

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, 2019

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	24.3	24.6	23.2	21.2	20.0	24.3	20.3
New England:								
Connecticut	21.5	--	--	24.1	19.0	21.3	26.9	21.0
Maine	20.0	--	--	26.5	20.3	18.1	26.3	18.8
Massachusetts	17.3	--	--	--	22.8	16.6	--	17.2
New Hampshire	19.0	--	--	--	19.5	18.2	--	18.3
Rhode Island	19.9	--	--	--	19.1	19.1	--	19.1
Vermont	15.8	--	--	26.8	22.7	12.3	29.8	15.0
Middle Atlantic:								
New Jersey	20.9	--	--	26.5	20.4	20.2	26.2	20.3
New York	20.2	--	--	25.2	22.4	18.9	25.9	19.5
Pennsylvania	19.1	--	--	--	17.0	19.4	--	18.8
East North Central:								
Illinois	19.7	--	--	19.5	20.8	19.5	20.5	19.6
Indiana	19.7	--	--	25.6	18.2	19.2	--	19.2
Michigan	19.1	--	--	17.2	21.4	18.4	20.5	18.9
Ohio	16.6	--	--	23.6	19.7	15.0	26.5	15.9
Wisconsin	19.0	--	--	23.0	18.9	18.1	22.4	18.7
West North Central:								
Iowa	22.9	--	--	20.7	24.3	22.0	28.8	22.4
Kansas	22.6	--	--	25.9	22.8	22.1	23.9	22.5
Minnesota	17.9	--	--	21.6	19.1	17.1	20.7	17.8
Missouri	18.7	--	--	16.3	18.4	18.8	20.4	18.5
Nebraska	20.7	--	--	23.1	21.5	20.1	23.3	20.4
North Dakota	19.7	--	--	14.8	19.8	19.2	22.7	19.0
South Dakota	22.4	--	--	28.7	22.8	20.3	29.2	21.5
South Atlantic:								
Delaware	18.9	--	--	--	--	18.9	--	18.7
District of Columbia	16.4	--	--	22.0	14.9	16.1	19.6	15.8
Florida	22.1	--	--	23.7	22.9	21.2	26.8	21.6
Georgia	22.2	--	--	--	22.2	22.0	25.8	22.0
Maryland	19.7	--	--	14.8	16.2	21.6	--	20.0
North Carolina	21.5	--	--	21.1	22.0	20.6	27.0	21.0
South Carolina	22.4	--	--	23.1	24.3	22.2	23.0	22.4
Virginia	23.4	--	--	26.2	19.8	24.4	20.6	23.9
West Virginia	20.2	--	--	17.7	22.4	19.9	19.1	20.3
East South Central:								
Alabama	22.4	--	--	--	21.4	22.3	24.2	22.3
Kentucky	22.7	--	--	25.5	23.4	22.1	25.5	22.4
Mississippi	20.7	--	--	23.4	19.0	21.0	21.2	20.6
Tennessee	23.8	--	--	31.0	21.8	22.5	31.8	23.0
West South Central:								
Arkansas	22.1	--	--	22.6	20.7	22.2	23.1	22.0
Louisiana	24.2	--	--	30.3	24.5	23.3	22.3	24.5
Oklahoma	22.3	--	--	22.7	24.0	20.7	25.6	21.8
Texas	20.6	--	--	24.1	21.8	20.1	24.6	20.3
Mountain:								
Arizona	21.8	--	--	--	25.1	20.4	--	21.9
Colorado	21.9	--	--	20.0	22.8	20.8	26.5	21.4
Idaho	23.6	--	--	27.9	25.5	20.9	25.5	23.2
Montana	24.9	--	--	31.3	26.2	20.4	27.6	24.1
Nevada	23.5	--	--	17.9	--	22.2	23.6	23.5
New Mexico	20.7	--	--	22.0	19.9	20.9	19.0	20.8
Utah	21.1	--	--	20.9	25.4	19.6	21.5	21.0
Wyoming	22.4	--	--	25.1	22.4	20.7	23.4	22.0
Pacific:								
Alaska	20.0	--	--	20.5	21.0	19.0	22.6	19.7
California	20.9	--	--	25.9	20.1	20.4	24.7	20.5
Hawaii	18.8	--	--	20.8	18.1	17.4	19.8	18.4
Oregon	19.7	--	--	24.3	18.6	18.3	29.9	18.7
Washington	19.6	--	--	21.9	19.9	18.5	22.9	19.1

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2019 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, 2019

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	0.81	0.86	0.48	0.33	0.19	0.45	0.16
New England:								
Connecticut	0.92	--	--	3.31	3.25	0.90	3.36	0.97
Maine	0.66	--	--	2.53	0.78	0.80	2.01	0.65
Massachusetts	0.90	--	--	--	1.28	1.00	--	0.92
New Hampshire	0.94	--	--	--	2.09	0.76	--	0.84
Rhode Island	0.85	--	--	--	1.96	0.70	--	0.71
Vermont	2.05	--	--	3.57	1.06	2.18	3.43	2.05
Middle Atlantic:								
New Jersey	1.49	--	--	2.38	2.22	1.84	2.05	1.57
New York	0.66	--	--	1.53	1.90	0.72	1.79	0.69
Pennsylvania	0.83	--	--	--	3.44	0.67	--	0.81
East North Central:								
Illinois	0.56	--	--	1.55	1.31	0.74	0.89	0.61
Indiana	0.87	--	--	3.23	1.09	1.12	--	0.87
Michigan	0.70	--	--	1.51	0.86	0.89	1.89	0.74
Ohio	1.06	--	--	3.12	1.13	1.06	4.97	1.00
Wisconsin	0.45	--	--	1.65	0.96	0.53	2.16	0.44
West North Central:								
Iowa	0.79	--	--	1.85	2.24	0.79	3.27	0.81
Kansas	1.05	--	--	3.06	1.54	1.44	2.85	1.09
Minnesota	0.64	--	--	1.05	0.77	0.82	1.05	0.68
Missouri	0.64	--	--	2.28	1.20	0.80	1.38	0.71
Nebraska	0.47	--	--	1.86	0.93	0.56	1.23	0.49
North Dakota	0.69	--	--	1.36	1.49	0.91	1.77	0.74
South Dakota	0.82	--	--	3.24	1.32	0.65	3.50	0.66
South Atlantic:								
Delaware	1.15	--	--	--	--	0.82	--	1.20
District of Columbia	0.89	--	--	1.88	1.22	1.31	1.82	0.93
Florida	0.54	--	--	2.60	1.65	0.42	2.85	0.49
Georgia	0.78	--	--	--	2.65	0.80	3.60	0.78
Maryland	0.84	--	--	2.77	1.65	0.80	--	0.84
North Carolina	0.81	--	--	1.79	1.79	0.89	3.09	0.79
South Carolina	0.70	--	--	1.44	1.96	0.84	1.65	0.75
Virginia	1.50	--	--	2.27	2.81	1.89	1.57	1.71
West Virginia	0.54	--	--	2.12	1.05	0.65	1.30	0.58
East South Central:								
Alabama	0.93	--	--	--	1.24	1.13	3.23	0.96
Kentucky	0.71	--	--	2.69	1.38	0.80	2.55	0.72
Mississippi	0.66	--	--	2.08	1.54	0.80	2.24	0.68
Tennessee	0.87	--	--	2.78	1.29	0.96	2.67	0.86
West South Central:								
Arkansas	0.93	--	--	1.33	3.09	1.11	1.95	1.01
Louisiana	0.92	--	--	5.27	1.92	0.88	1.03	1.05
Oklahoma	0.84	--	--	2.81	1.47	1.14	2.85	0.89
Texas	0.51	--	--	1.45	1.15	0.56	2.18	0.51
Mountain:								
Arizona	0.99	--	--	--	2.76	0.71	--	1.00
Colorado	0.97	--	--	0.00	1.53	1.30	2.66	1.03
Idaho	0.90	--	--	2.09	1.68	0.96	2.81	0.90
Montana	0.96	--	--	2.59	1.70	1.26	2.51	1.00
Nevada	1.19	--	--	1.69	--	0.56	2.36	1.31
New Mexico	0.64	--	--	1.57	0.67	0.83	1.67	0.68
Utah	0.89	--	--	1.68	2.88	0.84	1.65	0.99
Wyoming	0.90	--	--	3.80	1.21	1.20	1.47	1.09
Pacific:								
Alaska	0.69	--	--	3.34	0.52	1.09	1.28	0.75
California	0.65	--	--	1.66	0.65	0.85	1.85	0.70
Hawaii	0.82	--	--	2.28	2.01	1.33	1.36	1.02
Oregon	1.31	--	--	3.97	2.91	1.22	1.70	1.33
Washington	1.29	--	--	0.96	1.63	2.04	1.22	1.42

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2019 Medical Expenditure Panel Survey-Insurance Component.

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