

Table XI.A.2.a Percent of civilian establishments that offer health insurance that self-insure at least one plan by private and State/local government sectors and census division: United States, 2016

Census division	Civilian **	Private sector	State/local government sector
United States	40.8%	40.7%	45.2%
Census division:			
New England	37.3%	37.1%	52.3%
Middle Atlantic	36.9%	36.7%	51.6%
East North Central	42.3%	42.4%	41.1%
West North Central	43.8%	44.1%	34.5%
South Atlantic	44.7%	44.7%	47.7%
East South Central	44.4%	44.2%	53.6%
West South Central	43.7%	43.6%	51.0%
Mountain	41.4%	41.4%	41.4%
Pacific	34.8%	34.7%	44.2%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2016 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.A.2.a Standard errors for percent of civilian establishments that offer health insurance that self-insure at least one plan by private and State/local government sectors and census division: United States, 2016

Census division	Civilian **	Private sector	State/local government sector
United States	0.58%	0.59%	1.79%
Census division:			
New England	2.08%	2.12%	4.88%
Middle Atlantic	1.74%	1.77%	5.08%
East North Central	1.62%	1.66%	5.09%
West North Central	1.60%	1.64%	4.74%
South Atlantic	1.50%	1.51%	4.37%
East South Central	1.80%	1.83%	4.37%
West South Central	1.77%	1.80%	4.84%
Mountain	1.62%	1.65%	4.94%
Pacific	1.48%	1.50%	5.58%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2016 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.1 Number of civilian employees by private and State/local government sectors and census division: United States, 2016

Census division	Civilian **	Private sector	State/local government sector
United States	142,619,607	123,213,270	19,406,337
Census division:			
New England	7,371,059	6,459,669	911,390
Middle Atlantic	19,212,332	16,671,702	2,540,630
East North Central	22,035,595	19,213,279	2,822,317
West North Central	10,650,026	9,147,073	1,502,953
South Atlantic	27,199,431	23,580,002	3,619,428
East South Central	7,791,964	6,613,808	1,178,156
West South Central	16,196,619	13,810,744	2,385,875
Mountain	10,084,756	8,682,251	1,402,505
Pacific	22,077,825	19,034,742	3,043,082

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2016 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 Standard errors for number of civilian employees by private and State/local government sectors and census division: United States, 2016

Census division	Civilian **	Private sector	State/local government sector
United States	970,919	861,828	447,142
Census division:			
New England	173,640	169,814	36,250
Middle Atlantic	452,447	318,101	321,745
East North Central	414,479	393,730	129,498
West North Central	181,982	169,433	66,407
South Atlantic	429,144	403,577	145,912
East South Central	170,703	154,671	72,225
West South Central	354,061	307,922	174,767
Mountain	168,912	151,922	73,831
Pacific	368,401	352,560	106,870

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2016 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 Percent of civilian employees in establishments that offer health insurance by private and State/local government sectors and census division: United States, 2016

Census division	Civilian **	Private sector	State/local government sector
United States	86.3%	84.3%	99.3%
Census division:			
New England	87.7%	86.0%	99.5%
Middle Atlantic	87.3%	85.4%	99.6%
East North Central	86.6%	85.0%	97.9%
West North Central	85.6%	83.4%	98.7%
South Atlantic	85.4%	83.2%	99.9%
East South Central	87.3%	85.1%	99.4%
West South Central	86.7%	84.5%	99.3%
Mountain	84.4%	82.0%	99.2%
Pacific	86.4%	84.2%	99.9%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2016 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 Standard errors for percent of civilian employees in establishments that offer health insurance by private and State/local government sectors and census division: United States, 2016

Census division	Civilian **	Private sector	State/local government sector
United States	0.19%	0.22%	0.11%
Census division:			
New England	0.60%	0.70%	0.22%
Middle Atlantic	0.60%	0.66%	0.20%
East North Central	0.59%	0.67%	0.57%
West North Central	0.53%	0.62%	0.51%
South Atlantic	0.46%	0.54%	0.05%
East South Central	0.60%	0.71%	0.18%
West South Central	0.57%	0.67%	0.28%
Mountain	0.52%	0.61%	0.43%
Pacific	0.50%	0.59%	0.07%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2016 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 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, 2016

Census division	Civilian **	Private sector	State/local government sector
United States	76.9%	76.5%	79.1%
Census division:			
New England	75.6%	75.3%	77.0%
Middle Atlantic	74.4%	74.5%	73.7%
East North Central	75.4%	75.5%	74.8%
West North Central	76.3%	76.8%	73.9%
South Atlantic	78.1%	77.2%	83.2%
East South Central	78.0%	79.0%	73.5%
West South Central	79.9%	78.0%	89.2%
Mountain	75.1%	74.4%	78.4%
Pacific	78.0%	77.5%	80.6%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2016 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 Standard errors 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, 2016

Census division	Civilian **	Private sector	State/local government sector
United States	0.32%	0.37%	0.53%
Census division:			
New England	0.98%	1.11%	1.54%
Middle Atlantic	0.89%	1.03%	1.00%
East North Central	0.92%	1.06%	1.16%
West North Central	0.81%	0.94%	1.14%
South Atlantic	0.76%	0.88%	0.92%
East South Central	1.04%	1.24%	1.03%
West South Central	1.02%	1.19%	0.85%
Mountain	0.90%	1.03%	1.47%
Pacific	0.97%	1.06%	2.32%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2016 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) 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, 2016

Census division	Civilian **	Private sector	State/local government sector
United States	75.3%	73.3%	85.7%
Census division:			
New England	74.2%	72.2%	86.3%
Middle Atlantic	73.5%	71.6%	84.2%
East North Central	75.1%	73.6%	84.3%
West North Central	77.4%	75.5%	87.7%
South Atlantic	74.6%	72.6%	84.6%
East South Central	75.6%	73.3%	87.8%
West South Central	75.9%	73.7%	85.5%
Mountain	74.0%	71.9%	84.1%
Pacific	77.1%	74.8%	88.5%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2016 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) Standard errors 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, 2016

Census division	Civilian **	Private sector	State/local government sector
United States	0.30%	0.34%	0.47%
Census division:			
New England	0.86%	1.02%	0.85%
Middle Atlantic	0.89%	0.83%	2.93%
East North Central	1.05%	1.21%	0.83%
West North Central	0.63%	0.72%	0.98%
South Atlantic	0.68%	0.78%	0.73%
East South Central	0.93%	1.06%	1.13%
West South Central	0.84%	0.97%	1.03%
Mountain	0.83%	0.98%	0.91%
Pacific	0.79%	0.91%	1.08%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2016 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 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, 2016

Census division	Civilian **	Private sector	State/local government sector
United States	57.9%	56.0%	67.8%
Census division:			
New England	56.1%	54.4%	66.5%
Middle Atlantic	54.6%	53.3%	62.1%
East North Central	56.6%	55.6%	63.1%
West North Central	59.1%	58.0%	64.8%
South Atlantic	58.3%	56.0%	70.4%
East South Central	59.0%	57.9%	64.5%
West South Central	60.6%	57.5%	76.3%
Mountain	55.5%	53.5%	66.0%
Pacific	60.1%	58.0%	71.3%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2016 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 Standard errors 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, 2016

Census division	Civilian **	Private sector	State/local government sector
United States	0.34%	0.39%	0.59%
Census division:			
New England	1.11%	1.29%	1.57%
Middle Atlantic	0.93%	1.01%	1.80%
East North Central	1.01%	1.16%	1.18%
West North Central	0.82%	0.95%	1.23%
South Atlantic	0.79%	0.90%	1.06%
East South Central	1.03%	1.22%	1.08%
West South Central	1.13%	1.27%	1.45%
Mountain	0.94%	1.08%	1.32%
Pacific	1.02%	1.11%	2.45%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2016 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.(1) Percent of civilian enrollees that are enrolled in self-insured plans at civilian establishments that offer health insurance by private and State/local government sectors and census division: United States, 2016

Census division	Civilian **	Private sector	State/local government sector
United States	60.1%	57.8%	70.0%
Census division:			
New England	60.3%	56.5%	79.4%
Middle Atlantic	57.9%	57.0%	62.2%
East North Central	65.8%	64.7%	71.5%
West North Central	61.7%	60.7%	66.1%
South Atlantic	64.5%	59.0%	87.9%
East South Central	65.7%	60.7%	87.0%
West South Central	66.3%	61.5%	83.8%
Mountain	61.8%	59.9%	69.4%
Pacific	43.1%	44.9%	35.6%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2016 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.(1) Standard errors for percent of civilian enrollees that are enrolled in self-insured plans at civilian establishments that offer health insurance by private and State/local government sectors and census division: United States, 2016

Census division	Civilian **	Private sector	State/local government sector
United States	0.52%	0.56%	1.35%
Census division:			
New England	1.78%	2.15%	1.83%
Middle Atlantic	1.85%	1.57%	8.21%
East North Central	1.22%	1.36%	2.66%
West North Central	1.34%	1.49%	3.17%
South Atlantic	1.16%	1.37%	1.14%
East South Central	1.58%	1.84%	1.78%
West South Central	1.51%	1.74%	1.89%
Mountain	1.32%	1.47%	2.98%
Pacific	1.39%	1.65%	2.00%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2016 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 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, 2016

Census division	Civilian **	Private sector	State/local government sector
United States	6,312	6,101	7,422
Census division:			
New England	6,785	6,564	8,333
Middle Atlantic	6,623	6,446	7,887
East North Central	6,413	6,198	7,863
West North Central	6,120	5,950	6,905
South Atlantic	6,271	6,101	7,083
East South Central	5,748	5,610	6,343
West South Central	5,960	5,806	6,497
Mountain	6,183	5,970	7,251
Pacific	6,534	6,114	9,238

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2016 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 Standard errors 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, 2016

Census division	Civilian **	Private sector	State/local government sector
United States	23.65	26.96	35.48
Census division:			
New England	74.09	82.92	72.54
Middle Atlantic	61.54	68.41	178.96
East North Central	63.91	71.03	123.79
West North Central	53.61	60.52	99.77
South Atlantic	54.99	65.37	68.04
East South Central	68.47	74.33	158.26
West South Central	87.19	104.83	81.19
Mountain	61.49	69.06	122.02
Pacific	62.39	67.58	99.93

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2016 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 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, 2016

Census division	Civilian **	Private sector	State/local government sector
United States	1,248	1,325	843
Census division:			
New England	1,589	1,592	1,570
Middle Atlantic	1,365	1,436	857
East North Central	1,321	1,366	1,021
West North Central	1,155	1,313	426
South Atlantic	1,313	1,440	709
East South Central	1,217	1,336	704
West South Central	1,082	1,209	638
Mountain	1,176	1,265	730
Pacific	1,134	1,098	1,368

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2016 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 Standard errors 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, 2016

Census division	Civilian **	Private sector	State/local government sector
United States	11.95	13.19	21.95
Census division:			
New England	41.34	47.01	34.60
Middle Atlantic	42.75	40.97	118.95
East North Central	25.34	28.23	43.11
West North Central	26.16	28.52	38.94
South Atlantic	27.38	32.67	24.23
East South Central	42.15	50.38	35.60
West South Central	38.24	42.09	63.02
Mountain	29.37	33.25	45.28
Pacific	31.57	35.03	57.57

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2016 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 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, 2016

Census division	Civilian **	Private sector	State/local government sector
United States	19.8%	21.7%	11.4%
Census division:			
New England	23.4%	24.2%	18.8%
Middle Atlantic	20.6%	22.3%	10.9%
East North Central	20.6%	22.0%	13.0%
West North Central	18.9%	22.1%	6.2%
South Atlantic	20.9%	23.6%	10.0%
East South Central	21.2%	23.8%	11.1%
West South Central	18.2%	20.8%	9.8%
Mountain	19.0%	21.2%	10.1%
Pacific	17.4%	18.0%	14.8%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2016 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 Standard errors 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, 2016

Census division	Civilian **	Private sector	State/local government sector
United States	0.19%	0.21%	0.28%
Census division:			
New England	0.61%	0.72%	0.47%
Middle Atlantic	0.65%	0.63%	1.30%
East North Central	0.38%	0.44%	0.52%
West North Central	0.42%	0.46%	0.56%
South Atlantic	0.45%	0.55%	0.36%
East South Central	0.72%	0.86%	0.53%
West South Central	0.63%	0.62%	1.04%
Mountain	0.49%	0.57%	0.65%
Pacific	0.46%	0.56%	0.60%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2016 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 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, 2016

Census division	Civilian **	Private sector	State/local government sector
United States	53.7%	55.3%	46.7%
Census division:			
New England	49.6%	52.0%	37.4%
Middle Atlantic	51.4%	54.4%	36.8%
East North Central	48.7%	50.6%	39.1%
West North Central	53.5%	53.6%	53.3%
South Atlantic	57.0%	58.1%	52.4%
East South Central	56.2%	56.2%	56.4%
West South Central	58.6%	57.8%	61.3%
Mountain	52.6%	54.4%	45.0%
Pacific	53.8%	57.5%	38.2%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2016 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 Standard errors 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, 2016

Census division	Civilian **	Private sector	State/local government sector
United States	0.24%	0.27%	0.41%
Census division:			
New England	0.72%	0.88%	0.43%
Middle Atlantic	0.66%	0.73%	0.81%
East North Central	0.62%	0.71%	1.10%
West North Central	0.67%	0.75%	1.43%
South Atlantic	0.58%	0.64%	1.14%
East South Central	0.69%	0.83%	0.94%
West South Central	0.73%	0.92%	0.50%
Mountain	0.62%	0.69%	1.23%
Pacific	0.63%	0.73%	0.84%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2016 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 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, 2016

Census division	Civilian **	Private sector	State/local government sector
United States	18,099	17,710	19,391
Census division:			
New England	19,406	18,733	21,376
Middle Atlantic	19,112	18,627	20,364
East North Central	18,264	17,773	19,895
West North Central	17,163	16,899	18,169
South Atlantic	17,904	17,928	17,814
East South Central	16,372	16,423	16,166
West South Central	17,313	17,227	17,838
Mountain	17,482	17,259	18,209
Pacific	18,437	17,578	20,778

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2016 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 Standard errors 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, 2016

Census division	Civilian **	Private sector	State/local government sector
United States	68.88	84.41	109.63
Census division:			
New England	255.00	333.80	202.07
Middle Atlantic	190.95	222.23	523.89
East North Central	202.93	246.98	340.80
West North Central	153.57	183.60	216.28
South Atlantic	146.17	180.59	171.47
East South Central	228.29	271.85	335.83
West South Central	239.63	271.42	372.19
Mountain	162.21	193.76	273.38
Pacific	199.85	250.31	177.86

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2016 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 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, 2016

Census division	Civilian **	Private sector	State/local government sector
United States	4,680	4,956	3,763
Census division:			
New England	4,984	5,075	4,717
Middle Atlantic	4,188	4,865	2,438
East North Central	3,978	4,181	3,304
West North Central	4,621	4,992	3,213
South Atlantic	5,336	5,612	4,339
East South Central	4,610	4,777	3,931
West South Central	5,679	5,566	6,367
Mountain	4,589	4,888	3,613
Pacific	4,600	4,798	4,061

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2016 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 Standard errors 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, 2016

Census division	Civilian **	Private sector	State/local government sector
United States	52.59	56.41	108.15
Census division:			
New England	160.28	213.27	101.21
Middle Atlantic	193.21	141.27	345.06
East North Central	100.61	116.39	189.29
West North Central	119.01	142.72	181.14
South Atlantic	113.67	142.23	89.02
East South Central	136.38	166.22	138.85
West South Central	170.34	196.50	175.25
Mountain	111.82	135.23	159.66
Pacific	142.95	190.69	143.22

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2016 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 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, 2016

Census division	Civilian **	Private sector	State/local government sector
United States	25.9%	28.0%	19.4%
Census division:			
New England	25.7%	27.1%	22.1%
Middle Atlantic	21.9%	26.1%	12.0%
East North Central	21.8%	23.5%	16.6%
West North Central	26.9%	29.5%	17.7%
South Atlantic	29.8%	31.3%	24.4%
East South Central	28.2%	29.1%	24.3%
West South Central	32.8%	32.3%	35.7%
Mountain	26.3%	28.3%	19.8%
Pacific	24.9%	27.3%	19.5%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2016 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 Standard errors 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, 2016

Census division	Civilian **	Private sector	State/local government sector
United States	0.28%	0.31%	0.51%
Census division:			
New England	0.72%	1.00%	0.46%
Middle Atlantic	0.95%	0.77%	1.50%
East North Central	0.53%	0.65%	0.84%
West North Central	0.71%	0.87%	0.98%
South Atlantic	0.63%	0.78%	0.54%
East South Central	0.72%	0.89%	0.64%
West South Central	1.11%	1.28%	1.24%
Mountain	0.65%	0.79%	0.88%
Pacific	0.71%	0.99%	0.66%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2016 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 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, 2016

Census division	Civilian **	Private sector	State/local government sector
United States	28.5%	26.8%	36.0%
Census division:			
New England	34.0%	30.4%	52.1%
Middle Atlantic	32.7%	28.5%	53.3%
East North Central	32.9%	30.1%	47.2%
West North Central	29.2%	28.1%	34.0%
South Atlantic	25.4%	24.5%	29.3%
East South Central	27.3%	27.0%	28.6%
West South Central	22.1%	24.1%	14.7%
Mountain	27.9%	26.6%	33.7%
Pacific	28.1%	25.3%	39.8%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2016 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 Standard errors 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, 2016

Census division	Civilian **	Private sector	State/local government sector
United States	0.25%	0.26%	0.63%
Census division:			
New England	0.87%	1.03%	0.72%
Middle Atlantic	0.86%	0.69%	1.30%
East North Central	0.65%	0.73%	1.25%
West North Central	0.61%	0.69%	1.44%
South Atlantic	0.53%	0.56%	1.25%
East South Central	0.69%	0.81%	1.24%
West South Central	0.71%	0.85%	0.53%
Mountain	0.59%	0.66%	1.12%
Pacific	0.65%	0.77%	0.90%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2016 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 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, 2016

Census division	Civilian **	Private sector	State/local government sector
United States	12,446	12,124	13,921
Census division:			
New England	13,806	13,371	17,453
Middle Atlantic	13,175	12,753	16,671
East North Central	12,866	12,603	14,790
West North Central	11,505	11,444	11,905
South Atlantic	11,981	11,768	12,856
East South Central	11,152	11,237	10,746
West South Central	11,935	11,815	12,271
Mountain	11,998	11,642	13,320
Pacific	13,112	12,202	16,167

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2016 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 Standard errors 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, 2016

Census division	Civilian **	Private sector	State/local government sector
United States	51.88	60.14	87.38
Census division:			
New England	215.74	236.22	276.70
Middle Atlantic	166.75	182.37	324.05
East North Central	154.15	168.72	330.43
West North Central	120.11	128.13	337.75
South Atlantic	105.46	125.34	136.93
East South Central	192.67	224.44	263.60
West South Central	156.90	196.39	228.73
Mountain	147.45	179.42	169.94
Pacific	137.72	162.86	119.83

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2016 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 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, 2016

Census division	Civilian **	Private sector	State/local government sector
United States	3,308	3,376	2,993
Census division:			
New England	3,533	3,600	2,973
Middle Atlantic	3,209	3,381	1,791
East North Central	3,075	3,109	2,834
West North Central	3,164	3,274	2,435
South Atlantic	3,569	3,672	3,146
East South Central	3,011	3,138	2,403
West South Central	3,689	3,709	3,632
Mountain	3,076	3,228	2,514
Pacific	3,195	3,187	3,219

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2016 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 Standard errors 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, 2016

Census division	Civilian **	Private sector	State/local government sector
United States	30.30	35.96	38.61
Census division:			
New England	103.63	114.94	179.21
Middle Atlantic	105.99	118.03	105.67
East North Central	73.18	80.64	147.18
West North Central	82.93	91.71	157.57
South Atlantic	70.64	86.62	58.61
East South Central	105.31	126.34	83.81
West South Central	82.95	100.27	140.55
Mountain	64.95	78.31	91.62
Pacific	92.21	116.83	85.65

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2016 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 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, 2016

Census division	Civilian **	Private sector	State/local government sector
United States	26.6%	27.8%	21.5%
Census division:			
New England	25.6%	26.9%	17.0%
Middle Atlantic	24.4%	26.5%	10.7%
East North Central	23.9%	24.7%	19.2%
West North Central	27.5%	28.6%	20.5%
South Atlantic	29.8%	31.2%	24.5%
East South Central	27.0%	27.9%	22.4%
West South Central	30.9%	31.4%	29.6%
Mountain	25.6%	27.7%	18.9%
Pacific	24.4%	26.1%	19.9%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2016 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 Standard errors 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, 2016

Census division	Civilian **	Private sector	State/local government sector
United States	0.24%	0.29%	0.26%
Census division:			
New England	0.72%	0.85%	0.94%
Middle Atlantic	0.77%	0.89%	0.64%
East North Central	0.62%	0.70%	0.98%
West North Central	0.75%	0.83%	1.33%
South Atlantic	0.56%	0.70%	0.50%
East South Central	1.01%	1.21%	0.95%
West South Central	0.65%	0.79%	1.02%
Mountain	0.56%	0.70%	0.63%
Pacific	0.64%	0.89%	0.49%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2016 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 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, 2016

Census division	Civilian **	Private sector	State/local government sector
United States	17.8%	17.8%	17.3%
Census division:			
New England	16.4%	17.6%	10.5%
Middle Atlantic	15.9%	17.1%	10.0%
East North Central	18.4%	19.3%	13.7%
West North Central	17.3%	18.3%	12.7%
South Atlantic	17.6%	17.4%	18.3%
East South Central	16.5%	16.8%	15.0%
West South Central	19.3%	18.1%	24.0%
Mountain	19.5%	19.0%	21.3%
Pacific	18.1%	17.2%	22.0%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2016 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 Standard errors 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, 2016

Census division	Civilian **	Private sector	State/local government sector
United States	0.16%	0.18%	0.38%
Census division:			
New England	0.56%	0.64%	0.74%
Middle Atlantic	0.55%	0.45%	1.56%
East North Central	0.44%	0.49%	1.00%
West North Central	0.41%	0.46%	0.81%
South Atlantic	0.32%	0.39%	0.38%
East South Central	0.47%	0.54%	0.90%
West South Central	0.46%	0.54%	0.51%
Mountain	0.40%	0.47%	0.61%
Pacific	0.46%	0.55%	0.40%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2016 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 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, 2016

Census division	Civilian **	Private sector	State/local government sector
United States	80.4%	84.5%	62.0%
Census division:			
New England	80.7%	83.2%	67.7%
Middle Atlantic	68.8%	77.7%	25.5%
East North Central	88.8%	90.7%	78.7%
West North Central	91.9%	93.4%	85.1%
South Atlantic	83.7%	86.1%	73.3%
East South Central	93.5%	93.9%	92.0%
West South Central	85.3%	92.1%	60.2%
Mountain	86.3%	89.0%	75.1%
Pacific	61.4%	67.4%	35.7%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2016 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 Standard errors 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, 2016

Census division	Civilian **	Private sector	State/local government sector
United States	0.54%	0.51%	1.57%
Census division:			
New England	1.61%	1.86%	2.40%
Middle Atlantic	2.03%	1.48%	3.99%
East North Central	0.94%	0.95%	2.92%
West North Central	0.71%	0.79%	1.53%
South Atlantic	1.07%	1.28%	1.59%
East South Central	0.97%	1.11%	1.94%
West South Central	2.11%	1.36%	6.65%
Mountain	1.18%	1.35%	2.40%
Pacific	1.44%	1.72%	1.76%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2016 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 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, 2016

Census division	Civilian **	Private sector	State/local government sector
United States	1,602	1,696	962
Census division:			
New England	1,601	1,730	534
Middle Atlantic	1,611	1,658	551
East North Central	1,556	1,640	897
West North Central	1,698	1,807	1,167
South Atlantic	1,604	1,717	977
East South Central	1,632	1,804	882
West South Central	1,683	1,785	1,146
Mountain	1,675	1,771	1,114
Pacific	1,437	1,503	663

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2016 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 Standard errors 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, 2016

Census division	Civilian **	Private sector	State/local government sector
United States	13.84	15.59	21.79
Census division:			
New England	49.19	56.32	36.16
Middle Atlantic	47.55	49.23	75.78
East North Central	37.29	40.68	82.95
West North Central	39.91	44.46	78.34
South Atlantic	31.54	37.25	42.40
East South Central	43.85	50.69	51.93
West South Central	40.34	46.89	52.52
Mountain	38.62	43.48	60.16
Pacific	40.42	43.76	44.77

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2016 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 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, 2016

Census division	Civilian **	Private sector	State/local government sector
United States	2,852	3,069	1,799
Census division:			
New England	2,827	3,285	1,215
Middle Atlantic	2,829	2,985	1,466
East North Central	2,761	3,023	1,776
West North Central	3,067	3,323	1,906
South Atlantic	2,844	3,029	2,029
East South Central	2,847	3,143	1,608
West South Central	3,016	3,077	2,478
Mountain	3,015	3,215	2,202
Pacific	2,661	2,879	1,416

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2016 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 Standard errors 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, 2016

Census division	Civilian **	Private sector	State/local government sector
United States	31.70	37.13	61.34
Census division:			
New England	117.33	151.43	54.25
Middle Atlantic	93.59	103.42	189.63
East North Central	83.44	100.03	139.32
West North Central	88.38	106.14	107.86
South Atlantic	69.69	81.77	200.73
East South Central	102.94	120.58	121.08
West South Central	96.14	107.10	105.43
Mountain	98.46	112.95	184.45
Pacific	101.56	118.85	103.36

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2016 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 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, 2016

Census division	Civilian **	Private sector	State/local government sector
United States	62.8%	60.6%	72.5%
Census division:			
New England	61.9%	58.7%	78.1%
Middle Atlantic	63.0%	63.9%	58.7%
East North Central	57.9%	56.5%	65.6%
West North Central	52.1%	49.7%	63.2%
South Atlantic	67.2%	63.6%	82.5%
East South Central	59.9%	58.7%	64.8%
West South Central	64.1%	60.9%	76.2%
Mountain	58.9%	55.8%	71.8%
Pacific	68.9%	66.5%	78.9%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2016 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 Standard errors 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, 2016

Census division	Civilian **	Private sector	State/local government sector
United States	0.55%	0.61%	1.36%
Census division:			
New England	2.04%	2.41%	1.93%
Middle Atlantic	1.94%	1.66%	7.42%
East North Central	1.50%	1.70%	3.00%
West North Central	1.66%	1.93%	2.89%
South Atlantic	1.18%	1.42%	1.22%
East South Central	1.79%	2.09%	2.89%
West South Central	1.70%	1.93%	2.86%
Mountain	1.48%	1.73%	2.42%
Pacific	1.39%	1.63%	1.96%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2016 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 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, 2016

Census division	Civilian **	Private sector	State/local government sector
United States	24.98	25.89	21.59
Census division:			
New England	23.69	24.83	19.42
Middle Atlantic	23.60	25.01	16.18
East North Central	25.14	26.05	21.07
West North Central	25.85	26.42	23.81
South Atlantic	25.10	25.61	23.39
East South Central	27.48	27.31	28.15
West South Central	28.04	28.63	26.27
Mountain	24.86	25.08	24.16
Pacific	22.95	24.94	15.79

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2016 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 Standard errors 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, 2016

Census division	Civilian **	Private sector	State/local government sector
United States	0.11	0.12	0.21
Census division:			
New England	0.34	0.43	0.24
Middle Atlantic	0.32	0.36	0.40
East North Central	0.29	0.34	0.45
West North Central	0.28	0.33	0.51
South Atlantic	0.23	0.28	0.34
East South Central	0.32	0.34	0.82
West South Central	0.31	0.38	0.38
Mountain	0.28	0.29	0.74
Pacific	0.28	0.29	0.50

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2016 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 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, 2016

Census division	Civilian **	Private sector	State/local government sector
United States	20.4%	20.5%	19.4%
Census division:			
New England	19.5%	19.6%	18.4%
Middle Atlantic	20.0%	19.6%	29.2%
East North Central	19.7%	20.0%	17.3%
West North Central	20.5%	20.7%	18.6%
South Atlantic	21.0%	21.1%	20.7%
East South Central	20.9%	21.4%	18.7%
West South Central	21.2%	21.1%	21.7%
Mountain	19.8%	20.1%	18.7%
Pacific	20.2%	20.6%	17.4%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2016 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 Standard errors 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, 2016

Census division	Civilian **	Private sector	State/local government sector
United States	0.13%	0.14%	0.38%
Census division:			
New England	0.50%	0.52%	1.17%
Middle Atlantic	0.60%	0.51%	6.33%
East North Central	0.27%	0.29%	0.57%
West North Central	0.41%	0.45%	0.98%
South Atlantic	0.34%	0.38%	0.30%
East South Central	0.36%	0.42%	0.33%
West South Central	0.35%	0.39%	0.62%
Mountain	0.32%	0.37%	0.57%
Pacific	0.39%	0.44%	0.29%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2016 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.7 Percent of civilian employees enrolled in a health insurance plan that had a coinsurance payment for an office visit to a physician by private and State/local government sectors and census division: United States, 2016

Census division	Civilian **	Private sector	State/local government sector
United States	32.2%	34.9%	19.8%
Census division:			
New England	28.2%	32.5%	6.9%
Middle Atlantic	27.1%	31.4%	6.1% *
East North Central	36.8%	39.0%	25.3%
West North Central	39.6%	41.9%	29.1%
South Atlantic	29.3%	32.3%	16.4%
East South Central	38.1%	38.6%	35.9%
West South Central	32.0%	34.9%	21.2%
Mountain	36.7%	38.3%	30.0%
Pacific	29.1%	31.8%	17.6%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2016 Medical Expenditure Panel Survey-Insurance Component.

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

* Figure does not meet standard of reliability or precision.

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

Table XI.F.7 Standard errors for percent of civilian employees enrolled in a health insurance plan that had a coinsurance payment for an office visit to a physician by private and State/local government sectors and census division: United States, 2016

Census division	Civilian **	Private sector	State/local government sector
United States	0.52%	0.60%	0.80%
Census division:			
New England	1.94%	2.29%	0.94%
Middle Atlantic	1.47%	1.61%	1.84% *
East North Central	1.50%	1.70%	2.81%
West North Central	1.63%	1.88%	2.99%
South Atlantic	1.15%	1.38%	1.30%
East South Central	1.81%	2.11%	3.07%
West South Central	1.65%	1.90%	2.50%
Mountain	1.45%	1.66%	2.79%
Pacific	1.38%	1.64%	1.53%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2016 Medical Expenditure Panel Survey-Insurance Component.

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

* Figure does not meet standard of reliability or precision.

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

Table XI.F.8 Percent of civilian employees enrolled with single coverage health insurance in a plan that had an individual maximum out-of-pocket by private and State/local government sectors and census division: United States, 2016

Census division	Civilian **	Private sector	State/local government sector
United States	93.6%	93.5%	94.3%
Census division:			
New England	93.0%	93.1%	92.6%
Middle Atlantic	92.1%	93.2%	84.1%
East North Central	94.2%	93.8%	97.0%
West North Central	94.6%	94.4%	95.3%
South Atlantic	94.7%	95.5%	91.0%
East South Central	95.6%	96.2%	93.1%
West South Central	93.8%	92.2%	99.2%
Mountain	95.7%	96.2%	93.3%
Pacific	90.9%	89.8%	98.4%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2016 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.8 Standard errors for percent of civilian employees enrolled with single coverage health insurance in a plan that had an individual maximum out-of-pocket by private and State/local government sectors and census division: United States, 2016

Census division	Civilian **	Private sector	State/local government sector
United States	0.35%	0.41%	0.39%
Census division:			
New England	0.92%	1.04%	1.14%
Middle Atlantic	0.84%	0.89%	3.05%
East North Central	0.72%	0.81%	1.09%
West North Central	0.79%	0.92%	1.22%
South Atlantic	0.51%	0.58%	0.87%
East South Central	0.62%	0.63%	1.82%
West South Central	1.52%	1.92%	0.33%
Mountain	0.53%	0.60%	1.03%
Pacific	1.31%	1.50%	0.72%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2016 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.9 Percent of civilian employees enrolled with family coverage in a health insurance plan that had a family maximum out-of-pocket by private and State/local government sectors and census division: United States, 2016

Census division	Civilian **	Private sector	State/local government sector
United States	94.1%	94.0%	94.2%
Census division:			
New England	93.6%	94.8%	89.9%
Middle Atlantic	90.9%	92.4%	86.9%
East North Central	94.3%	94.2%	94.7%
West North Central	94.1%	93.6%	95.8%
South Atlantic	95.9%	95.5%	97.6%
East South Central	94.8%	95.8%	91.1%
West South Central	92.7%	91.6%	99.1%
Mountain	96.2%	97.5%	92.0%
Pacific	94.6%	93.0%	98.8%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2016 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.9 Standard errors for percent of civilian employees enrolled with family coverage in a health insurance plan that had a family maximum out-of-pocket by private and State/local government sectors and census division: United States, 2016

Census division	Civilian **	Private sector	State/local government sector
United States	0.32%	0.39%	0.53%
Census division:			
New England	0.87%	1.03%	1.44%
Middle Atlantic	1.15%	1.32%	2.73%
East North Central	0.89%	1.06%	1.59%
West North Central	1.00%	1.21%	1.33%
South Atlantic	0.58%	0.73%	0.38%
East South Central	0.92%	0.90%	2.77%
West South Central	1.21%	1.41%	0.74%
Mountain	0.46%	0.52%	1.02%
Pacific	0.83%	1.12%	0.52%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2016 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.10 Average individual out-of-pocket maximum (in dollars) per employee enrolled with single coverage in a health insurance plan that had a maximum out-of-pocket at civilian establishments by private and State/local government sectors and census division: United States, 2016

Census division	Civilian **	Private sector	State/local government sector
United States	4,024	4,099	3,634
Census division:			
New England	4,204	4,180	4,368
Middle Atlantic	4,258	4,209	4,647
East North Central	3,788	3,905	3,019
West North Central	3,782	3,899	3,243
South Atlantic	4,078	4,229	3,323
East South Central	4,023	3,977	4,229
West South Central	4,479	4,376	4,817
Mountain	4,250	4,327	3,851
Pacific	3,573	3,832	2,049

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2016 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.10 Standard errors for average individual out-of-pocket maximum (in dollars) per employee enrolled with single coverage in a health insurance plan that had a maximum out-of-pocket at civilian establishments by private and State/local government sectors and census division: United States, 2016

Census division	Civilian **	Private sector	State/local government sector
United States	21.88	23.80	60.91
Census division:			
New England	86.32	97.92	79.28
Middle Atlantic	67.78	73.21	141.57
East North Central	55.65	60.46	134.00
West North Central	54.48	59.14	132.13
South Atlantic	50.24	59.01	55.43
East South Central	65.60	74.38	129.97
West South Central	73.52	73.86	176.93
Mountain	58.84	68.39	82.20
Pacific	54.62	62.13	42.56

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2016 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.11 Average family maximum out-of-pocket (in dollars) per employee enrolled with family coverage in a health insurance plan that had a maximum out-of-pocket at civilian establishments by private and State/local government sectors and census division: United States, 2016

Census division	Civilian **	Private sector	State/local government sector
United States	7,715	7,881	7,164
Census division:			
New England	8,570	8,514	8,743
Middle Atlantic	8,463	8,047	9,607
East North Central	7,207	7,420	6,502
West North Central	7,207	7,389	6,530
South Atlantic	7,716	7,916	7,006
East South Central	8,011	7,916	8,417
West South Central	8,853	8,710	9,659
Mountain	8,100	8,164	7,878
Pacific	6,611	7,537	4,235

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2016 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.11 Standard errors for average family maximum out-of-pocket (in dollars) per employee enrolled with family coverage in a health insurance plan that had a maximum out-of-pocket at civilian establishments by private and State/local government sectors and census division: United States, 2016

Census division	Civilian **	Private sector	State/local government sector
United States	58.60	67.11	131.35
Census division:			
New England	218.38	284.56	156.38
Middle Atlantic	198.94	218.57	318.45
East North Central	142.76	165.27	289.10
West North Central	168.92	209.24	200.77
South Atlantic	117.52	139.45	245.52
East South Central	208.99	240.63	374.06
West South Central	171.83	193.57	274.97
Mountain	127.50	151.04	225.99
Pacific	161.00	200.17	110.31

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2016 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.12 Percent of civilian employees enrolled in single coverage that had a high deductible health insurance plan by private and State/local government sectors and census division: United States, 2016

Census division	Civilian **	Private sector	State/local government sector
United States	42.2%	47.1%	16.3%
Census division:			
New England	45.4%	50.7%	9.0%
Middle Atlantic	38.1%	42.9%	3.6% *
East North Central	43.9%	47.5%	19.0%
West North Central	52.4%	57.6%	28.2%
South Atlantic	43.6%	48.5%	20.1%
East South Central	47.1%	54.9%	13.9%
West South Central	43.8%	51.1%	18.4%
Mountain	49.2%	53.9%	25.7%
Pacific	30.6%	34.5%	5.2%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2016 Medical Expenditure Panel Survey-Insurance Component.

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

* Figure does not meet standard of reliability or precision.

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

Table XI.F.12 Standard errors for percent of civilian employees enrolled in single coverage that had a high deductible health insurance plan by private and State/local government sectors and census division: United States, 2016

Census division	Civilian **	Private sector	State/local government sector
United States	0.55%	0.63%	0.83%
Census division:			
New England	2.01%	2.35%	1.08%
Middle Atlantic	1.64%	1.70%	1.58% *
East North Central	1.49%	1.68%	2.40%
West North Central	1.62%	1.80%	3.36%
South Atlantic	1.34%	1.61%	2.14%
East South Central	1.79%	2.06%	2.32%
West South Central	1.82%	2.11%	2.21%
Mountain	1.55%	1.76%	2.74%
Pacific	1.32%	1.52%	0.97%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2016 Medical Expenditure Panel Survey-Insurance Component.

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

* Figure does not meet standard of reliability or precision.

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

Table XI.F.12.a Percent of civilian employees enrolled in a single coverage high deductible health insurance plan that had a savings option by private and State/local government sectors and census division: United States, 2016

Census division	Civilian **	Private sector	State/local government sector
United States	48.1%	47.5%	58.4%
Census division:			
New England	58.4%	57.9%	76.6%
Middle Atlantic	53.4%	53.6%	34.8% *
East North Central	54.5%	53.0%	79.4%
West North Central	45.3%	44.9%	49.9%
South Atlantic	47.3%	45.5%	68.1%
East South Central	49.9%	50.1%	45.6%
West South Central	40.2%	40.1%	40.8%
Mountain	45.6%	44.1%	61.4%
Pacific	44.5%	44.2%	59.1%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2016 Medical Expenditure Panel Survey-Insurance Component.

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

* Figure does not meet standard of reliability or precision.

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

Table XI.F.12.a Standard errors for percent of civilian employees enrolled in a single coverage high deductible health insurance plan that had a savings option by private and State/local government sectors and census division: United States, 2016

Census division	Civilian **	Private sector	State/local government sector
United States	0.78%	0.81%	2.49%
Census division:			
New England	2.52%	2.59%	5.98%
Middle Atlantic	2.45%	2.46%	16.67% *
East North Central	2.01%	2.10%	4.88%
West North Central	2.20%	2.33%	6.88%
South Atlantic	1.80%	1.86%	4.94%
East South Central	2.77%	2.87%	10.37%
West South Central	2.40%	2.60%	4.97%
Mountain	2.25%	2.38%	6.34%
Pacific	2.44%	2.49%	6.54%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2016 Medical Expenditure Panel Survey-Insurance Component.

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

* Figure does not meet standard of reliability or precision.

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

Table XI.F.13 Percent of civilian employees enrolled in single coverage that had a high deductible health insurance plan with a savings option by private and State/local government sectors and census division: United States, 2016

Census division	Civilian **	Private sector	State/local government sector
United States	20.3%	22.4%	9.5%
Census division:			
New England	26.5%	29.4%	6.9%
Middle Atlantic	20.3%	23.0%	1.3% *
East North Central	23.9%	25.2%	15.1%
West North Central	23.8%	25.8%	14.1%
South Atlantic	20.6%	22.0%	13.7%
East South Central	23.5%	27.5%	6.4% *
West South Central	17.6%	20.5%	7.5%
Mountain	22.4%	23.8%	15.8%
Pacific	13.6%	15.3%	3.1%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2016 Medical Expenditure Panel Survey-Insurance Component.

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

* Figure does not meet standard of reliability or precision.

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

Table XI.F.13 Standard errors for percent of civilian employees enrolled in single coverage that had a high deductible health insurance plan with a savings option by private and State/local government sectors and census division: United States, 2016

Census division	Civilian **	Private sector	State/local government sector
United States	0.44%	0.50%	0.71%
Census division:			
New England	1.73%	1.98%	0.90%
Middle Atlantic	1.33%	1.45%	0.43% *
East North Central	1.26%	1.41%	2.24%
West North Central	1.46%	1.67%	2.59%
South Atlantic	1.02%	1.17%	2.15%
East South Central	1.73%	2.04%	2.12% *
West South Central	1.33%	1.63%	1.35%
Mountain	1.35%	1.55%	2.36%
Pacific	0.99%	1.14%	0.78%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2016 Medical Expenditure Panel Survey-Insurance Component.

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

* Figure does not meet standard of reliability or precision.

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

Table XI.F.14 Percent of civilian employees enrolled in single coverage that had a high deductible health insurance plan without a savings option by private and State/local government sectors and census division: United States, 2016

Census division	Civilian **	Private sector	State/local government sector
United States	21.9%	24.8%	6.8%
Census division:			
New England	18.9%	21.3%	2.1% *
Middle Atlantic	17.7%	19.9%	2.4% *
East North Central	19.9%	22.3%	3.9%
West North Central	28.6%	31.8%	14.1%
South Atlantic	23.0%	26.4%	6.4%
East South Central	23.6%	27.4%	7.6%
West South Central	26.2%	30.6%	10.9%
Mountain	26.8%	30.2%	9.9%
Pacific	17.0%	19.3%	2.1%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2016 Medical Expenditure Panel Survey-Insurance Component.

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

* Figure does not meet standard of reliability or precision.

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

Table XI.F.14 Standard errors for percent of civilian employees enrolled in single coverage that had a high deductible health insurance plan without a savings option by private and State/local government sectors and census division: United States, 2016

Census division	Civilian **	Private sector	State/local government sector
United States	0.42%	0.49%	0.46%
Census division:			
New England	1.35%	1.56%	0.63% *
Middle Atlantic	1.16%	1.27%	1.53% *
East North Central	1.05%	1.21%	0.98%
West North Central	1.35%	1.53%	2.54%
South Atlantic	1.04%	1.26%	0.87%
East South Central	1.42%	1.71%	1.47%
West South Central	1.45%	1.76%	1.52%
Mountain	1.35%	1.55%	1.93%
Pacific	1.00%	1.16%	0.41%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2016 Medical Expenditure Panel Survey-Insurance Component.

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

* Figure does not meet standard of reliability or precision.

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

Table XI.F.15 Percent of civilian employees enrolled in family coverage that had a high deductible health insurance plan by private and State/local government sectors and census division: United States, 2016

Census division	Civilian **	Private sector	State/local government sector
United States	37.9%	44.4%	16.4%
Census division:			
New England	38.8%	49.2%	8.6%
Middle Atlantic	30.8%	40.0%	7.0% *
East North Central	40.1%	44.9%	24.3%
West North Central	45.5%	52.6%	18.8%
South Atlantic	41.6%	45.6%	27.2%
East South Central	43.0%	50.5%	12.3%
West South Central	44.7%	47.8%	25.7%
Mountain	42.2%	48.2%	22.7%
Pacific	26.7%	34.1%	6.6%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2016 Medical Expenditure Panel Survey-Insurance Component.

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

* Figure does not meet standard of reliability or precision.

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

Table XI.F.15 Standard errors for percent of civilian employees enrolled in family coverage that had a high deductible health insurance plan by private and State/local government sectors and census division: United States, 2016

Census division	Civilian **	Private sector	State/local government sector
United States	0.72%	0.83%	1.35%
Census division:			
New England	2.53%	3.30%	1.10%
Middle Atlantic	2.05%	2.26%	2.33% *
East North Central	1.78%	2.16%	2.97%
West North Central	2.00%	2.53%	1.92%
South Atlantic	1.80%	1.91%	5.74%
East South Central	2.32%	2.74%	2.28%
West South Central	2.41%	2.74%	2.47%
Mountain	1.77%	2.13%	2.58%
Pacific	1.75%	2.29%	1.73%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2016 Medical Expenditure Panel Survey-Insurance Component.

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

* Figure does not meet standard of reliability or precision.

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

Table XI.F.15.a Percent of civilian employees enrolled in a family coverage high deductible health insurance plan that had a savings option by private and State/local government sectors and census division: United States, 2016

Census division	Civilian **	Private sector	State/local government sector
United States	56.3%	55.2%	65.6%
Census division:			
New England	56.7%	55.8%	72.3%
Middle Atlantic	60.8%	63.7%	18.4% *
East North Central	59.9%	57.1%	77.3%
West North Central	50.6%	49.7%	59.9%
South Atlantic	58.7%	54.1%	86.7%
East South Central	57.2%	57.4%	55.1%
West South Central	47.3%	46.7%	53.3%
Mountain	53.6%	53.1%	57.1%
Pacific	55.6%	57.5%	30.3% *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2016 Medical Expenditure Panel Survey-Insurance Component.

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

* Figure does not meet standard of reliability or precision.

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

Table XI.F.15.a Standard errors for percent of civilian employees enrolled in a family coverage high deductible health insurance plan that had a savings option by private and State/local government sectors and census division: United States, 2016

Census division	Civilian **	Private sector	State/local government sector
United States	1.06%	1.08%	3.76%
Census division:			
New England	4.47%	4.69%	6.09%
Middle Atlantic	3.07%	2.90%	7.66% *
East North Central	2.35%	2.57%	5.28%
West North Central	2.52%	2.71%	5.33%
South Atlantic	2.78%	2.57%	4.18%
East South Central	3.39%	3.54%	10.20%
West South Central	3.73%	4.05%	3.99%
Mountain	2.52%	2.75%	6.02%
Pacific	3.46%	3.51%	10.05% *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2016 Medical Expenditure Panel Survey-Insurance Component.

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

* Figure does not meet standard of reliability or precision.

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

Table XI.F.16 Percent of civilian employees enrolled in family coverage that had a high deductible health insurance plan with a savings option by private and State/local government sectors and census division: United States, 2016

Census division	Civilian **	Private sector	State/local government sector
United States	21.3%	24.5%	10.8%
Census division:			
New England	22.0%	27.4%	6.2%
Middle Atlantic	18.7%	25.5%	1.3% *
East North Central	24.0%	25.6%	18.8%
West North Central	23.0%	26.1%	11.3%
South Atlantic	24.4%	24.7%	23.6%
East South Central	24.6%	29.0%	6.8%
West South Central	21.1%	22.4%	13.7%
Mountain	22.6%	25.6%	13.0%
Pacific	14.9%	19.6%	2.0% *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2016 Medical Expenditure Panel Survey-Insurance Component.

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

* Figure does not meet standard of reliability or precision.

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

Table XI.F.16 Standard errors for percent of civilian employees enrolled in family coverage that had a high deductible health insurance plan with a savings option by private and State/local government sectors and census division: United States, 2016

Census division	Civilian **	Private sector	State/local government sector
United States	0.62%	0.71%	1.28%
Census division:			
New England	1.85%	2.51%	0.91%
Middle Atlantic	1.65%	1.98%	0.41% *
East North Central	1.50%	1.78%	2.71%
West North Central	1.62%	2.02%	1.67%
South Atlantic	1.79%	1.59%	6.00%
East South Central	2.23%	2.68%	1.70%
West South Central	2.25%	2.58%	1.60%
Mountain	1.52%	1.85%	2.24%
Pacific	1.53%	2.05%	0.70% *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2016 Medical Expenditure Panel Survey-Insurance Component.

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

* Figure does not meet standard of reliability or precision.

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

Table XI.F.17 Percent of civilian employees enrolled in family coverage that had a high deductible health insurance plan without a savings option by private and State/local government sectors and census division: United States, 2016

Census division	Civilian **	Private sector	State/local government sector
United States	16.6%	19.9%	5.6%
Census division:			
New England	16.8%	21.7%	2.4%
Middle Atlantic	12.1%	14.5%	5.7% *
East North Central	16.1%	19.3%	5.5%
West North Central	22.5%	26.5%	7.5%
South Atlantic	17.2%	20.9%	3.6%
East South Central	18.4%	21.5%	5.5% *
West South Central	23.6%	25.5%	12.0%
Mountain	19.6%	22.6%	9.7%
Pacific	11.8%	14.5%	4.6% *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2016 Medical Expenditure Panel Survey-Insurance Component.

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

* Figure does not meet standard of reliability or precision.

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

Table XI.F.17 Standard errors for percent of civilian employees enrolled in family coverage that had a high deductible health insurance plan without a savings option by private and State/local government sectors and census division: United States, 2016

Census division	Civilian **	Private sector	State/local government sector
United States	0.46%	0.57%	0.59%
Census division:			
New England	2.34%	3.06%	0.62%
Middle Atlantic	1.17%	1.31%	2.28% *
East North Central	1.11%	1.40%	1.40%
West North Central	1.41%	1.78%	1.14%
South Atlantic	1.16%	1.43%	0.58%
East South Central	1.51%	1.85%	1.68% *
West South Central	1.82%	2.10%	1.61%
Mountain	1.25%	1.55%	1.53%
Pacific	1.01%	1.27%	1.55% *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2016 Medical Expenditure Panel Survey-Insurance Component.

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

* Figure does not meet standard of reliability or precision.

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

Table XI.F.18 Percent of civilian employees enrolled in a health insurance plan that had a copayment for an office visit to a specialist physician by private and State/local government sectors and census division: United States, 2016

Census division	Civilian **	Private sector	State/local government sector
United States	62.8%	60.8%	71.4%
Census division:			
New England	64.8%	60.9%	84.4%
Middle Atlantic	64.6%	65.4%	60.7%
East North Central	58.9%	57.8%	64.7%
West North Central	48.6%	48.6%	48.4%
South Atlantic	66.7%	63.8%	78.9%
East South Central	63.0%	60.6%	73.5%
West South Central	61.4%	59.5%	68.6%
Mountain	58.0%	55.6%	67.9%
Pacific	69.3%	65.5%	85.4%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2016 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.18 Standard errors for percent of civilian employees enrolled in a health insurance plan that had a copayment for an office visit to a specialist physician by private and State/local government sectors and census division: United States, 2016

Census division	Civilian **	Private sector	State/local government sector
United States	0.55%	0.61%	1.35%
Census division:			
New England	1.96%	2.34%	1.39%
Middle Atlantic	1.97%	1.64%	7.83%
East North Central	1.50%	1.69%	3.02%
West North Central	1.64%	1.89%	2.93%
South Atlantic	1.15%	1.39%	1.15%
East South Central	1.76%	2.08%	2.29%
West South Central	1.76%	1.97%	3.47%
Mountain	1.53%	1.77%	2.61%
Pacific	1.37%	1.62%	1.58%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2016 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.19 Average copayment (in dollars) for an office visit to a specialist physician per employee enrolled in a health insurance plan that had a specialist physician copayment at civilian establishments by private and State/local government sectors and census division: United States, 2016

Census division	Civilian **	Private sector	State/local government sector
United States	38.90	40.29	33.62
Census division:			
New England	34.20	35.75	28.61
Middle Atlantic	37.54	40.06	24.38
East North Central	39.49	41.89	28.31
West North Central	37.92	37.80	38.45
South Atlantic	42.88	43.12	42.01
East South Central	40.82	40.68	41.31
West South Central	45.61	44.19	50.17
Mountain	40.45	41.69	36.25
Pacific	31.07	34.92	18.40

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2016 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.19 Standard errors for average copayment (in dollars) for an office visit to a specialist physician per employee enrolled in a health insurance plan that had a specialist physician copayment at civilian establishments by private and State/local government sectors and census division: United States, 2016

Census division	Civilian **	Private sector	State/local government sector
United States	0.24	0.23	0.81
Census division:			
New England	0.56	0.71	0.46
Middle Atlantic	0.55	0.63	1.28
East North Central	0.57	0.62	0.96
West North Central	0.60	0.68	1.22
South Atlantic	0.54	0.65	0.78
East South Central	0.62	0.77	0.66
West South Central	1.13	0.78	3.58
Mountain	0.51	0.57	1.12
Pacific	0.50	0.47	0.71

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2016 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.20 Average coinsurance (in percentages) for an office visit to a specialist physician per employee enrolled in a health insurance plan that had a specialist physician coinsurance at civilian establishments by private and State/local government sectors and census division: United States, 2016

Census division	Civilian **	Private sector	State/local government sector
United States	20.7	20.7	20.9
Census division:			
New England	19.8	19.7	21.1
Middle Atlantic	20.0	20.0	19.7
East North Central	20.2	20.5	16.7
West North Central	20.6	20.8	19.2
South Atlantic	21.5	21.5	21.4
East South Central	21.2	21.1	22.2
West South Central	21.9	21.4	25.4
Mountain	20.2	20.4	19.3
Pacific	20.4	20.3	21.9

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2016 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.20 Standard errors for average coinsurance (in percentages) for an office visit to a specialist physician per employee enrolled in a health insurance plan that had a specialist physician coinsurance at civilian establishments by private and State/local government sectors and census division: United States, 2016

Census division	Civilian **	Private sector	State/local government sector
United States	0.1	0.2	0.3
Census division:			
New England	0.5	0.5	2.5
Middle Atlantic	0.4	0.5	0.9
East North Central	0.4	0.4	0.9
West North Central	0.3	0.4	0.8
South Atlantic	0.4	0.4	0.3
East South Central	0.4	0.4	1.6
West South Central	0.6	0.6	1.1
Mountain	0.3	0.4	0.6
Pacific	0.3	0.4	0.9

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2016 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.21 Percent of civilian employees enrolled in a health insurance plan that had a coinsurance payment for an office visit to a specialist physician by private and State/local government sectors and census division: United States, 2016

Census division	Civilian **	Private sector	State/local government sector
United States	32.4%	35.5%	18.3%
Census division:			
New England	28.8%	32.8%	8.7%
Middle Atlantic	26.7%	31.2%	4.6%
East North Central	35.6%	39.0%	17.8%
West North Central	41.4%	42.8%	34.9%
South Atlantic	31.4%	33.6%	21.9%
East South Central	33.2%	36.7%	18.1%
West South Central	33.3%	36.7%	21.0%
Mountain	37.6%	39.3%	30.5%
Pacific	28.9%	32.7%	12.5%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2016 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.21 Standard errors for percent of civilian employees enrolled in a health insurance plan that had a coinsurance payment for an office visit to a specialist physician by private and State/local government sectors and census division: United States, 2016

Census division	Civilian **	Private sector	State/local government sector
United States	0.52%	0.60%	0.76%
Census division:			
New England	1.90%	2.26%	1.03%
Middle Atlantic	1.50%	1.62%	0.99%
East North Central	1.49%	1.70%	2.35%
West North Central	1.64%	1.89%	3.14%
South Atlantic	1.14%	1.38%	1.30%
East South Central	1.76%	2.07%	2.12%
West South Central	1.71%	1.94%	2.76%
Mountain	1.47%	1.69%	2.68%
Pacific	1.36%	1.62%	1.34%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2016 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.22 Percent of civilian employees enrolled in a health insurance plan that had a copayment for hospital admission per day by private and State/local government sectors and census division: United States, 2016

Census division	Civilian **	Private sector	State/local government sector
United States	5.0%	5.4%	3.0%
Census division:			
New England	2.7%	2.7%	2.8%
Middle Atlantic	6.7%	6.9%	5.5%
East North Central	2.0%	2.0%	2.1% *
West North Central	1.5%	1.4%	2.0% *
South Atlantic	5.0%	5.8%	1.4%
East South Central	6.1%	7.0%	1.8% *
West South Central	3.4%	3.4%	3.4%
Mountain	3.2%	3.4%	2.2% *
Pacific	10.3%	11.6%	4.5%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2016 Medical Expenditure Panel Survey-Insurance Component.

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

* Figure does not meet standard of reliability or precision.

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

Table XI.F.22 Standard errors for percent of civilian employees enrolled in a health insurance plan that had a copayment for hospital admission per day by private and State/local government sectors and census division: United States, 2016

Census division	Civilian **	Private sector	State/local government sector
United States	0.27%	0.33%	0.32%
Census division:			
New England	0.38%	0.44%	0.65%
Middle Atlantic	0.67%	0.73%	1.57%
East North Central	0.33%	0.34%	0.95% *
West North Central	0.33%	0.35%	0.92% *
South Atlantic	0.84%	1.03%	0.40%
East South Central	0.82%	0.99%	0.73% *
West South Central	0.74%	0.90%	0.96%
Mountain	0.56%	0.67%	0.76% *
Pacific	1.00%	1.21%	0.92%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2016 Medical Expenditure Panel Survey-Insurance Component.

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

* Figure does not meet standard of reliability or precision.

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

Table XI.F.23 Percent of civilian employees enrolled in a health insurance plan that had a copayment for hospital admission per stay by private and State/local government sectors and census division: United States, 2016

Census division	Civilian **	Private sector	State/local government sector
United States	23.2%	19.2%	41.0%
Census division:			
New England	34.1%	26.0%	75.0%
Middle Atlantic	26.8%	24.7%	36.8%
East North Central	14.6%	12.9%	23.2%
West North Central	12.3%	10.7%	19.6%
South Atlantic	27.2%	22.6%	47.1%
East South Central	19.4%	16.9%	30.2%
West South Central	22.5%	14.7%	51.3%
Mountain	16.2%	12.4%	32.0%
Pacific	30.3%	25.7%	50.0%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2016 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.23 Standard errors for percent of civilian employees enrolled in a health insurance plan that had a copayment for hospital admission per stay by private and State/local government sectors and census division: United States, 2016

Census division	Civilian **	Private sector	State/local government sector
United States	0.50%	0.52%	1.33%
Census division:			
New England	1.87%	2.13%	1.86%
Middle Atlantic	1.47%	1.71%	2.72%
East North Central	0.97%	1.05%	2.42%
West North Central	0.92%	0.95%	2.65%
South Atlantic	1.13%	1.32%	2.34%
East South Central	1.51%	1.59%	3.99%
West South Central	2.03%	1.31%	5.84%
Mountain	1.08%	1.15%	2.61%
Pacific	1.47%	1.64%	3.82%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2016 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.24 Average copayment (in dollars) for a hospital admission per day per employee enrolled in a health insurance plan that had a hospital admission copayment at civilian establishments by private and State/local government sectors and census division: United States, 2016

Census division	Civilian **	Private sector	State/local government sector
United States	333.53	351.53	188.44
Census division:			
New England	271.10	294.52	159.73
Middle Atlantic	332.58	374.25	80.94
East North Central	280.52	297.79	--
West North Central	277.02	250.10	--
South Atlantic	454.42	465.56	--
East South Central	254.05	260.84	--
West South Central	216.15	233.85	150.39
Mountain	357.63	383.21	--
Pacific	326.32	332.87	254.55

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2016 Medical Expenditure Panel Survey-Insurance Component.

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

-- Data suppressed due to high standard errors or few reported values in cell.

** 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.24 Standard errors for average copayment (in dollars) for a hospital admission per day per employee enrolled in a health insurance plan that had a hospital admission copayment at civilian establishments by private and State/local government sectors and census division: United States, 2016

Census division	Civilian **	Private sector	State/local government sector
United States	14.32	15.56	12.65
Census division:			
New England	24.84	29.33	12.26
Middle Atlantic	18.06	17.06	3.51
East North Central	21.62	25.53	--
West North Central	39.11	43.34	--
South Atlantic	50.36	52.06	--
East South Central	15.52	16.27	--
West South Central	45.27	55.36	21.38
Mountain	30.80	35.12	--
Pacific	15.92	17.24	22.68

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2016 Medical Expenditure Panel Survey-Insurance Component.

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

-- Data suppressed due to high standard errors or few reported values in cell.

** 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.25 Average copayment (in dollars) for a hospital admission per stay per employee enrolled in a health insurance plan that had a hospital admission copayment at civilian establishments by private and State/local government sectors and census division: United States, 2016

Census division	Civilian **	Private sector	State/local government sector
United States	401.86	427.06	349.21
Census division:			
New England	409.01	501.20	248.64
Middle Atlantic	416.52	477.85	217.26
East North Central	490.49	506.91	442.87
West North Central	404.89	452.93	284.42
South Atlantic	379.30	415.65	303.95
East South Central	375.77	392.01	336.68
West South Central	505.30	376.29	642.24
Mountain	470.40	498.84	424.61
Pacific	305.94	345.17	219.32

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2016 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.25 Standard errors for average copayment (in dollars) for a hospital admission per stay per employee enrolled in a health insurance plan that had a hospital admission copayment at civilian establishments by private and State/local government sectors and census division: United States, 2016

Census division	Civilian **	Private sector	State/local government sector
United States	8.39	10.50	15.44
Census division:			
New England	23.14	34.17	4.64
Middle Atlantic	22.63	29.43	15.15
East North Central	41.71	48.98	80.35
West North Central	33.88	43.21	46.47
South Atlantic	15.22	22.49	7.62
East South Central	24.88	34.39	18.87
West South Central	27.57	23.79	24.40
Mountain	28.96	43.11	31.75
Pacific	12.19	17.11	9.99

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2016 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.26 Average coinsurance (in percentages) for a hospital admission per employee enrolled in a health insurance plan that had a hospital coinsurance at civilian establishments by private and State/local government sectors and census division: United States, 2016

Census division	Civilian **	Private sector	State/local government sector
United States	19.9	20.1	18.8
Census division:			
New England	18.6	18.8	16.0
Middle Atlantic	19.3	19.2	20.3
East North Central	19.4	19.7	17.2
West North Central	20.3	20.6	19.0
South Atlantic	20.6	20.6	20.1
East South Central	20.4	20.8	18.6
West South Central	20.6	20.6	20.6
Mountain	19.8	20.0	18.8
Pacific	19.5	20.1	16.0

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2016 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.26 Standard errors for average coinsurance (in percentages) for a hospital admission per employee enrolled in a health insurance plan that had a hospital coinsurance at civilian establishments by private and State/local government sectors and census division: United States, 2016

Census division	Civilian **	Private sector	State/local government sector
United States	0.1	0.1	0.2
Census division:			
New England	0.4	0.4	0.6
Middle Atlantic	0.4	0.4	2.2
East North Central	0.2	0.2	0.4
West North Central	0.2	0.3	0.5
South Atlantic	0.2	0.3	0.2
East South Central	0.2	0.3	0.3
West South Central	0.2	0.3	0.3
Mountain	0.2	0.3	0.4
Pacific	0.3	0.3	0.4

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2016 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.27 Percent of civilian employees enrolled in a health insurance plan that had a coinsurance payment for hospital admission by private and State/local government sectors and census division: United States, 2016

Census division	Civilian **	Private sector	State/local government sector
United States	73.4%	76.2%	61.3%
Census division:			
New England	57.6%	64.6%	22.5%
Middle Atlantic	59.8%	67.3%	24.0%
East North Central	84.3%	85.6%	77.2%
West North Central	85.4%	86.7%	79.5%
South Atlantic	74.1%	76.4%	64.4%
East South Central	76.1%	77.5%	70.3%
West South Central	81.9%	81.8%	82.1%
Mountain	82.3%	84.1%	74.8%
Pacific	61.7%	64.9%	48.1%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2016 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.27 Standard errors for percent of civilian employees enrolled in a health insurance plan that had a coinsurance payment for hospital admission by private and State/local government sectors and census division: United States, 2016

Census division	Civilian **	Private sector	State/local government sector
United States	0.52%	0.55%	1.38%
Census division:			
New England	1.98%	2.26%	1.93%
Middle Atlantic	1.94%	1.57%	3.95%
East North Central	0.96%	1.06%	2.32%
West North Central	0.97%	1.07%	2.32%
South Atlantic	1.21%	1.44%	1.95%
East South Central	1.51%	1.60%	3.99%
West South Central	1.40%	1.66%	2.43%
Mountain	1.17%	1.32%	2.47%
Pacific	1.49%	1.73%	3.09%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2016 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.