

Table XI.B.1(2013) Number of civilian employees by private and State/local government sectors and census division: United States, 2013

Census division	Civilian **	Private sector	State/local government sector
United States	133,033,814	113,947,523	19,086,291
Census division:			
New England	7,030,594	6,138,094	892,501
Middle Atlantic	18,191,437	15,641,469	2,549,968
East North Central	20,583,810	17,786,403	2,797,408
West North Central	10,191,945	8,710,208	1,481,738
South Atlantic	25,161,605	21,541,583	3,620,021
East South Central	7,230,032	6,054,637	1,175,394
West South Central	15,009,131	12,694,663	2,314,468
Mountain	9,168,962	7,797,651	1,371,311
Pacific	20,466,298	17,582,815	2,883,483

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2013 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(2013) Standard error for number of civilian employees by private and State/local government sectors and census division: United States, 2013

Census division	Civilian **	Private sector	State/local government sector
United States	889,820	882,186	193,149
Census division:			
New England	161,538	134,770	37,535
Middle Atlantic	262,946	263,974	50,152
East North Central	501,607	496,129	107,539
West North Central	241,709	250,657	42,084
South Atlantic	396,315	470,441	131,371
East South Central	202,771	178,682	47,770
West South Central	216,551	234,223	62,604
Mountain	149,809	167,683	44,064
Pacific	441,007	411,397	45,284

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2013 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(2013) Percent of civilian employees in establishments that offer health insurance by private and State/local government sectors and census division: United States, 2013

Census division	Civilian **	Private sector	State/local government sector
United States	87.0%	84.9%	99.2%
Census division:			
New England	90.0%	88.6%	99.8%
Middle Atlantic	88.7%	87.0%	99.6%
East North Central	87.4%	85.8%	97.6%
West North Central	86.9%	85.0%	97.9%
South Atlantic	86.7%	84.5%	99.9%
East South Central	88.2%	86.0%	99.4%
West South Central	84.7%	82.0%	99.6%
Mountain	85.0%	82.5%	99.2%
Pacific	86.3%	84.1%	99.8%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2013 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(2013) 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, 2013

Census division	Civilian **	Private sector	State/local government sector
United States	0.24%	0.29%	0.14%
Census division:			
New England	0.58%	0.65%	0.12%
Middle Atlantic	0.42%	0.47%	0.16%
East North Central	0.64%	0.71%	0.63%
West North Central	0.64%	0.86%	0.82%
South Atlantic	0.70%	0.91%	0.04%
East South Central	0.63%	0.71%	0.24%
West South Central	0.65%	0.74%	0.23%
Mountain	0.45%	0.48%	0.49%
Pacific	0.86%	1.00%	0.15%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2013 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(2013) 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, 2013

Census division	Civilian **	Private sector	State/local government sector
United States	77.8%	77.8%	77.6%
Census division:			
New England	75.9%	75.6%	77.9%
Middle Atlantic	76.5%	76.0%	79.4%
East North Central	77.6%	78.4%	72.6%
West North Central	76.5%	77.2%	72.6%
South Atlantic	80.0%	80.1%	79.4%
East South Central	78.0%	78.6%	75.3%
West South Central	80.3%	79.3%	84.8%
Mountain	74.6%	74.8%	74.0%
Pacific	77.2%	77.1%	77.7%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2013 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(2013) 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, 2013

Census division	Civilian **	Private sector	State/local government sector
United States	0.20%	0.23%	0.26%
Census division:			
New England	1.16%	1.37%	0.82%
Middle Atlantic	1.01%	1.21%	0.51%
East North Central	0.57%	0.69%	1.27%
West North Central	0.65%	0.75%	0.50%
South Atlantic	0.55%	0.73%	0.66%
East South Central	0.97%	1.16%	1.48%
West South Central	0.74%	0.81%	0.96%
Mountain	0.76%	0.90%	0.60%
Pacific	0.73%	0.97%	0.74%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2013 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)(2013) 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, 2013

Census division	Civilian **	Private sector	State/local government sector
United States	76.9%	74.8%	87.8%
Census division:			
New England	73.6%	72.0%	82.8%
Middle Atlantic	77.9%	75.4%	91.1%
East North Central	76.4%	74.8%	86.5%
West North Central	75.2%	72.7%	88.7%
South Atlantic	75.9%	73.8%	86.6%
East South Central	76.4%	73.5%	89.8%
West South Central	76.7%	74.3%	86.5%
Mountain	76.4%	74.1%	87.5%
Pacific	80.6%	78.9%	88.8%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2013 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)(2013) 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, 2013

Census division	Civilian **	Private sector	State/local government sector
United States	0.21%	0.25%	0.20%
Census division:			
New England	0.98%	1.18%	1.23%
Middle Atlantic	0.52%	0.65%	0.55%
East North Central	0.78%	0.91%	0.67%
West North Central	0.76%	0.82%	1.01%
South Atlantic	0.37%	0.43%	0.31%
East South Central	0.65%	0.74%	0.65%
West South Central	0.84%	1.02%	0.33%
Mountain	0.63%	0.83%	0.61%
Pacific	0.67%	0.80%	0.60%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2013 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(2013) 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, 2013

Census division	Civilian **	Private sector	State/local government sector
United States	59.8%	58.2%	68.1%
Census division:			
New England	55.8%	54.4%	64.5%
Middle Atlantic	59.6%	57.3%	72.4%
East North Central	59.3%	58.6%	62.8%
West North Central	57.5%	56.2%	64.3%
South Atlantic	60.7%	59.1%	68.8%
East South Central	59.6%	57.8%	67.6%
West South Central	61.5%	58.9%	73.4%
Mountain	57.0%	55.4%	64.7%
Pacific	62.2%	60.8%	69.0%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2013 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(2013) 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, 2013

Census division	Civilian **	Private sector	State/local government sector
United States	0.24%	0.27%	0.27%
Census division:			
New England	0.91%	1.09%	1.48%
Middle Atlantic	0.89%	1.06%	0.59%
East North Central	0.81%	0.87%	1.33%
West North Central	0.76%	0.90%	0.62%
South Atlantic	0.64%	0.76%	0.61%
East South Central	0.73%	0.95%	1.40%
West South Central	0.96%	1.08%	0.78%
Mountain	0.72%	0.81%	0.80%
Pacific	0.82%	1.03%	0.87%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2013 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(2013) 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, 2013

Census division	Civilian **	Private sector	State/local government sector
United States	5,748	5,571	6,611
Census division:			
New England	6,335	6,142	7,692
Middle Atlantic	6,154	5,970	7,284
East North Central	5,917	5,725	7,175
West North Central	5,527	5,357	6,206
South Atlantic	5,613	5,433	6,385
East South Central	5,358	5,158	6,077
West South Central	5,361	5,276	5,631
Mountain	5,563	5,406	6,241
Pacific	5,869	5,589	7,769

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2013 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(2013) 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, 2013

Census division	Civilian **	Private sector	State/local government sector
United States	21.18	22.70	21.78
Census division:			
New England	52.31	62.44	68.44
Middle Atlantic	51.37	62.06	39.21
East North Central	71.89	86.84	104.86
West North Central	58.29	53.65	71.02
South Atlantic	66.76	79.04	36.41
East South Central	59.83	74.99	86.00
West South Central	61.38	75.67	65.52
Mountain	78.16	87.72	62.71
Pacific	80.15	91.47	59.96

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2013 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(2013) 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, 2013

Census division	Civilian **	Private sector	State/local government sector
United States	1,094	1,170	722
Census division:			
New England	1,503	1,513	1,432
Middle Atlantic	1,143	1,210	732
East North Central	1,133	1,177	840
West North Central	991	1,137	409
South Atlantic	1,144	1,259	653
East South Central	1,090	1,220	622
West South Central	1,005	1,121	635
Mountain	1,039	1,117	704
Pacific	978	984	941

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2013 Medical Expenditure Panel Survey-Insurance Component.

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Table XI.C.2(2013) 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, 2013

Census division	Civilian **	Private sector	State/local government sector
United States	13.98	15.69	14.43
Census division:			
New England	26.15	33.42	32.58
Middle Atlantic	47.72	53.21	26.58
East North Central	26.63	32.32	28.57
West North Central	16.12	18.34	34.00
South Atlantic	20.92	27.23	14.73
East South Central	37.27	44.66	35.70
West South Central	25.22	30.07	24.19
Mountain	37.70	35.15	58.59
Pacific	32.18	35.40	38.67

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2013 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(2013) 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, 2013

Census division	Civilian **	Private sector	State/local government sector
United States	19.0%	21.0%	10.9%
Census division:			
New England	23.7%	24.6%	18.6%
Middle Atlantic	18.6%	20.3%	10.0%
East North Central	19.1%	20.6%	11.7%
West North Central	17.9%	21.2%	6.6%
South Atlantic	20.4%	23.2%	10.2%
East South Central	20.3%	23.7%	10.2%
West South Central	18.8%	21.3%	11.3%
Mountain	18.7%	20.7%	11.3%
Pacific	16.7%	17.6%	12.1%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2013 Medical Expenditure Panel Survey-Insurance Component.

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Table XI.C.3(2013) 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, 2013

Census division	Civilian **	Private sector	State/local government sector
United States	0.22%	0.25%	0.20%
Census division:			
New England	0.55%	0.72%	0.36%
Middle Atlantic	0.67%	0.75%	0.36%
East North Central	0.50%	0.62%	0.32%
West North Central	0.30%	0.30%	0.51%
South Atlantic	0.42%	0.55%	0.25%
East South Central	0.66%	0.82%	0.48%
West South Central	0.40%	0.46%	0.42%
Mountain	0.56%	0.49%	0.84%
Pacific	0.55%	0.66%	0.51%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2013 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(2013) 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, 2013

Census division	Civilian **	Private sector	State/local government sector
United States	50.3%	51.3%	45.9%
Census division:			
New England	46.6%	48.7%	35.7%
Middle Atlantic	46.5%	49.4%	34.1%
East North Central	46.1%	47.7%	37.9%
West North Central	51.2%	50.2%	55.9%
South Atlantic	53.5%	53.4%	53.8%
East South Central	52.0%	51.4%	54.4%
West South Central	53.2%	51.8%	58.6%
Mountain	49.2%	49.8%	46.8%
Pacific	52.5%	55.8%	37.3%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2013 Medical Expenditure Panel Survey-Insurance Component.

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Table XI.C.4(2013) 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, 2013

Census division	Civilian **	Private sector	State/local government sector
United States	0.20%	0.24%	0.31%
Census division:			
New England	0.51%	0.61%	0.75%
Middle Atlantic	0.55%	0.70%	0.57%
East North Central	0.71%	0.89%	1.06%
West North Central	0.58%	0.54%	1.74%
South Atlantic	0.42%	0.54%	0.63%
East South Central	0.76%	0.89%	0.83%
West South Central	0.59%	0.72%	0.84%
Mountain	0.77%	0.92%	1.01%
Pacific	0.49%	0.67%	0.81%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2013 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(2013) 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, 2013

Census division	Civilian **	Private sector	State/local government sector
United States	16,297	16,029	17,270
Census division:			
New England	17,667	17,096	19,640
Middle Atlantic	17,258	16,976	17,952
East North Central	16,524	16,151	17,811
West North Central	15,200	14,974	16,224
South Atlantic	15,783	15,649	16,408
East South Central	14,748	14,659	15,147
West South Central	15,624	15,683	15,263
Mountain	15,635	15,532	16,032
Pacific	16,806	16,498	17,720

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2013 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(2013) 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, 2013

Census division	Civilian **	Private sector	State/local government sector
United States	39.21	60.55	79.60
Census division:			
New England	249.59	316.61	213.92
Middle Atlantic	180.07	256.68	73.36
East North Central	127.74	166.58	253.15
West North Central	149.93	173.45	257.18
South Atlantic	114.44	139.68	90.39
East South Central	80.99	128.77	269.69
West South Central	179.40	215.30	214.44
Mountain	136.82	168.82	134.07
Pacific	167.71	226.40	186.33

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2013 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(2013) 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, 2013

Census division	Civilian **	Private sector	State/local government sector
United States	4,147	4,421	3,155
Census division:			
New England	4,558	4,743	3,920
Middle Atlantic	3,543	4,213	1,897
East North Central	3,826	4,049	3,057
West North Central	4,108	4,278	3,333
South Atlantic	4,689	4,881	3,793
East South Central	3,996	4,092	3,562
West South Central	4,843	4,793	5,152
Mountain	4,123	4,221	3,744
Pacific	4,026	4,390	2,947

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2013 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(2013) 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, 2013

Census division	Civilian **	Private sector	State/local government sector
United States	38.62	49.54	61.30
Census division:			
New England	133.34	188.97	124.98
Middle Atlantic	81.40	103.94	110.20
East North Central	102.59	128.75	146.12
West North Central	69.14	41.36	254.63
South Atlantic	64.63	71.99	103.01
East South Central	167.93	174.46	157.24
West South Central	133.58	153.00	146.66
Mountain	118.48	164.85	102.98
Pacific	122.56	166.74	101.51

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2013 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(2013) 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, 2013

Census division	Civilian **	Private sector	State/local government sector
United States	25.4%	27.6%	18.3%
Census division:			
New England	25.8%	27.7%	20.0%
Middle Atlantic	20.5%	24.8%	10.6%
East North Central	23.2%	25.1%	17.2%
West North Central	27.0%	28.6%	20.5%
South Atlantic	29.7%	31.2%	23.1%
East South Central	27.1%	27.9%	23.5%
West South Central	31.0%	30.6%	33.8%
Mountain	26.4%	27.2%	23.4%
Pacific	24.0%	26.6%	16.6%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2013 Medical Expenditure Panel Survey-Insurance Component.

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Table XI.D.3(2013) 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, 2013

Census division	Civilian **	Private sector	State/local government sector
United States	0.20%	0.25%	0.35%
Census division:			
New England	0.96%	1.40%	0.55%
Middle Atlantic	0.46%	0.58%	0.60%
East North Central	0.64%	0.75%	0.86%
West North Central	0.47%	0.46%	1.36%
South Atlantic	0.41%	0.44%	0.61%
East South Central	1.11%	1.13%	1.18%
West South Central	0.75%	0.77%	1.04%
Mountain	0.78%	1.04%	0.57%
Pacific	0.66%	0.93%	0.62%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2013 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(2013) 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, 2013

Census division	Civilian **	Private sector	State/local government sector
United States	30.9%	29.8%	35.9%
Census division:			
New England	37.8%	35.0%	52.2%
Middle Atlantic	36.1%	31.7%	54.6%
East North Central	35.0%	32.4%	48.9%
West North Central	31.1%	31.2%	30.6%
South Atlantic	27.3%	27.6%	25.6%
East South Central	29.8%	30.8%	26.0%
West South Central	26.2%	28.8%	17.1%
Mountain	30.0%	29.7%	31.2%
Pacific	28.5%	26.1%	39.8%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2013 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(2013) 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, 2013

Census division	Civilian **	Private sector	State/local government sector
United States	0.16%	0.19%	0.34%
Census division:			
New England	0.67%	0.79%	0.88%
Middle Atlantic	0.50%	0.63%	0.47%
East North Central	0.45%	0.62%	0.83%
West North Central	0.48%	0.55%	1.56%
South Atlantic	0.48%	0.58%	0.47%
East South Central	0.77%	0.86%	0.65%
West South Central	0.39%	0.52%	0.70%
Mountain	0.53%	0.68%	0.60%
Pacific	0.42%	0.59%	0.63%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2013 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(2013) 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, 2013

Census division	Civilian **	Private sector	State/local government sector
United States	11,207	10,990	12,186
Census division:			
New England	12,350	11,857	15,786
Middle Atlantic	12,033	11,781	13,808
East North Central	11,459	11,207	13,433
West North Central	10,420	10,282	11,271
South Atlantic	10,754	10,596	11,381
East South Central	10,301	10,196	10,664
West South Central	10,722	10,682	10,839
Mountain	10,810	10,655	11,395
Pacific	11,740	11,248	13,497

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2013 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(2013) 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, 2013

Census division	Civilian **	Private sector	State/local government sector
United States	35.46	53.65	59.87
Census division:			
New England	136.84	173.08	174.40
Middle Atlantic	165.34	201.14	168.81
East North Central	109.25	137.88	214.66
West North Central	137.47	145.90	167.82
South Atlantic	115.10	147.22	104.88
East South Central	121.97	141.08	116.46
West South Central	145.51	184.41	116.58
Mountain	115.16	148.80	78.00
Pacific	136.96	185.15	109.27

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2013 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(2013) 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, 2013

Census division	Civilian **	Private sector	State/local government sector
United States	2,879	2,940	2,606
Census division:			
New England	3,185	3,267	2,615
Middle Atlantic	2,620	2,789	1,427
East North Central	2,702	2,699	2,726
West North Central	2,813	2,817	2,788
South Atlantic	3,151	3,196	2,972
East South Central	2,765	2,882	2,360
West South Central	3,145	3,096	3,287
Mountain	2,807	2,853	2,630
Pacific	2,740	2,924	2,082

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2013 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(2013) 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, 2013

Census division	Civilian **	Private sector	State/local government sector
United States	19.55	22.89	36.46
Census division:			
New England	61.15	77.95	104.16
Middle Atlantic	84.64	93.66	79.70
East North Central	58.47	66.57	174.62
West North Central	44.72	48.14	116.98
South Atlantic	38.63	48.06	33.93
East South Central	102.98	120.91	64.92
West South Central	64.91	78.20	56.77
Mountain	77.47	102.56	97.34
Pacific	60.16	79.34	84.85

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2013 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(2013) 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, 2013

Census division	Civilian **	Private sector	State/local government sector
United States	25.7%	26.7%	21.4%
Census division:			
New England	25.8%	27.6%	16.6%
Middle Atlantic	21.8%	23.7%	10.3%
East North Central	23.6%	24.1%	20.3%
West North Central	27.0%	27.4%	24.7%
South Atlantic	29.3%	30.2%	26.1%
East South Central	26.8%	28.3%	22.1%
West South Central	29.3%	29.0%	30.3%
Mountain	26.0%	26.8%	23.1%
Pacific	23.3%	26.0%	15.4%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2013 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(2013) 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, 2013

Census division	Civilian **	Private sector	State/local government sector
United States	0.19%	0.23%	0.29%
Census division:			
New England	0.49%	0.72%	0.63%
Middle Atlantic	0.52%	0.61%	0.60%
East North Central	0.53%	0.64%	1.31%
West North Central	0.41%	0.49%	0.93%
South Atlantic	0.50%	0.67%	0.46%
East South Central	1.01%	1.17%	0.57%
West South Central	0.47%	0.50%	0.63%
Mountain	0.72%	1.01%	0.86%
Pacific	0.42%	0.64%	0.59%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2013 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(2013) 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, 2013

Census division	Civilian **	Private sector	State/local government sector
United States	18.8%	18.9%	18.3%
Census division:			
New England	15.7%	16.4%	12.1%
Middle Atlantic	17.4%	18.9%	11.3%
East North Central	18.9%	19.9%	13.3%
West North Central	17.7%	18.6%	13.5%
South Atlantic	19.2%	18.9%	20.5%
East South Central	18.2%	17.9%	19.6%
West South Central	20.5%	19.5%	24.3%
Mountain	20.8%	20.5%	22.0%
Pacific	19.0%	18.1%	23.0%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2013 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(2013) 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, 2013

Census division	Civilian **	Private sector	State/local government sector
United States	0.11%	0.12%	0.17%
Census division:			
New England	0.56%	0.65%	0.57%
Middle Atlantic	0.53%	0.62%	0.36%
East North Central	0.43%	0.46%	0.44%
West North Central	0.44%	0.46%	0.64%
South Atlantic	0.22%	0.25%	0.39%
East South Central	0.65%	0.74%	0.85%
West South Central	0.29%	0.44%	0.83%
Mountain	0.29%	0.31%	0.53%
Pacific	0.25%	0.27%	0.54%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2013 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(2013) 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, 2013

Census division	Civilian **	Private sector	State/local government sector
United States	77.2%	81.3%	59.4%
Census division:			
New England	72.6%	75.3%	58.3%
Middle Atlantic	62.5%	69.7%	31.8%
East North Central	84.5%	87.0%	71.3%
West North Central	90.0%	91.6%	82.8%
South Atlantic	82.3%	84.7%	71.9%
East South Central	91.5%	92.1%	89.4%
West South Central	82.1%	89.9%	54.0%
Mountain	83.1%	85.7%	72.5%
Pacific	61.6%	67.4%	35.4%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2013 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(2013) 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, 2013

Census division	Civilian **	Private sector	State/local government sector
United States	0.51%	0.65%	0.73%
Census division:			
New England	2.29%	2.54%	3.90%
Middle Atlantic	1.45%	1.79%	2.27%
East North Central	1.27%	1.45%	1.61%
West North Central	0.84%	0.74%	2.58%
South Atlantic	0.63%	0.73%	1.47%
East South Central	0.68%	0.76%	1.20%
West South Central	1.01%	1.12%	2.88%
Mountain	1.12%	1.38%	0.83%
Pacific	1.18%	1.46%	1.00%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2013 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(2013) 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, 2013

Census division	Civilian **	Private sector	State/local government sector
United States	1,213	1,273	829
Census division:			
New England	1,293	1,399	351
Middle Atlantic	1,112	1,150	594
East North Central	1,207	1,269	683
West North Central	1,299	1,359	1,034
South Atlantic	1,183	1,253	839
East South Central	1,116	1,230	696
West South Central	1,368	1,417	1,109
Mountain	1,266	1,330	923
Pacific	1,140	1,182	598

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2013 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(2013) 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, 2013

Census division	Civilian **	Private sector	State/local government sector
United States	19.12	20.13	19.30
Census division:			
New England	35.11	37.28	14.30
Middle Atlantic	50.10	52.93	43.91
East North Central	36.26	39.70	49.71
West North Central	44.82	56.13	63.29
South Atlantic	20.89	29.15	24.10
East South Central	30.75	44.96	23.23
West South Central	54.69	56.23	55.65
Mountain	35.98	38.04	45.21
Pacific	26.77	30.25	62.47

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2013 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(2013) 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, 2013

Census division	Civilian **	Private sector	State/local government sector
United States	2,357	2,491	1,607
Census division:			
New England	2,413	2,668	1,047
Middle Atlantic	2,118	2,216	1,416
East North Central	2,253	2,415	1,416
West North Central	2,446	2,554	1,845
South Atlantic	2,388	2,480	1,893
East South Central	2,243	2,475	1,262
West South Central	2,736	2,787	2,369
Mountain	2,481	2,637	1,802
Pacific	2,251	2,429	1,156

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2013 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(2013) 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, 2013

Census division	Civilian **	Private sector	State/local government sector
United States	21.46	23.23	35.24
Census division:			
New England	47.29	58.94	38.47
Middle Atlantic	92.64	99.70	82.00
East North Central	64.52	67.28	113.07
West North Central	64.91	76.46	103.27
South Atlantic	46.53	59.97	69.78
East South Central	70.28	94.13	82.38
West South Central	115.20	120.41	191.68
Mountain	53.11	71.47	81.00
Pacific	83.32	83.72	63.20

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2013 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(2013) 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, 2013

Census division	Civilian **	Private sector	State/local government sector
United States	67.4%	64.8%	78.8%
Census division:			
New England	73.1%	69.5%	91.3%
Middle Atlantic	74.2%	71.1%	87.7%
East North Central	60.5%	59.8%	64.3%
West North Central	58.9%	56.5%	69.3%
South Atlantic	66.5%	63.3%	80.2%
East South Central	68.9%	67.5%	74.3%
West South Central	69.7%	66.5%	81.2%
Mountain	63.8%	62.2%	70.6%
Pacific	70.7%	67.5%	85.3%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2013 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(2013) 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, 2013

Census division	Civilian **	Private sector	State/local government sector
United States	0.48%	0.53%	0.59%
Census division:			
New England	1.42%	1.63%	1.20%
Middle Atlantic	1.28%	1.62%	0.89%
East North Central	1.44%	1.76%	1.42%
West North Central	1.98%	2.06%	2.24%
South Atlantic	1.21%	1.36%	2.02%
East South Central	1.59%	1.76%	2.35%
West South Central	1.74%	2.11%	1.57%
Mountain	1.03%	1.36%	1.90%
Pacific	1.47%	1.84%	0.62%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2013 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(2013) 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, 2013

Census division	Civilian **	Private sector	State/local government sector
United States	23.42	24.31	20.21
Census division:			
New England	21.60	22.75	17.09
Middle Atlantic	21.76	23.52	15.69
East North Central	23.29	24.25	18.61
West North Central	24.40	24.90	22.55
South Atlantic	23.77	24.34	21.85
East South Central	26.09	26.30	25.37
West South Central	25.56	26.02	24.18
Mountain	24.76	24.86	24.42
Pacific	22.00	23.35	17.15

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2013 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(2013) 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, 2013

Census division	Civilian **	Private sector	State/local government sector
United States	0.09	0.13	0.10
Census division:			
New England	0.24	0.28	0.28
Middle Atlantic	0.29	0.35	0.24
East North Central	0.22	0.30	0.25
West North Central	0.27	0.36	0.32
South Atlantic	0.07	0.11	0.22
East South Central	0.20	0.29	0.39
West South Central	0.21	0.27	0.28
Mountain	0.19	0.24	0.43
Pacific	0.32	0.44	0.28

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2013 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(2013) 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, 2013

Census division	Civilian **	Private sector	State/local government sector
United States	19.0	19.2	17.6
Census division:			
New England	19.1	19.1	18.5
Middle Atlantic	17.2	17.4	13.7
East North Central	18.1	18.3	16.2
West North Central	19.4	19.6	18.0
South Atlantic	19.6	20.0	17.5
East South Central	19.2	19.6	17.4
West South Central	20.9	21.0	20.3
Mountain	19.8	19.7	20.6
Pacific	18.1	18.3	16.4

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2013 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(2013) 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, 2013

Census division	Civilian **	Private sector	State/local government sector
United States	0.1	0.1	0.2
Census division:			
New England	0.5	0.5	0.6
Middle Atlantic	0.4	0.4	1.9
East North Central	0.2	0.2	0.7
West North Central	0.4	0.4	0.5
South Atlantic	0.4	0.4	0.2
East South Central	0.4	0.4	0.3
West South Central	0.6	0.6	0.4
Mountain	0.3	0.3	1.1
Pacific	0.3	0.3	0.3

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2013 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.