834	--	2,337	3,729	2,774	2,496	3,743	2,685
Ohio	3,119	5,582	2,899	2,653	3,395	2,947	3,854	2,973
Wisconsin	3,534	--	2,574 *	3,827	3,850	3,368	3,483	3,543
West North Central:								
Iowa	2,921	--	3,592	3,877	3,142	2,552	3,701	2,789
Kansas	3,056	--	--	3,284	2,714	2,945	3,745	2,927
Minnesota	3,295	--	--	4,422	3,803	3,048	3,237	3,303
Missouri	3,773	--	--	4,551	4,456	3,306	5,225	3,624
Nebraska	3,424	--	--	4,389	3,394	3,035	4,999	3,181
North Dakota	2,877	--	--	2,813	3,612	2,597	2,794	2,891
South Dakota	3,767	--	4,643	4,566	4,517	2,925	4,526	3,615
South Atlantic:								
Delaware	3,112	--	--	3,935	3,007	3,088	2,988	3,124
District of Columbia	2,234	--	--	2,071	1,581	2,443	2,143	2,242
Florida	3,118	--	--	4,127	3,195	2,952	3,942	3,056
Georgia	2,950	--	--	5,103	3,834	2,442	5,323	2,755
Maryland	3,100	--	--	4,126	1,932	3,051	4,601	2,926
North Carolina	3,215	--	--	4,757	3,714	2,677	4,295	3,067
South Carolina	3,133	--	--	4,698	3,538	2,730	5,373	2,954
Virginia	2,683	--	--	3,755	2,329	2,332	4,641	2,421
West Virginia	3,156	--	--	4,358	2,689	3,202	3,527	3,122
East South Central:								
Alabama	2,193	--	--	2,431	2,092	2,027	3,289	2,069
Kentucky	3,520	--	--	4,256	4,078	3,137	5,008	3,351
Mississippi	3,111	--	--	3,983	3,510	2,782	3,743	3,023
Tennessee	3,662	--	--	7,047	4,618	3,107	5,361	3,570
West South Central:								
Arkansas	2,632	--	--	4,242	2,566	2,418	3,124	2,574
Louisiana	2,738	--	3,513	3,104	3,544	2,279	3,663	2,590
Oklahoma	3,051	--	--	4,537	4,113	2,424	3,178	3,019
Texas	3,185	4,909	5,854	4,846	3,658	2,631	5,121	2,945
Mountain:								
Arizona	3,652	--	--	5,028	5,041	2,700	5,127	3,487
Colorado	3,481	--	--	4,900	4,248	2,759	4,581	3,311
Idaho	3,410	--	--	4,348	3,754	2,872	5,083	3,233
Montana	3,590	--	--	5,861	5,099	2,314	5,310	3,176
Nevada	2,712	--	--	--	4,537	2,026	3,323	2,616
New Mexico	2,724	--	--	3,407	3,241	2,287	3,868	2,548
Utah	2,606	--	--	2,573	2,984	2,305	2,950	2,513
Wyoming	3,024	--	--	4,184	3,233	2,489	3,657	2,816
Pacific:								
Alaska	2,845	--	--	3,561	2,052	2,875	3,697	2,681
California	2,790	3,769	2,378	3,269	3,304	2,583	2,999	2,756
Hawaii	2,358	--	--	--	1,776	2,539	1,613	2,456
Oregon	3,988	--	--	4,764	3,217	4,138	4,092	3,967
Washington	2,747	--	--	2,578	2,344	2,889	3,486	2,622

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.

* 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, 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	37.13	207.45	154.57	116.63	90.90	44.80	98.49	39.61
New England:								
Connecticut	266.98	--	1,183.89*	498.13	538.75	361.37	639.66	296.65
Maine	258.32	--	1,305.98	1,039.15	390.59	254.53	837.11	219.44
Massachusetts	235.45	--	281.00	372.67	663.05	319.47	222.80	281.85
New Hampshire	305.37	--	1,046.00	950.11	619.69	200.17	807.04	322.96
Rhode Island	283.08	--	--	272.53	574.71	439.65	317.73	333.02
Vermont	261.31	--	799.22	639.44	581.43	218.63	504.37	256.94
Middle Atlantic:								
New Jersey	180.76	437.64	451.54	546.16	471.39	243.46	344.64	206.45
New York	150.94	--	459.50	432.06	322.89	196.95	294.87	168.60
Pennsylvania	196.18	--	696.73	418.87	407.07	248.75	442.58	207.92
East North Central:								
Illinois	199.65	--	--	475.15	469.12	189.92	546.85	190.47
Indiana	251.54	--	--	643.70	773.38	260.04	580.23	258.50
Michigan	214.62	--	694.73	427.92	612.33	228.85	668.70	224.17
Ohio	187.36	869.51	476.85	600.58	439.11	220.58	484.71	202.11
Wisconsin	229.91	--	819.96*	444.61	465.47	256.04	810.97	228.17
West North Central:								
Iowa	183.23	--	476.55	430.48	467.65	211.25	308.03	202.08
Kansas	192.16	--	--	626.65	348.03	202.06	562.17	197.56
Minnesota	229.42	--	--	582.16	369.03	279.57	765.99	238.73
Missouri	261.55	--	--	531.93	403.39	364.85	832.57	276.36
Nebraska	216.46	--	--	398.80	481.68	278.26	574.99	232.64
North Dakota	249.64	--	--	244.66	379.82	420.33	319.05	287.01
South Dakota	256.91	--	574.38	380.57	686.60	222.83	390.52	301.28
South Atlantic:								
Delaware	217.12	--	--	463.97	693.73	252.37	543.49	232.75
District of Columbia	156.97	--	--	301.19	271.78	211.61	254.05	170.21
Florida	162.22	--	--	465.08	394.80	196.38	625.40	167.04
Georgia	225.62	--	--	515.25	565.03	236.29	573.53	223.64
Maryland	301.81	--	--	373.16	412.02	387.93	441.77	325.20
North Carolina	177.43	--	--	603.66	479.12	179.78	561.56	180.85
South Carolina	175.94	--	--	554.20	466.39	187.82	745.32	176.87
Virginia	193.09	--	--	565.57	452.73	195.89	702.62	182.24
West Virginia	302.93	--	--	1,087.99	458.44	415.09	694.90	323.60
East South Central:								
Alabama	152.67	--	--	384.83	294.07	203.27	437.88	160.00
Kentucky	273.31	--	--	634.28	1,119.42	226.73	494.00	292.85
Mississippi	220.17	--	--	1,182.33	553.25	249.06	520.93	239.59
Tennessee	218.33	--	--	853.96	396.34	234.27	689.80	228.67
West South Central:								
Arkansas	202.47	--	--	1,212.72	450.92	195.82	413.39	219.02
Louisiana	188.83	--	541.36	469.70	353.86	205.28	622.81	186.41
Oklahoma	225.59	--	--	1,052.22	568.77	235.28	496.04	253.23
Texas	143.48	1,082.01	747.13	515.25	458.99	141.85	535.50	144.88
Mountain:								
Arizona	270.75	--	--	439.57	793.90	211.88	615.69	290.92
Colorado	237.04	--	--	608.75	612.20	248.07	525.68	261.54
Idaho	331.78	--	--	681.23	595.50	429.68	900.60	344.10
Montana	401.31	--	--	1,371.64	843.39	373.14	864.01	426.71
Nevada	192.84	--	--	--	730.57	160.86	501.21	208.93
New Mexico	268.17	--	--	499.20	460.94	326.47	571.39	282.02
Utah	222.81	--	--	372.85	382.42	332.83	465.50	247.03
Wyoming	192.69	--	--	542.43	537.57	215.19	463.55	209.74
Pacific:								
Alaska	207.23	--	--	450.94	360.20	238.48	687.75	205.02
California	152.01	606.55	273.62	346.22	363.39	199.07	289.97	169.60
Hawaii	388.68	--	--	--	469.29	493.10	458.71	438.40
Oregon	304.52	--	--	726.50	452.70	424.48	711.24	337.21
Washington	219.75	--	--	520.68	563.54	282.41	464.18	242.40

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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