

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, 2020

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	21.4	25.4	26.5	23.8	21.7	20.8	25.1	21.0
New England:								
Connecticut	19.7	--	--	20.1	16.4	19.9	26.3	19.2
Maine	17.5	--	--	24.2	20.7	15.8	27.6	16.7
Massachusetts	18.7	--	--	--	14.4	19.2	--	18.4
New Hampshire	20.9	--	--	--	19.5	21.1	22.6	20.8
Rhode Island	21.7	--	--	--	19.2	22.3	23.2	21.6
Vermont	18.8	--	--	33.5	25.6	12.0	35.6	16.2
Middle Atlantic:								
New Jersey	20.7	--	--	25.6	23.3	19.2	27.4	20.0
New York	21.6	--	--	30.2	25.8	20.9	21.4	21.6
Pennsylvania	20.2	--	--	--	16.3	20.4	25.7	19.9
East North Central:								
Illinois	20.9	--	--	19.5	23.0	20.3	21.2	20.9
Indiana	21.4	--	--	21.5	20.8	21.2	25.1	21.1
Michigan	21.6	--	--	25.9	22.3	20.8	27.0	21.3
Ohio	22.1	--	--	20.0	20.8	21.9	25.6	21.7
Wisconsin	20.6	--	--	16.8	21.5	20.5	23.4	20.4
West North Central:								
Iowa	21.3	--	--	22.8	21.4	20.5	28.0	20.8
Kansas	23.7	--	--	22.6	26.7	23.0	23.4	23.7
Minnesota	22.1	--	--	23.8	20.8	21.9	26.3	21.7
Missouri	20.2	--	--	21.2	21.6	19.7	20.4	20.2
Nebraska	21.2	--	--	24.8	19.8	20.8	25.7	20.7
North Dakota	19.9	--	--	20.7	18.7	20.5	20.8	19.7
South Dakota	24.6	--	--	32.6	23.9	22.1	32.2	23.3
South Atlantic:								
Delaware	24.2	--	--	25.3	25.5	23.4	--	24.0
District of Columbia	19.3	--	--	--	16.0	19.6	21.0	19.2
Florida	22.5	--	--	22.9	23.7	21.9	25.4	22.3
Georgia	21.4	--	--	24.4	22.3	20.4	--	20.7
Maryland	18.0	--	--	--	17.0	18.6	18.1	18.0
North Carolina	23.7	--	--	33.7	22.1	22.5	37.1	23.1
South Carolina	22.5	--	--	--	20.6	21.9	--	22.2
Virginia	20.3	--	--	23.7	22.3	19.4	24.6	20.1
West Virginia	20.7	--	--	20.3	23.3	19.7	24.8	20.4
East South Central:								
Alabama	28.7	--	--	--	28.8	28.6	--	28.9
Kentucky	22.2	--	--	25.4	26.5	21.1	22.4	22.2
Mississippi	21.0	--	--	23.3	23.7	20.1	24.0	20.6
Tennessee	23.8	--	--	35.2	30.7	21.3	32.5	23.0
West South Central:								
Arkansas	21.6	--	--	20.0	20.3	22.0	20.1	21.6
Louisiana	22.4	--	--	24.5	19.2	22.7	21.5	22.5
Oklahoma	23.7	--	--	29.8	23.4	22.6	24.1	23.6
Texas	22.0	--	--	20.5	20.4	22.2	22.1	22.0
Mountain:								
Arizona	21.1	--	--	18.0	17.7	21.6	22.4	21.0
Colorado	19.5	--	--	19.6	18.7	19.4	21.4	19.3
Idaho	22.5	--	--	23.4	23.1	21.7	26.8	21.9
Montana	24.2	--	--	22.5	28.6	21.6	23.3	24.4
Nevada	26.6	--	--	33.1	23.9	26.2	24.6	26.9
New Mexico	24.9	--	--	27.5	24.2	24.6	28.6	24.5
Utah	21.8	--	--	22.4	21.0	22.0	22.1	21.7
Wyoming	21.8	--	--	27.8	20.9	20.2	25.2	20.4
Pacific:								
Alaska	20.9	--	--	22.8	21.9	18.9	26.6	20.0
California	20.0	--	--	26.3	22.5	18.9	25.8	19.5
Hawaii	17.9	--	--	19.0	15.8	18.8	16.0	18.3
Oregon	21.4	--	--	--	22.4	20.3	25.0	21.0
Washington	19.0	--	--	22.8	19.4	17.2	24.5	18.1

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 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, 2020

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	0.19	1.13	1.21	0.64	0.36	0.23	0.64	0.19
New England:								
Connecticut	0.83	--	--	3.38	1.70	0.95	3.19	0.85
Maine	1.50	--	--	2.17	1.49	1.55	2.07	1.46
Massachusetts	1.28	--	--	--	2.33	1.34	--	1.29
New Hampshire	1.00	--	--	--	2.24	1.20	1.67	1.05
Rhode Island	0.67	--	--	--	0.71	0.75	2.80	0.68
Vermont	1.26	--	--	2.80	2.63	1.03	3.31	1.14
Middle Atlantic:								
New Jersey	0.93	--	--	3.63	1.91	0.87	4.33	0.88
New York	0.73	--	--	5.05	3.07	0.76	1.78	0.75
Pennsylvania	0.80	--	--	--	2.46	0.82	3.32	0.81
East North Central:								
Illinois	0.71	--	--	1.41	2.29	0.71	2.13	0.75
Indiana	0.66	--	--	1.80	1.35	0.84	3.03	0.67
Michigan	0.65	--	--	4.22	1.16	0.79	3.89	0.65
Ohio	1.06	--	--	0.46	2.87	1.25	3.50	1.11
Wisconsin	0.90	--	--	1.45	2.65	0.79	3.60	0.93
West North Central:								
Iowa	0.84	--	--	1.86	1.76	1.11	3.12	0.86
Kansas	1.28	--	--	1.48	3.80	1.38	2.12	1.41
Minnesota	0.59	--	--	1.05	1.27	0.71	3.02	0.58
Missouri	0.93	--	--	2.64	2.20	1.09	2.56	0.98
Nebraska	0.60	--	--	3.50	1.06	0.60	2.93	0.53
North Dakota	0.65	--	--	1.20	1.09	1.09	1.37	0.73
South Dakota	0.82	--	--	3.83	1.19	0.77	3.08	0.73
South Atlantic:								
Delaware	1.52	--	--	4.98	4.10	1.63	--	1.56
District of Columbia	0.80	--	--	--	1.70	0.95	4.16	0.80
Florida	0.60	--	--	1.86	2.17	0.54	4.38	0.55
Georgia	0.62	--	--	3.97	1.99	0.45	--	0.51
Maryland	0.80	--	--	--	1.63	1.03	1.04	0.86
North Carolina	0.92	--	--	3.96	1.30	0.86	6.65	0.82
South Carolina	0.81	--	--	--	1.21	0.86	--	0.80
Virginia	1.08	--	--	2.09	0.99	1.39	2.49	1.11
West Virginia	1.25	--	--	0.33	3.01	1.46	3.34	1.30
East South Central:								
Alabama	5.22	--	--	--	4.96	6.31	--	5.43
Kentucky	0.85	--	--	3.95	3.86	0.52	3.21	0.88
Mississippi	0.72	--	--	2.26	2.25	0.80	2.01	0.74
Tennessee	1.06	--	--	4.03	3.52	1.01	3.37	1.07
West South Central:								
Arkansas	0.39	--	--	0.00	0.97	0.44	0.24	0.40
Louisiana	0.83	--	--	2.63	1.62	1.04	1.06	0.97
Oklahoma	0.98	--	--	4.21	2.15	1.28	1.57	1.15
Texas	0.49	--	--	2.93	1.19	0.52	2.48	0.50
Mountain:								
Arizona	0.81	--	--	1.64	1.73	0.99	4.22	0.80
Colorado	0.83	--	--	0.56	1.92	1.04	1.43	0.90
Idaho	1.07	--	--	3.06	2.43	1.32	3.10	1.12
Montana	1.04	--	--	1.72	2.49	1.25	1.97	1.19
Nevada	1.35	--	--	6.44	1.91	1.29	2.25	1.47
New Mexico	1.15	--	--	4.52	2.37	1.31	2.40	1.22
Utah	0.78	--	--	1.68	0.53	1.14	1.38	0.86
Wyoming	1.02	--	--	4.14	1.00	1.26	2.31	0.98
Pacific:								
Alaska	1.07	--	--	1.69	0.75	1.64	2.69	1.07
California	0.99	--	--	3.18	1.14	1.19	2.52	1.05
Hawaii	0.73	--	--	1.59	1.31	1.16	1.18	0.86
Oregon	1.02	--	--	--	1.08	1.15	1.94	1.10
Washington	1.12	--	--	1.46	1.24	1.54	1.95	1.16

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 Medical Expenditure Panel Survey-Insurance Component.

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