

**Table XI.B.1(2009) Number of civilian employees by private and State/local government sectors and census division: United States, 2009**

Census division	Civilian **	Private sector	State/local government sector
United States	130,122,337	110,519,994	19,602,343
Census division:			
New England	6,788,674	5,892,461	896,213
Middle Atlantic	18,019,168	15,313,477	2,705,691
East North Central	20,202,885	17,326,393	2,876,492
West North Central	9,822,308	8,352,502	1,469,806
South Atlantic	24,535,951	20,859,153	3,676,797
East South Central	7,107,384	5,918,664	1,188,721
West South Central	14,448,447	12,122,846	2,325,601
Mountain	9,105,945	7,723,833	1,382,112
Pacific	20,091,575	17,010,665	3,080,910

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2009 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(2009) Standard error for number of civilian employees by private and State/local government sectors and census division: United States, 2009**

Census division	Civilian **	Private sector	State/local government sector
United States	1,165,597	1,090,007	173,204
Census division:			
New England	322,474	309,615	38,298
Middle Atlantic	310,301	335,200	72,970
East North Central	430,589	466,172	66,896
West North Central	329,147	326,731	49,587
South Atlantic	897,354	916,025	110,963
East South Central	147,963	154,915	46,292
West South Central	339,186	301,702	54,981
Mountain	192,524	167,948	52,005
Pacific	373,343	373,397	76,137

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2009 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.2(2009) Percent of civilian employees in establishments that offer health insurance by private and State/local government sectors and census division: United States, 2009**

Census division	Civilian **	Private sector	State/local government sector
United States	89.3%	87.6%	99.1%
Census division:			
New England	92.2%	91.1%	99.5%
Middle Atlantic	92.1%	90.7%	99.6%
East North Central	89.0%	87.7%	97.0%
West North Central	88.6%	87.0%	97.4%
South Atlantic	88.9%	87.0%	99.9%
East South Central	90.1%	88.3%	98.7%
West South Central	86.6%	84.0%	99.8%
Mountain	87.2%	85.0%	99.6%
Pacific	89.6%	87.8%	99.5%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2009 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(2009) 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, 2009**

Census division	Civilian **	Private sector	State/local government sector
United States	0.19%	0.22%	0.17%
Census division:			
New England	0.46%	0.56%	0.19%
Middle Atlantic	0.32%	0.40%	0.15%
East North Central	0.42%	0.53%	0.73%
West North Central	0.38%	0.44%	0.85%
South Atlantic	0.64%	0.86%	0.07%
East South Central	0.61%	0.70%	0.62%
West South Central	0.84%	1.02%	0.10%
Mountain	0.63%	0.72%	0.23%
Pacific	0.34%	0.38%	0.30%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2009 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.a(2009) 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, 2009**

Census division	Civilian **	Private sector	State/local government sector
United States	78.9%	79.5%	76.2%
Census division:			
New England	78.4%	78.6%	77.2%
Middle Atlantic	79.2%	79.2%	79.2%
East North Central	78.8%	79.8%	73.5%
West North Central	77.7%	79.2%	70.4%
South Atlantic	80.4%	81.2%	76.8%
East South Central	79.8%	80.3%	77.6%
West South Central	80.8%	80.5%	82.2%
Mountain	75.5%	76.7%	70.0%
Pacific	77.6%	78.1%	75.6%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2009 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.a(2009) 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, 2009**

Census division	Civilian **	Private sector	State/local government sector
United States	0.30%	0.35%	0.25%
Census division:			
New England	0.86%	1.03%	0.57%
Middle Atlantic	0.70%	0.83%	0.75%
East North Central	1.02%	1.14%	0.89%
West North Central	0.52%	0.71%	1.13%
South Atlantic	1.03%	1.25%	0.51%
East South Central	0.78%	1.04%	0.87%
West South Central	1.22%	1.50%	0.64%
Mountain	0.74%	0.92%	0.68%
Pacific	0.70%	0.80%	0.95%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2009 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.a.(1)(2009) 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, 2009**

Census division	Civilian **	Private sector	State/local government sector
United States	78.4%	76.9%	85.8%
Census division:			
New England	77.0%	75.7%	84.9%
Middle Atlantic	79.4%	77.9%	86.9%
East North Central	78.0%	77.0%	83.9%
West North Central	79.5%	78.3%	86.6%
South Atlantic	76.8%	75.4%	84.0%
East South Central	76.6%	74.7%	85.2%
West South Central	77.9%	76.3%	85.1%
Mountain	76.5%	74.9%	85.2%
Pacific	81.4%	79.8%	89.4%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2009 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.a.(1)(2009) 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, 2009**

Census division	Civilian **	Private sector	State/local government sector
United States	0.26%	0.33%	0.27%
Census division:			
New England	0.77%	0.90%	0.51%
Middle Atlantic	0.59%	0.69%	0.46%
East North Central	0.56%	0.67%	1.17%
West North Central	0.97%	1.03%	1.41%
South Atlantic	0.61%	0.75%	0.33%
East South Central	0.71%	0.81%	0.80%
West South Central	0.77%	0.96%	0.67%
Mountain	1.09%	1.48%	1.15%
Pacific	0.86%	0.99%	0.68%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2009 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(2009) 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, 2009**

Census division	Civilian **	Private sector	State/local government sector
United States	61.9%	61.1%	65.4%
Census division:			
New England	60.4%	59.5%	65.5%
Middle Atlantic	62.9%	61.8%	68.8%
East North Central	61.5%	61.4%	61.6%
West North Central	61.8%	62.0%	61.0%
South Atlantic	61.7%	61.2%	64.5%
East South Central	61.1%	60.0%	66.0%
West South Central	63.0%	61.4%	69.9%
Mountain	57.8%	57.4%	59.6%
Pacific	63.2%	62.3%	67.6%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2009 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(2009) 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, 2009**

Census division	Civilian **	Private sector	State/local government sector
United States	0.34%	0.41%	0.21%
Census division:			
New England	1.11%	1.30%	0.77%
Middle Atlantic	0.60%	0.69%	0.69%
East North Central	0.76%	0.87%	1.01%
West North Central	1.01%	1.18%	0.88%
South Atlantic	1.20%	1.44%	0.44%
East South Central	0.75%	0.95%	0.98%
West South Central	0.93%	1.13%	0.99%
Mountain	0.99%	1.37%	1.05%
Pacific	0.83%	1.00%	0.87%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2009 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.C.1(2009) 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, 2009**

Census division	Civilian **	Private sector	State/local government sector
United States	4,826	4,669	5,627
Census division:			
New England	5,347	5,140	6,786
Middle Atlantic	5,077	4,957	5,870
East North Central	4,913	4,696	6,302
West North Central	4,620	4,419	5,555
South Atlantic	4,750	4,629	5,294
East South Central	4,692	4,508	5,394
West South Central	4,565	4,460	4,907
Mountain	4,607	4,462	5,314
Pacific	4,887	4,675	6,334

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2009 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.C.1(2009) 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, 2009**

Census division	Civilian **	Private sector	State/local government sector
United States	19.68	21.40	31.43
Census division:			
New England	51.54	54.08	142.96
Middle Atlantic	67.95	76.06	42.52
East North Central	71.49	87.55	89.48
West North Central	63.89	61.82	74.32
South Atlantic	43.56	46.22	62.20
East South Central	46.44	52.06	63.36
West South Central	35.82	56.27	99.10
Mountain	79.95	92.66	68.48
Pacific	60.32	63.82	84.53

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2009 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.C.2(2009) 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, 2009**

Census division	Civilian **	Private sector	State/local government sector
United States	895	957	579
Census division:			
New England	1,191	1,194	1,165
Middle Atlantic	943	1,018	451
East North Central	957	1,021	549
West North Central	856	954	401
South Atlantic	915	997	544
East South Central	895	1,009	458
West South Central	902	952	739
Mountain	794	867	440
Pacific	734	747	641

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2009 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(2009) 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, 2009**

Census division	Civilian **	Private sector	State/local government sector
United States	12.23	12.73	16.25
Census division:			
New England	42.85	45.63	47.75
Middle Atlantic	36.22	39.88	18.47
East North Central	30.92	30.45	32.71
West North Central	41.55	38.30	82.33
South Atlantic	20.55	23.98	12.71
East South Central	25.89	35.33	35.89
West South Central	52.52	55.28	65.67
Mountain	23.24	32.41	33.45
Pacific	20.16	23.46	56.41

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2009 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(2009) 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, 2009**

Census division	Civilian **	Private sector	State/local government sector
United States	18.5%	20.5%	10.3%
Census division:			
New England	22.3%	23.2%	17.2%
Middle Atlantic	18.6%	20.5%	7.7%
East North Central	19.5%	21.7%	8.7%
West North Central	18.5%	21.6%	7.2%
South Atlantic	19.3%	21.5%	10.3%
East South Central	19.1%	22.4%	8.5%
West South Central	19.8%	21.3%	15.1%
Mountain	17.2%	19.4%	8.3%
Pacific	15.0%	16.0%	10.1%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2009 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(2009) 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, 2009**

Census division	Civilian **	Private sector	State/local government sector
United States	0.25%	0.28%	0.28%
Census division:			
New England	0.65%	0.70%	0.63%
Middle Atlantic	0.67%	0.74%	0.34%
East North Central	0.53%	0.49%	0.54%
West North Central	0.95%	0.94%	1.50%
South Atlantic	0.53%	0.59%	0.25%
East South Central	0.49%	0.71%	0.75%
West South Central	1.12%	1.27%	1.04%
Mountain	0.53%	0.77%	0.64%
Pacific	0.47%	0.55%	0.95%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2009 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(2009) 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, 2009**

Census division	Civilian **	Private sector	State/local government sector
United States	49.2%	50.0%	45.5%
Census division:			
New England	47.7%	49.4%	38.8%
Middle Atlantic	46.4%	49.0%	34.3%
East North Central	44.3%	45.4%	38.5%
West North Central	49.1%	48.2%	53.6%
South Atlantic	52.2%	51.8%	54.1%
East South Central	53.0%	52.4%	55.3%
West South Central	52.6%	50.8%	59.9%
Mountain	48.8%	49.3%	46.5%
Pacific	49.9%	53.3%	35.1%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2009 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(2009) 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, 2009**

Census division	Civilian **	Private sector	State/local government sector
United States	0.23%	0.25%	0.42%
Census division:			
New England	0.61%	0.69%	0.92%
Middle Atlantic	0.80%	0.97%	0.45%
East North Central	0.52%	0.58%	0.63%
West North Central	0.62%	0.87%	1.68%
South Atlantic	0.68%	0.81%	0.45%
East South Central	1.01%	1.14%	1.00%
West South Central	0.98%	1.27%	0.44%
Mountain	0.76%	0.89%	1.07%
Pacific	0.62%	0.66%	0.76%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2009 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(2009) 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, 2009**

Census division	Civilian **	Private sector	State/local government sector
United States	13,233	13,027	14,024
Census division:			
New England	14,978	14,309	17,469
Middle Atlantic	13,704	13,602	13,982
East North Central	13,658	13,162	15,650
West North Central	12,719	12,434	14,224
South Atlantic	12,960	12,956	12,977
East South Central	12,347	12,215	12,824
West South Central	12,832	12,914	12,333
Mountain	12,794	12,730	13,077
Pacific	12,836	12,656	13,367

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2009 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(2009) 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, 2009**

Census division	Civilian **	Private sector	State/local government sector
United States	20.76	24.57	52.14
Census division:			
New England	122.94	166.35	167.42
Middle Atlantic	114.81	172.09	80.52
East North Central	153.40	192.19	176.10
West North Central	161.96	161.18	237.06
South Atlantic	111.56	125.61	98.28
East South Central	190.70	226.94	113.80
West South Central	217.59	248.98	172.58
Mountain	181.47	213.98	111.20
Pacific	104.40	149.66	148.29

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2009 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(2009) 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, 2009**

Census division	Civilian **	Private sector	State/local government sector
United States	3,244	3,474	2,364
Census division:			
New England	3,756	3,836	3,458
Middle Atlantic	2,465	2,982	1,059
East North Central	2,949	3,264	1,683
West North Central	3,448	3,500	3,172
South Atlantic	3,735	3,837	3,249
East South Central	3,467	3,576	3,071
West South Central	3,946	3,845	4,562
Mountain	3,264	3,332	2,968
Pacific	3,066	3,410	2,056

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2009 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(2009) 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, 2009**

Census division	Civilian **	Private sector	State/local government sector
United States	34.48	43.60	56.40
Census division:			
New England	72.14	93.94	112.14
Middle Atlantic	64.42	102.64	27.86
East North Central	108.63	119.48	90.95
West North Central	89.37	94.84	253.91
South Atlantic	79.69	98.19	47.21
East South Central	119.61	153.21	87.38
West South Central	188.14	220.44	110.87
Mountain	104.88	113.79	115.83
Pacific	118.90	152.30	145.83

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2009 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(2009) 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, 2009**

Census division	Civilian **	Private sector	State/local government sector
United States	24.5%	26.7%	16.9%
Census division:			
New England	25.1%	26.8%	19.8%
Middle Atlantic	18.0%	21.9%	7.6%
East North Central	21.6%	24.8%	10.8%
West North Central	27.1%	28.1%	22.3%
South Atlantic	28.8%	29.6%	25.0%
East South Central	28.1%	29.3%	23.9%
West South Central	30.8%	29.8%	37.0%
Mountain	25.5%	26.2%	22.7%
Pacific	23.9%	26.9%	15.4%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2009 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(2009) 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, 2009**

Census division	Civilian **	Private sector	State/local government sector
United States	0.26%	0.33%	0.40%
Census division:			
New England	0.51%	0.74%	0.64%
Middle Atlantic	0.56%	0.92%	0.19%
East North Central	0.73%	0.81%	0.55%
West North Central	0.80%	0.80%	1.77%
South Atlantic	0.52%	0.67%	0.41%
East South Central	0.83%	1.08%	0.63%
West South Central	1.52%	1.76%	0.81%
Mountain	0.67%	0.71%	0.86%
Pacific	0.91%	1.14%	1.07%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2009 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(2009) 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, 2009**

Census division	Civilian **	Private sector	State/local government sector
United States	31.6%	30.5%	37.0%
Census division:			
New England	35.8%	33.4%	49.0%
Middle Atlantic	35.4%	31.5%	53.6%
East North Central	36.5%	34.6%	46.7%
West North Central	33.0%	33.1%	32.4%
South Atlantic	28.2%	28.3%	27.9%
East South Central	30.9%	30.3%	33.7%
West South Central	26.5%	28.7%	18.2%
Mountain	29.8%	29.5%	30.8%
Pacific	29.9%	27.3%	41.7%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2009 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(2009) 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, 2009**

Census division	Civilian **	Private sector	State/local government sector
United States	0.27%	0.30%	0.35%
Census division:			
New England	0.57%	0.57%	0.87%
Middle Atlantic	0.80%	0.91%	0.60%
East North Central	0.38%	0.48%	0.75%
West North Central	0.62%	0.71%	1.61%
South Atlantic	0.77%	0.90%	0.37%
East South Central	0.88%	0.95%	1.20%
West South Central	0.99%	1.26%	0.58%
Mountain	0.59%	0.61%	1.05%
Pacific	0.72%	0.76%	1.17%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2009 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(2009) 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, 2009**

Census division	Civilian **	Private sector	State/local government sector
United States	9,274	9,053	10,434
Census division:			
New England	10,548	10,063	14,286
Middle Atlantic	9,795	9,509	11,919
East North Central	9,417	9,123	11,573
West North Central	8,756	8,465	10,758
South Atlantic	9,153	9,031	9,779
East South Central	8,850	8,821	9,036
West South Central	8,799	8,833	8,677
Mountain	8,952	8,783	9,675
Pacific	9,320	8,896	10,913

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2009 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(2009) 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, 2009**

Census division	Civilian **	Private sector	State/local government sector
United States	34.05	34.29	61.90
Census division:			
New England	164.74	162.55	109.41
Middle Atlantic	118.70	120.72	185.95
East North Central	137.86	160.37	203.32
West North Central	122.54	127.27	134.66
South Atlantic	83.39	100.63	98.53
East South Central	133.82	154.55	136.79
West South Central	165.10	212.77	89.98
Mountain	159.86	192.07	90.58
Pacific	180.94	206.60	71.97

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2009 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(2009) 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, 2009**

Census division	Civilian **	Private sector	State/local government sector
United States	2,314	2,363	2,059
Census division:			
New England	2,419	2,455	2,142
Middle Atlantic	2,035	2,195	844
East North Central	2,171	2,264	1,488
West North Central	2,311	2,304	2,362
South Atlantic	2,587	2,517	2,947
East South Central	2,367	2,387	2,239
West South Central	2,574	2,531	2,729
Mountain	2,179	2,192	2,125
Pacific	2,193	2,378	1,500

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2009 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(2009) 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, 2009**

Census division	Civilian **	Private sector	State/local government sector
United States	24.36	27.33	31.24
Census division:			
New England	87.52	99.82	50.10
Middle Atlantic	84.61	93.98	57.52
East North Central	89.20	95.68	100.00
West North Central	85.90	94.22	121.81
South Atlantic	44.69	54.75	45.03
East South Central	89.54	106.87	60.71
West South Central	122.38	162.68	59.13
Mountain	79.50	96.76	132.45
Pacific	87.56	106.45	72.12

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2009 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(2009) 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, 2009**

<b>Census division</b>	<b>Civilian **</b>	<b>Private sector</b>	<b>State/local government sector</b>
United States	24.9%	26.1%	19.7%
Census division:			
New England	22.9%	24.4%	15.0%
Middle Atlantic	20.8%	23.1%	7.1%
East North Central	23.1%	24.8%	12.9%
West North Central	26.4%	27.2%	22.0%
South Atlantic	28.3%	27.9%	30.1%
East South Central	26.7%	27.1%	24.8%
West South Central	29.3%	28.7%	31.5%
Mountain	24.3%	25.0%	22.0%
Pacific	23.5%	26.7%	13.7%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2009 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(2009) 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, 2009**

<b>Census division</b>	<b>Civilian **</b>	<b>Private sector</b>	<b>State/local government sector</b>
United States	0.26%	0.32%	0.30%
Census division:			
New England	0.78%	0.95%	0.34%
Middle Atlantic	0.87%	0.97%	0.55%
East North Central	0.91%	0.95%	0.90%
West North Central	0.95%	1.09%	1.04%
South Atlantic	0.64%	0.82%	0.56%
East South Central	0.91%	1.10%	0.77%
West South Central	1.51%	1.95%	0.42%
Mountain	0.87%	1.04%	1.32%
Pacific	0.74%	0.92%	0.67%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2009 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(2009) 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, 2009**

Census division	Civilian **	Private sector	State/local government sector
United States	19.2%	19.5%	17.4%
Census division:			
New England	16.4%	17.2%	12.2%
Middle Atlantic	18.2%	19.5%	12.1%
East North Central	19.2%	20.0%	14.8%
West North Central	17.9%	18.7%	14.0%
South Atlantic	19.5%	19.9%	18.0%
East South Central	16.1%	17.4%	11.1%
West South Central	20.9%	20.6%	22.0%
Mountain	21.4%	21.1%	22.7%
Pacific	20.1%	19.4%	23.2%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2009 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(2009) 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, 2009**

Census division	Civilian **	Private sector	State/local government sector
United States	0.12%	0.16%	0.17%
Census division:			
New England	0.46%	0.46%	0.65%
Middle Atlantic	0.44%	0.59%	0.57%
East North Central	0.42%	0.54%	0.81%
West North Central	0.52%	0.63%	0.63%
South Atlantic	0.29%	0.36%	0.35%
East South Central	0.45%	0.43%	0.56%
West South Central	0.35%	0.52%	0.43%
Mountain	0.66%	0.74%	0.60%
Pacific	0.59%	0.65%	0.52%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2009 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(2009) 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, 2009**

Census division	Civilian **	Private sector	State/local government sector
United States	69.4%	73.8%	48.8%
Census division:			
New England	49.2%	56.1%	11.6%
Middle Atlantic	50.8%	57.5%	19.9%
East North Central	78.5%	83.4%	51.6%
West North Central	82.9%	85.0%	72.2%
South Atlantic	73.3%	75.2%	64.7%
East South Central	80.9%	83.8%	69.1%
West South Central	80.2%	84.9%	62.0%
Mountain	77.9%	81.6%	61.1%
Pacific	58.1%	64.0%	31.7%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2009 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(2009) 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, 2009**

Census division	Civilian **	Private sector	State/local government sector
United States	0.44%	0.49%	0.54%
Census division:			
New England	2.11%	2.54%	2.34%
Middle Atlantic	2.05%	2.47%	1.56%
East North Central	1.03%	1.21%	1.89%
West North Central	1.27%	1.19%	2.77%
South Atlantic	1.14%	1.33%	1.43%
East South Central	1.71%	2.13%	2.71%
West South Central	1.38%	1.64%	1.44%
Mountain	1.73%	2.10%	1.91%
Pacific	0.78%	0.95%	1.30%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2009 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(2009) 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, 2009**

Census division	Civilian **	Private sector	State/local government sector
United States	883	917	636
Census division:			
New England	945	954	617
Middle Atlantic	770	794	300
East North Central	893	924	575
West North Central	966	1,008	731
South Atlantic	886	940	613
East South Central	834	884	612
West South Central	998	1,048	772
Mountain	902	927	738
Pacific	779	804	417

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2009 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(2009) 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, 2009**

Census division	Civilian **	Private sector	State/local government sector
United States	8.13	8.65	13.23
Census division:			
New England	32.40	32.87	63.54
Middle Atlantic	39.53	40.11	33.30
East North Central	29.13	30.76	44.07
West North Central	19.17	25.07	50.64
South Atlantic	17.82	22.39	25.61
East South Central	28.59	35.31	14.41
West South Central	33.76	40.25	43.94
Mountain	32.49	34.09	34.36
Pacific	34.89	36.16	18.87

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2009 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(2009) 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, 2009**

Census division	Civilian **	Private sector	State/local government sector
United States	1,701	1,761	1,285
Census division:			
New England	1,735	1,769	1,061
Middle Atlantic	1,510	1,590	706
East North Central	1,686	1,747	1,208
West North Central	1,808	1,881	1,326
South Atlantic	1,694	1,747	1,379
East South Central	1,663	1,720	1,345
West South Central	1,943	1,954	1,868
Mountain	1,728	1,755	1,575
Pacific	1,593	1,712	821

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2009 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(2009) 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, 2009**

Census division	Civilian **	Private sector	State/local government sector
United States	18.57	20.09	35.89
Census division:			
New England	100.06	100.19	123.04
Middle Atlantic	31.19	37.89	50.01
East North Central	40.37	46.80	100.79
West North Central	25.46	36.06	126.99
South Atlantic	42.27	48.68	85.33
East South Central	59.05	63.58	42.82
West South Central	71.80	79.18	101.10
Mountain	74.91	86.83	95.04
Pacific	78.09	87.09	49.43

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2009 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(2009) 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, 2009**

Census division	Civilian **	Private sector	State/local government sector
United States	73.1%	72.6%	75.7%
Census division:			
New England	81.8%	80.9%	86.9%
Middle Atlantic	80.4%	79.0%	86.9%
East North Central	67.2%	67.6%	65.0%
West North Central	62.1%	61.1%	67.1%
South Atlantic	73.8%	73.7%	74.0%
East South Central	74.3%	74.6%	73.0%
West South Central	72.5%	70.7%	79.5%
Mountain	68.8%	68.6%	69.5%
Pacific	75.6%	75.2%	77.2%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2009 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(2009) 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, 2009**

Census division	Civilian **	Private sector	State/local government sector
United States	0.41%	0.51%	0.62%
Census division:			
New England	1.65%	1.91%	0.80%
Middle Atlantic	1.28%	1.44%	1.79%
East North Central	0.99%	1.20%	1.82%
West North Central	1.68%	1.97%	3.05%
South Atlantic	1.62%	1.87%	1.40%
East South Central	1.45%	2.10%	2.28%
West South Central	1.79%	2.09%	1.81%
Mountain	1.82%	2.35%	2.00%
Pacific	1.82%	2.17%	1.34%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2009 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(2009) 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, 2009**

Census division	Civilian **	Private sector	State/local government sector
United States	20.84	21.53	17.72
Census division:			
New England	18.45	19.60	12.59
Middle Atlantic	19.62	20.71	15.01
East North Central	20.51	21.38	15.58
West North Central	22.22	22.44	21.22
South Atlantic	20.84	21.23	19.04
East South Central	23.58	24.03	21.73
West South Central	23.59	23.72	23.13
Mountain	21.82	22.19	20.11
Pacific	19.52	20.73	14.22

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2009 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(2009) 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, 2009**

Census division	Civilian **	Private sector	State/local government sector
United States	0.08	0.10	0.10
Census division:			
New England	0.19	0.18	0.42
Middle Atlantic	0.26	0.33	0.15
East North Central	0.29	0.31	0.42
West North Central	0.20	0.28	0.60
South Atlantic	0.25	0.30	0.16
East South Central	0.17	0.22	0.22
West South Central	0.27	0.32	0.26
Mountain	0.25	0.30	0.30
Pacific	0.22	0.26	0.26

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2009 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(2009) 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, 2009**

Census division	Civilian **	Private sector	State/local government sector
United States	18.5	18.6	17.9
Census division:			
New England	18.4	18.5	16.3
Middle Atlantic	18.1	18.0	19.1
East North Central	17.2	17.5	15.5
West North Central	18.4	18.4	18.0
South Atlantic	19.0	19.0	18.8
East South Central	19.2	19.9	16.5
West South Central	18.8	18.4	20.8
Mountain	20.3	20.2	20.9
Pacific	18.5	19.1	14.9

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2009 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(2009) 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, 2009**

Census division	Civilian **	Private sector	State/local government sector
United States	0.10	0.14	0.30
Census division:			
New England	0.53	0.58	1.15
Middle Atlantic	0.24	0.26	0.45
East North Central	0.31	0.40	0.63
West North Central	0.62	0.65	0.75
South Atlantic	0.24	0.31	0.21
East South Central	0.34	0.47	0.53
West South Central	0.31	0.43	0.74
Mountain	0.55	0.68	0.95
Pacific	0.26	0.26	0.32

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2009 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.