

**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, 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	20.3	23.8	23.4	22.9	20.8	19.5	23.4	20.0
New England:								
Connecticut	18.1	24.1	21.3	21.3	16.5	17.4	24.3	17.2
Maine	19.8	25.7	25.3	22.7	23.8	16.5	25.6	18.9
Massachusetts	18.7	20.8	24.5	18.5	19.5	18.3	23.1	18.5
New Hampshire	19.9	22.8	23.3	18.2	23.2	18.7	22.8	19.6
Rhode Island	19.7	21.3	19.8	16.3	21.1	19.7	19.6	19.7
Vermont	21.1	27.0	27.5	33.4	20.6	15.1	32.3	18.6
Middle Atlantic:								
New Jersey	19.5	--	28.2	22.4	19.6	18.1	24.7	18.9
New York	19.9	27.8	21.1	25.5	21.1	18.8	24.4	19.5
Pennsylvania	18.4	28.4	21.4	22.5	15.7	18.2	24.4	17.9
East North Central:								
Illinois	19.4	20.7	18.1	18.7	21.1	18.9	18.4	19.5
Indiana	20.1	21.3	24.4	20.8	19.1	20.1	21.6	20.0
Michigan	20.5	--	23.9	21.2	20.0	20.3	22.0	20.4
Ohio	19.9	20.0	28.8	20.3	18.9	19.7	22.4	19.6
Wisconsin	19.8	21.0	20.1	20.6	19.9	19.6	20.8	19.8
West North Central:								
Iowa	20.2	27.8	27.1	22.4	20.6	18.7	26.5	19.5
Kansas	20.6	20.9	21.5	20.5	20.7	20.3	21.6	20.4
Minnesota	20.4	24.4	22.1	21.6	20.8	19.5	22.1	20.1
Missouri	20.2	--	20.6	20.4	21.6	19.6	21.3	20.1
Nebraska	20.2	20.8	24.6	23.7	19.4	19.4	24.0	19.6
North Dakota	18.9	20.6	17.8	18.5	18.3	19.4	19.4	18.8
South Dakota	24.2	28.4	26.2	27.7	25.1	21.9	29.2	23.4
South Atlantic:								
Delaware	20.6	--	20.2	22.9	18.6	20.8	23.5	20.4
District of Columbia	18.0	21.5	26.7	20.1	16.2	17.9	21.8	17.7
Florida	22.1	22.8	25.0	26.9	23.1	20.8	24.2	21.9
Georgia	20.3	24.8	22.6	21.0	20.7	20.0	23.3	20.1
Maryland	17.9	21.2	20.6	18.9	17.0	17.9	20.9	17.6
North Carolina	22.1	--	23.9	28.5	21.1	21.2	28.1	21.5
South Carolina	23.3	--	25.0	25.9	25.5	22.2	25.8	23.2
Virginia	20.4	25.4	28.1	24.0	21.4	19.1	26.2	19.7
West Virginia	19.9	--	20.4	22.7	21.4	18.9	21.7	19.8
East South Central:								
Alabama	19.6	--	20.0	--	20.5	19.0	19.3	19.7
Kentucky	20.3	19.4	21.1	23.6	20.2	19.9	21.0	20.3
Mississippi	20.9	21.1	21.0	22.0	21.2	20.6	21.1	20.8
Tennessee	21.5	24.1	25.6	28.4	22.8	20.0	28.1	20.9
West South Central:								
Arkansas	21.5	--	25.3	21.0	20.0	21.8	22.7	21.3
Louisiana	22.3	20.4	23.9	22.0	20.6	23.0	21.8	22.4
Oklahoma	22.6	21.7	23.3	27.0	21.0	22.5	23.3	22.5
Texas	20.9	23.9	24.0	21.3	21.6	20.4	22.8	20.7
Mountain:								
Arizona	20.1	17.1	21.4	17.0	20.7	20.6	19.0	20.2
Colorado	20.2	24.4	22.0	21.7	19.9	19.7	23.3	19.8
Idaho	21.6	22.5	22.5	21.2	21.4	21.6	23.4	21.3
Montana	23.3	21.4	24.8	25.0	26.0	20.9	24.4	23.0
Nevada	22.1	21.2	25.0	23.8	23.5	21.2	23.7	21.9
New Mexico	23.3	27.8	25.6	23.3	30.3	20.6	25.3	22.9
Utah	21.1	24.9	20.3	23.6	20.4	20.8	23.7	20.7
Wyoming	23.3	27.9	23.0	29.4	21.4	20.7	27.6	22.2
Pacific:								
Alaska	20.7	25.8	23.4	22.5	20.2	19.8	24.0	20.1
California	20.1	25.4	24.6	25.7	22.8	17.8	25.4	19.2
Hawaii	16.8	17.9	13.9	16.6	14.6	18.0	16.6	16.8
Oregon	21.0	23.6	23.8	24.2	21.9	19.4	24.5	20.4
Washington	18.8	24.5	21.1	21.4	19.6	17.1	22.5	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.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, 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	0.10	0.49	0.42	0.29	0.20	0.13	0.25	0.11
New England:								
Connecticut	0.40	3.94	2.70	1.63	1.07	0.44	1.62	0.40
Maine	1.24	3.37	1.59	1.07	1.10	1.45	1.43	1.32
Massachusetts	0.81	0.77	1.89	3.40	1.45	1.03	1.34	0.85
New Hampshire	0.61	1.94	2.40	1.71	1.25	0.70	1.50	0.65
Rhode Island	0.54	1.79	2.51	1.38	0.68	0.77	1.26	0.58
Vermont	0.77	3.72	3.98	2.18	1.34	0.76	1.95	0.79
Middle Atlantic:								
New Jersey	0.61	--	4.18	2.31	1.43	0.60	2.39	0.61
New York	0.45	2.81	1.48	1.75	1.37	0.51	1.26	0.48
Pennsylvania	0.43	3.00	1.93	1.60	0.88	0.50	1.66	0.43
East North Central:								
Illinois	0.33	2.54	0.73	0.68	0.86	0.40	0.84	0.35
Indiana	0.41	1.26	2.33	0.99	0.76	0.55	1.12	0.44
Michigan	0.26	--	2.21	0.64	0.65	0.24	1.21	0.26
Ohio	0.52	0.00	3.83	0.37	0.58	0.73	1.16	0.56
Wisconsin	0.59	1.88	1.01	1.41	1.47	0.68	0.99	0.64
West North Central:								
Iowa	0.41	2.56	5.20	1.23	0.68	0.44	2.35	0.36
Kansas	0.42	0.65	1.16	0.61	0.88	0.68	0.68	0.49
Minnesota	0.37	1.74	1.32	0.86	0.70	0.54	0.99	0.40
Missouri	0.57	--	1.76	1.41	1.47	0.72	1.20	0.61
Nebraska	0.51	1.43	3.68	1.44	0.86	0.65	1.69	0.51
North Dakota	0.50	2.09	1.49	1.29	0.86	0.80	1.11	0.56
South Dakota	0.62	2.19	1.69	1.97	1.00	1.02	1.44	0.69
South Atlantic:								
Delaware	0.74	--	2.38	1.28	0.88	0.99	1.41	0.82
District of Columbia	0.57	3.59	5.25	3.01	1.05	0.65	2.53	0.59
Florida	0.52	2.68	3.48	1.90	1.48	0.55	1.46	0.56
Georgia	0.32	2.10	1.79	0.68	0.95	0.36	1.33	0.33
Maryland	0.59	1.26	0.99	1.34	1.15	0.78	0.78	0.64
North Carolina	0.45	--	1.35	2.58	0.63	0.48	2.42	0.39
South Carolina	0.74	--	2.90	2.17	1.46	0.99	2.13	0.77
Virginia	0.63	2.90	2.98	1.87	1.28	0.75	1.63	0.65
West Virginia	0.56	--	0.46	1.01	1.00	0.74	0.89	0.60
East South Central:								
Alabama	1.09	--	0.00	--	1.85	1.26	1.25	1.14
Kentucky	0.61	2.43	1.15	2.03	0.84	0.83	1.25	0.66
Mississippi	0.50	1.62	0.86	2.91	1.10	0.50	0.62	0.56
Tennessee	0.63	2.82	3.69	2.44	1.70	0.66	2.44	0.63
West South Central:								
Arkansas	0.34	--	3.49	1.05	0.34	0.41	1.68	0.31
Louisiana	0.61	1.52	1.85	0.86	0.98	0.99	0.89	0.71
Oklahoma	0.64	1.16	1.38	1.86	0.66	1.02	0.93	0.73
Texas	0.34	1.98	1.35	0.85	0.54	0.47	0.87	0.37
Mountain:								
Arizona	0.47	1.63	1.86	1.50	1.31	0.55	0.84	0.51
Colorado	0.49	2.33	1.65	1.75	0.80	0.67	1.42	0.52
Idaho	0.60	1.84	2.23	2.67	1.19	0.70	1.13	0.68
Montana	0.62	1.75	1.86	1.67	1.64	0.46	1.11	0.72
Nevada	0.39	0.85	1.90	1.31	1.00	0.47	1.07	0.42
New Mexico	1.00	2.46	2.87	0.98	3.22	0.58	1.31	1.17
Utah	0.40	4.36	1.03	1.41	0.26	0.54	1.41	0.40
Wyoming	0.82	2.60	3.00	2.06	0.98	1.02	2.00	0.88
Pacific:								
Alaska	0.58	3.51	1.46	1.23	0.52	1.02	1.30	0.62
California	0.49	1.55	1.49	1.10	0.98	0.56	0.93	0.52
Hawaii	0.52	2.35	1.12	1.67	0.85	0.66	1.46	0.53
Oregon	0.51	2.65	1.32	2.08	0.86	0.60	1.03	0.55
Washington	0.74	1.91	1.29	1.14	0.86	1.10	0.89	0.81

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.

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