

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, 2017

Census division	Civilian **	Private sector	State/local government sector
United States	39.1%	39.2%	38.4%
Census division:			
New England	35.4%	35.2%	52.2%
Middle Atlantic	34.3%	33.9%	59.3%
East North Central	40.1%	40.3%	31.7%
West North Central	40.7%	41.1%	22.5%
South Atlantic	43.3%	43.3%	44.5%
East South Central	42.2%	42.1%	47.0%
West South Central	42.8%	42.9%	38.1%
Mountain	40.7%	40.9%	31.4%
Pacific	34.4%	34.4%	32.2%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2017 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, 2017

Census division	Civilian **	Private sector	State/local government sector
United States	0.59%	0.60%	1.64%
Census division:			
New England	1.98%	2.00%	4.98%
Middle Atlantic	1.72%	1.74%	5.00%
East North Central	1.69%	1.72%	4.06%
West North Central	1.60%	1.64%	3.73%
South Atlantic	1.56%	1.57%	4.27%
East South Central	1.77%	1.79%	4.64%
West South Central	1.79%	1.81%	4.42%
Mountain	1.62%	1.64%	4.55%
Pacific	1.52%	1.54%	4.78%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2017 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, 2017

Census division	Civilian **	Private sector	State/local government sector
United States	144,959,625	125,415,757	19,543,868
Census division:			
New England	7,385,353	6,484,207	901,146
Middle Atlantic	19,696,378	17,129,059	2,567,319
East North Central	22,151,237	19,362,681	2,788,557
West North Central	10,842,513	9,326,978	1,515,535
South Atlantic	27,687,294	24,029,195	3,658,100
East South Central	7,753,387	6,577,061	1,176,326
West South Central	16,566,272	14,149,441	2,416,831
Mountain	10,519,427	9,100,859	1,418,568
Pacific	22,357,763	19,256,276	3,101,486

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2017 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, 2017

Census division	Civilian **	Private sector	State/local government sector
United States	1,123,153	978,960	550,554
Census division:			
New England	133,380	124,088	48,912
Middle Atlantic	521,978	405,218	329,028
East North Central	396,565	373,746	132,581
West North Central	246,440	232,907	80,541
South Atlantic	502,872	476,144	161,763
East South Central	174,041	147,174	92,899
West South Central	463,327	338,327	316,555
Mountain	218,937	207,910	68,607
Pacific	455,663	423,021	169,357

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2017 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, 2017

Census division	Civilian **	Private sector	State/local government sector
United States	86.5%	84.5%	99.3%
Census division:			
New England	88.4%	86.9%	99.3%
Middle Atlantic	88.7%	87.1%	99.9%
East North Central	86.6%	84.9%	98.2%
West North Central	86.0%	84.1%	97.8%
South Atlantic	85.4%	83.2%	99.9%
East South Central	88.2%	86.2%	99.5%
West South Central	86.6%	84.4%	99.6%
Mountain	84.8%	82.5%	99.0%
Pacific	85.7%	83.5%	99.7%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2017 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, 2017

Census division	Civilian **	Private sector	State/local government sector
United States	0.20%	0.23%	0.12%
Census division:			
New England	0.56%	0.64%	0.33%
Middle Atlantic	0.55%	0.61%	0.06%
East North Central	0.57%	0.65%	0.59%
West North Central	0.58%	0.68%	0.65%
South Atlantic	0.50%	0.59%	0.07%
East South Central	0.54%	0.63%	0.18%
West South Central	0.60%	0.66%	0.17%
Mountain	0.54%	0.63%	0.61%
Pacific	0.62%	0.72%	0.19%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2017 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, 2017

Census division	Civilian **	Private sector	State/local government sector
United States	77.1%	76.8%	78.5%
Census division:			
New England	75.3%	74.8%	78.5%
Middle Atlantic	74.1%	74.1%	73.8%
East North Central	77.1%	77.7%	74.0%
West North Central	76.5%	77.1%	73.6%
South Atlantic	77.9%	77.0%	82.7%
East South Central	79.1%	78.5%	81.9%
West South Central	78.9%	77.4%	86.2%
Mountain	77.6%	78.0%	75.8%
Pacific	77.2%	77.2%	77.7%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2017 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, 2017

Census division	Civilian **	Private sector	State/local government sector
United States	0.34%	0.39%	0.55%
Census division:			
New England	0.93%	1.06%	1.41%
Middle Atlantic	1.04%	1.21%	1.02%
East North Central	0.87%	0.99%	1.36%
West North Central	0.88%	1.01%	1.39%
South Atlantic	0.75%	0.87%	0.95%
East South Central	0.92%	1.08%	1.16%
West South Central	1.16%	1.27%	1.92%
Mountain	0.85%	0.98%	1.19%
Pacific	1.05%	1.22%	1.54%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2017 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, 2017

Census division	Civilian **	Private sector	State/local government sector
United States	75.5%	73.5%	85.8%
Census division:			
New England	73.0%	70.7%	86.4%
Middle Atlantic	74.7%	72.7%	86.6%
East North Central	76.5%	75.3%	83.7%
West North Central	76.5%	74.9%	85.7%
South Atlantic	76.0%	73.9%	86.9%
East South Central	74.8%	71.6%	89.7%
West South Central	74.2%	72.0%	83.7%
Mountain	74.0%	71.9%	85.4%
Pacific	76.6%	74.9%	85.6%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2017 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, 2017

Census division	Civilian **	Private sector	State/local government sector
United States	0.29%	0.33%	0.48%
Census division:			
New England	0.80%	0.90%	0.87%
Middle Atlantic	0.81%	0.84%	1.63%
East North Central	0.80%	0.92%	0.85%
West North Central	0.63%	0.72%	1.11%
South Atlantic	0.71%	0.84%	1.14%
East South Central	0.98%	1.12%	0.90%
West South Central	1.09%	1.12%	2.06%
Mountain	0.77%	0.90%	1.02%
Pacific	0.77%	0.86%	1.39%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2017 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, 2017

Census division	Civilian **	Private sector	State/local government sector
United States	58.2%	56.5%	67.3%
Census division:			
New England	54.9%	52.9%	67.8%
Middle Atlantic	55.3%	53.9%	63.9%
East North Central	59.0%	58.5%	62.0%
West North Central	58.5%	57.7%	63.0%
South Atlantic	59.2%	56.9%	71.8%
East South Central	59.2%	56.2%	73.5%
West South Central	58.5%	55.8%	72.1%
Mountain	57.4%	56.1%	64.8%
Pacific	59.2%	57.8%	66.5%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2017 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, 2017

Census division	Civilian **	Private sector	State/local government sector
United States	0.37%	0.41%	0.63%
Census division:			
New England	0.89%	1.02%	1.11%
Middle Atlantic	1.06%	1.19%	1.50%
East North Central	0.98%	1.12%	1.30%
West North Central	0.90%	1.03%	1.53%
South Atlantic	0.87%	1.04%	0.83%
East South Central	1.10%	1.24%	1.44%
West South Central	1.35%	1.32%	3.12%
Mountain	0.97%	1.14%	1.10%
Pacific	1.04%	1.18%	1.76%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2017 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, 2017

Census division	Civilian **	Private sector	State/local government sector
United States	61.3%	59.4%	70.0%
Census division:			
New England	58.6%	55.1%	75.5%
Middle Atlantic	62.5%	59.4%	77.7%
East North Central	63.2%	61.5%	72.7%
West North Central	62.9%	63.3%	60.8%
South Atlantic	65.8%	62.6%	79.9%
East South Central	68.1%	62.5%	88.9%
West South Central	67.0%	63.2%	81.4%
Mountain	63.4%	62.3%	68.4%
Pacific	45.3%	47.7%	34.5%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2017 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, 2017

Census division	Civilian **	Private sector	State/local government sector
United States	0.59%	0.66%	1.25%
Census division:			
New England	1.75%	2.03%	3.36%
Middle Atlantic	1.89%	2.01%	4.31%
East North Central	1.50%	1.70%	2.79%
West North Central	1.66%	1.85%	3.64%
South Atlantic	1.35%	1.65%	1.56%
East South Central	1.62%	1.93%	1.58%
West South Central	1.70%	1.72%	2.99%
Mountain	1.65%	1.92%	2.78%
Pacific	1.65%	1.88%	2.76%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2017 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, 2017

Census division	Civilian **	Private sector	State/local government sector
United States	6,567	6,368	7,608
Census division:			
New England	7,144	6,900	8,765
Middle Atlantic	7,212	6,993	8,725
East North Central	6,547	6,360	7,948
West North Central	6,469	6,275	7,428
South Atlantic	6,351	6,191	7,052
East South Central	6,117	6,028	6,441
West South Central	6,350	6,151	7,043
Mountain	6,352	6,166	7,355
Pacific	6,652	6,317	8,815

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2017 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, 2017

Census division	Civilian **	Private sector	State/local government sector
United States	25.80	28.26	48.78
Census division:			
New England	69.57	77.73	95.93
Middle Atlantic	91.44	100.15	172.63
East North Central	61.56	66.96	131.66
West North Central	62.24	69.56	112.43
South Atlantic	49.09	57.18	67.16
East South Central	77.53	80.60	208.15
West South Central	79.65	82.18	136.14
Mountain	70.71	81.31	106.24
Pacific	83.74	87.69	146.28

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2017 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, 2017

Census division	Civilian **	Private sector	State/local government sector
United States	1,333	1,415	911
Census division:			
New England	1,681	1,670	1,755
Middle Atlantic	1,488	1,565	960
East North Central	1,400	1,405	1,358
West North Central	1,198	1,326	562
South Atlantic	1,325	1,447	788
East South Central	1,313	1,456	788
West South Central	1,239	1,362	814
Mountain	1,218	1,316	688
Pacific	1,253	1,289	1,019

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2017 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, 2017

Census division	Civilian **	Private sector	State/local government sector
United States	14.84	15.08	36.91
Census division:			
New England	40.53	46.16	44.16
Middle Atlantic	45.34	43.45	125.44
East North Central	34.08	34.64	128.82
West North Central	27.86	30.63	44.16
South Atlantic	28.26	33.39	35.81
East South Central	47.65	55.66	68.19
West South Central	55.86	40.49	141.15
Mountain	32.23	36.36	50.72
Pacific	49.40	54.80	99.59

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2017 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, 2017

Census division	Civilian **	Private sector	State/local government sector
United States	20.3%	22.2%	12.0%
Census division:			
New England	23.5%	24.2%	20.0%
Middle Atlantic	20.6%	22.4%	11.0%
East North Central	21.4%	22.1%	17.1%
West North Central	18.5%	21.1%	7.6%
South Atlantic	20.9%	23.4%	11.2%
East South Central	21.5%	24.2%	12.2%
West South Central	19.5%	22.1%	11.6%
Mountain	19.2%	21.3%	9.4%
Pacific	18.8%	20.4%	11.6%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2017 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, 2017

Census division	Civilian **	Private sector	State/local government sector
United States	0.23%	0.24%	0.47%
Census division:			
New England	0.57%	0.67%	0.49%
Middle Atlantic	0.64%	0.60%	1.35%
East North Central	0.53%	0.56%	1.63%
West North Central	0.43%	0.47%	0.58%
South Atlantic	0.45%	0.55%	0.48%
East South Central	0.75%	0.90%	0.91%
West South Central	0.98%	0.68%	2.07%
Mountain	0.48%	0.55%	0.70%
Pacific	0.75%	0.87%	1.07%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2017 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, 2017

Census division	Civilian **	Private sector	State/local government sector
United States	53.4%	54.6%	47.9%
Census division:			
New England	49.6%	51.9%	38.4%
Middle Atlantic	51.6%	54.2%	38.6%
East North Central	48.8%	50.7%	38.3%
West North Central	53.2%	53.4%	52.3%
South Atlantic	56.3%	56.5%	55.7%
East South Central	56.4%	56.3%	56.8%
West South Central	56.9%	55.6%	61.6%
Mountain	53.3%	54.6%	46.9%
Pacific	53.6%	56.7%	39.6%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2017 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, 2017

Census division	Civilian **	Private sector	State/local government sector
United States	0.25%	0.29%	0.50%
Census division:			
New England	0.63%	0.76%	0.56%
Middle Atlantic	0.63%	0.73%	0.71%
East North Central	0.76%	0.90%	0.85%
West North Central	0.66%	0.73%	1.55%
South Atlantic	0.59%	0.71%	0.73%
East South Central	0.73%	0.85%	1.29%
West South Central	0.75%	0.87%	0.83%
Mountain	0.64%	0.75%	1.17%
Pacific	0.68%	0.74%	1.18%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2017 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, 2017

Census division	Civilian **	Private sector	State/local government sector
United States	18,991	18,687	20,071
Census division:			
New England	20,825	20,197	22,641
Middle Atlantic	20,631	20,314	21,486
East North Central	19,319	18,858	20,953
West North Central	18,439	18,221	19,287
South Atlantic	18,045	17,966	18,418
East South Central	17,003	17,119	16,595
West South Central	18,221	18,027	19,375
Mountain	18,103	18,094	18,135
Pacific	19,209	18,814	20,325

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2017 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, 2017

Census division	Civilian **	Private sector	State/local government sector
United States	85.67	104.65	111.66
Census division:			
New England	236.63	310.85	250.59
Middle Atlantic	267.12	352.81	357.09
East North Central	235.63	297.10	293.87
West North Central	165.40	194.45	245.21
South Atlantic	168.49	199.32	190.96
East South Central	216.33	254.00	393.21
West South Central	317.69	354.58	510.64
Mountain	183.73	224.31	247.48
Pacific	216.42	261.96	328.65

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2017 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, 2017

Census division	Civilian **	Private sector	State/local government sector
United States	4,983	5,218	4,148
Census division:			
New England	5,338	5,463	4,977
Middle Atlantic	4,839	5,630	2,707
East North Central	4,380	4,320	4,592
West North Central	4,635	4,788	4,038
South Atlantic	5,644	5,671	5,513
East South Central	4,873	4,930	4,674
West South Central	5,779	5,738	6,019
Mountain	4,918	5,258	3,688
Pacific	4,707	5,230	3,231

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2017 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, 2017

Census division	Civilian **	Private sector	State/local government sector
United States	63.54	64.34	161.50
Census division:			
New England	125.87	165.47	105.37
Middle Atlantic	245.89	176.67	423.16
East North Central	172.14	166.82	502.11
West North Central	117.56	113.97	334.58
South Atlantic	101.47	118.64	154.31
East South Central	173.60	219.53	168.98
West South Central	220.05	251.28	290.05
Mountain	118.97	137.88	211.99
Pacific	172.18	206.73	223.18

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2017 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, 2017

Census division	Civilian **	Private sector	State/local government sector
United States	26.2%	27.9%	20.7%
Census division:			
New England	25.6%	27.0%	22.0%
Middle Atlantic	23.5%	27.7%	12.6%
East North Central	22.7%	22.9%	21.9%
West North Central	25.1%	26.3%	20.9%
South Atlantic	31.3%	31.6%	29.9%
East South Central	28.7%	28.8%	28.2%
West South Central	31.7%	31.8%	31.1%
Mountain	27.2%	29.1%	20.3%
Pacific	24.5%	27.8%	15.9%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2017 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, 2017

Census division	Civilian **	Private sector	State/local government sector
United States	0.34%	0.35%	0.80%
Census division:			
New England	0.58%	0.80%	0.39%
Middle Atlantic	1.13%	0.77%	1.84%
East North Central	0.94%	1.00%	2.35%
West North Central	0.65%	0.61%	1.77%
South Atlantic	0.57%	0.67%	0.84%
East South Central	1.06%	1.32%	1.04%
West South Central	1.01%	1.16%	1.54%
Mountain	0.68%	0.81%	1.12%
Pacific	0.94%	1.15%	1.08%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2017 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, 2017

Census division	Civilian **	Private sector	State/local government sector
United States	27.8%	26.5%	34.2%
Census division:			
New England	33.6%	30.0%	51.0%
Middle Atlantic	30.7%	27.0%	49.1%
East North Central	32.3%	29.6%	47.4%
West North Central	28.0%	26.9%	33.4%
South Atlantic	24.7%	25.1%	23.1%
East South Central	26.4%	26.1%	27.5%
West South Central	22.7%	24.5%	15.9%
Mountain	27.3%	26.0%	33.3%
Pacific	27.4%	24.7%	39.5%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2017 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, 2017

Census division	Civilian **	Private sector	State/local government sector
United States	0.25%	0.26%	0.78%
Census division:			
New England	0.64%	0.72%	0.85%
Middle Atlantic	0.85%	0.74%	1.78%
East North Central	0.73%	0.86%	1.21%
West North Central	0.61%	0.59%	2.07%
South Atlantic	0.45%	0.53%	0.61%
East South Central	0.80%	0.95%	1.38%
West South Central	0.82%	0.86%	1.14%
Mountain	0.53%	0.60%	1.10%
Pacific	0.64%	0.68%	1.34%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2017 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, 2017

Census division	Civilian **	Private sector	State/local government sector
United States	13,020	12,789	14,139
Census division:			
New England	14,339	13,855	18,385
Middle Atlantic	14,305	13,934	17,074
East North Central	13,446	13,199	15,373
West North Central	12,725	12,702	12,872
South Atlantic	12,385	12,338	12,565
East South Central	11,835	11,775	12,084
West South Central	12,486	12,380	12,842
Mountain	12,364	12,073	13,682
Pacific	13,236	12,578	15,878

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2017 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, 2017

Census division	Civilian **	Private sector	State/local government sector
United States	62.29	69.94	121.29
Census division:			
New England	168.08	185.11	291.80
Middle Atlantic	165.76	179.56	348.68
East North Central	183.32	203.58	275.11
West North Central	148.72	155.04	481.01
South Atlantic	130.74	159.42	150.91
East South Central	184.04	214.61	315.94
West South Central	157.06	188.85	241.75
Mountain	137.73	159.71	185.44
Pacific	201.69	216.85	343.58

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2017 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, 2017

Census division	Civilian **	Private sector	State/local government sector
United States	3,453	3,531	3,074
Census division:			
New England	3,638	3,682	3,273
Middle Atlantic	3,455	3,589	2,450
East North Central	3,129	3,203	2,559
West North Central	3,190	3,212	3,042
South Atlantic	3,812	3,855	3,651
East South Central	3,211	3,273	2,954
West South Central	3,775	3,832	3,584
Mountain	3,355	3,472	2,824
Pacific	3,270	3,445	2,568

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2017 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, 2017

Census division	Civilian **	Private sector	State/local government sector
United States	33.96	38.94	60.64
Census division:			
New England	102.18	112.93	148.97
Middle Atlantic	94.48	102.77	197.20
East North Central	96.86	108.20	133.36
West North Central	79.24	79.36	295.74
South Atlantic	82.53	99.42	131.95
East South Central	87.90	95.35	223.57
West South Central	112.75	132.43	185.05
Mountain	73.11	85.01	126.91
Pacific	106.71	123.13	199.31

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2017 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, 2017

Census division	Civilian **	Private sector	State/local government sector
United States	26.5%	27.6%	21.7%
Census division:			
New England	25.4%	26.6%	17.8%
Middle Atlantic	24.2%	25.8%	14.4%
East North Central	23.3%	24.3%	16.6%
West North Central	25.1%	25.3%	23.6%
South Atlantic	30.8%	31.2%	29.1%
East South Central	27.1%	27.8%	24.4%
West South Central	30.2%	31.0%	27.9%
Mountain	27.1%	28.8%	20.6%
Pacific	24.7%	27.4%	16.2%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2017 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, 2017

Census division	Civilian **	Private sector	State/local government sector
United States	0.28%	0.32%	0.45%
Census division:			
New England	0.71%	0.81%	0.68%
Middle Atlantic	0.70%	0.77%	1.24%
East North Central	0.81%	0.94%	0.84%
West North Central	0.62%	0.64%	2.03%
South Atlantic	0.64%	0.74%	1.20%
East South Central	0.76%	0.85%	1.77%
West South Central	0.94%	1.10%	1.52%
Mountain	0.66%	0.80%	0.87%
Pacific	0.86%	1.03%	1.23%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2017 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, 2017

Census division	Civilian **	Private sector	State/local government sector
United States	18.8%	19.0%	17.9%
Census division:			
New England	16.8%	18.0%	10.6%
Middle Atlantic	17.7%	18.8%	12.3%
East North Central	18.9%	19.7%	14.4%
West North Central	18.7%	19.6%	14.3%
South Atlantic	18.9%	18.4%	21.2%
East South Central	17.3%	17.7%	15.7%
West South Central	20.4%	19.8%	22.6%
Mountain	19.4%	19.3%	19.8%
Pacific	19.0%	18.6%	20.9%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2017 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, 2017

Census division	Civilian **	Private sector	State/local government sector
United States	0.18%	0.20%	0.46%
Census division:			
New England	0.46%	0.51%	0.76%
Middle Atlantic	0.61%	0.54%	1.95%
East North Central	0.43%	0.47%	1.08%
West North Central	0.46%	0.48%	1.27%
South Atlantic	0.51%	0.63%	0.50%
East South Central	0.53%	0.60%	1.11%
West South Central	0.53%	0.59%	0.95%
Mountain	0.43%	0.51%	0.66%
Pacific	0.39%	0.45%	0.56%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2017 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, 2017

Census division	Civilian **	Private sector	State/local government sector
United States	83.7%	87.5%	66.3%
Census division:			
New England	78.2%	80.6%	66.7%
Middle Atlantic	72.4%	80.7%	31.6%
East North Central	90.6%	92.1%	81.8%
West North Central	93.0%	94.1%	87.4%
South Atlantic	87.7%	90.7%	74.9%
East South Central	93.9%	94.5%	91.7%
West South Central	88.0%	93.2%	68.3%
Mountain	90.9%	92.8%	81.6%
Pacific	68.7%	74.8%	41.6%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2017 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, 2017

Census division	Civilian **	Private sector	State/local government sector
United States	0.55%	0.38%	2.01%
Census division:			
New England	1.45%	1.60%	2.96%
Middle Atlantic	2.09%	1.38%	5.24%
East North Central	0.84%	0.88%	2.53%
West North Central	0.89%	0.86%	2.85%
South Atlantic	0.73%	0.80%	1.49%
East South Central	0.79%	0.79%	2.33%
West South Central	3.05%	0.79%	11.21%
Mountain	0.76%	0.83%	1.68%
Pacific	1.32%	1.36%	2.62%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2017 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, 2017

Census division	Civilian **	Private sector	State/local government sector
United States	1,706	1,808	1,042
Census division:			
New England	1,668	1,799	606
Middle Atlantic	1,576	1,623	747
East North Central	1,708	1,787	1,042
West North Central	1,801	1,905	1,266
South Atlantic	1,725	1,852	1,074
East South Central	1,602	1,785	919
West South Central	1,866	1,991	1,291
Mountain	1,757	1,881	1,010
Pacific	1,599	1,684	671

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2017 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, 2017

Census division	Civilian **	Private sector	State/local government sector
United States	15.36	17.09	19.63
Census division:			
New England	35.87	40.14	27.57
Middle Atlantic	42.50	43.24	86.90
East North Central	39.24	42.93	66.08
West North Central	36.71	39.43	67.36
South Atlantic	33.75	38.09	33.89
East South Central	41.84	49.14	37.50
West South Central	52.22	61.81	63.22
Mountain	40.79	45.70	47.10
Pacific	56.50	60.85	45.48

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2017 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, 2017

Census division	Civilian **	Private sector	State/local government sector
United States	3,154	3,396	1,913
Census division:			
New England	2,889	3,381	1,257
Middle Atlantic	2,952	3,100	1,734
East North Central	2,989	3,261	1,906
West North Central	3,403	3,661	2,245
South Atlantic	3,444	3,653	2,085
East South Central	2,972	3,301	1,745
West South Central	3,516	3,622	2,674
Mountain	3,210	3,498	2,016
Pacific	2,890	3,138	1,594

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2017 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, 2017

Census division	Civilian **	Private sector	State/local government sector
United States	41.38	47.76	45.74
Census division:			
New England	81.88	104.32	54.70
Middle Atlantic	112.65	118.54	130.97
East North Central	131.86	162.67	129.79
West North Central	86.95	97.36	132.05
South Atlantic	95.07	103.93	109.22
East South Central	122.23	156.21	90.30
West South Central	126.16	141.84	120.89
Mountain	98.75	117.65	107.30
Pacific	101.06	114.54	132.98

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2017 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, 2017

Census division	Civilian **	Private sector	State/local government sector
United States	61.6%	59.2%	72.7%
Census division:			
New England	66.5%	62.9%	84.4%
Middle Atlantic	63.4%	62.6%	67.1%
East North Central	55.2%	54.2%	60.6%
West North Central	52.9%	50.8%	63.2%
South Atlantic	62.0%	57.5%	81.5%
East South Central	62.7%	63.3%	60.6%
West South Central	63.5%	60.4%	75.3%
Mountain	58.7%	56.0%	71.4%
Pacific	68.0%	65.3%	80.1%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2017 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, 2017

Census division	Civilian **	Private sector	State/local government sector
United States	0.66%	0.72%	1.52%
Census division:			
New England	1.79%	2.09%	1.75%
Middle Atlantic	2.55%	2.58%	8.51%
East North Central	1.64%	1.85%	3.37%
West North Central	2.06%	2.34%	3.12%
South Atlantic	1.58%	1.82%	1.11%
East South Central	1.81%	2.01%	4.17%
West South Central	2.07%	2.02%	4.43%
Mountain	1.85%	2.14%	2.26%
Pacific	1.43%	1.65%	2.01%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2017 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, 2017

Census division	Civilian **	Private sector	State/local government sector
United States	25.60	26.50	22.26
Census division:			
New England	23.14	24.87	16.82
Middle Atlantic	24.03	25.19	18.72
East North Central	25.89	26.72	21.66
West North Central	27.52	28.12	25.19
South Atlantic	26.34	27.39	23.14
East South Central	27.67	27.63	27.82
West South Central	27.52	27.99	26.08
Mountain	26.26	26.83	24.18
Pacific	23.58	24.83	18.94

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2017 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, 2017

Census division	Civilian **	Private sector	State/local government sector
United States	0.11	0.13	0.20
Census division:			
New England	0.30	0.35	0.32
Middle Atlantic	0.34	0.38	0.51
East North Central	0.34	0.40	0.50
West North Central	0.35	0.33	1.02
South Atlantic	0.27	0.33	0.38
East South Central	0.35	0.38	0.88
West South Central	0.34	0.40	0.44
Mountain	0.28	0.32	0.47
Pacific	0.30	0.35	0.35

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2017 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, 2017

Census division	Civilian **	Private sector	State/local government sector
United States	20.0%	20.1%	19.3%
Census division:			
New England	18.7%	18.7%	19.2%
Middle Atlantic	18.5%	18.5%	19.7%
East North Central	19.7%	20.0%	17.3%
West North Central	20.1%	20.4%	18.2%
South Atlantic	20.7%	20.7%	20.6%
East South Central	20.4%	20.6%	19.9%
West South Central	20.1%	19.9%	21.5%
Mountain	20.8%	21.0%	19.1%
Pacific	20.2%	20.4%	18.6%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2017 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, 2017

Census division	Civilian **	Private sector	State/local government sector
United States	0.18%	0.20%	0.21%
Census division:			
New England	0.48%	0.51%	0.74%
Middle Atlantic	0.84%	0.86%	0.51%
East North Central	0.31%	0.34%	0.57%
West North Central	0.24%	0.25%	0.72%
South Atlantic	0.49%	0.55%	0.34%
East South Central	0.40%	0.51%	0.45%
West South Central	0.50%	0.55%	0.87%
Mountain	0.34%	0.38%	0.51%
Pacific	0.47%	0.53%	0.34%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2017 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, 2017

Census division	Civilian **	Private sector	State/local government sector
United States	35.2%	37.6%	24.1%
Census division:			
New England	26.6%	29.9%	10.6%
Middle Atlantic	29.6%	34.3%	6.1%
East North Central	38.4%	39.2%	34.4%
West North Central	43.1%	45.2%	32.9%
South Atlantic	36.3%	39.5%	22.6%
East South Central	40.9%	38.2%	50.8%
West South Central	32.7%	35.6%	21.4%
Mountain	40.2%	42.7%	28.6%
Pacific	31.8%	34.1%	21.2%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2017 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 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, 2017

Census division	Civilian **	Private sector	State/local government sector
United States	0.65%	0.73%	1.07%
Census division:			
New England	1.73%	2.03%	1.20%
Middle Atlantic	2.43%	2.67%	1.49%
East North Central	1.58%	1.77%	3.23%
West North Central	2.12%	2.44%	2.66%
South Atlantic	1.61%	1.88%	1.43%
East South Central	1.89%	2.06%	4.24%
West South Central	2.02%	2.05%	3.92%
Mountain	1.86%	2.16%	2.36%
Pacific	1.42%	1.61%	2.38%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2017 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 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, 2017

Census division	Civilian **	Private sector	State/local government sector
United States	93.6%	93.4%	94.1%
Census division:			
New England	90.9%	90.5%	93.5%
Middle Atlantic	89.1%	91.4%	72.9%
East North Central	94.6%	94.5%	95.9%
West North Central	96.5%	96.4%	96.6%
South Atlantic	94.3%	93.9%	96.2%
East South Central	93.9%	92.8%	98.1%
West South Central	92.9%	91.4%	98.2%
Mountain	95.5%	95.7%	94.2%
Pacific	94.1%	93.7%	96.4%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2017 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, 2017

Census division	Civilian **	Private sector	State/local government sector
United States	0.28%	0.32%	0.39%
Census division:			
New England	0.88%	0.98%	1.74%
Middle Atlantic	0.89%	0.94%	4.16%
East North Central	0.72%	0.81%	0.97%
West North Central	0.44%	0.48%	0.99%
South Atlantic	0.75%	0.91%	0.40%
East South Central	0.89%	1.11%	0.53%
West South Central	0.87%	1.05%	0.69%
Mountain	0.55%	0.64%	0.58%
Pacific	0.72%	0.81%	1.24%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2017 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, 2017

Census division	Civilian **	Private sector	State/local government sector
United States	93.8%	94.4%	91.9%
Census division:			
New England	92.0%	91.6%	93.1%
Middle Atlantic	88.5%	93.8%	74.4%
East North Central	96.0%	96.0%	95.9%
West North Central	96.9%	97.2%	95.7%
South Atlantic	95.7%	95.3%	97.1%
East South Central	90.5%	88.6%	97.1%
West South Central	92.6%	92.0%	96.1%
Mountain	95.6%	96.6%	92.1%
Pacific	94.7%	94.2%	96.2%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2017 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, 2017

Census division	Civilian **	Private sector	State/local government sector
United States	0.33%	0.39%	0.60%
Census division:			
New England	1.01%	1.27%	1.41%
Middle Atlantic	1.02%	0.83%	4.39%
East North Central	0.79%	0.96%	1.14%
West North Central	0.50%	0.55%	1.19%
South Atlantic	0.57%	0.67%	0.95%
East South Central	3.15%	3.96%	1.47%
West South Central	1.11%	1.27%	1.50%
Mountain	0.68%	0.82%	0.95%
Pacific	0.80%	1.00%	1.20%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2017 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, 2017

Census division	Civilian **	Private sector	State/local government sector
United States	4,161	4,246	3,720
Census division:			
New England	4,113	4,129	4,013
Middle Atlantic	4,319	4,364	3,927
East North Central	3,909	4,034	2,989
West North Central	3,857	4,046	2,919
South Atlantic	4,246	4,345	3,821
East South Central	4,462	4,393	4,701
West South Central	4,588	4,526	4,790
Mountain	4,424	4,502	3,994
Pacific	3,756	3,999	2,229

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2017 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, 2017

Census division	Civilian **	Private sector	State/local government sector
United States	22.45	21.34	94.19
Census division:			
New England	60.62	68.05	109.74
Middle Atlantic	61.20	63.67	211.85
East North Central	56.05	61.10	125.92
West North Central	49.57	50.59	117.71
South Atlantic	42.40	46.36	101.31
East South Central	65.86	66.49	176.85
West South Central	94.47	70.30	297.52
Mountain	51.74	58.66	91.70
Pacific	55.98	60.34	78.32

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2017 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, 2017

Census division	Civilian **	Private sector	State/local government sector
United States	7,887	8,183	6,807
Census division:			
New England	7,906	7,805	8,191
Middle Atlantic	8,625	8,706	8,353
East North Central	7,530	7,800	6,570
West North Central	7,206	7,794	4,881
South Atlantic	8,031	8,259	6,978
East South Central	8,426	8,595	7,886
West South Central	8,883	8,837	9,145
Mountain	8,499	8,724	7,648
Pacific	6,773	7,577	4,546

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2017 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, 2017

Census division	Civilian **	Private sector	State/local government sector
United States	58.70	65.33	132.81
Census division:			
New England	164.01	201.12	246.53
Middle Atlantic	133.32	150.18	295.02
East North Central	180.33	217.83	286.70
West North Central	149.12	125.88	338.91
South Atlantic	129.38	150.19	167.01
East South Central	155.44	149.74	416.69
West South Central	171.88	177.88	528.25
Mountain	136.40	162.56	202.61
Pacific	149.13	165.30	187.92

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2017 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, 2017

Census division	Civilian **	Private sector	State/local government sector
United States	47.5%	53.0%	19.0%
Census division:			
New England	46.6%	52.6%	6.8%
Middle Atlantic	40.7%	45.7%	6.0%
East North Central	52.5%	55.6%	29.0%
West North Central	57.2%	62.0%	33.1%
South Atlantic	51.2%	58.5%	19.2%
East South Central	48.3%	57.3%	15.1%
West South Central	48.9%	55.7%	25.4%
Mountain	53.1%	58.2%	25.5%
Pacific	35.5%	39.9%	6.7%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2017 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 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, 2017

Census division	Civilian **	Private sector	State/local government sector
United States	0.62%	0.64%	0.91%
Census division:			
New England	1.75%	1.97%	1.13%
Middle Atlantic	2.10%	2.17%	1.76%
East North Central	1.56%	1.71%	3.04%
West North Central	1.75%	1.90%	2.80%
South Atlantic	1.37%	1.55%	1.26%
East South Central	1.72%	1.92%	1.40%
West South Central	2.32%	1.79%	4.62%
Mountain	1.61%	1.81%	2.05%
Pacific	1.42%	1.59%	1.36%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2017 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.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, 2017

Census division	Civilian **	Private sector	State/local government sector
United States	48.8%	48.8%	49.8%
Census division:			
New England	54.7%	54.4%	69.6%
Middle Atlantic	56.8%	56.6%	67.4%
East North Central	53.1%	52.9%	56.1%
West North Central	48.1%	48.6%	43.6%
South Atlantic	48.7%	47.8%	61.1%
East South Central	44.8%	44.3%	51.4%
West South Central	37.4%	38.4%	30.0%
Mountain	49.2%	48.5%	58.0%
Pacific	48.4%	48.4%	50.6%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2017 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.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, 2017

Census division	Civilian **	Private sector	State/local government sector
United States	0.86%	0.91%	2.01%
Census division:			
New England	2.23%	2.27%	8.61%
Middle Atlantic	3.31%	3.38%	12.59%
East North Central	2.10%	2.21%	6.53%
West North Central	2.87%	3.12%	4.28%
South Atlantic	1.81%	1.93%	3.57%
East South Central	2.56%	2.71%	5.63%
West South Central	2.30%	2.53%	4.28%
Mountain	2.54%	2.72%	5.29%
Pacific	2.57%	2.62%	9.49%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2017 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.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, 2017

Census division	Civilian **	Private sector	State/local government sector
United States	23.2%	25.8%	9.5%
Census division:			
New England	25.5%	28.6%	4.7%
Middle Atlantic	23.1%	25.9%	4.0% *
East North Central	27.9%	29.4%	16.3%
West North Central	27.5%	30.1%	14.4%
South Atlantic	25.0%	28.0%	11.7%
East South Central	21.6%	25.4%	7.7%
West South Central	18.3%	21.4%	7.6%
Mountain	26.1%	28.2%	14.8%
Pacific	17.2%	19.3%	3.4% *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2017 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, 2017

Census division	Civilian **	Private sector	State/local government sector
United States	0.55%	0.62%	0.56%
Census division:			
New England	1.42%	1.61%	0.86%
Middle Atlantic	2.21%	2.43%	1.48% *
East North Central	1.47%	1.63%	2.17%
West North Central	2.15%	2.50%	1.70%
South Atlantic	1.14%	1.35%	0.96%
East South Central	1.55%	1.87%	1.29%
West South Central	1.42%	1.56%	1.67%
Mountain	1.71%	1.97%	1.76%
Pacific	1.19%	1.34%	1.15% *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2017 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, 2017

Census division	Civilian **	Private sector	State/local government sector
United States	24.3%	27.1%	9.6%
Census division:			
New England	21.1%	24.0%	2.1% *
Middle Atlantic	17.6%	19.8%	1.9% *
East North Central	24.6%	26.2%	12.8%
West North Central	29.7%	31.9%	18.7%
South Atlantic	26.3%	30.5%	7.5%
East South Central	26.7%	31.9%	7.3%
West South Central	30.6%	34.3%	17.8%
Mountain	27.0%	30.0%	10.7%
Pacific	18.3%	20.6%	3.3%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2017 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, 2017

Census division	Civilian **	Private sector	State/local government sector
United States	0.47%	0.53%	0.63%
Census division:			
New England	1.30%	1.48%	0.75% *
Middle Atlantic	1.18%	1.32%	0.89% *
East North Central	1.24%	1.37%	2.61%
West North Central	1.48%	1.73%	2.31%
South Atlantic	1.17%	1.39%	0.89%
East South Central	1.44%	1.77%	0.89%
West South Central	1.84%	1.81%	3.52%
Mountain	1.41%	1.65%	1.63%
Pacific	1.12%	1.28%	0.65%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2017 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, 2017

Census division	Civilian **	Private sector	State/local government sector
United States	44.5%	51.9%	18.2%
Census division:			
New England	37.1%	47.5%	6.7%
Middle Atlantic	36.8%	47.2%	8.6%
East North Central	44.4%	49.3%	27.2%
West North Central	54.5%	61.2%	28.3%
South Atlantic	53.9%	60.2%	24.3%
East South Central	45.5%	54.3%	14.6%
West South Central	50.1%	53.1%	32.0%
Mountain	51.0%	57.8%	26.5%
Pacific	32.8%	41.5%	8.2%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2017 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.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, 2017

Census division	Civilian **	Private sector	State/local government sector
United States	0.83%	0.93%	0.95%
Census division:			
New England	2.02%	2.60%	1.17%
Middle Atlantic	3.07%	3.18%	1.98%
East North Central	2.18%	2.71%	2.80%
West North Central	2.30%	2.39%	3.42%
South Atlantic	1.78%	1.96%	1.62%
East South Central	2.57%	3.17%	1.89%
West South Central	2.39%	2.62%	4.44%
Mountain	2.08%	2.46%	2.31%
Pacific	1.81%	2.14%	1.53%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2017 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.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, 2017

Census division	Civilian **	Private sector	State/local government sector
United States	56.6%	57.2%	50.8%
Census division:			
New England	58.5%	57.9%	69.4%
Middle Atlantic	61.7%	63.1%	41.8%
East North Central	58.2%	58.1%	58.8%
West North Central	59.3%	60.8%	46.4%
South Atlantic	58.0%	58.2%	55.0%
East South Central	50.0%	49.1%	61.2%
West South Central	45.8%	47.4%	30.0%
Mountain	58.1%	58.1%	57.5%
Pacific	55.4%	56.6%	39.2%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2017 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.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, 2017

Census division	Civilian **	Private sector	State/local government sector
United States	1.10%	1.18%	2.25%
Census division:			
New England	2.53%	2.62%	8.33%
Middle Atlantic	4.49%	4.63%	8.85%
East North Central	2.35%	2.56%	5.93%
West North Central	3.04%	3.24%	5.73%
South Atlantic	2.44%	2.63%	3.25%
East South Central	3.65%	3.92%	5.33%
West South Central	3.08%	3.33%	5.29%
Mountain	3.08%	3.42%	4.66%
Pacific	3.12%	3.26%	8.02%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2017 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.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, 2017

Census division	Civilian **	Private sector	State/local government sector
United States	25.2%	29.7%	9.3%
Census division:			
New England	21.7%	27.5%	4.7%
Middle Atlantic	22.7%	29.8%	3.6%
East North Central	25.8%	28.6%	16.0%
West North Central	32.3%	37.2%	13.1%
South Atlantic	31.3%	35.1%	13.4%
East South Central	22.7%	26.7%	8.9%
West South Central	22.9%	25.2%	9.6%
Mountain	29.6%	33.6%	15.2%
Pacific	18.2%	23.5%	3.2%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2017 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.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, 2017

Census division	Civilian **	Private sector	State/local government sector
United States	0.76%	0.91%	0.62%
Census division:			
New England	1.46%	1.88%	0.89%
Middle Atlantic	3.15%	3.81%	1.02%
East North Central	1.71%	2.11%	2.23%
West North Central	2.62%	3.02%	2.21%
South Atlantic	1.75%	2.02%	1.15%
East South Central	2.34%	2.91%	1.58%
West South Central	1.91%	2.16%	2.15%
Mountain	2.21%	2.69%	1.81%
Pacific	1.53%	1.92%	0.90%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2017 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.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, 2017

Census division	Civilian **	Private sector	State/local government sector
United States	19.3%	22.2%	9.0%
Census division:			
New England	15.4%	20.0%	2.1% *
Middle Atlantic	14.1%	17.4%	5.0%
East North Central	18.6%	20.7%	11.2%
West North Central	22.2%	24.0%	15.2%
South Atlantic	22.7%	25.2%	10.9%
East South Central	22.8%	27.6%	5.7%
West South Central	27.1%	27.9%	22.4%
Mountain	21.4%	24.2%	11.2%
Pacific	14.6%	18.0%	5.0%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2017 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, 2017

Census division	Civilian **	Private sector	State/local government sector
United States	0.53%	0.64%	0.64%
Census division:			
New England	1.30%	1.72%	0.72% *
Middle Atlantic	1.37%	1.69%	1.49%
East North Central	1.32%	1.61%	2.04%
West North Central	1.43%	1.68%	2.51%
South Atlantic	1.45%	1.73%	1.11%
East South Central	1.83%	2.35%	0.89%
West South Central	2.00%	2.25%	3.55%
Mountain	1.60%	2.01%	1.57%
Pacific	1.21%	1.55%	1.14%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2017 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, 2017

Census division	Civilian **	Private sector	State/local government sector
United States	61.3%	58.7%	73.2%
Census division:			
New England	68.5%	64.5%	87.8%
Middle Atlantic	64.2%	63.1%	69.7%
East North Central	55.1%	54.2%	60.7%
West North Central	50.3%	48.0%	61.6%
South Atlantic	62.4%	58.1%	80.9%
East South Central	61.5%	60.9%	63.9%
West South Central	63.3%	59.4%	78.4%
Mountain	55.5%	53.5%	64.5%
Pacific	67.8%	65.0%	80.6%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2017 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, 2017

Census division	Civilian **	Private sector	State/local government sector
United States	0.63%	0.68%	1.51%
Census division:			
New England	1.43%	1.66%	1.76%
Middle Atlantic	2.55%	2.56%	8.79%
East North Central	1.63%	1.83%	3.28%
West North Central	2.01%	2.25%	3.23%
South Atlantic	1.21%	1.42%	1.26%
East South Central	1.81%	2.03%	3.96%
West South Central	2.07%	1.99%	3.88%
Mountain	1.82%	2.12%	2.31%
Pacific	1.40%	1.61%	1.99%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2017 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, 2017

Census division	Civilian **	Private sector	State/local government sector
United States	40.34	41.97	34.35
Census division:			
New England	34.42	36.54	26.78
Middle Atlantic	38.15	41.11	25.01
East North Central	40.31	42.23	30.58
West North Central	41.30	42.77	35.73
South Atlantic	46.62	46.94	45.62
East South Central	41.81	42.58	39.07
West South Central	44.52	45.21	42.52
Mountain	43.90	45.24	38.73
Pacific	31.87	34.90	20.83

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2017 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, 2017

Census division	Civilian **	Private sector	State/local government sector
United States	0.23	0.26	0.51
Census division:			
New England	0.60	0.76	0.49
Middle Atlantic	0.59	0.67	0.81
East North Central	0.79	0.93	1.06
West North Central	0.70	0.66	1.99
South Atlantic	0.52	0.54	1.31
East South Central	0.65	0.81	0.69
West South Central	0.64	0.75	0.95
Mountain	0.54	0.65	0.78
Pacific	0.52	0.58	0.49

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2017 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, 2017

Census division	Civilian **	Private sector	State/local government sector
United States	21.0	21.2	19.7
Census division:			
New England	20.2	20.2	20.1
Middle Atlantic	20.8	20.8	19.6
East North Central	20.5	20.9	18.1
West North Central	20.5	20.8	18.4
South Atlantic	21.8	22.0	20.8
East South Central	21.3	21.6	20.3
West South Central	21.3	21.2	22.0
Mountain	21.6	21.9	19.6
Pacific	20.7	21.0	18.7

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2017 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, 2017

Census division	Civilian **	Private sector	State/local government sector
United States	0.1	0.2	0.2
Census division:			
New England	0.5	0.5	1.1
Middle Atlantic	0.5	0.5	0.6
East North Central	0.3	0.3	0.6
West North Central	0.2	0.2	0.7
South Atlantic	0.3	0.4	0.3
East South Central	0.4	0.6	0.6
West South Central	0.5	0.6	1.0
Mountain	0.4	0.4	0.4
Pacific	0.5	0.5	0.3

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2017 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, 2017

Census division	Civilian **	Private sector	State/local government sector
United States	35.6%	38.1%	24.4%
Census division:			
New England	24.9%	28.6%	6.4%
Middle Atlantic	28.6%	33.4%	5.1%
East North Central	38.8%	39.7%	34.0%
West North Central	44.3%	46.4%	33.9%
South Atlantic	36.7%	39.4%	24.8%
East South Central	41.0%	39.4%	46.8%
West South Central	33.8%	37.3%	20.5%
Mountain	43.1%	44.6%	36.1%
Pacific	32.5%	35.1%	20.8%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2017 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, 2017

Census division	Civilian **	Private sector	State/local government sector
United States	0.61%	0.68%	1.07%
Census division:			
New England	1.38%	1.62%	1.04%
Middle Atlantic	2.43%	2.67%	1.32%
East North Central	1.57%	1.76%	3.28%
West North Central	2.11%	2.42%	2.72%
South Atlantic	1.23%	1.44%	1.53%
East South Central	1.88%	2.07%	4.34%
West South Central	2.02%	2.01%	3.72%
Mountain	1.84%	2.15%	2.33%
Pacific	1.40%	1.59%	2.37%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2017 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, 2017

Census division	Civilian **	Private sector	State/local government sector
United States	5.1%	5.0%	5.7% *
Census division:			
New England	4.9%	5.5%	2.3%
Middle Atlantic	7.0%	7.9%	2.7% *
East North Central	2.0%	1.7%	3.4% *
West North Central	1.4%	1.3%	1.7% *
South Atlantic	4.3%	4.7%	2.6%
East South Central	6.1%	7.2%	1.8% *
West South Central	7.9% *	3.5%	25.0% *
Mountain	2.3%	2.6%	1.1% *
Pacific	8.3%	9.3%	4.1% *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2017 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, 2017

Census division	Civilian **	Private sector	State/local government sector
United States	0.40%	0.22%	1.96% *
Census division:			
New England	0.68%	0.81%	0.63%
Middle Atlantic	0.69%	0.80%	0.91% *
East North Central	0.38%	0.36%	1.44% *
West North Central	0.33%	0.35%	0.88% *
South Atlantic	0.41%	0.48%	0.62%
East South Central	0.70%	0.87%	0.63% *
West South Central	2.97% *	0.62%	11.41% *
Mountain	0.37%	0.43%	0.59% *
Pacific	0.73%	0.83%	1.40% *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2017 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, 2017

Census division	Civilian **	Private sector	State/local government sector
United States	22.7%	18.9%	40.2%
Census division:			
New England	34.4%	30.1%	55.5%
Middle Atlantic	32.2%	25.5%	65.0%
East North Central	16.2%	15.0%	22.7%
West North Central	11.1%	9.9%	16.8%
South Atlantic	25.3%	19.7%	49.2%
East South Central	20.1%	18.0%	27.7%
West South Central	17.6%	15.7%	24.9%
Mountain	16.6%	14.0%	28.8%
Pacific	27.3%	21.7%	52.6%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2017 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, 2017

Census division	Civilian **	Private sector	State/local government sector
United States	0.51%	0.50%	1.54%
Census division:			
New England	1.57%	1.79%	2.78%
Middle Atlantic	2.12%	1.66%	5.20%
East North Central	1.11%	1.24%	2.30%
West North Central	1.06%	1.21%	1.90%
South Atlantic	1.23%	1.27%	2.43%
East South Central	1.75%	1.94%	4.18%
West South Central	1.19%	1.27%	3.83%
Mountain	1.16%	1.25%	2.52%
Pacific	1.27%	1.42%	2.33%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2017 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, 2017

Census division	Civilian **	Private sector	State/local government sector
United States	287.68	317.22	168.73
Census division:			
New England	278.48	293.89	99.84
Middle Atlantic	304.17	312.99	178.08
East North Central	239.06	280.41	--
West North Central	368.09	366.76	--
South Atlantic	334.54	343.95	259.26
East South Central	275.03	287.58	--
West South Central	197.06	267.69 *	159.62
Mountain	444.54	465.66	--
Pacific	300.16	314.40	153.23

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2017 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.

-- 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, 2017

Census division	Civilian **	Private sector	State/local government sector
United States	14.07	12.27	9.79
Census division:			
New England	24.10	25.99	2.50
Middle Atlantic	19.11	20.19	36.01
East North Central	28.48	30.74	--
West North Central	44.98	54.65	--
South Atlantic	19.48	21.60	15.56
East South Central	49.47	52.71	--
West South Central	38.65	97.27 *	9.22
Mountain	68.50	72.83	--
Pacific	16.79	17.60	20.58

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2017 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.

-- 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, 2017

Census division	Civilian **	Private sector	State/local government sector
United States	557.76	672.47	310.98
Census division:			
New England	521.35	616.07	268.64
Middle Atlantic	434.00	517.76	273.14
East North Central	493.47	533.29	344.49
West North Central	730.47	864.39	350.61
South Atlantic	708.21	937.89	308.91
East South Central	568.12	707.99	231.29
West South Central	703.01	788.59	496.42
Mountain	698.64	836.76	387.75
Pacific	418.13	497.28	271.00

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2017 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, 2017

Census division	Civilian **	Private sector	State/local government sector
United States	18.04	25.30	6.78
Census division:			
New England	32.26	44.16	6.16
Middle Atlantic	25.18	33.62	13.07
East North Central	41.76	52.74	30.43
West North Central	85.89	108.82	76.54
South Atlantic	54.45	81.04	6.77
East South Central	62.27	88.89	16.72
West South Central	71.73	99.75	34.72
Mountain	71.59	100.98	29.83
Pacific	35.52	53.42	10.98

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2017 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, 2017

Census division	Civilian **	Private sector	State/local government sector
United States	20.3	20.5	19.0
Census division:			
New England	19.1	19.2	18.8
Middle Atlantic	19.4	19.5	17.8
East North Central	19.3	19.7	17.0
West North Central	21.0	21.4	18.6
South Atlantic	21.5	21.8	20.4
East South Central	20.0	20.3	18.9
West South Central	20.3	20.3	20.3
Mountain	20.6	20.9	19.1
Pacific	20.1	20.3	18.4

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2017 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, 2017

Census division	Civilian **	Private sector	State/local government sector
United States	0.1	0.1	0.2
Census division:			
New England	0.3	0.3	0.4
Middle Atlantic	0.3	0.3	1.0
East North Central	0.3	0.3	0.5
West North Central	0.2	0.2	0.6
South Atlantic	0.3	0.3	0.2
East South Central	0.3	0.3	0.4
West South Central	0.3	0.3	0.3
Mountain	0.2	0.3	0.3
Pacific	0.3	0.3	0.4

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2017 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, 2017

Census division	Civilian **	Private sector	State/local government sector
United States	76.3%	79.7%	60.9%
Census division:			
New England	60.0%	65.0%	35.1%
Middle Atlantic	60.6%	67.8%	25.4%
East North Central	84.3%	86.2%	73.6%
West North Central	86.7%	88.3%	79.3%
South Atlantic	77.2%	80.8%	61.3%
East South Central	79.2%	78.7%	80.9%
West South Central	84.5%	85.2%	81.8%
Mountain	86.4%	88.1%	78.5%
Pacific	69.2%	74.8%	43.7%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2017 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, 2017

Census division	Civilian **	Private sector	State/local government sector
United States	0.50%	0.48%	1.59%
Census division:			
New England	1.64%	1.85%	2.12%
Middle Atlantic	2.14%	1.78%	4.29%
East North Central	1.06%	1.13%	2.72%
West North Central	1.06%	1.20%	2.12%
South Atlantic	1.05%	1.09%	2.36%
East South Central	1.63%	1.89%	3.06%
West South Central	1.28%	1.37%	3.56%
Mountain	0.98%	1.05%	2.36%
Pacific	1.25%	1.38%	2.28%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2017 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.