

Table XI.B.1(2008) Number of civilian employees by private and State/local government sectors and census division: United States, 2008

Census division	Civilian **	Private sector	State/local government sector
United States	135,768,688	116,141,515	19,627,173
Census division:			
New England	7,129,702	6,198,747	930,954
Middle Atlantic	18,816,404	16,124,684	2,691,720
East North Central	21,576,528	18,623,746	2,952,782
West North Central	10,126,701	8,635,565	1,491,136
South Atlantic	25,310,842	21,685,286	3,625,555
East South Central	7,563,985	6,372,221	1,191,764
West South Central	14,739,920	12,463,193	2,276,727
Mountain	9,531,476	8,144,114	1,387,362
Pacific	20,973,132	17,893,959	3,079,173

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2008 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

** Civilian employees include those employed in the private sector and in the State/local government sector. Federal government employees and unincorporated self-employed individuals with no employees are not included.

Totals may not sum exactly because of rounding.

Table XI.B.1(2008) Standard error for number of civilian employees by private and State/local government sectors and census division: United States, 2008

Census division	Civilian **	Private sector	State/local government sector
United States	725,349	751,026	173,736
Census division:			
New England	172,378	180,901	23,857
Middle Atlantic	283,344	302,194	50,515
East North Central	394,462	389,779	70,481
West North Central	196,980	224,141	57,601
South Atlantic	451,011	434,429	92,330
East South Central	148,778	146,176	63,397
West South Central	644,891	619,436	58,318
Mountain	161,098	155,191	27,247
Pacific	305,056	290,722	92,151

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2008 Medical Expenditure Panel Survey-Insurance Component.

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** Civilian employees include those employed in the private sector and in the State/local government sector. Federal government employees and unincorporated self-employed individuals with no employees are not included.

Totals may not sum exactly because of rounding.

Table XI.B.2(2008) Percent of civilian employees in establishments that offer health insurance by private and State/local government sectors and census division: United States, 2008

Census division	Civilian **	Private sector	State/local government sector
United States	89.5%	87.7%	99.7%
Census division:			
New England	93.5%	92.6%	100.0%
Middle Atlantic	92.2%	90.9%	100.0%
East North Central	89.2%	87.7%	98.7%
West North Central	88.9%	87.1%	99.6%
South Atlantic	90.1%	88.4%	100.0%
East South Central	89.6%	87.7%	99.7%
West South Central	87.1%	84.8%	99.9%
Mountain	87.5%	85.3%	99.9%
Pacific	88.1%	86.0%	100.0%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2008 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

** Civilian employees include those employed in the private sector and in the State/local government sector. Federal government employees and unincorporated self-employed individuals with no employees are not included.

Table XI.B.2(2008) Standard error for percent of civilian employees in establishments that offer health insurance by private and State/local government sectors and census division: United States, 2008

Census division	Civilian **	Private sector	State/local government sector
United States	0.25%	0.31%	0.07%
Census division:			
New England	0.24%	0.28%	0.00%
Middle Atlantic	0.26%	0.30%	0.00%
East North Central	0.89%	1.02%	0.41%
West North Central	0.55%	0.70%	0.18%
South Atlantic	0.43%	0.55%	0.00%
East South Central	0.58%	0.64%	0.34%
West South Central	0.77%	0.97%	0.07%
Mountain	0.42%	0.50%	0.13%
Pacific	0.99%	1.18%	0.00%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2008 Medical Expenditure Panel Survey-Insurance Component.

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** Civilian employees include those employed in the private sector and in the State/local government sector. Federal government employees and unincorporated self-employed individuals with no employees are not included.

Table XI.B.2.a(2008) Percent of civilian employees eligible for health insurance at establishments that offer health insurance by private and State/local government sectors and census division: United States, 2008

Census division	Civilian **	Private sector	State/local government sector
United States	77.8%	78.1%	76.4%
Census division:			
New England	75.8%	76.5%	71.5%
Middle Atlantic	77.6%	77.5%	78.6%
East North Central	77.1%	78.4%	70.2%
West North Central	76.6%	77.7%	71.1%
South Atlantic	79.0%	79.2%	78.5%
East South Central	77.9%	77.3%	80.6%
West South Central	78.1%	76.5%	85.5%
Mountain	75.2%	76.0%	71.2%
Pacific	79.5%	80.2%	76.0%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2008 Medical Expenditure Panel Survey-Insurance Component.

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** Civilian employees include those employed in the private sector and in the State/local government sector. Federal government employees and unincorporated self-employed individuals with no employees are not included.

Table XI.B.2.a(2008) Standard error for percent of civilian employees eligible for health insurance at establishments that offer health insurance by private and State/local government sectors and census division: United States, 2008

Census division	Civilian **	Private sector	State/local government sector
United States	0.32%	0.38%	0.31%
Census division:			
New England	0.51%	0.57%	0.81%
Middle Atlantic	1.19%	1.36%	0.57%
East North Central	0.96%	1.11%	0.88%
West North Central	0.76%	0.85%	1.03%
South Atlantic	0.87%	0.95%	0.58%
East South Central	1.02%	1.25%	1.20%
West South Central	1.02%	1.19%	0.69%
Mountain	0.78%	0.86%	0.73%
Pacific	0.98%	1.21%	0.69%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2008 Medical Expenditure Panel Survey-Insurance Component.

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** Civilian employees include those employed in the private sector and in the State/local government sector. Federal government employees and unincorporated self-employed individuals with no employees are not included.

Table XI.B.2.a.(1)(2008) Percent of civilian employees eligible for health insurance that are enrolled in health insurance at establishments that offer health insurance by private and State/local government sectors and census division: United States, 2008

Census division	Civilian **	Private sector	State/local government sector
United States	79.8%	78.7%	86.1%
Census division:			
New England	78.7%	77.8%	84.7%
Middle Atlantic	80.1%	78.6%	88.4%
East North Central	79.4%	78.2%	87.2%
West North Central	79.5%	78.5%	84.8%
South Atlantic	78.1%	76.9%	84.3%
East South Central	78.5%	77.3%	84.0%
West South Central	79.9%	79.0%	83.6%
Mountain	77.9%	76.4%	86.0%
Pacific	84.0%	83.0%	89.3%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2008 Medical Expenditure Panel Survey-Insurance Component.

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** Civilian employees include those employed in the private sector and in the State/local government sector. Federal government employees and unincorporated self-employed individuals with no employees are not included.

Table XI.B.2.a.(1)(2008) Standard error for percent of civilian employees eligible for health insurance that are enrolled in health insurance at establishments that offer health insurance by private and State/local government sectors and census division: United States, 2008

Census division	Civilian **	Private sector	State/local government sector
United States	0.28%	0.34%	0.31%
Census division:			
New England	0.83%	0.89%	1.27%
Middle Atlantic	0.85%	1.01%	0.47%
East North Central	0.57%	0.64%	0.93%
West North Central	0.60%	0.56%	0.93%
South Atlantic	0.57%	0.66%	0.94%
East South Central	0.68%	0.82%	2.30%
West South Central	1.16%	1.33%	0.71%
Mountain	1.14%	1.35%	0.43%
Pacific	0.35%	0.45%	0.47%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2008 Medical Expenditure Panel Survey-Insurance Component.

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** Civilian employees include those employed in the private sector and in the State/local government sector. Federal government employees and unincorporated self-employed individuals with no employees are not included.

Table XI.B.2.b(2008) Percent of civilian employees that are enrolled in health insurance at establishments that offer health insurance by private and State/local government sectors and census division: United States, 2008

Census division	Civilian **	Private sector	State/local government sector
United States	62.1%	61.4%	65.8%
Census division:			
New England	59.7%	59.5%	60.5%
Middle Atlantic	62.2%	60.9%	69.4%
East North Central	61.3%	61.3%	61.1%
West North Central	60.9%	61.0%	60.3%
South Atlantic	61.7%	60.9%	66.1%
East South Central	61.1%	59.7%	67.7%
West South Central	62.4%	60.4%	71.5%
Mountain	58.6%	58.1%	61.2%
Pacific	66.8%	66.5%	67.8%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2008 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

** Civilian employees include those employed in the private sector and in the State/local government sector. Federal government employees and unincorporated self-employed individuals with no employees are not included.

Table XI.B.2.b(2008) Standard error for percent of civilian employees that are enrolled in health insurance at establishments that offer health insurance by private and State/local government sectors and census division: United States, 2008

Census division	Civilian **	Private sector	State/local government sector
United States	0.32%	0.37%	0.15%
Census division:			
New England	0.87%	0.98%	0.96%
Middle Atlantic	1.10%	1.25%	0.61%
East North Central	0.72%	0.85%	0.54%
West North Central	0.55%	0.61%	0.92%
South Atlantic	0.86%	1.00%	0.77%
East South Central	0.72%	1.07%	1.96%
West South Central	1.14%	1.31%	0.70%
Mountain	1.08%	1.24%	0.53%
Pacific	0.82%	0.96%	0.49%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2008 Medical Expenditure Panel Survey-Insurance Component.

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** Civilian employees include those employed in the private sector and in the State/local government sector. Federal government employees and unincorporated self-employed individuals with no employees are not included.

Table XI.C.1(2008) Average total single premium (in dollars) per enrolled employee at civilian establishments that offer health insurance by private and State/local government sectors and census division: United States, 2008

Census division	Civilian **	Private sector	State/local government sector
United States	4,538	4,386	5,367
Census division:			
New England	5,052	4,860	6,631
Middle Atlantic	4,731	4,628	5,491
East North Central	4,676	4,460	6,118
West North Central	4,395	4,240	5,119
South Atlantic	4,534	4,416	5,120
East South Central	4,385	4,154	5,219
West South Central	4,242	4,151	4,560
Mountain	4,322	4,185	5,034
Pacific	4,517	4,301	6,053

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2008 Medical Expenditure Panel Survey-Insurance Component.

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** Civilian employees include those employed in the private sector and in the State/local government sector. Federal government employees and unincorporated self-employed individuals with no employees are not included.

Table XI.C.1(2008) Standard error for average total single premium (in dollars) per enrolled employee at civilian establishments that offer health insurance by private and State/local government sectors and census division: United States, 2008

Census division	Civilian **	Private sector	State/local government sector
United States	13.86	15.46	22.52
Census division:			
New England	65.40	74.67	86.43
Middle Atlantic	71.52	79.35	47.70
East North Central	43.18	51.98	153.29
West North Central	62.19	62.33	116.96
South Atlantic	43.62	45.55	59.52
East South Central	75.72	72.55	94.28
West South Central	38.13	43.62	38.43
Mountain	32.35	43.21	50.05
Pacific	44.60	53.91	79.58

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2008 Medical Expenditure Panel Survey-Insurance Component.

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** Civilian employees include those employed in the private sector and in the State/local government sector. Federal government employees and unincorporated self-employed individuals with no employees are not included.

Table XI.C.2(2008) Average total employee contribution (in dollars) per enrolled employee for single coverage at civilian establishments that offer health insurance by private and State/local government sectors and census division: United States, 2008

Census division	Civilian **	Private sector	State/local government sector
United States	823	882	503
Census division:			
New England	1,082	1,080	1,097
Middle Atlantic	858	935	291
East North Central	864	914	530
West North Central	811	885	469*
South Atlantic	891	971	493
East South Central	757	873	339
West South Central	793	837	639
Mountain	776	836	465
Pacific	669	697	472

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2008 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.

** Civilian employees include those employed in the private sector and in the State/local government sector. Federal government employees and unincorporated self-employed individuals with no employees are not included.

Table XI.C.2(2008) Standard error for average total employee contribution (in dollars) per enrolled employee for single coverage at civilian establishments that offer health insurance by private and State/local government sectors and census division: United States, 2008

Census division	Civilian **	Private sector	State/local government sector
United States	4.23	6.04	16.88
Census division:			
New England	25.32	29.75	32.56
Middle Atlantic	24.63	28.87	16.90
East North Central	13.09	18.17	42.16
West North Central	31.23	36.01	146.26*
South Atlantic	19.50	24.21	15.80
East South Central	20.48	23.22	31.02
West South Central	22.80	25.45	40.47
Mountain	27.17	28.60	46.22
Pacific	22.86	26.18	25.41

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2008 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.

** Civilian employees include those employed in the private sector and in the State/local government sector. Federal government employees and unincorporated self-employed individuals with no employees are not included.

Table XI.C.3(2008) Percent of total premiums contributed by employees enrolled in single coverage at civilian establishments that offer health insurance by private and State/local government sectors and census division: United States, 2008

Census division	Civilian **	Private sector	State/local government sector
United States	18.1%	20.1%	9.4%
Census division:			
New England	21.4%	22.2%	16.5%
Middle Atlantic	18.1%	20.2%	5.3%
East North Central	18.5%	20.5%	8.7%
West North Central	18.5%	20.9%	9.2%
South Atlantic	19.6%	22.0%	9.6%
East South Central	17.3%	21.0%	6.5%
West South Central	18.7%	20.2%	14.0%
Mountain	17.9%	20.0%	9.2%
Pacific	14.8%	16.2%	7.8%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2008 Medical Expenditure Panel Survey-Insurance Component.

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** Civilian employees include those employed in the private sector and in the State/local government sector. Federal government employees and unincorporated self-employed individuals with no employees are not included.

Table XI.C.3(2008) Standard error for percent of total premiums contributed by employees enrolled in single coverage at civilian establishments that offer health insurance by private and State/local government sectors and census division: United States, 2008

Census division	Civilian **	Private sector	State/local government sector
United States	0.10%	0.16%	0.30%
Census division:			
New England	0.48%	0.59%	0.48%
Middle Atlantic	0.58%	0.72%	0.30%
East North Central	0.35%	0.41%	0.51%
West North Central	0.62%	0.81%	2.41%
South Atlantic	0.40%	0.48%	0.33%
East South Central	0.52%	0.51%	0.65%
West South Central	0.46%	0.56%	0.81%
Mountain	0.68%	0.74%	0.89%
Pacific	0.52%	0.65%	0.39%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2008 Medical Expenditure Panel Survey-Insurance Component.

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** Civilian employees include those employed in the private sector and in the State/local government sector. Federal government employees and unincorporated self-employed individuals with no employees are not included.

Table XI.C.4(2008) Percent of civilian employees enrolled in a health insurance plan that take single coverage by private and State/local government sectors and census division: United States, 2008

Census division	Civilian **	Private sector	State/local government sector
United States	49.3%	50.2%	44.7%
Census division:			
New England	46.5%	48.2%	35.6%
Middle Atlantic	46.3%	49.3%	31.9%
East North Central	45.0%	46.2%	38.7%
West North Central	50.5%	49.7%	54.6%
South Atlantic	52.2%	52.3%	51.5%
East South Central	50.0%	48.6%	55.6%
West South Central	52.4%	51.2%	57.3%
Mountain	49.8%	50.5%	46.2%
Pacific	50.5%	53.3%	36.9%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2008 Medical Expenditure Panel Survey-Insurance Component.

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** Civilian employees include those employed in the private sector and in the State/local government sector. Federal government employees and unincorporated self-employed individuals with no employees are not included.

Table XI.C.4(2008) Standard error for percent of civilian employees enrolled in a health insurance plan that take single coverage by private and State/local government sectors and census division: United States, 2008

Census division	Civilian **	Private sector	State/local government sector
United States	0.29%	0.35%	0.35%
Census division:			
New England	0.72%	0.90%	0.54%
Middle Atlantic	0.74%	0.82%	0.42%
East North Central	0.82%	0.91%	1.39%
West North Central	0.92%	1.01%	1.03%
South Atlantic	0.42%	0.51%	0.89%
East South Central	0.71%	0.91%	0.86%
West South Central	1.08%	1.13%	1.14%
Mountain	0.50%	0.62%	1.05%
Pacific	0.87%	1.10%	1.20%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2008 Medical Expenditure Panel Survey-Insurance Component.

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** Civilian employees include those employed in the private sector and in the State/local government sector. Federal government employees and unincorporated self-employed individuals with no employees are not included.

Table XI.D.1(2008) Average total family premium (in dollars) per enrolled employee at civilian establishments that offer health insurance by private and State/local government sectors and census division: United States, 2008

Census division	Civilian **	Private sector	State/local government sector
United States	12,471	12,298	13,183
Census division:			
New England	14,219	13,589	16,965
Middle Atlantic	12,703	12,666	12,806
East North Central	12,680	12,224	14,520
West North Central	12,244	12,057	13,308
South Atlantic	12,290	12,331	12,068
East South Central	11,824	11,688	12,457
West South Central	11,790	11,738	12,099
Mountain	11,977	11,887	12,378
Pacific	12,442	12,352	12,749

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2008 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

** Civilian employees include those employed in the private sector and in the State/local government sector. Federal government employees and unincorporated self-employed individuals with no employees are not included.

Table XI.D.1(2008) Standard error for average total family premium (in dollars) per enrolled employee at civilian establishments that offer health insurance by private and State/local government sectors and census division: United States, 2008

Census division	Civilian **	Private sector	State/local government sector
United States	62.52	81.11	69.39
Census division:			
New England	152.84	195.89	170.47
Middle Atlantic	163.27	218.42	118.60
East North Central	191.45	237.02	284.03
West North Central	304.27	361.74	175.35
South Atlantic	173.25	196.14	160.93
East South Central	100.49	111.42	114.88
West South Central	222.62	269.96	196.30
Mountain	97.67	122.07	190.78
Pacific	111.57	146.55	98.57

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2008 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

** Civilian employees include those employed in the private sector and in the State/local government sector. Federal government employees and unincorporated self-employed individuals with no employees are not included.

Table XI.D.2(2008) Average total employee contribution (in dollars) per enrolled employee for family coverage at civilian establishments that offer health insurance by private and State/local government sectors and census division: United States, 2008

Census division	Civilian **	Private sector	State/local government sector
United States	3,158	3,394	2,190
Census division:			
New England	3,376	3,344	3,516
Middle Atlantic	2,622	3,232	957
East North Central	2,616	2,894	1,492
West North Central	3,074	3,034	3,296
South Atlantic	3,856	3,999	3,099
East South Central	3,246	3,241	3,269
West South Central	3,796	3,753	4,048
Mountain	3,484	3,688	2,573
Pacific	3,000	3,348	1,814

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2008 Medical Expenditure Panel Survey-Insurance Component.

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** Civilian employees include those employed in the private sector and in the State/local government sector. Federal government employees and unincorporated self-employed individuals with no employees are not included.

Table XI.D.2(2008) Standard error for average total employee contribution (in dollars) per enrolled employee for family coverage at civilian establishments that offer health insurance by private and State/local government sectors and census division: United States, 2008

Census division	Civilian **	Private sector	State/local government sector
United States	45.62	54.07	31.12
Census division:			
New England	84.19	103.91	90.80
Middle Atlantic	110.07	150.55	41.35
East North Central	58.56	76.29	85.43
West North Central	83.53	92.52	198.78
South Atlantic	118.83	149.95	22.81
East South Central	71.26	79.43	108.70
West South Central	143.50	153.27	269.50
Mountain	123.18	147.32	115.55
Pacific	77.95	88.80	62.12

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2008 Medical Expenditure Panel Survey-Insurance Component.

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** Civilian employees include those employed in the private sector and in the State/local government sector. Federal government employees and unincorporated self-employed individuals with no employees are not included.

Table XI.D.3(2008) Percent of total premiums contributed by employees enrolled in family coverage at civilian establishments that offer health insurance by private and State/local government sectors and census division: United States, 2008

Census division	Civilian **	Private sector	State/local government sector
United States	25.3%	27.6%	16.6%
Census division:			
New England	23.7%	24.6%	20.7%
Middle Atlantic	20.6%	25.5%	7.5%
East North Central	20.6%	23.7%	10.3%
West North Central	25.1%	25.2%	24.8%
South Atlantic	31.4%	32.4%	25.7%
East South Central	27.5%	27.7%	26.2%
West South Central	32.2%	32.0%	33.5%
Mountain	29.1%	31.0%	20.8%
Pacific	24.1%	27.1%	14.2%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2008 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

** Civilian employees include those employed in the private sector and in the State/local government sector. Federal government employees and unincorporated self-employed individuals with no employees are not included.

Table XI.D.3(2008) Standard error for percent of total premiums contributed by employees enrolled in family coverage at civilian establishments that offer health insurance by private and State/local government sectors and census division: United States, 2008

Census division	Civilian **	Private sector	State/local government sector
United States	0.33%	0.40%	0.20%
Census division:			
New England	0.68%	0.88%	0.54%
Middle Atlantic	0.82%	1.12%	0.33%
East North Central	0.58%	0.81%	0.55%
West North Central	0.91%	1.00%	1.51%
South Atlantic	0.94%	1.18%	0.29%
East South Central	0.63%	0.74%	0.72%
West South Central	1.31%	1.41%	2.44%
Mountain	0.90%	1.04%	0.99%
Pacific	0.53%	0.66%	0.47%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2008 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

** Civilian employees include those employed in the private sector and in the State/local government sector. Federal government employees and unincorporated self-employed individuals with no employees are not included.

Table XI.D.4(2008) Percent of civilian employees enrolled in a health insurance plan that take family coverage by private and State/local government sectors and census division: United States, 2008

Census division	Civilian **	Private sector	State/local government sector
United States	32.8%	31.8%	37.6%
Census division:			
New England	37.5%	35.5%	49.4%
Middle Atlantic	36.8%	32.6%	56.9%
East North Central	37.1%	35.0%	48.6%
West North Central	33.7%	34.2%	31.0%
South Atlantic	29.4%	29.9%	27.3%
East South Central	33.6%	34.3%	30.4%
West South Central	27.9%	30.0%	19.8%
Mountain	30.7%	30.3%	32.3%
Pacific	30.6%	28.5%	41.0%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2008 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

** Civilian employees include those employed in the private sector and in the State/local government sector. Federal government employees and unincorporated self-employed individuals with no employees are not included.

Table XI.D.4(2008) Standard error for percent of civilian employees enrolled in a health insurance plan that take family coverage by private and State/local government sectors and census division: United States, 2008

Census division	Civilian **	Private sector	State/local government sector
United States	0.21%	0.25%	0.37%
Census division:			
New England	0.77%	0.94%	0.69%
Middle Atlantic	0.68%	0.77%	0.60%
East North Central	0.80%	0.97%	1.86%
West North Central	1.09%	1.17%	1.00%
South Atlantic	0.45%	0.52%	0.45%
East South Central	0.63%	0.85%	1.06%
West South Central	1.04%	1.08%	1.14%
Mountain	0.68%	0.84%	0.98%
Pacific	0.69%	0.87%	1.19%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2008 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

** Civilian employees include those employed in the private sector and in the State/local government sector. Federal government employees and unincorporated self-employed individuals with no employees are not included.

Table XI.E.1(2008) Average total employee-plus-one premium (in dollars) per enrolled employee at civilian establishments that offer health insurance by private and State/local government sectors and census division: United States, 2008

Census division	Civilian **	Private sector	State/local government sector
United States	8,719	8,535	9,627
Census division:			
New England	9,950	9,455	13,205
Middle Atlantic	9,122	8,868	11,079
East North Central	9,060	8,826	11,018
West North Central	8,508	8,300	9,691
South Atlantic	8,394	8,367	8,506
East South Central	8,170	8,126	8,397
West South Central	8,257	8,166	8,551
Mountain	8,410	8,264	9,026
Pacific	8,795	8,433	10,255

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2008 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

** Civilian employees include those employed in the private sector and in the State/local government sector. Federal government employees and unincorporated self-employed individuals with no employees are not included.

Table XI.E.1(2008) Standard error for average total employee-plus-one premium (in dollars) per enrolled employee at civilian establishments that offer health insurance by private and State/local government sectors and census division: United States, 2008

Census division	Civilian **	Private sector	State/local government sector
United States	42.58	43.05	64.00
Census division:			
New England	169.12	192.88	214.50
Middle Atlantic	174.22	178.42	269.72
East North Central	134.35	140.10	222.00
West North Central	105.20	113.30	172.52
South Atlantic	89.26	100.21	105.32
East South Central	90.30	112.23	100.23
West South Central	120.19	152.90	98.24
Mountain	81.02	103.40	142.34
Pacific	70.29	91.26	114.67

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2008 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

** Civilian employees include those employed in the private sector and in the State/local government sector. Federal government employees and unincorporated self-employed individuals with no employees are not included.

Table XI.E.2(2008) Average total employee contribution (in dollars) per enrolled employee for employee-plus-one coverage at civilian establishments that offer health insurance by private and State/local government sectors and census division: United States, 2008

Census division	Civilian **	Private sector	State/local government sector
United States	2,226	2,303	1,843
Census division:			
New England	2,324	2,387	1,910
Middle Atlantic	2,123	2,339	459
East North Central	2,034	2,094	1,533
West North Central	2,280	2,230	2,568
South Atlantic	2,473	2,533	2,228
East South Central	2,184	2,206	2,076
West South Central	2,542	2,481	2,736
Mountain	2,208	2,335	1,670
Pacific	1,962	2,132	1,276

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2008 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

** Civilian employees include those employed in the private sector and in the State/local government sector. Federal government employees and unincorporated self-employed individuals with no employees are not included.

Table XI.E.2(2008) Standard error for average total employee contribution (in dollars) per enrolled employee for employee-plus-one coverage at civilian establishments that offer health insurance by private and State/local government sectors and census division: United States, 2008

Census division	Civilian **	Private sector	State/local government sector
United States	21.43	22.39	37.90
Census division:			
New England	98.49	115.33	102.51
Middle Atlantic	80.59	84.06	46.09
East North Central	68.80	77.13	175.94
West North Central	46.62	44.68	148.29
South Atlantic	50.50	66.81	53.52
East South Central	39.21	46.15	58.74
West South Central	65.77	79.14	77.45
Mountain	74.05	98.86	78.11
Pacific	44.16	53.32	56.65

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2008 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

** Civilian employees include those employed in the private sector and in the State/local government sector. Federal government employees and unincorporated self-employed individuals with no employees are not included.

Table XI.E.3(2008) Percent of total premiums contributed by employees enrolled in employee-plus-one coverage at civilian establishments that offer health insurance by private and State/local government sectors and census division: United States, 2008

Census division	Civilian **	Private sector	State/local government sector
United States	25.5%	27.0%	19.1%
Census division:			
New England	23.4%	25.2%	14.5%
Middle Atlantic	23.3%	26.4%	4.1%
East North Central	22.4%	23.7%	13.9%
West North Central	26.8%	26.9%	26.5%
South Atlantic	29.5%	30.3%	26.2%
East South Central	26.7%	27.1%	24.7%
West South Central	30.8%	30.4%	32.0%
Mountain	26.3%	28.3%	18.5%
Pacific	22.3%	25.3%	12.4%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2008 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

** Civilian employees include those employed in the private sector and in the State/local government sector. Federal government employees and unincorporated self-employed individuals with no employees are not included.

Table XI.E.3(2008) Standard error for percent of total premiums contributed by employees enrolled in employee-plus-one coverage at civilian establishments that offer health insurance by private and State/local government sectors and census division: United States, 2008

Census division	Civilian **	Private sector	State/local government sector
United States	0.24%	0.26%	0.34%
Census division:			
New England	0.76%	0.85%	0.76%
Middle Atlantic	0.78%	0.79%	0.45%
East North Central	0.82%	0.90%	1.28%
West North Central	0.49%	0.50%	1.19%
South Atlantic	0.59%	0.74%	0.46%
East South Central	0.57%	0.64%	0.82%
West South Central	1.09%	1.31%	0.77%
Mountain	0.92%	1.21%	0.66%
Pacific	0.54%	0.64%	0.55%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2008 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

** Civilian employees include those employed in the private sector and in the State/local government sector. Federal government employees and unincorporated self-employed individuals with no employees are not included.

Table XI.E.4(2008) Percent of civilian employees enrolled in a health insurance plan that take employee-plus-one coverage by private and State/local government sectors and census division: United States, 2008

Census division	Civilian **	Private sector	State/local government sector
United States	18.0%	18.0%	17.7%
Census division:			
New England	16.0%	16.2%	15.0%
Middle Atlantic	16.9%	18.1%	11.2%
East North Central	17.9%	18.8%	12.6%
West North Central	15.8%	16.1%	14.5%
South Atlantic	18.4%	17.8%	21.2%
East South Central	16.5%	17.1%	13.9%
West South Central	19.7%	18.9%	22.9%
Mountain	19.5%	19.1%	21.5%
Pacific	18.8%	18.2%	22.1%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2008 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

** Civilian employees include those employed in the private sector and in the State/local government sector. Federal government employees and unincorporated self-employed individuals with no employees are not included.

Table XI.E.4(2008) Standard error for percent of civilian employees enrolled in a health insurance plan that take employee-plus-one coverage by private and State/local government sectors and census division: United States, 2008

Census division	Civilian **	Private sector	State/local government sector
United States	0.14%	0.19%	0.22%
Census division:			
New England	0.37%	0.42%	0.47%
Middle Atlantic	0.43%	0.53%	0.53%
East North Central	0.33%	0.45%	0.66%
West North Central	0.35%	0.40%	0.66%
South Atlantic	0.42%	0.40%	1.00%
East South Central	0.44%	0.52%	0.78%
West South Central	0.46%	0.53%	0.49%
Mountain	0.39%	0.46%	0.63%
Pacific	0.33%	0.39%	0.57%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2008 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

** Civilian employees include those employed in the private sector and in the State/local government sector. Federal government employees and unincorporated self-employed individuals with no employees are not included.

Table XI.F.1(2008) Percent of civilian employees enrolled in a health insurance plan that had a deductible by private and State/local government sectors and census division: United States, 2008

Census division	Civilian **	Private sector	State/local government sector
United States	66.7%	70.7%	47.4%
Census division:			
New England	48.6%	55.2%	9.0%
Middle Atlantic	46.0%	52.1%	16.4%
East North Central	77.8%	82.0%	54.6%
West North Central	79.1%	82.2%	63.4%
South Atlantic	70.4%	73.2%	56.5%
East South Central	82.1%	83.2%	77.2%
West South Central	81.0%	85.8%	62.0%
Mountain	73.4%	76.5%	58.8%
Pacific	53.4%	57.1%	34.7%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2008 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

** Civilian employees include those employed in the private sector and in the State/local government sector. Federal government employees and unincorporated self-employed individuals with no employees are not included.

Table XI.F.1(2008) Standard error for percent of civilian employees enrolled in a health insurance plan that had a deductible by private and State/local government sectors and census division: United States, 2008

Census division	Civilian **	Private sector	State/local government sector
United States	0.48%	0.48%	0.81%
Census division:			
New England	2.23%	2.66%	0.81%
Middle Atlantic	1.50%	1.65%	1.42%
East North Central	0.70%	0.59%	2.49%
West North Central	1.50%	1.74%	3.71%
South Atlantic	1.20%	1.27%	1.49%
East South Central	1.42%	1.59%	1.74%
West South Central	1.09%	1.14%	1.63%
Mountain	1.25%	1.53%	1.29%
Pacific	1.01%	1.19%	1.17%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2008 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

** Civilian employees include those employed in the private sector and in the State/local government sector. Federal government employees and unincorporated self-employed individuals with no employees are not included.

Table XI.F.2(2008) Average individual deductible (in dollars) per employee enrolled with single coverage in a health insurance plan that had a deductible at civilian establishments by private and State/local government sectors and census division: United States, 2008

Census division	Civilian **	Private sector	State/local government sector
United States	832	869	559
Census division:			
New England	797	805	414
Middle Atlantic	728	745	300
East North Central	801	835	475
West North Central	898	929	711
South Atlantic	843	904	477
East South Central	765	816	573
West South Central	945	1,002	674
Mountain	860	888	652
Pacific	795	824	472

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2008 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

** Civilian employees include those employed in the private sector and in the State/local government sector. Federal government employees and unincorporated self-employed individuals with no employees are not included.

Table XI.F.2(2008) Standard error for average individual deductible (in dollars) per employee enrolled with single coverage in a health insurance plan that had a deductible at civilian establishments by private and State/local government sectors and census division: United States, 2008

Census division	Civilian **	Private sector	State/local government sector
United States	6.56	7.04	9.72
Census division:			
New England	50.06	52.55	39.72
Middle Atlantic	43.25	44.88	39.86
East North Central	21.60	21.72	36.96
West North Central	30.56	34.52	34.20
South Atlantic	29.30	32.53	11.93
East South Central	26.35	30.99	43.78
West South Central	36.94	42.25	28.19
Mountain	20.14	20.70	31.15
Pacific	22.76	23.30	42.65

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2008 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

** Civilian employees include those employed in the private sector and in the State/local government sector. Federal government employees and unincorporated self-employed individuals with no employees are not included.

Table XI.F.3(2008) Average family deductible (in dollars) per employee enrolled with family coverage in a health insurance plan that had a deductible at civilian establishments by private and State/local government sectors and census division: United States, 2008

Census division	Civilian **	Private sector	State/local government sector
United States	1,596	1,658	1,155
Census division:			
New England	1,520	1,544	818
Middle Atlantic	1,432	1,504	635
East North Central	1,538	1,606	1,025
West North Central	1,646	1,671	1,468
South Atlantic	1,660	1,720	1,267
East South Central	1,459	1,517	1,138
West South Central	1,826	1,880	1,477
Mountain	1,733	1,822	1,268
Pacific	1,496	1,591	913

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2008 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

** Civilian employees include those employed in the private sector and in the State/local government sector. Federal government employees and unincorporated self-employed individuals with no employees are not included.

Table XI.F.3(2008) Standard error for average family deductible (in dollars) per employee enrolled with family coverage in a health insurance plan that had a deductible at civilian establishments by private and State/local government sectors and census division: United States, 2008

Census division	Civilian **	Private sector	State/local government sector
United States	16.72	20.79	32.75
Census division:			
New England	97.47	100.70	116.81
Middle Atlantic	91.06	94.37	95.00
East North Central	41.75	46.70	90.85
West North Central	50.64	54.03	67.65
South Atlantic	48.02	58.14	91.11
East South Central	51.34	60.79	74.76
West South Central	99.97	113.97	63.40
Mountain	49.27	57.80	58.10
Pacific	45.81	46.72	93.26

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2008 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

** Civilian employees include those employed in the private sector and in the State/local government sector. Federal government employees and unincorporated self-employed individuals with no employees are not included.

Table XI.F.4(2008) Percent of civilian employees enrolled in a health insurance plan that had a copayment for an office visit to a physician by private and State/local government sectors and census division: United States, 2008

Census division	Civilian **	Private sector	State/local government sector
United States	72.8%	71.8%	77.8%
Census division:			
New England	83.7%	82.6%	90.2%
Middle Atlantic	80.1%	79.2%	84.5%
East North Central	65.0%	64.6%	67.6%
West North Central	62.9%	61.1%	72.4%
South Atlantic	73.1%	71.2%	82.2%
East South Central	68.5%	68.7%	67.5%
West South Central	73.0%	71.3%	79.3%
Mountain	70.5%	68.9%	78.3%
Pacific	76.9%	76.9%	76.9%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2008 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

** Civilian employees include those employed in the private sector and in the State/local government sector. Federal government employees and unincorporated self-employed individuals with no employees are not included.

Table XI.F.4(2008) Standard error for percent of civilian employees enrolled in a health insurance plan that had a copayment for an office visit to a physician by private and State/local government sectors and census division: United States, 2008

Census division	Civilian **	Private sector	State/local government sector
United States	0.69%	0.83%	0.69%
Census division:			
New England	1.16%	1.47%	1.17%
Middle Atlantic	1.76%	1.95%	1.23%
East North Central	1.34%	1.45%	2.72%
West North Central	0.95%	1.48%	3.02%
South Atlantic	0.92%	1.12%	1.38%
East South Central	1.93%	2.26%	2.54%
West South Central	2.18%	2.65%	2.07%
Mountain	1.03%	1.16%	1.55%
Pacific	1.07%	1.23%	1.26%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2008 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

** Civilian employees include those employed in the private sector and in the State/local government sector. Federal government employees and unincorporated self-employed individuals with no employees are not included.

Table XI.F.5(2008) Average copayment (in dollars) for an office visit to a physician per employee enrolled in a health insurance plan that had a physician copayment at civilian establishments by private and State/local government sectors and census division: United States, 2008

Census division	Civilian **	Private sector	State/local government sector
United States	19.86	20.53	16.84
Census division:			
New England	18.12	19.24	11.89
Middle Atlantic	18.23	19.41	12.96
East North Central	19.59	20.48	14.87
West North Central	21.27	21.33	21.02
South Atlantic	20.16	20.69	17.93
East South Central	22.13	23.02	18.36
West South Central	22.66	22.62	22.82
Mountain	21.12	21.56	19.27
Pacific	18.45	19.29	14.33

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2008 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

** Civilian employees include those employed in the private sector and in the State/local government sector. Federal government employees and unincorporated self-employed individuals with no employees are not included.

Table XI.F.5(2008) Standard error for average copayment (in dollars) for an office visit to a physician per employee enrolled in a health insurance plan that had a physician copayment at civilian establishments by private and State/local government sectors and census division: United States, 2008

Census division	Civilian **	Private sector	State/local government sector
United States	0.05	0.07	0.11
Census division:			
New England	0.19	0.27	0.14
Middle Atlantic	0.14	0.21	0.20
East North Central	0.17	0.18	0.50
West North Central	0.37	0.42	0.49
South Atlantic	0.16	0.20	0.12
East South Central	0.32	0.32	0.43
West South Central	0.35	0.43	0.26
Mountain	0.20	0.23	0.17
Pacific	0.14	0.17	0.32

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2008 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

** Civilian employees include those employed in the private sector and in the State/local government sector. Federal government employees and unincorporated self-employed individuals with no employees are not included.

Table XI.F.6(2008) Average coinsurance (in percents) for an office visit to a physician per employee enrolled in a health insurance plan that had a physician coinsurance at civilian establishments by private and State/local government sectors and census division: United States, 2008

Census division	Civilian **	Private sector	State/local government sector
United States	18.6	18.9	17.4
Census division:			
New England	18.6	18.8	15.9
Middle Atlantic	20.0	19.9	20.6
East North Central	17.8	18.1	15.1
West North Central	18.5	18.4	19.1
South Atlantic	18.4	18.3	18.6
East South Central	19.4	20.2	16.9
West South Central	18.6	18.7	18.0
Mountain	20.2	20.2	20.0
Pacific	18.2	18.9	14.3

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2008 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

** Civilian employees include those employed in the private sector and in the State/local government sector. Federal government employees and unincorporated self-employed individuals with no employees are not included.

Table XI.F.6(2008) Standard error for average coinsurance (in percents) for an office visit to a physician per employee enrolled in a health insurance plan that had a physician coinsurance at civilian establishments by private and State/local government sectors and census division: United States, 2008

Census division	Civilian **	Private sector	State/local government sector
United States	0.19	0.20	0.16
Census division:			
New England	0.60	0.58	1.26
Middle Atlantic	0.74	0.80	0.55
East North Central	0.18	0.20	0.43
West North Central	0.25	0.29	0.50
South Atlantic	0.36	0.43	0.23
East South Central	0.51	0.78	0.49
West South Central	0.47	0.51	0.54
Mountain	0.34	0.39	0.48
Pacific	0.27	0.30	0.42

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2008 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

** Civilian employees include those employed in the private sector and in the State/local government sector. Federal government employees and unincorporated self-employed individuals with no employees are not included.