

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, 2018

Census division	Civilian **	Private sector	State/local government sector
United States	38.8%	38.7%	40.7%
Census division:			
New England	32.2%	32.0%	41.1%
Middle Atlantic	36.3%	36.1%	51.9%
East North Central	42.6%	42.8%	31.6%
West North Central	39.6%	39.9%	29.3%
South Atlantic	43.6%	43.5%	54.7%
East South Central	42.0%	41.9%	50.2%
West South Central	41.6%	41.6%	41.6%
Mountain	40.5%	40.5%	43.0%
Pacific	30.2%	30.2%	36.5%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 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, 2018

Census division	Civilian **	Private sector	State/local government sector
United States	0.57%	0.58%	1.70%
Census division:			
New England	1.80%	1.83%	4.78%
Middle Atlantic	1.63%	1.65%	5.14%
East North Central	1.55%	1.58%	4.23%
West North Central	1.59%	1.63%	4.65%
South Atlantic	1.50%	1.51%	4.49%
East South Central	1.70%	1.72%	4.81%
West South Central	1.83%	1.85%	4.50%
Mountain	1.62%	1.64%	5.24%
Pacific	1.44%	1.45%	5.39%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 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.i Percent of civilian establishments that offer health insurance that use a private exchange by private and State/local government sectors and census division: United States, 2018

Census division	Civilian **	Private sector	State/local government sector
United States	23.7%	23.7%	24.2%
Census division:			
New England	19.9%	19.9%	24.1%
Middle Atlantic	24.2%	24.1%	30.2%
East North Central	19.9%	19.8%	20.8%
West North Central	26.0%	26.0%	25.7%
South Atlantic	24.1%	24.1%	20.9%
East South Central	25.2%	25.4%	15.6%
West South Central	25.0%	24.9%	32.9%
Mountain	22.4%	22.5%	19.4%
Pacific	25.6%	25.6%	22.2%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 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.i Standard errors for percent of civilian establishments that offer health insurance that use a private exchange by private and State/local government sectors and census division: United States, 2018

Census division	Civilian **	Private sector	State/local government sector
United States	0.57%	0.58%	1.66%
Census division:			
New England	1.70%	1.72%	4.67%
Middle Atlantic	1.78%	1.81%	4.98%
East North Central	1.42%	1.45%	4.28%
West North Central	1.61%	1.65%	4.64%
South Atlantic	1.45%	1.46%	3.80%
East South Central	1.79%	1.82%	3.50%
West South Central	1.78%	1.81%	5.37%
Mountain	1.57%	1.59%	4.18%
Pacific	1.53%	1.54%	5.12%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 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, 2018

Census division	Civilian **	Private sector	State/local government sector
United States	149,555,090	129,955,063	19,600,027
Census division:			
New England	7,779,186	6,872,729	906,457
Middle Atlantic	20,026,588	17,476,599	2,549,989
East North Central	22,325,236	19,535,436	2,789,801
West North Central	10,952,300	9,429,063	1,523,237
South Atlantic	28,412,351	24,732,331	3,680,020
East South Central	8,012,210	6,827,014	1,185,195
West South Central	17,579,881	15,174,369	2,405,512
Mountain	10,715,688	9,298,712	1,416,976
Pacific	23,751,651	20,608,810	3,142,841

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 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, 2018

Census division	Civilian **	Private sector	State/local government sector
United States	1,207,110	1,096,341	505,124
Census division:			
New England	177,346	168,991	53,792
Middle Atlantic	515,301	371,704	356,891
East North Central	405,203	383,493	130,856
West North Central	194,085	177,085	79,435
South Atlantic	562,200	544,963	138,146
East South Central	224,599	206,842	87,527
West South Central	442,251	387,260	213,577
Mountain	256,184	238,605	93,262
Pacific	574,924	556,906	142,805

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 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, 2018

Census division	Civilian **	Private sector	State/local government sector
United States	86.6%	84.6%	99.3%
Census division:			
New England	87.7%	86.1%	100.0%
Middle Atlantic	87.7%	86.0%	99.7%
East North Central	86.3%	84.7%	97.5%
West North Central	86.3%	84.4%	98.1%
South Atlantic	85.9%	83.8%	99.9%
East South Central	88.5%	86.6%	99.6%
West South Central	86.0%	83.9%	99.5%
Mountain	83.8%	81.4%	99.7%
Pacific	87.3%	85.4%	99.9%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 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, 2018

Census division	Civilian **	Private sector	State/local government sector
United States	0.21%	0.24%	0.11%
Census division:			
New England	0.65%	0.74%	0.01%
Middle Atlantic	0.57%	0.62%	0.17%
East North Central	0.66%	0.75%	0.70%
West North Central	0.54%	0.62%	0.57%
South Atlantic	0.49%	0.59%	0.07%
East South Central	0.58%	0.70%	0.16%
West South Central	0.72%	0.82%	0.19%
Mountain	0.61%	0.72%	0.10%
Pacific	0.53%	0.63%	0.04%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 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, 2018

Census division	Civilian **	Private sector	State/local government sector
United States	78.0%	78.0%	78.5%
Census division:			
New England	76.2%	75.3%	81.8%
Middle Atlantic	75.9%	76.0%	75.3%
East North Central	77.5%	78.5%	71.0%
West North Central	77.5%	78.2%	73.7%
South Atlantic	77.8%	77.3%	80.8%
East South Central	79.6%	78.9%	83.5%
West South Central	82.0%	80.8%	87.9%
Mountain	77.3%	77.5%	76.4%
Pacific	78.4%	78.5%	78.0%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 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, 2018

Census division	Civilian **	Private sector	State/local government sector
United States	0.36%	0.41%	0.52%
Census division:			
New England	1.12%	1.27%	1.16%
Middle Atlantic	0.95%	1.07%	1.75%
East North Central	0.85%	0.95%	1.74%
West North Central	0.79%	0.90%	1.31%
South Atlantic	1.11%	1.29%	0.84%
East South Central	1.03%	1.20%	1.44%
West South Central	0.89%	1.01%	1.41%
Mountain	0.96%	1.11%	1.43%
Pacific	0.99%	1.15%	1.25%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 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, 2018

Census division	Civilian **	Private sector	State/local government sector
United States	74.4%	72.4%	85.6%
Census division:			
New England	72.6%	71.0%	82.4%
Middle Atlantic	71.2%	69.1%	83.7%
East North Central	74.4%	73.1%	82.9%
West North Central	76.5%	74.8%	86.2%
South Atlantic	75.2%	73.2%	86.3%
East South Central	73.2%	70.1%	88.0%
West South Central	75.5%	73.4%	85.7%
Mountain	74.4%	72.6%	83.8%
Pacific	75.5%	73.1%	88.8%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 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, 2018

Census division	Civilian **	Private sector	State/local government sector
United States	0.31%	0.35%	0.46%
Census division:			
New England	0.95%	1.11%	1.06%
Middle Atlantic	1.02%	1.02%	2.84%
East North Central	0.73%	0.83%	0.96%
West North Central	0.76%	0.87%	0.96%
South Atlantic	0.65%	0.76%	0.43%
East South Central	1.36%	1.54%	1.02%
West South Central	0.97%	1.09%	1.21%
Mountain	0.80%	0.93%	1.06%
Pacific	0.98%	1.12%	0.94%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 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, 2018

Census division	Civilian **	Private sector	State/local government sector
United States	58.1%	56.5%	67.2%
Census division:			
New England	55.3%	53.4%	67.4%
Middle Atlantic	54.0%	52.5%	63.0%
East North Central	57.6%	57.4%	58.8%
West North Central	59.3%	58.5%	63.5%
South Atlantic	58.5%	56.6%	69.7%
East South Central	58.3%	55.3%	73.5%
West South Central	61.9%	59.3%	75.4%
Mountain	57.5%	56.3%	64.0%
Pacific	59.2%	57.4%	69.3%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 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, 2018

Census division	Civilian **	Private sector	State/local government sector
United States	0.36%	0.41%	0.55%
Census division:			
New England	1.18%	1.35%	1.03%
Middle Atlantic	0.98%	1.06%	1.94%
East North Central	0.96%	1.09%	1.57%
West North Central	0.88%	1.02%	1.25%
South Atlantic	0.97%	1.12%	0.81%
East South Central	1.21%	1.34%	1.72%
West South Central	1.06%	1.14%	1.86%
Mountain	0.90%	1.04%	1.19%
Pacific	1.08%	1.22%	1.43%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 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, 2018

Census division	Civilian **	Private sector	State/local government sector
United States	60.7%	58.7%	70.4%
Census division:			
New England	58.5%	55.4%	74.9%
Middle Atlantic	59.3%	55.5%	78.0%
East North Central	63.8%	63.3%	66.6%
West North Central	64.7%	64.2%	67.4%
South Atlantic	67.4%	63.1%	87.2%
East South Central	66.5%	62.2%	82.6%
West South Central	65.6%	61.6%	82.6%
Mountain	62.8%	61.3%	70.3%
Pacific	43.5%	45.9%	32.8%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 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, 2018

Census division	Civilian **	Private sector	State/local government sector
United States	0.58%	0.64%	1.16%
Census division:			
New England	2.00%	2.36%	2.66%
Middle Atlantic	1.95%	1.90%	5.09%
East North Central	1.55%	1.73%	3.27%
West North Central	1.63%	1.83%	3.36%
South Atlantic	1.16%	1.41%	1.20%
East South Central	1.69%	1.99%	2.55%
West South Central	1.79%	2.08%	2.29%
Mountain	1.57%	1.78%	3.06%
Pacific	1.59%	1.82%	2.93%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 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, 2018

Census division	Civilian **	Private sector	State/local government sector
United States	6,892	6,715	7,872
Census division:			
New England	7,535	7,301	9,034
Middle Atlantic	7,564	7,359	9,015
East North Central	6,956	6,791	8,187
West North Central	6,835	6,692	7,511
South Atlantic	6,812	6,662	7,570
East South Central	6,294	6,179	6,724
West South Central	6,657	6,546	7,100
Mountain	6,442	6,246	7,526
Pacific	6,873	6,568	9,047

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 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, 2018

Census division	Civilian **	Private sector	State/local government sector
United States	27.89	31.18	48.00
Census division:			
New England	118.99	132.57	140.74
Middle Atlantic	106.02	113.59	152.38
East North Central	66.22	72.92	128.61
West North Central	64.79	73.59	134.99
South Atlantic	66.24	78.39	62.25
East South Central	73.58	77.40	192.26
West South Central	87.01	104.66	84.06
Mountain	55.99	62.12	120.16
Pacific	61.71	65.29	121.78

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 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, 2018

Census division	Civilian **	Private sector	State/local government sector
United States	1,349	1,427	914
Census division:			
New England	1,755	1,760	1,724
Middle Atlantic	1,442	1,503	1,011
East North Central	1,464	1,527	988
West North Central	1,295	1,457	532
South Atlantic	1,396	1,482	962
East South Central	1,341	1,469	861
West South Central	1,293	1,418	795
Mountain	1,260	1,364	685
Pacific	1,121	1,137	1,007

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 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, 2018

Census division	Civilian **	Private sector	State/local government sector
United States	13.34	14.45	27.20
Census division:			
New England	46.64	53.37	49.27
Middle Atlantic	47.55	46.58	135.70
East North Central	32.20	35.56	42.13
West North Central	32.72	34.72	70.97
South Atlantic	27.15	32.38	29.76
East South Central	56.88	68.41	72.41
West South Central	48.09	49.27	95.72
Mountain	31.10	35.97	37.37
Pacific	31.19	34.26	70.27

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 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, 2018

Census division	Civilian **	Private sector	State/local government sector
United States	19.6%	21.3%	11.6%
Census division:			
New England	23.3%	24.1%	19.1%
Middle Atlantic	19.1%	20.4%	11.2%
East North Central	21.0%	22.5%	12.1%
West North Central	18.9%	21.8%	7.1%
South Atlantic	20.5%	22.2%	12.7%
East South Central	21.3%	23.8%	12.8%
West South Central	19.4%	21.7%	11.2%
Mountain	19.6%	21.8%	9.1%
Pacific	16.3%	17.3%	11.1%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 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, 2018

Census division	Civilian **	Private sector	State/local government sector
United States	0.20%	0.22%	0.35%
Census division:			
New England	0.67%	0.79%	0.57%
Middle Atlantic	0.68%	0.65%	1.56%
East North Central	0.47%	0.53%	0.50%
West North Central	0.47%	0.51%	0.91%
South Atlantic	0.41%	0.51%	0.39%
East South Central	0.80%	0.96%	0.89%
West South Central	0.74%	0.73%	1.39%
Mountain	0.50%	0.60%	0.52%
Pacific	0.44%	0.52%	0.73%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 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, 2018

Census division	Civilian **	Private sector	State/local government sector
United States	53.8%	55.2%	47.3%
Census division:			
New England	49.6%	51.2%	41.3%
Middle Atlantic	51.7%	54.5%	37.9%
East North Central	49.1%	50.6%	40.2%
West North Central	53.4%	53.1%	55.1%
South Atlantic	57.0%	58.0%	52.5%
East South Central	56.6%	56.5%	56.9%
West South Central	57.9%	57.3%	60.1%
Mountain	53.0%	54.4%	46.1%
Pacific	53.7%	57.2%	37.2%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 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, 2018

Census division	Civilian **	Private sector	State/local government sector
United States	0.24%	0.27%	0.43%
Census division:			
New England	0.79%	0.95%	1.26%
Middle Atlantic	0.69%	0.76%	0.84%
East North Central	0.72%	0.81%	1.32%
West North Central	0.62%	0.68%	1.40%
South Atlantic	0.52%	0.61%	0.66%
East South Central	0.73%	0.87%	1.15%
West South Central	0.69%	0.83%	0.80%
Mountain	0.68%	0.77%	1.27%
Pacific	0.62%	0.71%	0.88%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 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, 2018

Census division	Civilian **	Private sector	State/local government sector
United States	19,848	19,565	20,848
Census division:			
New England	21,575	21,099	23,120
Middle Atlantic	21,559	21,461	21,812
East North Central	20,028	19,528	21,939
West North Central	19,224	18,971	20,264
South Atlantic	19,189	19,069	19,672
East South Central	18,017	18,159	17,497
West South Central	19,341	19,291	19,632
Mountain	18,457	18,412	18,628
Pacific	19,939	19,400	21,419

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 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, 2018

Census division	Civilian **	Private sector	State/local government sector
United States	87.29	104.33	137.15
Census division:			
New England	531.89	699.38	340.36
Middle Atlantic	321.67	391.60	564.10
East North Central	194.92	230.76	277.17
West North Central	201.41	233.82	342.86
South Atlantic	155.53	181.06	268.83
East South Central	231.83	270.47	434.75
West South Central	301.53	349.45	249.89
Mountain	181.34	213.47	313.77
Pacific	175.11	210.19	280.27

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 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, 2018

Census division	Civilian **	Private sector	State/local government sector
United States	5,106	5,431	3,960
Census division:			
New England	5,430	5,567	4,986
Middle Atlantic	4,589	5,314	2,714
East North Central	4,571	4,890	3,351
West North Central	5,307	5,430	4,803
South Atlantic	5,696	5,951	4,678
East South Central	5,291	5,435	4,766
West South Central	5,988	5,925	6,358
Mountain	4,921	5,300	3,494
Pacific	4,769	5,212	3,555

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 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, 2018

Census division	Civilian **	Private sector	State/local government sector
United States	60.89	63.16	132.09
Census division:			
New England	121.67	153.41	137.24
Middle Atlantic	249.35	201.90	438.80
East North Central	127.11	157.48	129.27
West North Central	151.78	171.65	326.41
South Atlantic	104.36	128.98	110.32
East South Central	153.43	189.88	175.24
West South Central	191.06	214.84	358.18
Mountain	136.37	159.26	182.45
Pacific	164.36	204.99	216.68

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 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, 2018

Census division	Civilian **	Private sector	State/local government sector
United States	25.7%	27.8%	19.0%
Census division:			
New England	25.2%	26.4%	21.6%
Middle Atlantic	21.3%	24.8%	12.4%
East North Central	22.8%	25.0%	15.3%
West North Central	27.6%	28.6%	23.7%
South Atlantic	29.7%	31.2%	23.8%
East South Central	29.4%	29.9%	27.2%
West South Central	31.0%	30.7%	32.4%
Mountain	26.7%	28.8%	18.8%
Pacific	23.9%	26.9%	16.6%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 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, 2018

Census division	Civilian **	Private sector	State/local government sector
United States	0.31%	0.32%	0.64%
Census division:			
New England	0.68%	0.94%	0.57%
Middle Atlantic	1.15%	1.00%	1.93%
East North Central	0.62%	0.78%	0.59%
West North Central	0.76%	0.86%	1.64%
South Atlantic	0.53%	0.65%	0.53%
East South Central	0.80%	0.97%	1.08%
West South Central	0.89%	1.00%	1.83%
Mountain	0.78%	0.89%	1.18%
Pacific	0.83%	1.05%	1.01%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 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, 2018

Census division	Civilian **	Private sector	State/local government sector
United States	27.8%	26.2%	35.2%
Census division:			
New England	33.9%	31.0%	49.4%
Middle Atlantic	31.9%	27.6%	52.6%
East North Central	31.9%	29.5%	45.9%
West North Central	28.9%	28.0%	33.4%
South Atlantic	23.9%	23.3%	26.6%
East South Central	25.9%	25.7%	26.4%
West South Central	23.0%	24.4%	17.3%
Mountain	27.9%	26.8%	33.5%
Pacific	27.1%	24.2%	40.9%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 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, 2018

Census division	Civilian **	Private sector	State/local government sector
United States	0.24%	0.25%	0.69%
Census division:			
New England	0.78%	0.93%	1.03%
Middle Atlantic	0.94%	0.77%	1.41%
East North Central	0.69%	0.76%	1.63%
West North Central	0.59%	0.65%	1.40%
South Atlantic	0.47%	0.55%	0.71%
East South Central	0.69%	0.81%	1.24%
West South Central	0.68%	0.76%	1.17%
Mountain	0.57%	0.63%	1.23%
Pacific	0.58%	0.64%	1.12%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 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, 2018

Census division	Civilian **	Private sector	State/local government sector
United States	13,660	13,425	14,849
Census division:			
New England	14,924	14,481	19,341
Middle Atlantic	14,967	14,793	16,576
East North Central	14,053	13,752	16,606
West North Central	13,254	13,167	13,962
South Atlantic	13,151	13,016	13,705
East South Central	12,435	12,325	12,878
West South Central	13,431	13,375	13,621
Mountain	12,650	12,502	13,292
Pacific	13,841	13,120	16,678

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 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, 2018

Census division	Civilian **	Private sector	State/local government sector
United States	62.08	69.63	116.51
Census division:			
New England	412.08	449.92	354.20
Middle Atlantic	198.36	217.27	325.56
East North Central	188.84	206.83	316.99
West North Central	150.28	155.04	540.19
South Atlantic	126.78	144.99	236.44
East South Central	182.68	195.52	452.23
West South Central	184.56	215.17	339.58
Mountain	129.36	151.76	185.37
Pacific	149.60	154.06	289.45

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 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, 2018

Census division	Civilian **	Private sector	State/local government sector
United States	3,537	3,634	3,042
Census division:			
New England	3,788	3,865	3,023
Middle Atlantic	3,463	3,561	2,559
East North Central	3,335	3,412	2,681
West North Central	3,605	3,600	3,644
South Atlantic	3,650	3,761	3,199
East South Central	3,536	3,716	2,810
West South Central	4,166	4,197	4,061
Mountain	3,294	3,470	2,531
Pacific	3,161	3,342	2,451

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 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, 2018

Census division	Civilian **	Private sector	State/local government sector
United States	33.75	39.15	55.08
Census division:			
New England	129.85	142.90	139.33
Middle Atlantic	107.72	118.05	208.51
East North Central	77.65	85.76	109.54
West North Central	89.53	95.23	265.04
South Atlantic	68.63	83.26	78.76
East South Central	104.76	126.12	103.60
West South Central	122.88	155.36	116.02
Mountain	87.37	103.06	120.56
Pacific	89.61	107.25	152.44

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 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, 2018

Census division	Civilian **	Private sector	State/local government sector
United States	25.9%	27.1%	20.5%
Census division:			
New England	25.4%	26.7%	15.6%
Middle Atlantic	23.1%	24.1%	15.4%
East North Central	23.7%	24.8%	16.1%
West North Central	27.2%	27.3%	26.1%
South Atlantic	27.8%	28.9%	23.3%
East South Central	28.4%	30.2%	21.8%
West South Central	31.0%	31.4%	29.8%
Mountain	26.0%	27.8%	19.0%
Pacific	22.8%	25.5%	14.7%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 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, 2018

Census division	Civilian **	Private sector	State/local government sector
United States	0.25%	0.29%	0.38%
Census division:			
New England	0.85%	0.98%	0.57%
Middle Atlantic	0.73%	0.82%	1.21%
East North Central	0.56%	0.64%	0.76%
West North Central	0.68%	0.73%	1.81%
South Atlantic	0.54%	0.64%	0.74%
East South Central	0.81%	0.95%	0.84%
West South Central	0.92%	1.16%	0.92%
Mountain	0.70%	0.82%	1.02%
Pacific	0.60%	0.74%	0.88%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 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, 2018

Census division	Civilian **	Private sector	State/local government sector
United States	18.4%	18.6%	17.5%
Census division:			
New England	16.5%	17.9%	9.3%
Middle Atlantic	16.5%	17.9%	9.5%
East North Central	19.0%	19.8%	13.9%
West North Central	17.6%	18.9%	11.4%
South Atlantic	19.1%	18.7%	20.9%
East South Central	17.5%	17.8%	16.6%
West South Central	19.1%	18.3%	22.6%
Mountain	19.1%	18.8%	20.4%
Pacific	19.2%	18.6%	21.9%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 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, 2018

Census division	Civilian **	Private sector	State/local government sector
United States	0.15%	0.16%	0.43%
Census division:			
New England	0.52%	0.57%	0.78%
Middle Atlantic	0.58%	0.47%	1.55%
East North Central	0.42%	0.45%	1.00%
West North Central	0.46%	0.51%	0.94%
South Atlantic	0.33%	0.37%	0.63%
East South Central	0.46%	0.50%	1.12%
West South Central	0.48%	0.54%	0.69%
Mountain	0.38%	0.44%	0.52%
Pacific	0.36%	0.43%	0.58%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 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, 2018

Census division	Civilian **	Private sector	State/local government sector
United States	83.6%	87.3%	65.9%
Census division:			
New England	83.7%	87.5%	64.2%
Middle Atlantic	73.7%	82.6%	30.1%
East North Central	89.6%	91.1%	80.4%
West North Central	92.2%	92.8%	89.3%
South Atlantic	87.1%	90.1%	73.5%
East South Central	92.6%	92.3%	93.6%
West South Central	88.5%	93.7%	67.0%
Mountain	90.4%	92.4%	81.0%
Pacific	68.1%	73.1%	44.7%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 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, 2018

Census division	Civilian **	Private sector	State/local government sector
United States	0.49%	0.40%	1.71%
Census division:			
New England	1.39%	1.31%	4.02%
Middle Atlantic	2.05%	1.17%	5.54%
East North Central	0.88%	0.94%	2.38%
West North Central	1.20%	1.35%	2.52%
South Atlantic	0.69%	0.74%	1.72%
East South Central	0.91%	1.05%	1.76%
West South Central	1.87%	0.64%	7.42%
Mountain	0.80%	0.81%	2.43%
Pacific	1.35%	1.53%	2.25%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 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, 2018

Census division	Civilian **	Private sector	State/local government sector
United States	1,752	1,846	1,102
Census division:			
New England	1,772	1,900	596
Middle Atlantic	1,666	1,704	892
East North Central	1,771	1,833	1,241
West North Central	1,860	1,961	1,364
South Atlantic	1,774	1,888	1,107
East South Central	1,721	1,917	996
West South Central	1,798	1,894	1,273
Mountain	1,813	1,946	1,006
Pacific	1,631	1,707	734

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 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, 2018

Census division	Civilian **	Private sector	State/local government sector
United States	15.11	16.68	25.20
Census division:			
New England	40.42	44.77	31.80
Middle Atlantic	47.10	48.66	127.35
East North Central	42.32	45.17	126.32
West North Central	35.98	39.94	77.37
South Atlantic	36.21	41.13	29.58
East South Central	51.58	61.53	54.56
West South Central	49.67	56.14	75.68
Mountain	42.56	46.30	53.53
Pacific	37.96	40.61	55.42

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 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, 2018

Census division	Civilian **	Private sector	State/local government sector
United States	3,163	3,392	2,004
Census division:			
New England	2,910	3,296	1,296
Middle Atlantic	3,004	3,092	2,347
East North Central	3,152	3,396	2,108
West North Central	3,354	3,663	2,023
South Atlantic	3,229	3,428	2,123
East South Central	3,085	3,454	1,745
West South Central	3,400	3,478	2,713
Mountain	3,352	3,666	1,949
Pacific	2,946	3,228	1,684

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 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, 2018

Census division	Civilian **	Private sector	State/local government sector
United States	32.33	36.94	53.04
Census division:			
New England	91.32	122.40	64.40
Middle Atlantic	103.51	113.42	263.78
East North Central	89.80	101.18	172.36
West North Central	77.79	93.26	98.80
South Atlantic	75.53	87.65	75.72
East South Central	107.28	129.47	83.92
West South Central	103.00	113.19	163.04
Mountain	95.22	109.51	91.56
Pacific	93.57	106.02	118.68

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 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, 2018

Census division	Civilian **	Private sector	State/local government sector
United States	61.0%	58.1%	75.1%
Census division:			
New England	66.4%	62.0%	89.0%
Middle Atlantic	62.2%	61.3%	66.6%
East North Central	57.6%	56.8%	62.2%
West North Central	51.2%	48.3%	65.3%
South Atlantic	62.7%	58.5%	82.0%
East South Central	61.7%	57.8%	76.7%
West South Central	61.0%	56.6%	79.3%
Mountain	57.9%	54.6%	73.0%
Pacific	65.2%	62.1%	79.6%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 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, 2018

Census division	Civilian **	Private sector	State/local government sector
United States	0.59%	0.64%	1.47%
Census division:			
New England	1.66%	1.88%	1.53%
Middle Atlantic	2.05%	1.75%	9.09%
East North Central	1.51%	1.69%	3.00%
West North Central	1.41%	1.61%	2.84%
South Atlantic	1.40%	1.64%	1.34%
East South Central	1.70%	1.98%	2.79%
West South Central	2.03%	2.24%	2.66%
Mountain	1.52%	1.73%	2.47%
Pacific	1.50%	1.73%	1.77%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 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, 2018

Census division	Civilian **	Private sector	State/local government sector
United States	25.84	26.81	22.24
Census division:			
New England	24.17	25.93	17.84
Middle Atlantic	24.34	25.61	18.58
East North Central	26.15	26.89	22.18
West North Central	28.07	28.54	26.35
South Atlantic	25.65	27.05	21.09
East South Central	29.03	29.49	27.75
West South Central	28.83	29.20	27.71
Mountain	26.49	27.01	24.68
Pacific	23.21	24.58	18.26

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 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, 2018

Census division	Civilian **	Private sector	State/local government sector
United States	0.12	0.14	0.24
Census division:			
New England	0.30	0.37	0.29
Middle Atlantic	0.29	0.32	0.42
East North Central	0.37	0.42	0.61
West North Central	0.35	0.42	0.52
South Atlantic	0.26	0.31	0.36
East South Central	0.42	0.52	0.62
West South Central	0.40	0.42	0.93
Mountain	0.30	0.34	0.65
Pacific	0.30	0.34	0.48

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 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, 2018

Census division	Civilian **	Private sector	State/local government sector
United States	20.2%	20.2%	19.9%
Census division:			
New England	19.1%	19.1%	19.5%
Middle Atlantic	19.8%	20.0%	14.1%
East North Central	19.4%	19.5%	19.0%
West North Central	20.1%	20.1%	19.6%
South Atlantic	20.9%	21.1%	20.0%
East South Central	22.3%	22.8%	19.5%
West South Central	19.7%	19.4%	22.0%
Mountain	19.7%	19.8%	18.9%
Pacific	20.2%	20.1%	21.4%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 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, 2018

Census division	Civilian **	Private sector	State/local government sector
United States	0.14%	0.15%	0.21%
Census division:			
New England	0.45%	0.47%	1.78%
Middle Atlantic	0.55%	0.56%	1.23%
East North Central	0.29%	0.32%	0.56%
West North Central	0.31%	0.32%	1.09%
South Atlantic	0.27%	0.31%	0.18%
East South Central	0.52%	0.60%	0.25%
West South Central	0.50%	0.54%	0.65%
Mountain	0.34%	0.38%	0.57%
Pacific	0.37%	0.41%	0.53%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 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, 2018

Census division	Civilian **	Private sector	State/local government sector
United States	34.9%	37.7%	21.3%
Census division:			
New England	26.7%	30.6%	6.5%
Middle Atlantic	29.0%	33.9%	5.1%
East North Central	37.4%	38.6%	30.0%
West North Central	41.1%	43.3%	30.2%
South Atlantic	36.3%	38.0%	28.6%
East South Central	37.1%	40.6%	24.0%
West South Central	35.7%	40.0%	17.6%
Mountain	39.1%	41.7%	27.3%
Pacific	31.9%	34.8%	18.2%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 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, 2018

Census division	Civilian **	Private sector	State/local government sector
United States	0.57%	0.64%	0.90%
Census division:			
New England	1.65%	1.88%	1.16%
Middle Atlantic	1.70%	1.80%	1.46%
East North Central	1.48%	1.66%	2.89%
West North Central	1.47%	1.67%	3.07%
South Atlantic	1.40%	1.63%	2.03%
East South Central	1.64%	1.91%	2.79%
West South Central	2.03%	2.27%	2.39%
Mountain	1.56%	1.80%	2.50%
Pacific	1.48%	1.72%	1.64%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 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, 2018

Census division	Civilian **	Private sector	State/local government sector
United States	92.9%	92.3%	96.0%
Census division:			
New England	91.0%	92.1%	84.3%
Middle Atlantic	89.3%	88.9%	92.6%
East North Central	94.3%	93.9%	97.3%
West North Central	93.8%	92.9%	97.9%
South Atlantic	94.1%	94.3%	93.1%
East South Central	93.6%	92.3%	98.6%
West South Central	94.5%	93.5%	98.5%
Mountain	94.9%	94.5%	97.1%
Pacific	90.6%	89.5%	99.1%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 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, 2018

Census division	Civilian **	Private sector	State/local government sector
United States	0.30%	0.34%	0.39%
Census division:			
New England	1.14%	0.91%	5.64%
Middle Atlantic	0.98%	1.08%	1.52%
East North Central	0.61%	0.68%	1.05%
West North Central	0.82%	0.97%	0.96%
South Atlantic	0.53%	0.62%	0.64%
East South Central	0.81%	1.02%	0.45%
West South Central	0.71%	0.87%	0.50%
Mountain	0.64%	0.73%	1.26%
Pacific	1.15%	1.30%	0.50%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 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, 2018

Census division	Civilian **	Private sector	State/local government sector
United States	93.6%	93.3%	94.7%
Census division:			
New England	91.3%	92.3%	88.0%
Middle Atlantic	88.1%	90.2%	82.6%
East North Central	94.5%	93.8%	97.6%
West North Central	96.1%	95.7%	97.6%
South Atlantic	95.8%	95.3%	97.9%
East South Central	95.1%	94.1%	98.9%
West South Central	93.9%	93.4%	96.9%
Mountain	96.6%	95.9%	99.3%
Pacific	93.1%	90.9%	99.4%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 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, 2018

Census division	Civilian **	Private sector	State/local government sector
United States	0.35%	0.43%	0.43%
Census division:			
New England	1.33%	1.29%	3.67%
Middle Atlantic	1.10%	1.25%	3.04%
East North Central	0.91%	1.11%	0.93%
West North Central	0.54%	0.66%	0.40%
South Atlantic	0.47%	0.58%	0.24%
East South Central	0.84%	1.07%	0.40%
West South Central	1.23%	1.42%	1.23%
Mountain	0.57%	0.72%	0.31%
Pacific	1.30%	1.74%	0.21%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 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, 2018

Census division	Civilian **	Private sector	State/local government sector
United States	4,256	4,416	3,400
Census division:			
New England	4,369	4,442	3,859
Middle Atlantic	4,405	4,489	3,834
East North Central	4,111	4,250	3,112
West North Central	4,048	4,245	3,164
South Atlantic	4,415	4,618	3,374
East South Central	4,499	4,496	4,510
West South Central	4,334	4,484	3,769
Mountain	4,485	4,628	3,712
Pacific	3,877	4,157	2,070

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 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, 2018

Census division	Civilian **	Private sector	State/local government sector
United States	22.68	24.54	45.79
Census division:			
New England	66.66	75.02	88.89
Middle Atlantic	71.22	78.53	160.97
East North Central	65.54	71.50	118.75
West North Central	50.01	52.04	122.52
South Atlantic	54.16	61.09	58.90
East South Central	80.12	89.08	181.00
West South Central	70.91	64.84	184.53
Mountain	68.55	76.22	82.12
Pacific	55.53	60.70	51.66

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 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, 2018

Census division	Civilian **	Private sector	State/local government sector
United States	8,030	8,375	6,831
Census division:			
New England	8,075	8,122	7,912
Middle Atlantic	8,624	8,596	8,703
East North Central	7,615	8,042	6,047
West North Central	7,515	8,177	4,848
South Atlantic	8,101	8,574	6,254
East South Central	8,620	8,331	9,628
West South Central	8,741	8,697	8,991
Mountain	8,416	8,578	7,829
Pacific	7,302	8,219	5,000

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 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, 2018

Census division	Civilian **	Private sector	State/local government sector
United States	54.89	63.41	115.94
Census division:			
New England	191.47	243.78	176.58
Middle Atlantic	156.12	190.17	258.38
East North Central	147.43	166.42	301.91
West North Central	124.79	135.56	219.68
South Atlantic	118.72	142.25	136.06
East South Central	206.98	242.91	353.98
West South Central	166.35	186.84	318.54
Mountain	152.84	185.77	205.24
Pacific	165.77	195.58	183.55

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 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, 2018

Census division	Civilian **	Private sector	State/local government sector
United States	48.5%	53.6%	20.1%
Census division:			
New England	48.7%	55.3%	6.4%
Middle Atlantic	43.6%	48.4%	9.6% *
East North Central	53.2%	56.4%	29.7%
West North Central	56.5%	61.4%	33.4%
South Atlantic	50.4%	56.5%	19.3%
East South Central	47.2%	54.9%	18.6%
West South Central	49.4%	56.0%	23.2%
Mountain	55.2%	60.4%	26.5%
Pacific	39.2%	43.1%	11.0%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 Medical Expenditure Panel Survey-Insurance Component.

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

* Figure does not meet standard of reliability or precision.

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

Table XI.F.12 Standard errors for percent of civilian employees enrolled in single coverage that had a high deductible health insurance plan by private and State/local government sectors and census division: United States, 2018

Census division	Civilian **	Private sector	State/local government sector
United States	0.59%	0.63%	0.92%
Census division:			
New England	1.68%	1.81%	1.15%
Middle Atlantic	1.81%	1.79%	3.07% *
East North Central	1.62%	1.76%	3.88%
West North Central	1.51%	1.69%	3.14%
South Atlantic	1.34%	1.52%	1.26%
East South Central	1.79%	2.02%	2.69%
West South Central	2.02%	2.10%	3.04%
Mountain	1.72%	1.90%	2.14%
Pacific	1.41%	1.58%	1.70%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 Medical Expenditure Panel Survey-Insurance Component.

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

* Figure does not meet standard of reliability or precision.

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

Table XI.F.12.a Percent of civilian employees enrolled in a single coverage high deductible health insurance plan that had a savings option by private and State/local government sectors and census division: United States, 2018

Census division	Civilian **	Private sector	State/local government sector
United States	46.4%	46.2%	50.0%
Census division:			
New England	57.5%	57.3%	68.9%
Middle Atlantic	53.7%	53.0%	80.8%
East North Central	50.6%	50.2%	57.0%
West North Central	45.9%	44.8%	55.5%
South Atlantic	44.9%	44.3%	53.8%
East South Central	41.5%	41.5%	40.6%
West South Central	38.2%	39.3%	27.8%
Mountain	49.3%	48.1%	65.4%
Pacific	43.4%	43.4%	43.1%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 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, 2018

Census division	Civilian **	Private sector	State/local government sector
United States	0.85%	0.90%	2.21%
Census division:			
New England	2.50%	2.54%	7.52%
Middle Atlantic	2.48%	2.53%	8.13%
East North Central	2.21%	2.30%	7.26%
West North Central	1.84%	1.95%	5.62%
South Atlantic	2.18%	2.33%	3.75%
East South Central	2.59%	2.73%	8.22%
West South Central	2.70%	2.93%	4.28%
Mountain	2.68%	2.90%	5.14%
Pacific	2.47%	2.55%	7.56%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 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.b Among civilian enrollees with single coverage: Percent in a non-high deductible health insurance plan with exclusive providers by private and State/local government sectors and census division: United States, 2018

Census division	Civilian **	Private sector	State/local government sector
United States	15.2%	13.1%	26.9%
Census division:			
New England	20.2%	15.7%	49.4%
Middle Atlantic	15.7%	13.0%	34.7%
East North Central	10.5%	9.9%	15.1%
West North Central	5.8%	4.0%	14.2%
South Atlantic	13.7%	11.2%	26.4%
East South Central	5.1%	5.1%	5.1% *
West South Central	10.2%	8.2%	18.1%
Mountain	12.4%	10.3%	24.1%
Pacific	32.6%	28.9%	59.2%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 Medical Expenditure Panel Survey-Insurance Component.

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

* Figure does not meet standard of reliability or precision.

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

Table XI.F.12.b Standard errors for among civilian enrollees with single coverage: Percent in a non-high deductible health insurance plan with exclusive providers by private and State/local government sectors and census division: United States, 2018

Census division	Civilian **	Private sector	State/local government sector
United States	0.44%	0.44%	1.41%
Census division:			
New England	1.66%	1.62%	4.35%
Middle Atlantic	1.87%	1.08%	10.13%
East North Central	0.99%	1.10%	1.91%
West North Central	0.77%	0.83%	2.10%
South Atlantic	0.84%	0.92%	1.91%
East South Central	0.76%	0.86%	1.56% *
West South Central	0.93%	1.07%	2.13%
Mountain	1.06%	1.07%	2.99%
Pacific	1.41%	1.57%	2.28%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 Medical Expenditure Panel Survey-Insurance Component.

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

* Figure does not meet standard of reliability or precision.

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

Table XI.F.12.c Among civilian enrollees with single coverage: Percent in a non-high deductible health insurance plan with mixed providers where a gatekeeper is required by private and State/local government sectors and census division: United States, 2018

Census division	Civilian **	Private sector	State/local government sector
United States	3.4%	3.4%	3.4%
Census division:			
New England	4.4%	2.9%	13.9%
Middle Atlantic	3.3%	3.3%	3.6% *
East North Central	3.9%	3.5%	6.6%
West North Central	3.5%	3.6%	2.8% *
South Atlantic	2.4%	2.5%	1.8%
East South Central	2.9%	2.8%	3.2% *
West South Central	3.5%	3.7%	2.6% *
Mountain	3.0%	3.1%	2.6% *
Pacific	4.1%	4.4%	2.4% *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 Medical Expenditure Panel Survey-Insurance Component.

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

* Figure does not meet standard of reliability or precision.

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

Table XI.F.12.c Standard errors for among civilian enrollees with single coverage: Percent in a non-high deductible health insurance plan with mixed providers where a gatekeeper is required by private and State/local government sectors and census division: United States, 2018

Census division	Civilian **	Private sector	State/local government sector
United States	0.18%	0.20%	0.35%
Census division:			
New England	0.62%	0.69%	1.65%
Middle Atlantic	0.49%	0.53%	1.16% *
East North Central	0.52%	0.56%	1.50%
West North Central	0.47%	0.52%	1.02% *
South Atlantic	0.32%	0.37%	0.51%
East South Central	0.46%	0.52%	1.01% *
West South Central	0.65%	0.76%	1.08% *
Mountain	0.47%	0.53%	1.01% *
Pacific	0.54%	0.60%	0.79% *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 Medical Expenditure Panel Survey-Insurance Component.

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

* Figure does not meet standard of reliability or precision.

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

Table XI.F.12.d Among civilian enrollees with single coverage: Percent in a non-high deductible health insurance plan with mixed providers where a gatekeeper is not required by private and State/local government sectors and census division: United States, 2018

Census division	Civilian **	Private sector	State/local government sector
United States	30.6%	27.5%	48.1%
Census division:			
New England	24.0%	23.2%	29.1%
Middle Atlantic	33.5%	31.1%	51.1%
East North Central	30.6%	28.7%	45.4%
West North Central	31.2%	27.9%	46.6%
South Atlantic	32.0%	28.1%	51.5%
East South Central	41.3%	33.5%	70.3%
West South Central	34.8%	29.6%	55.3%
Mountain	27.7%	24.4%	46.0%
Pacific	22.4%	21.7%	27.1%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 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.d Standard errors for among civilian enrollees with single coverage: Percent in a non-high deductible health insurance plan with mixed providers where a gatekeeper is not required by private and State/local government sectors and census division: United States, 2018

Census division	Civilian **	Private sector	State/local government sector
United States	0.54%	0.57%	1.48%
Census division:			
New England	1.44%	1.61%	2.99%
Middle Atlantic	1.77%	1.85%	8.31%
East North Central	1.42%	1.53%	3.60%
West North Central	1.47%	1.61%	3.42%
South Atlantic	1.18%	1.32%	2.07%
East South Central	1.82%	1.94%	3.28%
West South Central	2.04%	1.93%	4.73%
Mountain	1.48%	1.62%	3.52%
Pacific	1.14%	1.26%	2.00%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 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.e Among civilian enrollees with single coverage: Percent in a non-high deductible health insurance plan with any providers by private and State/local government sectors and census division: United States, 2018

Census division	Civilian **	Private sector	State/local government sector
United States	2.3%	2.4%	1.4%
Census division:			
New England	2.8%	3.0%	1.2% *
Middle Atlantic	3.8%	4.2%	1.2% *
East North Central	1.7%	1.5%	3.2% *
West North Central	3.1%	3.2%	2.9% *
South Atlantic	1.6%	1.7%	0.9% *
East South Central	3.5%	3.7%	2.9% *
West South Central	2.2%	2.5%	0.9% *
Mountain	1.8%	1.9%	0.9% *
Pacific	1.7%	1.9%	0.3% *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 Medical Expenditure Panel Survey-Insurance Component.

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

* Figure does not meet standard of reliability or precision.

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

Table XI.F.12.e Standard errors for among civilian enrollees with single coverage: Percent in a non-high deductible health insurance plan with any providers by private and State/local government sectors and census division: United States, 2018

Census division	Civilian **	Private sector	State/local government sector
United States	0.13%	0.15%	0.23%
Census division:			
New England	0.50%	0.58%	0.41% *
Middle Atlantic	0.59%	0.66%	0.66% *
East North Central	0.29%	0.28%	1.35% *
West North Central	0.43%	0.46%	1.07% *
South Atlantic	0.26%	0.30%	0.38% *
East South Central	0.64%	0.75%	1.06% *
West South Central	0.41%	0.51%	0.39% *
Mountain	0.27%	0.31%	0.40% *
Pacific	0.26%	0.30%	0.17% *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 Medical Expenditure Panel Survey-Insurance Component.

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

* Figure does not meet standard of reliability or precision.

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

Table XI.F.13 Percent of civilian employees enrolled in single coverage that had a high deductible health insurance plan with a savings option by private and State/local government sectors and census division: United States, 2018

Census division	Civilian **	Private sector	State/local government sector
United States	22.5%	24.8%	10.1%
Census division:			
New England	28.0%	31.7%	4.4%
Middle Atlantic	23.4%	25.7%	7.7% *
East North Central	26.9%	28.3%	16.9%
West North Central	25.9%	27.5%	18.5%
South Atlantic	22.6%	25.0%	10.4%
East South Central	19.6%	22.8%	7.6%
West South Central	18.9%	22.0%	6.4%
Mountain	27.2%	29.0%	17.3%
Pacific	17.0%	18.7%	4.7%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 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, 2018

Census division	Civilian **	Private sector	State/local government sector
United States	0.53%	0.61%	0.65%
Census division:			
New England	1.56%	1.75%	0.96%
Middle Atlantic	1.58%	1.68%	2.95% *
East North Central	1.47%	1.61%	3.33%
West North Central	1.27%	1.45%	2.35%
South Atlantic	1.40%	1.65%	0.73%
East South Central	1.33%	1.58%	1.92%
West South Central	1.64%	1.95%	1.30%
Mountain	1.97%	2.27%	1.68%
Pacific	1.25%	1.40%	0.94%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 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, 2018

Census division	Civilian **	Private sector	State/local government sector
United States	26.0%	28.9%	10.1%
Census division:			
New England	20.7%	23.6%	2.0%
Middle Atlantic	20.2%	22.8%	1.8% *
East North Central	26.3%	28.1%	12.8%
West North Central	30.5%	33.9%	14.9%
South Atlantic	27.7%	31.5%	8.9%
East South Central	27.6%	32.1%	11.0%
West South Central	30.5%	34.0%	16.8%
Mountain	28.0%	31.4%	9.2%
Pacific	22.2%	24.4%	6.3%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 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, 2018

Census division	Civilian **	Private sector	State/local government sector
United States	0.48%	0.54%	0.63%
Census division:			
New England	1.40%	1.60%	0.58%
Middle Atlantic	1.25%	1.35%	0.70% *
East North Central	1.38%	1.53%	2.50%
West North Central	1.31%	1.48%	2.51%
South Atlantic	1.12%	1.34%	1.12%
East South Central	1.73%	2.07%	2.17%
West South Central	1.68%	1.91%	2.40%
Mountain	1.40%	1.65%	1.71%
Pacific	1.12%	1.27%	1.44%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 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, 2018

Census division	Civilian **	Private sector	State/local government sector
United States	43.7%	50.7%	19.0%
Census division:			
New England	38.8%	48.4%	7.5%
Middle Atlantic	36.4%	44.6%	15.4% *
East North Central	44.5%	49.2%	26.6%
West North Central	50.9%	57.3%	24.3%
South Atlantic	48.7%	55.3%	22.3%
East South Central	41.1%	49.0%	12.0%
West South Central	52.2%	56.2%	28.6%
Mountain	51.2%	58.8%	22.5%
Pacific	34.5%	42.4%	12.8%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 Medical Expenditure Panel Survey-Insurance Component.

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

* Figure does not meet standard of reliability or precision.

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

Table XI.F.15 Standard errors for percent of civilian employees enrolled in family coverage that had a high deductible health insurance plan by private and State/local government sectors and census division: United States, 2018

Census division	Civilian **	Private sector	State/local government sector
United States	0.74%	0.81%	1.23%
Census division:			
New England	1.71%	2.16%	1.25%
Middle Atlantic	2.49%	2.28%	5.18% *
East North Central	1.96%	2.29%	3.26%
West North Central	1.74%	2.07%	2.64%
South Atlantic	1.59%	1.90%	1.54%
East South Central	2.20%	2.65%	1.66%
West South Central	2.40%	2.66%	3.37%
Mountain	1.90%	2.17%	2.16%
Pacific	1.86%	2.34%	1.79%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 Medical Expenditure Panel Survey-Insurance Component.

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

* Figure does not meet standard of reliability or precision.

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

Table XI.F.15.a Percent of civilian employees enrolled in a family coverage high deductible health insurance plan that had a savings option by private and State/local government sectors and census division: United States, 2018

Census division	Civilian **	Private sector	State/local government sector
United States	56.2%	56.7%	51.3%
Census division:			
New England	68.0%	68.1%	66.5%
Middle Atlantic	65.3%	64.9%	68.0%
East North Central	58.7%	59.1%	55.6%
West North Central	48.6%	48.4%	50.2%
South Atlantic	56.4%	57.4%	46.9%
East South Central	49.6%	50.1%	41.9%
West South Central	49.1%	51.1%	25.2%
Mountain	58.1%	57.6%	62.9%
Pacific	52.2%	53.1%	44.2%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 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, 2018

Census division	Civilian **	Private sector	State/local government sector
United States	1.00%	1.06%	3.20%
Census division:			
New England	2.70%	2.81%	7.56%
Middle Atlantic	3.07%	3.03%	12.20%
East North Central	2.58%	2.81%	5.85%
West North Central	2.24%	2.41%	5.66%
South Atlantic	2.34%	2.52%	3.67%
East South Central	2.91%	3.07%	6.18%
West South Central	3.31%	3.56%	3.65%
Mountain	2.45%	2.67%	4.40%
Pacific	3.09%	3.35%	6.29%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 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.b Among civilian enrollees with family coverage: Percent in a non-high deductible health insurance plan with exclusive providers by private and State/local government sectors and census division: United States, 2018

Census division	Civilian **	Private sector	State/local government sector
United States	16.6%	12.0%	33.0%
Census division:			
New England	21.1%	14.9%	40.9%
Middle Atlantic	18.6%	12.1%	35.3%
East North Central	10.8%	9.5%	15.7%
West North Central	9.4%	4.6%	29.3%
South Atlantic	14.9%	9.1%	38.3%
East South Central	4.8%	4.1%	7.5% *
West South Central	10.6%	8.8%	21.2%
Mountain	10.9%	7.8%	22.8%
Pacific	34.7%	27.7%	54.0%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 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.b Standard errors for among civilian enrollees with family coverage: Percent in a non-high deductible health insurance plan with exclusive providers by private and State/local government sectors and census division: United States, 2018

Census division	Civilian **	Private sector	State/local government sector
United States	0.71%	0.54%	2.14%
Census division:			
New England	1.90%	1.99%	3.45%
Middle Atlantic	3.67%	1.34%	10.24%
East North Central	0.94%	1.10%	1.81%
West North Central	0.87%	0.81%	2.86%
South Atlantic	0.85%	0.92%	1.59%
East South Central	0.78%	0.75%	2.33% *
West South Central	1.61%	1.83%	3.03%
Mountain	1.31%	1.09%	4.13%
Pacific	1.84%	2.26%	2.75%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 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.c Among civilian enrollees with family coverage: Percent in a non-high deductible health insurance plan with mixed providers where a gatekeeper is required by private and State/local government sectors and census division: United States, 2018

Census division	Civilian **	Private sector	State/local government sector
United States	3.2%	2.9%	4.1%
Census division:			
New England	7.0%	4.0%	16.7%
Middle Atlantic	3.1%	2.9%	3.8% *
East North Central	3.6%	3.0%	5.9%
West North Central	3.5%	3.5%	3.1% *
South Atlantic	1.9%	2.0%	1.6%
East South Central	2.7%	3.0%	1.6% *
West South Central	2.1%	2.3%	1.4%
Mountain	3.8%	4.4%	1.4% *
Pacific	2.9%	2.9%	3.2% *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 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.c Standard errors for among civilian enrollees with family coverage: Percent in a non-high deductible health insurance plan with mixed providers where a gatekeeper is required by private and State/local government sectors and census division: United States, 2018

Census division	Civilian **	Private sector	State/local government sector
United States	0.19%	0.21%	0.44%
Census division:			
New England	0.83%	0.97%	1.44%
Middle Atlantic	0.71%	0.86%	1.31% *
East North Central	0.52%	0.54%	1.36%
West North Central	0.53%	0.59%	1.21% *
South Atlantic	0.29%	0.35%	0.44%
East South Central	0.55%	0.66%	0.79% *
West South Central	0.41%	0.48%	0.28%
Mountain	0.77%	0.96%	0.50% *
Pacific	0.50%	0.49%	1.29% *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 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.d Among civilian enrollees with family coverage: Percent in a non-high deductible health insurance plan with mixed providers where a gatekeeper is not required by private and State/local government sectors and census division: United States, 2018

Census division	Civilian **	Private sector	State/local government sector
United States	34.6%	32.3%	42.6%
Census division:			
New England	31.2%	30.7%	32.8%
Middle Atlantic	39.8%	37.8%	44.9%
East North Central	38.8%	36.1%	48.7%
West North Central	33.2%	31.6%	39.9%
South Atlantic	32.7%	31.8%	36.5%
East South Central	47.5%	39.6%	76.6%
West South Central	33.8%	31.3%	48.6%
Mountain	32.5%	27.1%	53.0%
Pacific	26.6%	25.4%	29.7%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 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.d Standard errors for among civilian enrollees with family coverage: Percent in a non-high deductible health insurance plan with mixed providers where a gatekeeper is not required by private and State/local government sectors and census division: United States, 2018

Census division	Civilian **	Private sector	State/local government sector
United States	0.70%	0.78%	1.68%
Census division:			
New England	2.06%	2.57%	2.75%
Middle Atlantic	2.56%	2.37%	7.64%
East North Central	1.93%	2.22%	3.64%
West North Central	1.94%	2.25%	3.61%
South Atlantic	1.54%	1.86%	2.10%
East South Central	2.30%	2.70%	2.98%
West South Central	2.22%	2.38%	4.93%
Mountain	1.83%	2.03%	4.22%
Pacific	1.64%	2.04%	2.50%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 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.e Among civilian enrollees with family coverage: Percent in a non-high deductible health insurance plan with any providers by private and State/local government sectors and census division: United States, 2018

Census division	Civilian **	Private sector	State/local government sector
United States	2.0%	2.2%	1.3%
Census division:			
New England	2.0%	2.0%	2.1% *
Middle Atlantic	2.0%	2.6%	0.5% *
East North Central	2.4%	2.2%	3.1% *
West North Central	3.0%	3.0%	3.4% *
South Atlantic	1.7%	1.8%	1.3% *
East South Central	3.9% *	4.3% *	2.3% *
West South Central	1.3% *	1.5% *	0.3% *
Mountain	1.6%	2.0%	0.4% *
Pacific	1.2%	1.6%	0.3% *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 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.e Standard errors for among civilian enrollees with family coverage: Percent in a non-high deductible health insurance plan with any providers by private and State/local government sectors and census division: United States, 2018

Census division	Civilian **	Private sector	State/local government sector
United States	0.17%	0.20%	0.29%
Census division:			
New England	0.35%	0.38%	0.85% *
Middle Atlantic	0.42%	0.56%	0.25% *
East North Central	0.59%	0.64%	1.45% *
West North Central	0.49%	0.49%	1.49% *
South Atlantic	0.40%	0.47%	0.73% *
East South Central	1.24% *	1.55% *	0.87% *
West South Central	0.46% *	0.53% *	0.20% *
Mountain	0.31%	0.39%	0.21% *
Pacific	0.27%	0.37%	0.14% *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 Medical Expenditure Panel Survey-Insurance Component.

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

* Figure does not meet standard of reliability or precision.

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

Table XI.F.16 Percent of civilian employees enrolled in family coverage that had a high deductible health insurance plan with a savings option by private and State/local government sectors and census division: United States, 2018

Census division	Civilian **	Private sector	State/local government sector
United States	24.5%	28.7%	9.7%
Census division:			
New England	26.4%	32.9%	5.0%
Middle Atlantic	23.8%	28.9%	10.5% *
East North Central	26.1%	29.1%	14.8%
West North Central	24.7%	27.8%	12.2%
South Atlantic	27.5%	31.7%	10.5%
East South Central	20.4%	24.5%	5.0%
West South Central	25.6%	28.7%	7.2%
Mountain	29.8%	33.9%	14.1%
Pacific	18.0%	22.5%	5.7%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 Medical Expenditure Panel Survey-Insurance Component.

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

* Figure does not meet standard of reliability or precision.

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

Table XI.F.16 Standard errors for percent of civilian employees enrolled in family coverage that had a high deductible health insurance plan with a savings option by private and State/local government sectors and census division: United States, 2018

Census division	Civilian **	Private sector	State/local government sector
United States	0.66%	0.76%	1.07%
Census division:			
New England	1.59%	1.95%	1.05%
Middle Atlantic	2.21%	2.16%	5.06% *
East North Central	1.87%	2.21%	2.59%
West North Central	1.45%	1.75%	1.67%
South Atlantic	1.67%	2.02%	0.92%
East South Central	1.72%	2.10%	0.97%
West South Central	2.11%	2.41%	1.24%
Mountain	1.83%	2.20%	1.66%
Pacific	1.51%	1.95%	1.20%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 Medical Expenditure Panel Survey-Insurance Component.

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

* Figure does not meet standard of reliability or precision.

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

Table XI.F.17 Percent of civilian employees enrolled in family coverage that had a high deductible health insurance plan without a savings option by private and State/local government sectors and census division: United States, 2018

Census division	Civilian **	Private sector	State/local government sector
United States	19.1%	21.9%	9.3%
Census division:			
New England	12.4%	15.5%	2.5%
Middle Atlantic	12.7%	15.6%	4.9%
East North Central	18.4%	20.1%	11.8%
West North Central	26.1%	29.6%	12.1%
South Atlantic	21.2%	23.6%	11.9%
East South Central	20.7%	24.5%	7.0%
West South Central	26.6%	27.5%	21.4%
Mountain	21.4%	24.9%	8.3%
Pacific	16.5%	19.9%	7.2%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 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 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, 2018

Census division	Civilian **	Private sector	State/local government sector
United States	0.49%	0.59%	0.60%
Census division:			
New England	1.17%	1.55%	0.68%
Middle Atlantic	1.21%	1.45%	1.32%
East North Central	1.17%	1.41%	1.93%
West North Central	1.42%	1.69%	2.12%
South Atlantic	1.12%	1.38%	1.32%
East South Central	1.53%	1.91%	1.26%
West South Central	2.09%	2.39%	2.87%
Mountain	1.34%	1.66%	1.29%
Pacific	1.33%	1.74%	1.21%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 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 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, 2018

Census division	Civilian **	Private sector	State/local government sector
United States	60.8%	58.0%	73.9%
Census division:			
New England	66.0%	61.3%	90.4%
Middle Atlantic	63.9%	63.3%	66.8%
East North Central	56.5%	55.2%	64.0%
West North Central	50.1%	47.6%	61.9%
South Atlantic	64.2%	60.4%	81.4%
East South Central	59.1%	58.0%	63.3%
West South Central	61.2%	56.5%	80.6%
Mountain	56.4%	53.1%	71.9%
Pacific	63.8%	60.9%	77.5%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 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, 2018

Census division	Civilian **	Private sector	State/local government sector
United States	0.59%	0.65%	1.48%
Census division:			
New England	1.66%	1.88%	1.39%
Middle Atlantic	2.07%	1.73%	9.11%
East North Central	1.61%	1.80%	3.02%
West North Central	1.40%	1.58%	3.02%
South Atlantic	1.40%	1.65%	1.35%
East South Central	1.79%	1.98%	4.09%
West South Central	2.02%	2.23%	2.57%
Mountain	1.47%	1.68%	2.48%
Pacific	1.54%	1.79%	1.86%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 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, 2018

Census division	Civilian **	Private sector	State/local government sector
United States	41.48	43.36	34.45
Census division:			
New England	36.54	39.01	27.88
Middle Atlantic	39.34	42.49	24.65
East North Central	42.30	44.56	30.75
West North Central	43.96	45.30	38.90
South Atlantic	45.54	46.65	41.77
East South Central	44.52	45.46	41.26
West South Central	47.35	47.83	45.94
Mountain	43.97	45.29	39.36
Pacific	32.23	35.45	20.46

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 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, 2018

Census division	Civilian **	Private sector	State/local government sector
United States	0.24	0.28	0.47
Census division:			
New England	0.54	0.62	0.77
Middle Atlantic	0.61	0.67	1.21
East North Central	0.80	0.90	1.23
West North Central	0.82	0.98	1.04
South Atlantic	0.54	0.61	1.12
East South Central	0.70	0.87	0.79
West South Central	0.80	0.91	1.61
Mountain	0.62	0.75	0.89
Pacific	0.53	0.62	0.45

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 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, 2018

Census division	Civilian **	Private sector	State/local government sector
United States	20.9	21.0	20.5
Census division:			
New England	19.8	19.8	21.9
Middle Atlantic	20.3	20.4	17.6
East North Central	20.1	20.1	19.9
West North Central	21.1	21.1	20.5
South Atlantic	21.8	22.0	20.4
East South Central	22.9	23.5	20.6
West South Central	20.9	20.8	22.7
Mountain	20.8	20.9	19.9
Pacific	20.5	20.6	20.2

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 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, 2018

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	2.5
Middle Atlantic	0.5	0.5	1.1
East North Central	0.3	0.3	0.8
West North Central	0.4	0.4	1.2
South Atlantic	0.3	0.4	0.2
East South Central	0.5	0.6	0.5
West South Central	0.5	0.6	0.7
Mountain	0.2	0.3	0.7
Pacific	0.4	0.5	0.6

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 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, 2018

Census division	Civilian **	Private sector	State/local government sector
United States	35.6%	38.3%	22.6%
Census division:			
New England	27.5%	31.8%	4.8%
Middle Atlantic	26.8%	31.6%	2.9% *
East North Central	38.5%	39.9%	29.8%
West North Central	43.1%	45.1%	33.3%
South Atlantic	35.9%	37.3%	29.5%
East South Central	39.3%	40.0%	36.8%
West South Central	36.9%	41.3%	18.1%
Mountain	40.2%	42.5%	29.4%
Pacific	34.4%	37.6%	19.4%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 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.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, 2018

Census division	Civilian **	Private sector	State/local government sector
United States	0.58%	0.65%	0.95%
Census division:			
New England	1.69%	1.91%	0.97%
Middle Atlantic	1.62%	1.75%	0.87% *
East North Central	1.55%	1.74%	2.89%
West North Central	1.48%	1.66%	3.21%
South Atlantic	1.40%	1.64%	2.01%
East South Central	1.74%	1.92%	4.10%
West South Central	2.01%	2.23%	2.43%
Mountain	1.52%	1.75%	2.53%
Pacific	1.52%	1.76%	1.74%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 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 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, 2018

Census division	Civilian **	Private sector	State/local government sector
United States	4.8%	4.9%	4.7%
Census division:			
New England	2.0%	2.2%	0.8% *
Middle Atlantic	7.2%	7.9%	3.7%
East North Central	2.3%	2.1%	3.3% *
West North Central	2.2%	2.3%	1.5% *
South Atlantic	4.5%	3.9%	7.2%
East South Central	6.8%	8.0%	2.5% *
West South Central	3.9%	2.8%	8.9% *
Mountain	3.8%	4.3%	1.6% *
Pacific	8.3%	9.1%	4.9%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 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, 2018

Census division	Civilian **	Private sector	State/local government sector
United States	0.22%	0.22%	0.69%
Census division:			
New England	0.40%	0.47%	0.33% *
Middle Atlantic	0.76%	0.88%	1.07%
East North Central	0.42%	0.44%	1.30% *
West North Central	0.46%	0.54%	0.66% *
South Atlantic	0.41%	0.44%	0.99%
East South Central	0.74%	0.91%	0.76% *
West South Central	0.92%	0.44%	4.33% *
Mountain	0.47%	0.56%	0.59% *
Pacific	0.68%	0.80%	0.96%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 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, 2018

Census division	Civilian **	Private sector	State/local government sector
United States	22.8%	18.8%	41.7%
Census division:			
New England	37.9%	30.9%	74.2%
Middle Atlantic	28.5%	26.2%	39.6%
East North Central	15.6%	13.8%	25.9%
West North Central	12.2%	9.8%	24.0%
South Atlantic	23.7%	19.7%	42.2%
East South Central	16.1%	13.8%	25.1%
West South Central	21.2%	15.4%	45.6%
Mountain	15.3%	12.9%	26.4%
Pacific	30.8%	23.9%	62.9%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 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, 2018

Census division	Civilian **	Private sector	State/local government sector
United States	0.49%	0.51%	1.30%
Census division:			
New England	1.84%	2.03%	2.37%
Middle Atlantic	1.39%	1.58%	3.54%
East North Central	1.13%	1.25%	2.54%
West North Central	1.35%	1.58%	2.33%
South Atlantic	0.99%	1.10%	1.94%
East South Central	1.32%	1.37%	3.63%
West South Central	2.02%	1.42%	6.52%
Mountain	1.01%	1.10%	2.61%
Pacific	1.43%	1.64%	2.03%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 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, 2018

Census division	Civilian **	Private sector	State/local government sector
United States	313.06	337.90	191.31
Census division:			
New England	323.55	328.76	--
Middle Atlantic	312.33	334.28	79.86
East North Central	345.59	388.71	--
West North Central	236.48	224.45	--
South Atlantic	337.18	384.18	219.82
East South Central	266.99	277.66	136.01
West South Central	199.11	261.63	118.38
Mountain	411.89	409.47	--
Pacific	333.33	339.96	276.31

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 Medical Expenditure Panel Survey-Insurance Component.

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

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

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

Table XI.F.24 Standard errors for average copayment (in dollars) for a hospital admission per day per employee enrolled in a health insurance plan that had a hospital admission copayment at civilian establishments by private and State/local government sectors and census division: United States, 2018

Census division	Civilian **	Private sector	State/local government sector
United States	9.20	9.05	16.66
Census division:			
New England	28.31	29.00	--
Middle Atlantic	17.91	19.18	14.35
East North Central	37.26	35.40	--
West North Central	18.84	19.06	--
South Atlantic	19.06	23.16	26.02
East South Central	17.08	18.00	20.42
West South Central	23.53	21.03	9.82
Mountain	41.35	43.66	--
Pacific	17.33	18.72	37.89

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 Medical Expenditure Panel Survey-Insurance Component.

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

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

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

Table XI.F.25 Average copayment (in dollars) for a hospital admission per stay per employee enrolled in a health insurance plan that had a hospital admission copayment at civilian establishments by private and State/local government sectors and census division: United States, 2018

Census division	Civilian **	Private sector	State/local government sector
United States	520.19	601.89	345.13
Census division:			
New England	512.58	594.09	336.72
Middle Atlantic	489.94	568.93	232.72
East North Central	630.05	742.64	274.70
West North Central	488.00	613.98	236.92
South Atlantic	527.43	621.48	326.50
East South Central	533.19	647.70	296.99
West South Central	660.04	687.94	620.62
Mountain	606.30	638.98	530.86
Pacific	400.33	477.50	264.10

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 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, 2018

Census division	Civilian **	Private sector	State/local government sector
United States	15.14	21.53	15.19
Census division:			
New England	26.08	39.17	15.91
Middle Atlantic	30.43	37.89	17.85
East North Central	83.05	107.59	24.73
West North Central	47.57	78.10	36.75
South Atlantic	30.97	44.41	8.63
East South Central	50.31	72.04	32.04
West South Central	53.19	88.70	34.23
Mountain	47.87	67.26	39.23
Pacific	25.74	39.82	10.59

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 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, 2018

Census division	Civilian **	Private sector	State/local government sector
United States	20.2	20.3	18.9
Census division:			
New England	19.0	19.1	17.2
Middle Atlantic	19.7	20.0	16.4
East North Central	19.1	19.4	17.3
West North Central	20.8	21.0	19.5
South Atlantic	21.1	21.2	20.1
East South Central	20.8	21.5	17.6
West South Central	20.4	20.4	20.2
Mountain	20.3	20.5	18.8
Pacific	19.8	19.9	18.8

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 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, 2018

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

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 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, 2018

Census division	Civilian **	Private sector	State/local government sector
United States	75.7%	79.2%	59.0%
Census division:			
New England	61.0%	68.3%	23.3%
Middle Atlantic	61.1%	67.7%	28.4%
East North Central	84.5%	87.1%	69.2%
West North Central	84.1%	86.1%	74.4%
South Atlantic	78.3%	80.2%	69.7%
East South Central	78.8%	80.5%	72.2%
West South Central	85.5%	86.3%	82.5%
Mountain	84.6%	86.7%	74.7%
Pacific	64.2%	70.9%	33.1%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 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, 2018

Census division	Civilian **	Private sector	State/local government sector
United States	0.50%	0.49%	1.46%
Census division:			
New England	2.02%	2.16%	2.09%
Middle Atlantic	2.04%	1.56%	5.06%
East North Central	1.00%	1.05%	2.84%
West North Central	1.29%	1.50%	2.25%
South Atlantic	0.93%	1.06%	1.78%
East South Central	1.32%	1.35%	3.70%
West South Central	1.08%	1.22%	2.45%
Mountain	0.97%	1.04%	2.53%
Pacific	1.41%	1.62%	1.99%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 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.28 Percent of civilian employees enrolled in a health insurance plan that had a separate deductible for prescription drugs by private and State/local government sectors and census division: United States, 2018

Census division	Civilian **	Private sector	State/local government sector
United States	11.1%	11.8%	7.9%
Census division:			
New England	14.9%	12.3%	27.9%
Middle Atlantic	11.2%	13.1%	1.9% *
East North Central	7.4%	8.1%	3.7% *
West North Central	11.4%	11.7%	9.8%
South Atlantic	9.2%	10.2%	4.7%
East South Central	12.6%	13.5%	9.3%
West South Central	13.8%	14.9%	9.3%
Mountain	11.3%	11.5%	10.6% *
Pacific	12.7%	13.3%	10.0%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 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.28 Standard errors for percent of civilian employees enrolled in a health insurance plan that had a separate deductible for prescription drugs by private and State/local government sectors and census division: United States, 2018

Census division	Civilian **	Private sector	State/local government sector
United States	0.37%	0.43%	0.55%
Census division:			
New England	1.43%	1.68%	2.43%
Middle Atlantic	1.12%	1.28%	0.71% *
East North Central	0.86%	0.98%	1.17% *
West North Central	1.16%	1.34%	1.85%
South Atlantic	0.72%	0.86%	0.74%
East South Central	1.21%	1.45%	1.78%
West South Central	1.36%	1.60%	1.90%
Mountain	1.45%	1.59%	3.48% *
Pacific	0.95%	1.10%	1.50%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 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.29 Average prescription drug deductible (in dollars) per employee enrolled in a health insurance plan that had a separate prescription drug deductible at civilian establishments by private and State/local government sectors and census division: United States, 2018

Census division	Civilian **	Private sector	State/local government sector
United States	367	384	248
Census division:			
New England	471	615	141
Middle Atlantic	274	258	--
East North Central	582	581	--
West North Central	429	467	206
South Atlantic	370	374	332
East South Central	286	304	185
West South Central	373	405 *	152
Mountain	262	270	219 *
Pacific	315	328	237 *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 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.29 Standard errors for average prescription drug deductible (in dollars) per employee enrolled in a health insurance plan that had a separate prescription drug deductible at civilian establishments by private and State/local government sectors and census division: United States, 2018

Census division	Civilian **	Private sector	State/local government sector
United States	26.09	29.35	30.45
Census division:			
New England	59.17	73.14	32.74
Middle Atlantic	41.38	40.24	--
East North Central	87.31	91.85	--
West North Central	85.96	97.61	37.52
South Atlantic	71.66	78.19	92.92
East South Central	45.87	53.49	40.05
West South Central	111.16	126.19 *	21.13
Mountain	53.82	62.14	84.38 *
Pacific	40.37	45.31	73.89 *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 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.