

**Table XI.B.1(2012) Number of civilian employees by private and State/local government sectors and census division: United States, 2012**

Census division	Civilian **	Private sector	State/local government sector
United States	130,367,183	111,119,823	19,247,360
Census division:			
New England	7,107,313	6,196,789	910,523
Middle Atlantic	18,308,327	15,718,240	2,590,087
East North Central	20,340,494	17,512,390	2,828,104
West North Central	9,881,033	8,424,896	1,456,137
South Atlantic	24,206,694	20,542,869	3,663,825
East South Central	7,194,567	6,004,492	1,190,075
West South Central	14,843,875	12,511,081	2,332,794
Mountain	8,916,608	7,549,670	1,366,938
Pacific	19,568,273	16,659,396	2,908,877

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2012 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(2012) Standard error for number of civilian employees by private and State/local government sectors and census division: United States, 2012**

Census division	Civilian **	Private sector	State/local government sector
United States	768,978	784,894	203,354
Census division:			
New England	248,671	229,712	36,355
Middle Atlantic	365,654	348,928	80,886
East North Central	368,126	388,484	47,453
West North Central	153,491	159,979	33,482
South Atlantic	420,929	430,092	106,335
East South Central	186,894	173,037	34,905
West South Central	344,861	339,061	45,023
Mountain	173,793	160,051	44,716
Pacific	392,423	392,926	50,359

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2012 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(2012) Percent of civilian employees in establishments that offer health insurance by private and State/local government sectors and census division: United States, 2012**

Census division	Civilian **	Private sector	State/local government sector
United States	86.8%	84.7%	99.4%
Census division:			
New England	88.9%	87.3%	99.8%
Middle Atlantic	89.7%	88.0%	99.8%
East North Central	87.2%	85.4%	98.0%
West North Central	86.6%	84.6%	98.1%
South Atlantic	86.5%	84.2%	99.7%
East South Central	88.3%	86.1%	99.6%
West South Central	84.4%	81.5%	99.8%
Mountain	84.2%	81.4%	99.6%
Pacific	86.1%	83.7%	99.8%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2012 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(2012) 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, 2012**

Census division	Civilian **	Private sector	State/local government sector
United States	0.24%	0.28%	0.08%
Census division:			
New England	0.75%	0.82%	0.16%
Middle Atlantic	0.44%	0.54%	0.10%
East North Central	0.64%	0.81%	0.57%
West North Central	0.43%	0.54%	0.48%
South Atlantic	0.62%	0.71%	0.11%
East South Central	0.67%	0.84%	0.18%
West South Central	0.84%	1.02%	0.10%
Mountain	0.82%	1.01%	0.15%
Pacific	0.49%	0.58%	0.13%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2012 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(2012) 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, 2012**

Census division	Civilian **	Private sector	State/local government sector
United States	77.5%	77.8%	76.0%
Census division:			
New England	75.8%	76.4%	72.3%
Middle Atlantic	78.3%	78.0%	80.0%
East North Central	77.4%	78.7%	70.4%
West North Central	76.6%	77.7%	70.9%
South Atlantic	77.8%	78.4%	75.0%
East South Central	78.7%	79.5%	75.3%
West South Central	79.0%	77.4%	86.0%
Mountain	74.5%	75.0%	72.4%
Pacific	77.2%	77.4%	76.6%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2012 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(2012) 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, 2012**

Census division	Civilian **	Private sector	State/local government sector
United States	0.20%	0.25%	0.21%
Census division:			
New England	0.65%	0.72%	0.80%
Middle Atlantic	0.76%	0.76%	0.94%
East North Central	0.37%	0.52%	1.01%
West North Central	0.79%	1.00%	0.92%
South Atlantic	0.30%	0.38%	0.84%
East South Central	0.56%	0.70%	0.85%
West South Central	0.92%	1.03%	0.70%
Mountain	0.83%	1.02%	0.27%
Pacific	0.80%	0.91%	1.08%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2012 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)(2012) 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, 2012**

Census division	Civilian **	Private sector	State/local government sector
United States	77.6%	75.8%	86.8%
Census division:			
New England	75.6%	73.6%	88.0%
Middle Atlantic	76.9%	75.6%	83.9%
East North Central	76.9%	75.3%	86.7%
West North Central	76.6%	74.7%	87.2%
South Atlantic	76.7%	75.0%	85.6%
East South Central	76.6%	74.2%	87.9%
West South Central	77.4%	75.3%	85.6%
Mountain	77.6%	75.5%	87.4%
Pacific	81.7%	79.9%	90.7%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2012 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)(2012) 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, 2012**

Census division	Civilian **	Private sector	State/local government sector
United States	0.28%	0.34%	0.15%
Census division:			
New England	0.60%	0.68%	0.92%
Middle Atlantic	0.80%	0.95%	0.62%
East North Central	0.44%	0.50%	0.91%
West North Central	0.50%	0.63%	0.99%
South Atlantic	0.59%	0.73%	0.28%
East South Central	0.68%	0.85%	0.46%
West South Central	0.57%	0.74%	0.55%
Mountain	0.56%	0.72%	0.30%
Pacific	0.57%	0.68%	0.49%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2012 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(2012) 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, 2012**

Census division	Civilian **	Private sector	State/local government sector
United States	60.1%	58.9%	65.9%
Census division:			
New England	57.3%	56.3%	63.6%
Middle Atlantic	60.2%	58.9%	67.2%
East North Central	59.5%	59.2%	61.0%
West North Central	58.7%	58.1%	61.8%
South Atlantic	59.7%	58.8%	64.2%
East South Central	60.3%	59.0%	66.1%
West South Central	61.1%	58.3%	73.5%
Mountain	57.8%	56.6%	63.3%
Pacific	63.1%	61.8%	69.5%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2012 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(2012) 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, 2012**

Census division	Civilian **	Private sector	State/local government sector
United States	0.30%	0.37%	0.24%
Census division:			
New England	0.66%	0.70%	0.74%
Middle Atlantic	0.78%	0.89%	0.79%
East North Central	0.55%	0.70%	1.24%
West North Central	0.88%	1.14%	0.67%
South Atlantic	0.53%	0.63%	0.83%
East South Central	0.55%	0.72%	0.84%
West South Central	0.72%	0.77%	0.93%
Mountain	0.80%	1.02%	0.30%
Pacific	0.81%	0.90%	1.05%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2012 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(2012) 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, 2012**

<b>Census division</b>	<b>Civilian **</b>	<b>Private sector</b>	<b>State/local government sector</b>
United States	5,533	5,384	6,278
Census division:			
New England	6,169	5,974	7,571
Middle Atlantic	5,895	5,785	6,666
East North Central	5,526	5,368	6,645
West North Central	5,357	5,187	6,110
South Atlantic	5,463	5,310	6,117
East South Central	5,235	5,060	5,873
West South Central	5,152	5,068	5,410
Mountain	5,337	5,155	6,169
Pacific	5,662	5,427	7,236

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2012 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(2012) 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, 2012**

<b>Census division</b>	<b>Civilian **</b>	<b>Private sector</b>	<b>State/local government sector</b>
United States	22.73	27.83	39.18
Census division:			
New England	94.91	103.97	58.88
Middle Atlantic	90.66	100.48	93.82
East North Central	58.16	71.88	186.24
West North Central	75.26	73.44	118.83
South Atlantic	72.68	84.20	46.37
East South Central	58.68	71.67	43.77
West South Central	67.21	90.22	56.16
Mountain	52.86	59.09	71.32
Pacific	58.73	54.22	102.93

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2012 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(2012) 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, 2012**

Census division	Civilian **	Private sector	State/local government sector
United States	1,051	1,118	713
Census division:			
New England	1,401	1,392	1,464
Middle Atlantic	1,134	1,186	770
East North Central	1,120	1,166	795
West North Central	1,042	1,181	428
South Atlantic	1,043	1,136	646
East South Central	991	1,107	567
West South Central	944	1,027	694
Mountain	1,012	1,093	641
Pacific	936	949	849

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2012 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(2012) 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, 2012**

Census division	Civilian **	Private sector	State/local government sector
United States	12.13	14.49	7.97
Census division:			
New England	43.05	44.80	48.67
Middle Atlantic	35.12	37.51	27.00
East North Central	34.07	37.63	50.07
West North Central	29.99	37.63	29.42
South Atlantic	15.65	23.89	12.88
East South Central	15.73	20.89	17.85
West South Central	25.25	31.91	30.88
Mountain	23.54	28.76	37.27
Pacific	29.24	33.20	39.08

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2012 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.3(2012) 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, 2012**

Census division	Civilian **	Private sector	State/local government sector
United States	19.0%	20.8%	11.4%
Census division:			
New England	22.7%	23.3%	19.3%
Middle Atlantic	19.2%	20.5%	11.5%
East North Central	20.3%	21.7%	12.0%
West North Central	19.5%	22.8%	7.0%
South Atlantic	19.1%	21.4%	10.6%
East South Central	18.9%	21.9%	9.6%
West South Central	18.3%	20.3%	12.8%
Mountain	19.0%	21.2%	10.4%
Pacific	16.5%	17.5%	11.7%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2012 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(2012) 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, 2012**

Census division	Civilian **	Private sector	State/local government sector
United States	0.21%	0.27%	0.14%
Census division:			
New England	0.43%	0.44%	0.62%
Middle Atlantic	0.50%	0.59%	0.29%
East North Central	0.53%	0.63%	0.61%
West North Central	0.60%	0.71%	0.53%
South Atlantic	0.35%	0.55%	0.25%
East South Central	0.30%	0.42%	0.29%
West South Central	0.51%	0.73%	0.60%
Mountain	0.49%	0.57%	0.57%
Pacific	0.66%	0.76%	0.65%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2012 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(2012) 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, 2012**

Census division	Civilian **	Private sector	State/local government sector
United States	50.1%	51.3%	44.9%
Census division:			
New England	46.1%	48.2%	35.3%
Middle Atlantic	49.1%	52.1%	34.9%
East North Central	45.0%	47.0%	34.8%
West North Central	50.8%	50.2%	53.3%
South Atlantic	54.2%	54.1%	54.8%
East South Central	51.2%	50.5%	53.8%
West South Central	53.5%	51.9%	59.1%
Mountain	49.3%	50.4%	44.7%
Pacific	50.0%	53.8%	34.1%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2012 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.4(2012) 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, 2012**

Census division	Civilian **	Private sector	State/local government sector
United States	0.20%	0.26%	0.28%
Census division:			
New England	0.73%	0.78%	0.53%
Middle Atlantic	0.59%	0.77%	0.35%
East North Central	0.55%	0.64%	0.92%
West North Central	0.47%	0.64%	1.45%
South Atlantic	0.45%	0.54%	0.54%
East South Central	0.41%	0.49%	1.04%
West South Central	0.60%	0.68%	0.64%
Mountain	0.66%	0.90%	0.98%
Pacific	0.39%	0.45%	0.73%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2012 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(2012) 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, 2012**

Census division	Civilian **	Private sector	State/local government sector
United States	15,651	15,473	16,301
Census division:			
New England	17,348	16,805	19,246
Middle Atlantic	16,533	16,451	16,767
East North Central	15,833	15,434	17,149
West North Central	14,913	14,781	15,519
South Atlantic	15,377	15,276	15,866
East South Central	14,472	14,419	14,698
West South Central	14,417	14,459	14,182
Mountain	14,981	14,978	14,994
Pacific	15,956	15,905	16,106

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2012 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(2012) 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, 2012**

Census division	Civilian **	Private sector	State/local government sector
United States	71.26	95.11	87.82
Census division:			
New England	95.66	138.94	139.63
Middle Atlantic	154.46	204.12	101.63
East North Central	189.58	214.23	351.10
West North Central	184.87	208.80	299.40
South Atlantic	112.55	125.40	109.91
East South Central	195.08	211.29	254.52
West South Central	304.38	357.63	161.74
Mountain	190.62	233.86	85.46
Pacific	170.31	203.66	155.94

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2012 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(2012) 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, 2012**

Census division	Civilian **	Private sector	State/local government sector
United States	3,990	4,236	3,088
Census division:			
New England	4,322	4,445	3,894
Middle Atlantic	3,495	4,058	1,881
East North Central	3,470	3,744	2,567
West North Central	4,083	4,187	3,600
South Atlantic	4,608	4,762	3,866
East South Central	4,143	4,206	3,879
West South Central	4,567	4,449	5,226
Mountain	4,118	4,263	3,569
Pacific	3,813	4,188	2,715

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2012 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(2012) 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, 2012**

Census division	Civilian **	Private sector	State/local government sector
United States	53.80	68.92	43.40
Census division:			
New England	94.90	110.31	99.42
Middle Atlantic	71.75	65.67	89.20
East North Central	137.46	196.01	120.14
West North Central	143.04	150.89	197.38
South Atlantic	66.74	81.56	74.95
East South Central	106.09	113.13	242.81
West South Central	139.29	157.93	92.40
Mountain	128.28	168.93	91.05
Pacific	128.10	151.54	117.75

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2012 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(2012) 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, 2012**

<b>Census division</b>	<b>Civilian **</b>	<b>Private sector</b>	<b>State/local government sector</b>
United States	25.5%	27.4%	18.9%
Census division:			
New England	24.9%	26.4%	20.2%
Middle Atlantic	21.1%	24.7%	11.2%
East North Central	21.9%	24.3%	15.0%
West North Central	27.4%	28.3%	23.2%
South Atlantic	30.0%	31.2%	24.4%
East South Central	28.6%	29.2%	26.4%
West South Central	31.7%	30.8%	36.9%
Mountain	27.5%	28.5%	23.8%
Pacific	23.9%	26.3%	16.9%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2012 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(2012) 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, 2012**

<b>Census division</b>	<b>Civilian **</b>	<b>Private sector</b>	<b>State/local government sector</b>
United States	0.28%	0.36%	0.21%
Census division:			
New England	0.50%	0.62%	0.58%
Middle Atlantic	0.47%	0.54%	0.51%
East North Central	0.69%	1.12%	0.65%
West North Central	0.74%	0.80%	1.10%
South Atlantic	0.39%	0.45%	0.52%
East South Central	0.77%	0.91%	1.39%
West South Central	1.07%	1.15%	0.59%
Mountain	0.92%	1.18%	0.69%
Pacific	0.67%	0.82%	0.64%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2012 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(2012) 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, 2012**

Census division	Civilian **	Private sector	State/local government sector
United States	31.7%	30.6%	36.7%
Census division:			
New England	37.8%	35.0%	52.8%
Middle Atlantic	34.4%	31.0%	50.8%
East North Central	36.1%	33.0%	52.4%
West North Central	32.6%	32.5%	33.0%
South Atlantic	26.9%	27.4%	24.6%
East South Central	31.8%	32.4%	29.7%
West South Central	27.2%	29.7%	18.5%
Mountain	31.2%	30.7%	33.0%
Pacific	31.3%	28.8%	42.0%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2012 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(2012) 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, 2012**

Census division	Civilian **	Private sector	State/local government sector
United States	0.24%	0.26%	0.43%
Census division:			
New England	0.50%	0.62%	0.96%
Middle Atlantic	0.62%	0.81%	0.56%
East North Central	0.74%	0.88%	1.54%
West North Central	0.49%	0.51%	1.38%
South Atlantic	0.49%	0.60%	0.33%
East South Central	0.48%	0.54%	0.85%
West South Central	0.82%	0.98%	0.64%
Mountain	0.60%	0.81%	0.93%
Pacific	0.39%	0.34%	1.26%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2012 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(2012) 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, 2012**

Census division	Civilian **	Private sector	State/local government sector
United States	10,813	10,621	11,642
Census division:			
New England	12,575	12,193	15,412
Middle Atlantic	11,643	11,422	12,866
East North Central	10,874	10,585	13,243
West North Central	10,396	10,300	10,962
South Atlantic	10,432	10,319	10,874
East South Central	10,049	9,961	10,405
West South Central	10,112	10,228	9,780
Mountain	10,190	10,017	10,780
Pacific	11,225	10,705	12,852

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2012 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(2012) 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, 2012**

Census division	Civilian **	Private sector	State/local government sector
United States	42.36	56.22	42.46
Census division:			
New England	143.19	174.87	239.05
Middle Atlantic	167.26	214.01	198.94
East North Central	134.92	153.71	175.56
West North Central	130.79	154.33	175.98
South Atlantic	93.61	119.97	75.54
East South Central	135.90	159.01	112.92
West South Central	126.96	154.45	90.31
Mountain	129.50	168.35	109.34
Pacific	90.83	125.17	82.32

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2012 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(2012) 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, 2012**

Census division	Civilian **	Private sector	State/local government sector
United States	2,756	2,824	2,463
Census division:			
New England	3,072	3,115	2,753
Middle Atlantic	2,505	2,728	1,273
East North Central	2,585	2,639	2,141
West North Central	2,780	2,812	2,590
South Atlantic	2,974	2,982	2,941
East South Central	2,647	2,674	2,538
West South Central	3,094	3,025	3,289
Mountain	2,691	2,780	2,388
Pacific	2,585	2,766	2,022

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2012 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(2012) 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, 2012**

Census division	Civilian **	Private sector	State/local government sector
United States	34.81	45.60	27.98
Census division:			
New England	92.21	99.70	156.46
Middle Atlantic	80.76	98.81	65.07
East North Central	113.72	136.33	101.44
West North Central	64.28	70.35	150.06
South Atlantic	41.87	49.94	61.48
East South Central	71.70	89.83	94.75
West South Central	45.79	67.81	42.81
Mountain	51.38	62.11	95.40
Pacific	97.41	116.17	106.88

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2012 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(2012) 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, 2012**

Census division	Civilian **	Private sector	State/local government sector
United States	25.5%	26.6%	21.2%
Census division:			
New England	24.4%	25.5%	17.9%
Middle Atlantic	21.5%	23.9%	9.9%
East North Central	23.8%	24.9%	16.2%
West North Central	26.7%	27.3%	23.6%
South Atlantic	28.5%	28.9%	27.0%
East South Central	26.3%	26.8%	24.4%
West South Central	30.6%	29.6%	33.6%
Mountain	26.4%	27.7%	22.2%
Pacific	23.0%	25.8%	15.7%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2012 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(2012) 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, 2012**

Census division	Civilian **	Private sector	State/local government sector
United States	0.26%	0.36%	0.24%
Census division:			
New England	0.80%	0.92%	1.08%
Middle Atlantic	0.64%	0.73%	0.49%
East North Central	1.06%	1.30%	0.67%
West North Central	0.50%	0.65%	1.36%
South Atlantic	0.39%	0.46%	0.67%
East South Central	0.61%	0.82%	0.71%
West South Central	0.61%	0.80%	0.34%
Mountain	0.57%	0.67%	0.92%
Pacific	0.92%	1.23%	0.82%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2012 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(2012) 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, 2012**

Census division	Civilian **	Private sector	State/local government sector
United States	18.2%	18.1%	18.5%
Census division:			
New England	16.1%	16.8%	11.9%
Middle Atlantic	16.5%	16.9%	14.3%
East North Central	18.9%	20.0%	12.8%
West North Central	16.7%	17.3%	13.7%
South Atlantic	18.9%	18.5%	20.6%
East South Central	17.0%	17.1%	16.5%
West South Central	19.3%	18.4%	22.5%
Mountain	19.6%	18.9%	22.4%
Pacific	18.7%	17.5%	23.9%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2012 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(2012) 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, 2012**

Census division	Civilian **	Private sector	State/local government sector
United States	0.20%	0.22%	0.28%
Census division:			
New England	0.42%	0.54%	0.73%
Middle Atlantic	0.51%	0.61%	0.52%
East North Central	0.51%	0.62%	0.76%
West North Central	0.45%	0.50%	0.46%
South Atlantic	0.23%	0.22%	0.34%
East South Central	0.45%	0.50%	0.46%
West South Central	0.42%	0.58%	0.52%
Mountain	0.29%	0.42%	0.35%
Pacific	0.29%	0.30%	0.59%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2012 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(2012) 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, 2012**

<b>Census division</b>	<b>Civilian **</b>	<b>Private sector</b>	<b>State/local government sector</b>
United States	75.5%	79.6%	57.5%
Census division:			
New England	66.5%	69.3%	51.6%
Middle Atlantic	58.6%	65.7%	25.1%
East North Central	83.0%	86.5%	64.8%
West North Central	85.7%	88.0%	75.1%
South Atlantic	81.9%	84.1%	72.3%
East South Central	89.6%	91.1%	83.5%
West South Central	85.3%	90.4%	67.4%
Mountain	80.4%	84.5%	63.8%
Pacific	60.7%	66.7%	34.9%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2012 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(2012) 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, 2012**

<b>Census division</b>	<b>Civilian **</b>	<b>Private sector</b>	<b>State/local government sector</b>
United States	0.48%	0.60%	0.76%
Census division:			
New England	1.82%	2.19%	1.83%
Middle Atlantic	1.33%	1.73%	1.49%
East North Central	1.02%	0.91%	2.75%
West North Central	1.20%	1.29%	2.76%
South Atlantic	0.72%	0.80%	1.09%
East South Central	0.99%	1.18%	1.63%
West South Central	1.08%	1.26%	2.50%
Mountain	1.37%	1.93%	1.52%
Pacific	1.33%	1.68%	1.02%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2012 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(2012) 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, 2012**

Census division	Civilian **	Private sector	State/local government sector
United States	1,115	1,167	782
Census division:			
New England	1,194	1,292	318
Middle Atlantic	1,026	1,062	366
East North Central	1,132	1,174	747
West North Central	1,212	1,267	925
South Atlantic	1,103	1,174	758
East South Central	994	1,071	697
West South Central	1,199	1,246	1,012
Mountain	1,129	1,160	939
Pacific	1,070	1,115	520

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2012 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(2012) 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, 2012**

Census division	Civilian **	Private sector	State/local government sector
United States	6.52	8.42	19.81
Census division:			
New England	33.53	34.00	21.16
Middle Atlantic	34.10	36.14	28.23
East North Central	23.09	28.08	58.09
West North Central	15.83	23.91	66.38
South Atlantic	28.37	34.46	23.93
East South Central	19.15	27.85	29.85
West South Central	25.95	36.52	43.17
Mountain	35.39	40.84	52.98
Pacific	22.13	25.55	64.01

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2012 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(2012) 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, 2012**

Census division	Civilian **	Private sector	State/local government sector
United States	2,207	2,322	1,544
Census division:			
New England	2,321	2,551	968
Middle Atlantic	2,050	2,159	1,055
East North Central	2,180	2,266	1,696
West North Central	2,389	2,496	1,762
South Atlantic	2,224	2,351	1,551
East South Central	1,947	2,089	1,274
West South Central	2,450	2,503	2,152
Mountain	2,195	2,274	1,822
Pacific	2,106	2,282	1,062

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2012 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(2012) 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, 2012**

Census division	Civilian **	Private sector	State/local government sector
United States	22.91	26.14	30.97
Census division:			
New England	70.65	76.89	48.61
Middle Atlantic	101.62	114.38	78.83
East North Central	48.85	63.52	109.61
West North Central	36.30	49.64	95.59
South Atlantic	35.72	38.19	24.93
East South Central	70.31	81.84	63.94
West South Central	89.23	105.25	80.89
Mountain	71.82	76.91	84.80
Pacific	65.94	77.49	63.23

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2012 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(2012) 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, 2012**

<b>Census division</b>	<b>Civilian **</b>	<b>Private sector</b>	<b>State/local government sector</b>
United States	68.5%	66.3%	77.9%
Census division:			
New England	73.9%	70.2%	92.9%
Middle Atlantic	75.8%	73.4%	86.7%
East North Central	58.9%	57.9%	64.1%
West North Central	61.4%	59.9%	68.2%
South Atlantic	70.3%	66.5%	87.1%
East South Central	63.1%	64.1%	59.1%
West South Central	72.1%	68.9%	83.2%
Mountain	66.3%	64.2%	74.7%
Pacific	70.7%	69.6%	75.5%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2012 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(2012) 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, 2012**

<b>Census division</b>	<b>Civilian **</b>	<b>Private sector</b>	<b>State/local government sector</b>
United States	0.58%	0.74%	0.50%
Census division:			
New England	1.62%	1.86%	0.93%
Middle Atlantic	1.74%	2.09%	1.24%
East North Central	1.22%	1.45%	2.96%
West North Central	1.87%	2.06%	2.06%
South Atlantic	1.36%	1.60%	0.85%
East South Central	1.56%	2.18%	2.07%
West South Central	1.24%	1.44%	1.37%
Mountain	1.22%	1.35%	2.16%
Pacific	0.80%	0.96%	1.40%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2012 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(2012) 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, 2012**

Census division	Civilian **	Private sector	State/local government sector
United States	23.05	23.77	20.32
Census division:			
New England	20.78	21.89	16.35
Middle Atlantic	21.48	22.93	15.71
East North Central	22.53	23.33	18.74
West North Central	23.85	24.25	22.21
South Atlantic	23.70	24.16	22.17
East South Central	25.20	25.45	24.12
West South Central	25.99	26.19	25.43
Mountain	24.27	24.42	23.74
Pacific	21.42	22.59	16.83

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2012 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(2012) 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, 2012**

Census division	Civilian **	Private sector	State/local government sector
United States	0.12	0.16	0.12
Census division:			
New England	0.38	0.47	0.34
Middle Atlantic	0.31	0.42	0.19
East North Central	0.18	0.22	0.62
West North Central	0.19	0.22	0.45
South Atlantic	0.21	0.23	0.14
East South Central	0.31	0.37	0.33
West South Central	0.24	0.40	0.44
Mountain	0.45	0.50	0.38
Pacific	0.23	0.24	0.24

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2012 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(2012) 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, 2012**

Census division	Civilian **	Private sector	State/local government sector
United States	18.9	19.0	18.5
Census division:			
New England	18.4	18.3	19.8
Middle Atlantic	18.1	18.0	20.1
East North Central	18.2	18.5	15.2
West North Central	19.9	20.1	19.1
South Atlantic	19.2	19.3	17.6
East South Central	18.7	18.8	17.9
West South Central	19.8	19.7	20.5
Mountain	20.2	19.7	23.0
Pacific	18.4	18.5	17.3

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2012 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(2012) 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, 2012**

Census division	Civilian **	Private sector	State/local government sector
United States	0.1	0.2	0.2
Census division:			
New England	0.4	0.4	0.1
Middle Atlantic	0.5	0.6	0.5
East North Central	0.3	0.3	0.7
West North Central	0.2	0.2	1.3
South Atlantic	0.3	0.3	0.5
East South Central	0.5	0.5	0.3
West South Central	0.5	0.5	0.4
Mountain	0.3	0.2	0.8
Pacific	0.4	0.5	0.3

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2012 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.