

**Table II.F.26 Average coinsurance (in percentages) for a hospital admission per employee enrolled in a health insurance plan that had a hospital 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	20.4	23.3	24.4	23.1	21.3	19.2	23.9	19.9
New England:								
Connecticut	20.5	24.8	23.6	22.1	18.8	20.1	23.9	19.8
Maine	20.0	23.1	20.7	24.0	20.6	18.4	22.6	19.5
Massachusetts	17.1	--	25.7	17.9	20.7	16.1	19.9	16.9
New Hampshire	19.8	20.7	19.3	18.0	20.9	19.8	19.7	19.9
Rhode Island	19.7	26.1	24.0	22.6	19.8	18.6	23.5	19.1
Vermont	19.5	27.4	32.0	25.2	21.8	14.7	28.5	18.0
Middle Atlantic:								
New Jersey	21.2	23.6	25.2	30.0	23.3	19.1	27.2	20.1
New York	19.1	24.6	22.7	22.7	20.1	17.6	23.3	18.5
Pennsylvania	19.3	26.8	23.1	18.2	19.2	19.2	22.7	19.1
East North Central:								
Illinois	18.9	19.3	21.8	20.5	18.9	18.3	20.4	18.6
Indiana	19.4	17.1	21.5	20.7	19.2	19.1	20.9	19.2
Michigan	19.1	21.6	20.4	19.7	19.8	18.4	20.6	18.9
Ohio	18.7	24.2	23.3	23.2	19.9	17.0	23.0	18.2
Wisconsin	18.7	16.4	19.1	20.1	19.9	17.9	19.3	18.6
West North Central:								
Iowa	20.9	23.9	21.7	22.0	21.6	20.0	23.7	20.4
Kansas	21.1	21.8	20.7	22.5	23.3	19.4	21.1	21.1
Minnesota	19.4	21.8	25.1	22.5	21.6	17.7	23.3	18.9
Missouri	19.3	22.8	20.6	20.9	19.4	18.5	21.6	18.8
Nebraska	21.2	29.0	30.1	27.8	21.8	18.9	28.8	20.0
North Dakota	19.7	23.3	18.6	16.7	21.1	19.7	19.7	19.8
South Dakota	21.5	26.0	24.2	27.6	23.2	17.9	27.2	20.2
South Atlantic:								
Delaware	19.4	20.4	24.4	18.5	20.5	18.9	23.2	18.9
District of Columbia	17.5	18.3	--	18.9	17.0	17.4	18.7	17.4
Florida	22.5	33.6	35.7	26.6	23.6	19.7	31.4	21.2
Georgia	20.9	--	20.0	20.6	21.3	20.4	23.7	20.6
Maryland	17.9	--	--	14.3	18.2	18.0	20.1	17.8
North Carolina	22.9	24.7	26.4	26.8	25.0	20.8	27.4	22.2
South Carolina	22.7	25.1	21.9	24.1	25.3	21.7	23.5	22.5
Virginia	21.4	--	20.6	23.2	23.0	20.9	21.1	21.4
West Virginia	19.7	21.8	20.6	21.2	19.8	19.2	20.6	19.5
East South Central:								
Alabama	20.4	18.4	--	20.9	21.7	20.1	21.5	20.4
Kentucky	21.4	22.4	24.2	25.4	21.7	20.5	24.1	21.0
Mississippi	20.2	20.0	21.2	21.0	19.0	20.4	20.7	20.2
Tennessee	22.6	26.8	34.6	26.4	23.5	20.8	28.9	21.8
West South Central:								
Arkansas	20.9	20.0	21.6	20.5	19.8	21.3	20.3	20.9
Louisiana	22.7	21.1	25.0	23.1	23.5	22.3	22.5	22.8
Oklahoma	23.3	20.7	26.3	28.2	24.0	21.1	24.4	23.0
Texas	20.3	21.8	22.9	23.8	21.9	19.0	23.3	19.9
Mountain:								
Arizona	20.8	22.8	24.5	22.7	19.6	20.7	21.8	20.7
Colorado	20.0	22.1	23.2	21.4	20.8	19.1	22.6	19.6
Idaho	21.9	19.4	25.2	23.2	22.0	21.4	22.9	21.7
Montana	24.6	29.6	29.1	29.6	23.3	20.7	29.6	22.9
Nevada	22.6	--	23.7	23.0	22.5	22.0	25.0	22.1
New Mexico	21.2	20.3	22.3	24.8	22.5	19.9	23.1	20.9
Utah	19.7	20.5	21.3	19.6	20.5	19.3	20.3	19.6
Wyoming	22.2	24.3	21.0	24.6	23.4	20.6	23.5	21.7
Pacific:								
Alaska	20.1	19.7	23.2	23.9	20.2	19.2	24.0	19.5
California	21.2	24.9	26.8	25.6	22.4	19.3	27.2	20.3
Hawaii	16.0	16.2	18.0	16.1	15.6	15.8	15.9	16.1
Oregon	21.7	23.5	25.3	24.5	22.9	18.8	26.0	20.9
Washington	19.1	24.5	23.9	22.4	19.1	17.4	23.7	18.3

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.26 Standard errors for average coinsurance (in percentages) for a hospital admission per employee enrolled in a health insurance plan that had a hospital 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	0.11	0.46	0.65	0.29	0.21	0.13	0.30	0.11
New England:								
Connecticut	0.52	1.85	3.53	0.91	1.73	0.54	1.31	0.57
Maine	0.45	2.87	1.02	1.70	0.85	0.53	1.17	0.48
Massachusetts	0.79	--	4.29	1.57	1.98	0.92	1.97	0.83
New Hampshire	0.71	2.06	1.81	1.74	0.97	1.08	1.77	0.77
Rhode Island	0.37	2.83	1.89	1.26	1.08	0.34	1.12	0.38
Vermont	1.27	3.46	1.77	2.13	0.71	1.89	1.52	1.35
Middle Atlantic:								
New Jersey	0.72	2.54	1.45	2.87	2.01	0.80	1.67	0.76
New York	0.39	1.86	1.42	1.20	0.84	0.48	1.07	0.41
Pennsylvania	0.50	3.25	3.41	1.48	1.14	0.60	1.79	0.51
East North Central:								
Illinois	0.33	0.77	1.17	1.20	0.66	0.43	0.60	0.38
Indiana	0.65	2.55	1.63	1.05	0.76	1.02	0.98	0.71
Michigan	0.66	1.04	1.60	1.08	0.63	1.07	0.77	0.75
Ohio	0.59	3.32	2.44	1.23	0.35	0.82	1.40	0.63
Wisconsin	0.39	1.88	1.29	1.02	0.82	0.52	1.17	0.42
West North Central:								
Iowa	0.44	2.71	1.46	1.39	1.00	0.57	1.34	0.47
Kansas	0.75	1.05	0.96	1.25	1.84	1.00	0.72	0.89
Minnesota	0.53	1.16	3.02	0.70	0.67	0.69	1.34	0.55
Missouri	0.44	3.17	0.85	1.38	0.65	0.58	1.32	0.46
Nebraska	0.47	4.84	2.88	1.90	0.79	0.46	1.99	0.41
North Dakota	0.54	3.35	1.30	1.00	1.29	0.72	1.17	0.60
South Dakota	0.74	2.00	1.10	1.94	1.17	0.84	1.45	0.74
South Atlantic:								
Delaware	0.71	0.42	2.93	1.55	2.52	0.86	1.46	0.76
District of Columbia	0.60	1.51	--	1.47	1.21	0.84	1.17	0.65
Florida	0.65	4.13	5.14	2.07	1.17	0.40	2.83	0.50
Georgia	0.49	--	0.00	0.80	0.73	0.61	2.69	0.48
Maryland	0.84	--	--	1.57	1.57	1.14	2.51	0.87
North Carolina	0.67	2.58	2.49	2.25	1.92	0.51	1.85	0.68
South Carolina	0.89	1.82	1.11	1.42	1.03	1.33	1.06	1.03
Virginia	0.68	--	1.20	1.01	1.36	0.94	0.98	0.76
West Virginia	0.47	1.53	0.77	0.80	1.17	0.65	0.56	0.54
East South Central:								
Alabama	0.43	1.58	--	0.91	0.80	0.51	1.97	0.44
Kentucky	0.55	1.97	1.98	2.41	0.82	0.68	1.16	0.61
Mississippi	0.41	0.00	1.64	0.56	0.96	0.59	0.65	0.46
Tennessee	0.68	2.84	5.62	1.86	1.67	0.75	2.12	0.69
West South Central:								
Arkansas	0.56	0.00	1.63	1.01	1.35	0.76	1.05	0.62
Louisiana	0.46	0.66	1.50	0.99	1.32	0.57	0.81	0.52
Oklahoma	0.71	0.72	2.43	2.91	1.32	0.68	1.22	0.82
Texas	0.41	1.09	1.94	0.79	0.66	0.48	0.86	0.43
Mountain:								
Arizona	0.56	1.53	2.30	2.65	1.16	0.67	1.08	0.62
Colorado	0.37	0.96	2.75	1.10	0.71	0.49	1.01	0.39
Idaho	0.64	0.66	2.45	0.80	1.83	0.80	1.02	0.74
Montana	0.94	2.25	2.40	2.34	1.06	1.84	1.61	1.09
Nevada	0.51	--	3.11	1.51	1.12	0.55	2.15	0.47
New Mexico	0.44	1.99	1.75	1.71	1.01	0.45	1.22	0.47
Utah	0.52	3.14	1.27	0.86	1.49	0.63	0.89	0.58
Wyoming	0.60	1.67	1.32	1.40	1.49	0.90	1.04	0.73
Pacific:								
Alaska	0.58	0.72	1.93	3.14	0.68	0.84	1.36	0.63
California	0.48	1.78	1.62	1.42	0.88	0.58	1.02	0.50
Hawaii	0.44	1.36	1.78	0.95	0.85	0.72	0.82	0.52
Oregon	0.93	3.39	1.71	1.52	2.23	0.98	1.33	1.09
Washington	0.74	2.07	2.10	0.83	1.06	1.11	1.01	0.82

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.

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