

Table XI.B.1(2011) Number of civilian employees by private and State/local government sectors and census division: United States, 2011

Census division	Civilian **	Private sector	State/local government sector
United States	127,657,111	108,244,171	19,412,939
Census division:			
New England	6,937,964	6,051,410	886,554
Middle Atlantic	17,980,806	15,334,238	2,646,568
East North Central	20,119,436	17,262,279	2,857,158
West North Central	9,593,230	8,124,442	1,468,788
South Atlantic	23,622,308	20,034,255	3,588,052
East South Central	6,934,295	5,740,003	1,194,292
West South Central	14,425,410	12,016,882	2,408,528
Mountain	8,694,721	7,304,372	1,390,349
Pacific	19,348,940	16,376,291	2,972,649

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2011 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(2011) Standard error for number of civilian employees by private and State/local government sectors and census division: United States, 2011

Census division	Civilian **	Private sector	State/local government sector
United States	903,211	829,843	189,158
Census division:			
New England	261,653	258,090	39,020
Middle Atlantic	471,061	412,479	111,431
East North Central	427,866	382,335	127,426
West North Central	372,902	342,305	44,707
South Atlantic	346,335	293,074	125,478
East South Central	176,971	149,770	39,517
West South Central	204,057	208,801	45,564
Mountain	188,809	173,177	22,303
Pacific	338,113	331,510	55,836

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2011 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(2011) Percent of civilian employees in establishments that offer health insurance by private and State/local government sectors and census division: United States, 2011

Census division	Civilian **	Private sector	State/local government sector
United States	87.4%	85.3%	99.4%
Census division:			
New England	90.5%	89.2%	99.4%
Middle Atlantic	90.0%	88.3%	99.7%
East North Central	88.4%	86.7%	98.3%
West North Central	86.3%	84.1%	98.7%
South Atlantic	86.6%	84.2%	99.9%
East South Central	88.8%	86.6%	99.6%
West South Central	85.3%	82.5%	99.3%
Mountain	85.4%	82.7%	99.6%
Pacific	86.5%	84.0%	99.9%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2011 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(2011) 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, 2011

Census division	Civilian **	Private sector	State/local government sector
United States	0.16%	0.18%	0.10%
Census division:			
New England	0.35%	0.41%	0.43%
Middle Atlantic	0.47%	0.57%	0.11%
East North Central	0.49%	0.57%	0.43%
West North Central	0.74%	0.86%	0.26%
South Atlantic	0.57%	0.71%	0.05%
East South Central	0.62%	0.74%	0.17%
West South Central	0.39%	0.42%	0.28%
Mountain	0.61%	0.70%	0.18%
Pacific	0.54%	0.67%	0.07%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2011 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(2011) 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, 2011

Census division	Civilian **	Private sector	State/local government sector
United States	77.7%	78.0%	76.1%
Census division:			
New England	77.5%	77.5%	77.5%
Middle Atlantic	78.1%	78.0%	78.8%
East North Central	76.9%	78.1%	70.6%
West North Central	77.3%	78.3%	72.6%
South Atlantic	78.5%	78.6%	77.9%
East South Central	78.6%	79.5%	74.9%
West South Central	78.0%	77.3%	81.1%
Mountain	76.2%	77.0%	72.7%
Pacific	77.6%	77.9%	76.4%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2011 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(2011) 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, 2011

Census division	Civilian **	Private sector	State/local government sector
United States	0.31%	0.37%	0.30%
Census division:			
New England	1.14%	1.20%	1.28%
Middle Atlantic	0.93%	0.95%	1.69%
East North Central	0.78%	1.15%	1.58%
West North Central	1.12%	1.16%	1.31%
South Atlantic	0.70%	0.87%	0.39%
East South Central	0.50%	0.61%	0.79%
West South Central	0.78%	0.99%	0.72%
Mountain	1.17%	1.40%	0.68%
Pacific	1.15%	1.44%	0.59%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2011 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)(2011) 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, 2011

Census division	Civilian **	Private sector	State/local government sector
United States	78.0%	76.1%	87.1%
Census division:			
New England	75.4%	73.6%	85.8%
Middle Atlantic	77.1%	76.1%	82.2%
East North Central	77.7%	76.1%	86.9%
West North Central	78.4%	76.4%	88.8%
South Atlantic	78.0%	76.0%	87.5%
East South Central	76.1%	73.7%	86.5%
West South Central	76.4%	73.8%	86.5%
Mountain	77.0%	75.0%	86.6%
Pacific	82.2%	80.2%	91.6%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2011 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)(2011) 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, 2011

Census division	Civilian **	Private sector	State/local government sector
United States	0.22%	0.29%	0.20%
Census division:			
New England	0.98%	1.04%	0.90%
Middle Atlantic	0.70%	0.98%	0.98%
East North Central	0.60%	0.87%	0.83%
West North Central	0.95%	1.17%	0.68%
South Atlantic	0.36%	0.46%	0.41%
East South Central	0.76%	0.96%	0.84%
West South Central	0.74%	0.91%	0.62%
Mountain	0.97%	1.13%	0.60%
Pacific	0.67%	0.92%	0.63%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2011 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(2011) 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, 2011

Census division	Civilian **	Private sector	State/local government sector
United States	60.6%	59.4%	66.3%
Census division:			
New England	58.4%	57.1%	66.5%
Middle Atlantic	60.2%	59.4%	64.8%
East North Central	59.8%	59.4%	61.4%
West North Central	60.6%	59.8%	64.5%
South Atlantic	61.2%	59.7%	68.1%
East South Central	59.8%	58.6%	64.8%
West South Central	59.6%	57.0%	70.2%
Mountain	58.7%	57.7%	63.0%
Pacific	63.8%	62.4%	70.0%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2011 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(2011) 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, 2011

Census division	Civilian **	Private sector	State/local government sector
United States	0.20%	0.25%	0.35%
Census division:			
New England	0.83%	0.88%	1.23%
Middle Atlantic	1.08%	1.25%	1.40%
East North Central	0.82%	1.26%	1.52%
West North Central	1.38%	1.54%	1.30%
South Atlantic	0.48%	0.64%	0.20%
East South Central	0.68%	0.85%	0.76%
West South Central	0.95%	1.21%	0.73%
Mountain	1.26%	1.49%	0.73%
Pacific	1.24%	1.58%	0.74%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2011 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(2011) 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, 2011

Census division	Civilian **	Private sector	State/local government sector
United States	5,385	5,222	6,157
Census division:			
New England	5,946	5,738	7,386
Middle Atlantic	5,671	5,539	6,550
East North Central	5,426	5,204	6,835
West North Central	5,275	5,106	5,946
South Atlantic	5,365	5,201	6,047
East South Central	5,037	4,877	5,594
West South Central	5,046	5,027	5,101
Mountain	5,129	4,925	5,990
Pacific	5,489	5,225	7,082

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2011 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(2011) 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, 2011

Census division	Civilian **	Private sector	State/local government sector
United States	20.91	25.94	29.96
Census division:			
New England	70.08	72.85	49.46
Middle Atlantic	40.90	43.84	78.67
East North Central	44.56	49.59	94.46
West North Central	59.46	65.48	45.16
South Atlantic	49.69	60.13	37.52
East South Central	62.18	69.12	78.52
West South Central	44.72	63.94	42.02
Mountain	35.29	50.01	90.07
Pacific	26.14	28.80	104.77

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2011 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(2011) 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, 2011

Census division	Civilian **	Private sector	State/local government sector
United States	1,010	1,090	631
Census division:			
New England	1,323	1,328	1,294
Middle Atlantic	1,046	1,130	485
East North Central	1,079	1,130	753
West North Central	940	1,088	354
South Atlantic	1,048	1,145	640
East South Central	959	1,067	587
West South Central	920	1,027	601
Mountain	956	1,057	527
Pacific	907	934	745

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2011 Medical Expenditure Panel Survey-Insurance Component.

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Table XI.C.2(2011) 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, 2011

Census division	Civilian **	Private sector	State/local government sector
United States	7.76	8.71	9.42
Census division:			
New England	37.26	42.04	25.66
Middle Atlantic	32.47	40.46	21.40
East North Central	33.03	48.23	53.20
West North Central	21.93	23.33	31.44
South Atlantic	25.62	30.74	14.53
East South Central	27.96	31.04	27.47
West South Central	33.76	41.99	37.38
Mountain	41.53	51.55	30.76
Pacific	36.71	41.45	42.22

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2011 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(2011) 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, 2011

Census division	Civilian **	Private sector	State/local government sector
United States	18.8%	20.9%	10.2%
Census division:			
New England	22.3%	23.1%	17.5%
Middle Atlantic	18.5%	20.4%	7.4%
East North Central	19.9%	21.7%	11.0%
West North Central	17.8%	21.3%	6.0%
South Atlantic	19.5%	22.0%	10.6%
East South Central	19.0%	21.9%	10.5%
West South Central	18.2%	20.4%	11.8%
Mountain	18.6%	21.5%	8.8%
Pacific	16.5%	17.9%	10.5%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2011 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(2011) 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, 2011

Census division	Civilian **	Private sector	State/local government sector
United States	0.14%	0.18%	0.13%
Census division:			
New England	0.70%	0.81%	0.30%
Middle Atlantic	0.54%	0.69%	0.29%
East North Central	0.60%	0.90%	0.66%
West North Central	0.33%	0.33%	0.51%
South Atlantic	0.38%	0.46%	0.27%
East South Central	0.54%	0.63%	0.48%
West South Central	0.68%	0.82%	0.72%
Mountain	0.84%	1.16%	0.47%
Pacific	0.68%	0.84%	0.55%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2011 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(2011) 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, 2011

Census division	Civilian **	Private sector	State/local government sector
United States	49.3%	50.2%	45.4%
Census division:			
New England	45.4%	47.3%	35.9%
Middle Atlantic	47.1%	49.7%	34.9%
East North Central	45.7%	47.1%	38.3%
West North Central	48.8%	47.9%	52.8%
South Atlantic	52.2%	52.3%	51.7%
East South Central	52.6%	51.6%	56.1%
West South Central	54.6%	53.0%	60.1%
Mountain	49.1%	49.7%	46.9%
Pacific	48.5%	51.7%	35.4%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2011 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(2011) 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, 2011

Census division	Civilian **	Private sector	State/local government sector
United States	0.23%	0.29%	0.21%
Census division:			
New England	0.52%	0.67%	0.38%
Middle Atlantic	0.46%	0.61%	0.49%
East North Central	0.90%	0.98%	1.46%
West North Central	0.59%	0.51%	1.75%
South Atlantic	0.59%	0.70%	0.35%
East South Central	0.74%	0.82%	1.06%
West South Central	0.36%	0.34%	0.61%
Mountain	0.76%	1.02%	0.87%
Pacific	0.50%	0.68%	0.53%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2011 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(2011) 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, 2011

Census division	Civilian **	Private sector	State/local government sector
United States	15,206	15,022	15,878
Census division:			
New England	17,000	16,599	18,481
Middle Atlantic	16,030	15,844	16,569
East North Central	15,303	14,799	17,116
West North Central	14,559	14,383	15,315
South Atlantic	14,863	14,769	15,253
East South Central	13,770	13,720	13,975
West South Central	14,329	14,445	13,673
Mountain	14,516	14,391	15,037
Pacific	15,438	15,506	15,238

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2011 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(2011) 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, 2011

Census division	Civilian **	Private sector	State/local government sector
United States	85.93	98.46	70.27
Census division:			
New England	176.34	212.39	162.29
Middle Atlantic	193.08	212.47	181.57
East North Central	167.85	178.49	198.89
West North Central	120.63	133.64	184.25
South Atlantic	141.43	173.70	100.21
East South Central	152.94	190.71	153.27
West South Central	166.74	185.43	207.81
Mountain	213.15	229.34	226.67
Pacific	248.43	315.50	120.08

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2011 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(2011) 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, 2011

Census division	Civilian **	Private sector	State/local government sector
United States	3,715	3,962	2,807
Census division:			
New England	4,040	4,170	3,558
Middle Atlantic	3,107	3,700	1,390
East North Central	3,222	3,471	2,327
West North Central	3,756	3,925	3,028
South Atlantic	4,345	4,447	3,918
East South Central	3,735	3,820	3,385
West South Central	4,361	4,285	4,786
Mountain	4,232	4,354	3,724
Pacific	3,501	3,867	2,416

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2011 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(2011) 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, 2011

Census division	Civilian **	Private sector	State/local government sector
United States	35.25	42.31	60.24
Census division:			
New England	151.98	188.44	63.77
Middle Atlantic	55.01	89.96	102.05
East North Central	98.19	98.73	125.52
West North Central	66.53	110.38	257.65
South Atlantic	86.94	87.87	150.68
East South Central	146.63	174.35	141.45
West South Central	129.77	168.02	173.71
Mountain	148.42	206.52	185.59
Pacific	118.86	145.53	131.82

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2011 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(2011) 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, 2011

Census division	Civilian **	Private sector	State/local government sector
United States	24.4%	26.4%	17.7%
Census division:			
New England	23.8%	25.1%	19.3%
Middle Atlantic	19.4%	23.4%	8.4%
East North Central	21.1%	23.5%	13.6%
West North Central	25.8%	27.3%	19.8%
South Atlantic	29.2%	30.1%	25.7%
East South Central	27.1%	27.8%	24.2%
West South Central	30.4%	29.7%	35.0%
Mountain	29.2%	30.3%	24.8%
Pacific	22.7%	24.9%	15.9%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2011 Medical Expenditure Panel Survey-Insurance Component.

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Table XI.D.3(2011) 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, 2011

Census division	Civilian **	Private sector	State/local government sector
United States	0.24%	0.30%	0.38%
Census division:			
New England	0.87%	1.14%	0.35%
Middle Atlantic	0.38%	0.66%	0.55%
East North Central	0.55%	0.54%	0.77%
West North Central	0.43%	0.64%	1.66%
South Atlantic	0.45%	0.42%	0.95%
East South Central	1.04%	1.27%	0.82%
West South Central	0.86%	1.12%	1.18%
Mountain	0.84%	1.26%	1.27%
Pacific	0.67%	0.82%	0.86%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2011 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(2011) 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, 2011

Census division	Civilian **	Private sector	State/local government sector
United States	31.9%	30.9%	36.1%
Census division:			
New England	38.2%	35.8%	50.9%
Middle Atlantic	35.3%	31.8%	51.6%
East North Central	35.8%	33.4%	48.0%
West North Central	33.5%	33.5%	34.0%
South Atlantic	28.1%	28.2%	27.9%
East South Central	30.6%	31.1%	28.7%
West South Central	25.6%	28.2%	16.8%
Mountain	31.0%	31.3%	30.0%
Pacific	31.4%	29.1%	40.7%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2011 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(2011) 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, 2011

Census division	Civilian **	Private sector	State/local government sector
United States	0.20%	0.27%	0.27%
Census division:			
New England	0.61%	0.71%	0.72%
Middle Atlantic	0.44%	0.50%	0.66%
East North Central	0.63%	0.71%	1.47%
West North Central	0.55%	0.55%	1.74%
South Atlantic	0.37%	0.48%	0.36%
East South Central	0.86%	1.00%	0.90%
West South Central	0.58%	0.75%	0.57%
Mountain	0.85%	1.09%	0.63%
Pacific	0.62%	0.71%	0.77%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2011 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(2011) 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, 2011

Census division	Civilian **	Private sector	State/local government sector
United States	10,524	10,329	11,373
Census division:			
New England	12,059	11,536	15,577
Middle Atlantic	11,272	10,990	13,091
East North Central	10,434	10,130	12,664
West North Central	10,176	10,093	10,684
South Atlantic	10,031	9,863	10,694
East South Central	9,764	9,672	10,161
West South Central	9,918	9,970	9,775
Mountain	10,124	9,987	10,577
Pacific	11,078	10,796	12,016

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2011 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(2011) 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, 2011

Census division	Civilian **	Private sector	State/local government sector
United States	82.01	105.32	43.08
Census division:			
New England	195.10	218.55	189.91
Middle Atlantic	156.18	160.45	204.87
East North Central	135.99	164.39	212.43
West North Central	175.48	185.61	190.23
South Atlantic	120.78	151.66	104.67
East South Central	103.79	109.51	148.44
West South Central	64.10	62.46	129.02
Mountain	109.02	119.25	153.64
Pacific	171.94	252.28	92.22

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2011 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(2011) 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, 2011

Census division	Civilian **	Private sector	State/local government sector
United States	2,648	2,736	2,262
Census division:			
New England	2,825	2,873	2,497
Middle Atlantic	2,275	2,480	955
East North Central	2,341	2,386	2,011
West North Central	2,740	2,718	2,874
South Atlantic	2,847	2,899	2,640
East South Central	2,726	2,818	2,326
West South Central	3,028	3,000	3,106
Mountain	2,723	2,856	2,282
Pacific	2,602	2,862	1,737

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2011 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(2011) 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, 2011

Census division	Civilian **	Private sector	State/local government sector
United States	29.05	35.65	28.33
Census division:			
New England	50.94	60.20	95.75
Middle Atlantic	90.54	118.05	163.51
East North Central	99.73	104.66	141.69
West North Central	70.55	73.35	93.71
South Atlantic	51.51	62.87	37.75
East South Central	101.90	124.31	82.80
West South Central	70.80	105.97	65.99
Mountain	50.01	64.66	78.14
Pacific	95.50	124.43	47.38

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2011 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(2011) 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, 2011

Census division	Civilian **	Private sector	State/local government sector
United States	25.2%	26.5%	19.9%
Census division:			
New England	23.4%	24.9%	16.0%
Middle Atlantic	20.2%	22.6%	7.3%
East North Central	22.4%	23.6%	15.9%
West North Central	26.9%	26.9%	26.9%
South Atlantic	28.4%	29.4%	24.7%
East South Central	27.9%	29.1%	22.9%
West South Central	30.5%	30.1%	31.8%
Mountain	26.9%	28.6%	21.6%
Pacific	23.5%	26.5%	14.5%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2011 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(2011) 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, 2011

Census division	Civilian **	Private sector	State/local government sector
United States	0.25%	0.33%	0.21%
Census division:			
New England	0.67%	0.81%	0.56%
Middle Atlantic	0.82%	1.08%	1.15%
East North Central	0.89%	0.98%	1.02%
West North Central	0.67%	0.76%	0.90%
South Atlantic	0.36%	0.48%	0.38%
East South Central	0.96%	1.22%	0.63%
West South Central	0.76%	1.16%	0.70%
Mountain	0.61%	0.72%	0.81%
Pacific	0.60%	0.98%	0.34%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2011 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(2011) 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, 2011

Census division	Civilian **	Private sector	State/local government sector
United States	18.8%	18.9%	18.5%
Census division:			
New England	16.3%	16.9%	13.3%
Middle Atlantic	17.6%	18.5%	13.5%
East North Central	18.5%	19.4%	13.7%
West North Central	17.6%	18.6%	13.3%
South Atlantic	19.7%	19.5%	20.5%
East South Central	16.8%	17.2%	15.1%
West South Central	19.8%	18.8%	23.1%
Mountain	19.9%	19.1%	23.1%
Pacific	20.1%	19.2%	23.9%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2011 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(2011) 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, 2011

Census division	Civilian **	Private sector	State/local government sector
United States	0.17%	0.22%	0.24%
Census division:			
New England	0.40%	0.47%	0.58%
Middle Atlantic	0.45%	0.50%	0.61%
East North Central	0.40%	0.43%	0.66%
West North Central	0.37%	0.49%	0.54%
South Atlantic	0.32%	0.40%	0.30%
East South Central	0.43%	0.50%	0.47%
West South Central	0.44%	0.57%	0.47%
Mountain	0.36%	0.42%	0.47%
Pacific	0.50%	0.66%	0.64%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2011 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(2011) 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, 2011

Census division	Civilian **	Private sector	State/local government sector
United States	74.2%	77.8%	58.7%
Census division:			
New England	63.8%	67.7%	43.1%
Middle Atlantic	55.7%	62.7%	22.9%
East North Central	80.3%	83.9%	61.7%
West North Central	87.1%	88.9%	79.5%
South Atlantic	79.8%	81.5%	72.8%
East South Central	88.1%	88.6%	86.1%
West South Central	84.1%	88.2%	70.1%
Mountain	81.3%	85.7%	63.9%
Pacific	61.2%	65.7%	42.5%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2011 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(2011) 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, 2011

Census division	Civilian **	Private sector	State/local government sector
United States	0.56%	0.68%	0.27%
Census division:			
New England	2.17%	2.57%	2.02%
Middle Atlantic	2.25%	2.51%	1.40%
East North Central	1.39%	1.60%	2.03%
West North Central	0.80%	1.20%	1.99%
South Atlantic	1.18%	1.43%	0.71%
East South Central	1.45%	1.75%	1.76%
West South Central	0.96%	1.12%	1.31%
Mountain	0.89%	1.16%	2.02%
Pacific	1.16%	1.58%	0.83%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2011 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(2011) 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, 2011

Census division	Civilian **	Private sector	State/local government sector
United States	1,065	1,123	727
Census division:			
New England	1,121	1,195	307
Middle Atlantic	908	941	290
East North Central	1,063	1,117	604
West North Central	1,141	1,228	759
South Atlantic	1,032	1,090	767
East South Central	1,129	1,251	707
West South Central	1,228	1,311	924
Mountain	1,196	1,232	988
Pacific	904	959	403

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2011 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(2011) 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, 2011

Census division	Civilian **	Private sector	State/local government sector
United States	10.70	12.50	14.06
Census division:			
New England	28.33	28.80	17.73
Middle Atlantic	38.79	40.11	16.27
East North Central	37.33	37.77	58.71
West North Central	22.01	27.50	30.16
South Atlantic	19.27	20.36	28.09
East South Central	49.62	65.59	23.62
West South Central	43.64	50.46	53.64
Mountain	36.44	40.75	35.58
Pacific	27.50	32.32	13.36

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2011 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(2011) 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, 2011

Census division	Civilian **	Private sector	State/local government sector
United States	2,098	2,220	1,425
Census division:			
New England	2,244	2,440	941
Middle Atlantic	1,752	1,841	871
East North Central	2,139	2,275	1,304
West North Central	2,218	2,353	1,492
South Atlantic	2,125	2,220	1,682
East South Central	2,030	2,168	1,415
West South Central	2,382	2,472	1,917
Mountain	2,311	2,421	1,771
Pacific	1,843	2,025	960

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2011 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(2011) 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, 2011

Census division	Civilian **	Private sector	State/local government sector
United States	24.49	31.37	33.52
Census division:			
New England	82.62	89.11	27.03
Middle Atlantic	85.80	95.14	34.06
East North Central	76.86	72.55	146.53
West North Central	60.39	68.82	80.22
South Atlantic	45.63	52.35	51.92
East South Central	80.39	102.44	60.69
West South Central	74.98	77.84	105.66
Mountain	71.99	80.90	89.86
Pacific	86.34	109.78	43.50

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2011 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(2011) 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, 2011

Census division	Civilian **	Private sector	State/local government sector
United States	70.0%	68.2%	77.8%
Census division:			
New England	73.0%	69.6%	91.2%
Middle Atlantic	76.6%	74.2%	87.6%
East North Central	65.5%	64.9%	68.3%
West North Central	56.7%	54.2%	68.0%
South Atlantic	71.0%	69.4%	77.8%
East South Central	67.6%	67.9%	66.6%
West South Central	69.0%	66.4%	78.0%
Mountain	70.5%	67.5%	82.1%
Pacific	73.8%	72.2%	80.4%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2011 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(2011) 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, 2011

Census division	Civilian **	Private sector	State/local government sector
United States	0.61%	0.73%	0.73%
Census division:			
New England	1.73%	2.06%	0.72%
Middle Atlantic	1.74%	2.12%	0.57%
East North Central	1.16%	1.40%	2.06%
West North Central	2.42%	2.64%	2.66%
South Atlantic	0.95%	1.13%	1.33%
East South Central	2.12%	2.44%	1.71%
West South Central	2.24%	2.47%	2.00%
Mountain	1.69%	2.07%	1.43%
Pacific	1.00%	1.21%	1.05%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2011 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(2011) 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, 2011

Census division	Civilian **	Private sector	State/local government sector
United States	22.55	23.34	19.57
Census division:			
New England	19.92	20.96	15.74
Middle Atlantic	20.73	22.34	14.31
East North Central	22.22	23.22	17.28
West North Central	23.29	23.72	21.77
South Atlantic	23.18	23.80	20.94
East South Central	25.68	25.87	24.92
West South Central	25.16	25.10	25.35
Mountain	24.28	24.66	23.02
Pacific	21.13	22.21	17.11

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2011 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(2011) 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, 2011

Census division	Civilian **	Private sector	State/local government sector
United States	0.07	0.11	0.12
Census division:			
New England	0.18	0.20	0.37
Middle Atlantic	0.31	0.34	0.27
East North Central	0.33	0.41	0.38
West North Central	0.21	0.25	0.47
South Atlantic	0.18	0.27	0.13
East South Central	0.32	0.35	0.37
West South Central	0.37	0.46	0.25
Mountain	0.17	0.23	0.31
Pacific	0.20	0.34	0.21

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2011 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(2011) 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, 2011

Census division	Civilian **	Private sector	State/local government sector
United States	18.8	18.9	17.9
Census division:			
New England	18.9	19.0	18.8
Middle Atlantic	17.2	17.1	18.1
East North Central	18.0	18.3	15.2
West North Central	19.2	19.3	18.2
South Atlantic	19.3	19.5	18.2
East South Central	18.8	18.9	18.3
West South Central	19.6	19.6	19.7
Mountain	20.4	20.4	20.7
Pacific	18.2	18.6	16.1

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2011 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(2011) 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, 2011

Census division	Civilian **	Private sector	State/local government sector
United States	0.2	0.2	0.2
Census division:			
New England	0.8	0.8	0.6
Middle Atlantic	0.5	0.6	0.7
East North Central	0.4	0.4	1.0
West North Central	0.2	0.2	0.8
South Atlantic	0.3	0.4	0.2
East South Central	0.4	0.5	0.4
West South Central	0.4	0.4	0.2
Mountain	0.4	0.5	0.5
Pacific	0.5	0.6	0.4

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2011 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.