

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, 2022

Census division	Civilian **	Private sector	State/local government sector
United States	38.1%	38.2%	36.2%
Census division:			
New England	38.3%	38.1%	48.4%
Middle Atlantic	36.6%	36.7%	31.7%
East North Central	41.1%	41.2%	35.0%
West North Central	36.2%	36.3%	32.7%
South Atlantic	43.3%	43.2%	53.1%
East South Central	41.0%	41.0%	41.2%
West South Central	39.4%	39.5%	32.0%
Mountain	38.7%	38.8%	32.8%
Pacific	29.9%	29.9%	32.0%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2022 Medical Expenditure Panel Survey-Insurance Component.

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

** Civilian employees include those employed in the private 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, 2022

Census division	Civilian **	Private sector	State/local government sector
United States	0.73%	0.74%	1.73%
Census division:			
New England	2.82%	2.87%	4.30%
Middle Atlantic	2.38%	2.42%	4.74%
East North Central	1.75%	1.78%	4.97%
West North Central	1.88%	1.93%	4.74%
South Atlantic	1.80%	1.81%	4.31%
East South Central	2.10%	2.14%	4.81%
West South Central	2.58%	2.63%	4.46%
Mountain	2.09%	2.11%	4.72%
Pacific	1.72%	1.73%	5.10%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2022 Medical Expenditure Panel Survey-Insurance Component.

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

** Civilian employees include those employed in the private 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, 2022

Census division	Civilian **	Private sector	State/local government sector
United States	30.6%	30.7%	24.4%
Census division:			
New England	33.3%	33.5%	22.3%
Middle Atlantic	30.2%	30.3%	22.3%
East North Central	27.3%	27.2%	33.4%
West North Central	27.9%	28.1%	20.9%
South Atlantic	32.6%	32.7%	21.9%
East South Central	30.6%	30.7%	22.9%
West South Central	29.8%	29.9%	20.1%
Mountain	30.2%	30.2%	26.9%
Pacific	32.6%	32.7%	22.7%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2022 Medical Expenditure Panel Survey-Insurance Component.

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

** Civilian employees include those employed in the private 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, 2022

Census division	Civilian **	Private sector	State/local government sector
United States	0.76%	0.77%	1.90%
Census division:			
New England	2.99%	3.04%	4.00%
Middle Atlantic	2.29%	2.33%	4.77%
East North Central	1.82%	1.85%	6.29%
West North Central	2.03%	2.07%	4.16%
South Atlantic	1.89%	1.90%	3.94%
East South Central	2.16%	2.20%	4.71%
West South Central	2.70%	2.74%	4.54%
Mountain	2.22%	2.25%	5.22%
Pacific	2.00%	2.01%	5.34%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2022 Medical Expenditure Panel Survey-Insurance Component.

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

** Civilian employees include those employed in the private 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.j Percent of civilian establishments that offer tax-advantaged benefits for contributions to health insurance, Flexible Spending Accounts (FSA) and Flexible Benefits Plans by private and State/local government sectors and census division: United States, 2022

Census division	Civilian **	Private sector	State/local government sector
Pretax Contributions:			
United States	35.0%	34.8%	58.3%
New England	37.6%	37.3%	78.7%
Middle Atlantic	36.4%	36.1%	63.9%
East North Central	36.4%	36.3%	44.6%
West North Central	36.0%	35.7%	53.8%
South Atlantic	33.4%	33.2%	70.6%
East South Central	38.7%	38.5%	58.7%
West South Central	37.5%	37.3%	69.9%
Mountain	31.6%	31.5%	48.9%
Pacific	32.2%	32.1%	63.0%
Flexible Spending Account:			
United States	22.5%	22.3%	45.7%
New England	26.3%	26.0%	65.4%
Middle Atlantic	21.8%	21.6%	54.6%
East North Central	24.6%	24.5%	31.3%
West North Central	24.9%	24.6%	44.1%
South Atlantic	21.7%	21.6%	59.0%
East South Central	23.9%	23.7%	41.3%
West South Central	23.8%	23.6%	47.4%
Mountain	19.4%	19.3%	39.5%
Pacific	20.3%	20.1%	56.1%
Flexible Benefit Plans:			
United States	16.2%	16.0%	33.2%
New England	15.3%	15.3%	23.0%
Middle Atlantic	13.9%	13.7%	34.0%
East North Central	17.5%	17.5%	20.9%
West North Central	17.1%	16.7%	38.3%
South Atlantic	16.5%	16.4%	47.8%
East South Central	18.8%	18.6%	37.5%
West South Central	19.3%	19.1%	47.3%
Mountain	14.6%	14.5%	31.8%
Pacific	14.0%	13.9%	29.3%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2022 Medical Expenditure Panel Survey-Insurance Component.

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

** Civilian employees include those employed in the private 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.j Standard errors for percent of civilian establishments that offer tax-advantaged benefits for contributions to health insurance, Flexible Spending Accounts (FSA) and Flexible Benefits Plans by private and State/local government sectors and census division: United States, 2022

Census division	Civilian **	Private sector	State/local government sector
Pretax Contributions:			
United States	0.46%	0.46%	2.25%
New England	1.66%	1.68%	5.03%
Middle Atlantic	1.54%	1.55%	5.97%
East North Central	1.05%	1.06%	5.56%
West North Central	1.22%	1.24%	5.58%
South Atlantic	0.94%	0.95%	5.03%
East South Central	1.26%	1.27%	5.42%
West South Central	1.86%	1.88%	4.97%
Mountain	1.17%	1.18%	5.44%
Pacific	1.20%	1.20%	6.61%
Flexible Spending Account:			
United States	0.38%	0.38%	1.99%
New England	1.31%	1.32%	5.00%
Middle Atlantic	1.00%	1.01%	5.77%
East North Central	1.00%	1.01%	4.35%
West North Central	1.11%	1.13%	5.02%
South Atlantic	0.74%	0.74%	4.79%
East South Central	1.04%	1.05%	4.78%
West South Central	1.79%	1.80%	5.20%
Mountain	0.94%	0.95%	4.78%
Pacific	0.95%	0.95%	6.41%
Flexible Benefit Plans:			
United States	0.35%	0.35%	1.67%
New England	1.28%	1.30%	3.67%
Middle Atlantic	0.93%	0.94%	5.40%
East North Central	0.87%	0.88%	3.31%
West North Central	1.01%	1.02%	4.71%
South Atlantic	0.71%	0.71%	4.48%
East South Central	1.04%	1.05%	4.41%
West South Central	1.50%	1.51%	5.15%
Mountain	0.90%	0.91%	4.58%
Pacific	0.92%	0.92%	4.74%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2022 Medical Expenditure Panel Survey-Insurance Component.

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

** Civilian employees include those employed in the private 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.k Among small civilian establishments, percent of establishments that offer health insurance that use a third party to help purchase the insurance plans by private and State/local government sectors and census division: United States, 2022

Census division	Civilian **	Private sector	State/local government sector
United States	82.4%	82.5%	68.2%
Census division:			
New England	74.4%	74.5%	72.1%
Middle Atlantic	82.3%	82.5%	66.5%
East North Central	82.8%	83.0%	73.7%
West North Central	77.6%	77.8%	72.9%
South Atlantic	81.3%	81.5%	49.6%
East South Central	70.2%	70.2%	69.2%
West South Central	89.4%	90.0%	51.8%
Mountain	79.2%	79.2%	81.3%
Pacific	87.4%	87.5%	73.4%
Government type and size:			
Local: Less than 10 employees	77.7%	77.8%	72.3%
Local: 10-24 employees	87.4%	87.9%	63.3%
Local: 25-49 employees	89.5%	90.1%	69.2%
Local: 50-100 employees	96.9%	97.4%	69.4%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2022 Medical Expenditure Panel Survey-Insurance Component.

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

** Civilian employees include those employed in the private 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.k Standard errors for among small civilian establishments, percent of establishments that offer health insurance that use a third party to help purchase the insurance plans by private and State/local government sectors and census division: United States, 2022

Census division	Civilian **	Private sector	State/local government sector
United States	1.07%	1.08%	3.41%
Census division:			
New England	4.87%	4.93%	7.90%
Middle Atlantic	3.42%	3.47%	8.25%
East North Central	2.65%	2.69%	11.12%
West North Central	2.89%	2.96%	7.70%
South Atlantic	3.23%	3.25%	9.19%
East South Central	3.82%	3.90%	7.94%
West South Central	2.76%	2.78%	10.82%
Mountain	3.26%	3.30%	6.49%
Pacific	1.89%	1.90%	7.65%
Government type and size:			
Local: Less than 10 employees	1.76%	1.77%	7.64%
Local: 10-24 employees	1.10%	1.12%	5.28%
Local: 25-49 employees	1.13%	1.15%	4.54%
Local: 50-100 employees	1.00%	0.99%	10.10%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2022 Medical Expenditure Panel Survey-Insurance Component.

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

** Civilian employees include those employed in the private 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 paid sick leave by private and State/local government sectors and census division: United States, 2022

Census division	Civilian **	Private sector	State/local government sector
United States	61.5%	61.3%	89.3%
Census division:			
New England	68.8%	68.6%	92.8%
Middle Atlantic	66.5%	66.3%	92.4%
East North Central	55.2%	54.9%	78.5%
West North Central	56.1%	55.6%	87.3%
South Atlantic	58.1%	58.0%	96.3%
East South Central	59.6%	59.2%	93.9%
West South Central	57.1%	56.8%	98.3%
Mountain	57.7%	57.5%	88.4%
Pacific	72.9%	72.8%	94.7%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2022 Medical Expenditure Panel Survey-Insurance Component.

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

** Civilian employees include those employed in the private 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 paid sick leave by private and State/local government sectors and census division: United States, 2022

Census division	Civilian **	Private sector	State/local government sector
United States	0.62%	0.63%	1.99%
Census division:			
New England	2.03%	2.05%	3.92%
Middle Atlantic	1.85%	1.87%	4.24%
East North Central	1.54%	1.56%	6.17%
West North Central	1.62%	1.65%	4.89%
South Atlantic	1.48%	1.49%	2.76%
East South Central	1.95%	1.97%	3.54%
West South Central	2.43%	2.45%	0.80%
Mountain	1.61%	1.62%	5.18%
Pacific	1.57%	1.58%	4.71%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2022 Medical Expenditure Panel Survey-Insurance Component.

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

** Civilian employees include those employed in the private 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.m Percent of civilian establishments that offer paid vacation leave by private and State/local government sectors and census division: United States, 2022

Census division	Civilian **	Private sector	State/local government sector
United States	68.3%	68.1%	90.2%
Census division:			
New England	72.8%	72.6%	92.7%
Middle Atlantic	69.7%	69.4%	96.6%
East North Central	67.6%	67.4%	79.0%
West North Central	68.5%	68.1%	92.6%
South Atlantic	68.4%	68.3%	95.4%
East South Central	73.2%	72.9%	98.0%
West South Central	71.6%	71.4%	94.8%
Mountain	61.8%	61.6%	86.6%
Pacific	65.8%	65.7%	92.9%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2022 Medical Expenditure Panel Survey-Insurance Component.

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

** Civilian employees include those employed in the private 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.m Standard errors for percent of civilian establishments that offer paid vacation leave by private and State/local government sectors and census division: United States, 2022

Census division	Civilian **	Private sector	State/local government sector
United States	0.61%	0.62%	1.93%
Census division:			
New England	1.98%	1.99%	3.92%
Middle Atlantic	1.80%	1.81%	3.32%
East North Central	1.55%	1.57%	6.18%
West North Central	1.56%	1.59%	4.08%
South Atlantic	1.45%	1.45%	2.82%
East South Central	1.84%	1.86%	0.67%
West South Central	2.27%	2.29%	2.02%
Mountain	1.61%	1.62%	5.34%
Pacific	1.65%	1.66%	4.96%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2022 Medical Expenditure Panel Survey-Insurance Component.

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

** Civilian employees include those employed in the private 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, 2022

Census division	Civilian **	Private sector	State/local government sector
United States	152,022,468	132,790,520	19,231,948
Census division:			
New England	7,587,694	6,700,684	887,010
Middle Atlantic	19,590,854	17,117,790	2,473,065
East North Central	22,429,357	19,724,122	2,705,235
West North Central	10,954,424	9,465,820	1,488,604
South Atlantic	29,981,570	26,394,592	3,586,978
East South Central	8,040,070	6,884,252	1,155,818
West South Central	17,851,717	15,435,670	2,416,047
Mountain	11,201,411	9,789,053	1,412,359
Pacific	24,385,371	21,278,538	3,106,833

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2022 Medical Expenditure Panel Survey-Insurance Component.

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

** Civilian employees include those employed in 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, 2022

Census division	Civilian **	Private sector	State/local government sector
United States	1,392,801	1,298,033	504,980
Census division:			
New England	194,292	191,854	30,683
Middle Atlantic	616,843	490,679	373,803
East North Central	511,108	493,617	132,565
West North Central	256,358	228,084	117,035
South Atlantic	603,898	591,670	120,910
East South Central	194,714	179,089	76,426
West South Central	522,388	494,928	167,139
Mountain	276,588	266,946	72,394
Pacific	665,423	642,932	171,544

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2022 Medical Expenditure Panel Survey-Insurance Component.

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

** Civilian employees include those employed in 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, 2022

Census division	Civilian **	Private sector	State/local government sector
United States	87.4%	85.6%	99.5%
Census division:			
New England	87.0%	85.4%	99.3%
Middle Atlantic	88.0%	86.3%	99.8%
East North Central	87.9%	86.5%	98.4%
West North Central	87.1%	85.2%	99.2%
South Atlantic	86.6%	84.7%	100.0%
East South Central	87.8%	85.8%	99.6%
West South Central	86.5%	84.5%	99.6%
Mountain	86.3%	84.3%	99.8%
Pacific	88.5%	86.8%	99.9%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2022 Medical Expenditure Panel Survey-Insurance Component.

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

** Civilian employees include those employed in the private 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, 2022

Census division	Civilian **	Private sector	State/local government sector
United States	0.24%	0.28%	0.08%
Census division:			
New England	0.81%	0.93%	0.33%
Middle Atlantic	0.71%	0.79%	0.16%
East North Central	0.60%	0.68%	0.46%
West North Central	0.68%	0.78%	0.33%
South Atlantic	0.59%	0.68%	0.02%
East South Central	0.71%	0.84%	0.18%
West South Central	0.93%	1.09%	0.19%
Mountain	0.60%	0.71%	0.08%
Pacific	0.60%	0.71%	0.07%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2022 Medical Expenditure Panel Survey-Insurance Component.

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

** Civilian employees include those employed in the private 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, 2022

Census division	Civilian **	Private sector	State/local government sector
United States	80.9%	80.8%	81.3%
Census division:			
New England	79.3%	80.1%	74.2%
Middle Atlantic	79.3%	78.6%	83.3%
East North Central	78.6%	78.8%	77.4%
West North Central	78.8%	79.7%	74.0%
South Atlantic	82.6%	82.6%	82.6%
East South Central	83.2%	82.9%	84.9%
West South Central	82.7%	82.0%	86.6%
Mountain	79.0%	79.3%	77.3%
Pacific	82.5%	82.3%	83.4%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2022 Medical Expenditure Panel Survey-Insurance Component.

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

** Civilian employees include those employed in the private 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, 2022

Census division	Civilian **	Private sector	State/local government sector
United States	0.32%	0.37%	0.40%
Census division:			
New England	1.06%	1.21%	0.91%
Middle Atlantic	1.06%	1.21%	1.65%
East North Central	0.83%	0.94%	1.09%
West North Central	0.78%	0.89%	1.18%
South Atlantic	0.71%	0.82%	0.69%
East South Central	0.93%	1.09%	1.22%
West South Central	1.11%	1.30%	1.25%
Mountain	0.87%	1.00%	1.23%
Pacific	0.85%	0.97%	0.99%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2022 Medical Expenditure Panel Survey-Insurance Component.

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

** Civilian employees include those employed in the private 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, 2022

Census division	Civilian **	Private sector	State/local government sector
United States	71.0%	69.0%	82.5%
Census division:			
New England	71.3%	70.8%	74.5%
Middle Atlantic	66.7%	64.4%	79.7%
East North Central	70.6%	68.9%	81.7%
West North Central	74.9%	73.1%	85.5%
South Atlantic	69.6%	67.5%	83.0%
East South Central	72.2%	69.0%	88.5%
West South Central	69.7%	67.5%	80.6%
Mountain	69.2%	67.3%	80.1%
Pacific	75.7%	73.9%	86.0%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2022 Medical Expenditure Panel Survey-Insurance Component.

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

** Civilian employees include those employed in the private 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, 2022

Census division	Civilian **	Private sector	State/local government sector
United States	0.40%	0.45%	0.44%
Census division:			
New England	0.99%	1.12%	0.96%
Middle Atlantic	1.27%	1.31%	2.31%
East North Central	0.81%	0.91%	0.87%
West North Central	0.73%	0.80%	1.24%
South Atlantic	1.18%	1.34%	0.92%
East South Central	1.21%	1.40%	0.79%
West South Central	1.44%	1.66%	1.49%
Mountain	0.89%	1.01%	0.97%
Pacific	0.87%	1.01%	0.97%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2022 Medical Expenditure Panel Survey-Insurance Component.

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

** Civilian employees include those employed in the private 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, 2022

Census division	Civilian **	Private sector	State/local government sector
United States	57.4%	55.8%	67.1%
Census division:			
New England	56.5%	56.7%	55.3%
Middle Atlantic	52.9%	50.6%	66.4%
East North Central	55.5%	54.3%	63.3%
West North Central	59.0%	58.2%	63.3%
South Atlantic	57.5%	55.7%	68.6%
East South Central	60.1%	57.2%	75.1%
West South Central	57.6%	55.4%	69.8%
Mountain	54.6%	53.4%	62.0%
Pacific	62.4%	60.8%	71.8%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2022 Medical Expenditure Panel Survey-Insurance Component.

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

** Civilian employees include those employed in the private 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, 2022

Census division	Civilian **	Private sector	State/local government sector
United States	0.39%	0.45%	0.44%
Census division:			
New England	1.13%	1.30%	1.03%
Middle Atlantic	1.28%	1.40%	1.27%
East North Central	0.88%	1.00%	1.14%
West North Central	0.84%	0.98%	1.04%
South Atlantic	1.02%	1.16%	0.90%
East South Central	1.20%	1.37%	1.39%
West South Central	1.41%	1.60%	1.81%
Mountain	0.91%	1.04%	1.21%
Pacific	0.96%	1.11%	1.18%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2022 Medical Expenditure Panel Survey-Insurance Component.

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

** Civilian employees include those employed in the private 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, 2022

Census division	Civilian **	Private sector	State/local government sector
United States	56.8%	54.8%	66.5%
Census division:			
New England	58.9%	56.4%	76.0%
Middle Atlantic	56.8%	56.5%	57.9%
East North Central	61.4%	60.3%	67.2%
West North Central	63.1%	62.4%	66.7%
South Atlantic	60.8%	56.9%	80.8%
East South Central	60.5%	54.9%	82.5%
West South Central	59.5%	55.6%	76.3%
Mountain	57.1%	55.6%	64.4%
Pacific	42.3%	42.4%	41.8%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2022 Medical Expenditure Panel Survey-Insurance Component.

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

** Civilian employees include those employed in the private 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, 2022

Census division	Civilian **	Private sector	State/local government sector
United States	0.71%	0.81%	1.21%
Census division:			
New England	2.19%	2.53%	2.47%
Middle Atlantic	2.33%	2.33%	7.21%
East North Central	1.68%	1.90%	3.19%
West North Central	1.73%	1.91%	4.17%
South Atlantic	1.56%	1.86%	1.53%
East South Central	2.08%	2.44%	2.49%
West South Central	2.12%	2.50%	2.74%
Mountain	1.90%	2.17%	3.47%
Pacific	2.13%	2.48%	3.02%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2022 Medical Expenditure Panel Survey-Insurance Component.

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

** Civilian employees include those employed in the private 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.a Among self-insured plans, percent of civilian employees that are enrolled in a plan with a third party administrator (TPA) or administrative services only (ASO) by private and State/local government sectors and census division: United States, 2022

Census division	Civilian **	Private sector	State/local government sector
United States	83.5%	84.3%	80.5%
Census division:			
New England	78.4%	77.9%	80.6%
Middle Atlantic	78.6%	85.9%	46.3%
East North Central	84.2%	82.7%	91.8%
West North Central	85.8%	85.8%	85.7%
South Atlantic	85.6%	85.9%	84.3%
East South Central	77.3%	79.4%	71.6%
West South Central	86.0%	86.3%	85.1%
Mountain	83.4%	83.3%	84.0%
Pacific	85.1%	84.5%	87.9%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2022 Medical Expenditure Panel Survey-Insurance Component.

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

** Civilian employees include those employed in the private 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.a Standard errors for among self-insured plans, percent of civilian employees that are enrolled in a plan with a third party administrator (TPA) or administrative services only (ASO) by private and State/local government sectors and census division: United States, 2022

Census division	Civilian **	Private sector	State/local government sector
United States	0.70%	0.70%	2.03%
Census division:			
New England	2.96%	3.52%	2.53%
Middle Atlantic	3.39%	2.01%	7.44%
East North Central	1.42%	1.65%	1.76%
West North Central	1.37%	1.49%	3.44%
South Atlantic	1.40%	1.74%	1.53%
East South Central	2.29%	2.98%	3.25%
West South Central	1.61%	1.96%	2.54%
Mountain	1.57%	1.85%	2.33%
Pacific	1.85%	2.01%	4.68%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2022 Medical Expenditure Panel Survey-Insurance Component.

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

** Civilian employees include those employed in the private 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.b Among self-insured plans, percent of civilian employees that are enrolled in a plan with stop-loss coverage by private and State/local government sectors and census division: United States, 2022

Census division	Civilian **	Private sector	State/local government sector
United States	59.1%	62.9%	43.3%
Census division:			
New England	55.5%	59.4%	35.9%
Middle Atlantic	59.5%	66.0%	30.7% *
East North Central	67.3%	69.4%	56.9%
West North Central	64.9%	66.2%	58.9%
South Atlantic	59.2%	64.1%	41.7%
East South Central	50.1%	57.6%	30.6%
West South Central	55.3%	58.9%	43.9%
Mountain	59.2%	58.9%	60.3%
Pacific	53.9%	57.8%	34.4%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2022 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.B.2.b.1.b Standard errors for among self-insured plans, percent of civilian employees that are enrolled in a plan with stop-loss coverage by private and State/local government sectors and census division: United States, 2022

Census division	Civilian **	Private sector	State/local government sector
United States	1.03%	1.16%	2.02%
Census division:			
New England	3.54%	4.20%	3.07%
Middle Atlantic	3.89%	2.97%	10.11% *
East North Central	2.93%	3.48%	4.15%
West North Central	2.98%	3.42%	5.96%
South Atlantic	2.11%	2.64%	2.36%
East South Central	2.75%	3.45%	3.73%
West South Central	2.95%	3.42%	5.17%
Mountain	2.87%	3.39%	4.06%
Pacific	3.19%	3.67%	6.36%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2022 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.B.2.e Percent of civilian establishments that offer any dependent coverage for employer-sponsored health insurance by private and State/local government sectors and census division: United States, 2022

Census division	Civilian **	Private sector	State/local government sector
United States	98.0%	97.7%	99.8%
Census division:			
New England	98.0%	97.7%	100.0%
Middle Atlantic	96.6%	96.1%	99.8%
East North Central	98.4%	98.2%	99.8%
West North Central	98.1%	97.7%	99.8%
South Atlantic	98.1%	97.9%	99.9%
East South Central	98.7%	98.6%	99.6%
West South Central	98.8%	98.6%	99.7%
Mountain	98.1%	97.7%	99.9%
Pacific	97.5%	97.1%	100.0%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2022 Medical Expenditure Panel Survey-Insurance Component.

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

** Civilian employees include those employed in the private 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.e Standard errors for percent of civilian establishments that offer any dependent coverage for employer-sponsored health insurance by private and State/local government sectors and census division: United States, 2022

Census division	Civilian **	Private sector	State/local government sector
United States	0.16%	0.18%	0.04%
Census division:			
New England	0.40%	0.46%	0.05%
Middle Atlantic	0.91%	1.06%	0.13%
East North Central	0.27%	0.31%	0.12%
West North Central	0.29%	0.35%	0.15%
South Atlantic	0.31%	0.36%	0.07%
East South Central	0.30%	0.36%	0.19%
West South Central	0.29%	0.34%	0.20%
Mountain	0.37%	0.43%	0.08%
Pacific	0.32%	0.38%	0.00%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2022 Medical Expenditure Panel Survey-Insurance Component.

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

** Civilian employees include those employed in the private 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.f Percent of civilian establishments that offer coverage to same-sex domestic partners for employer-sponsored health insurance by private and State/local government sectors and census division: United States, 2022

Census division	Civilian **	Private sector	State/local government sector
United States	48.1%	49.0%	42.6%
Census division:			
New England	50.0%	54.1%	22.8%
Middle Atlantic	58.7%	56.4%	72.8%
East North Central	33.3%	34.0%	29.0%
West North Central	35.8%	35.3%	38.7%
South Atlantic	40.7%	44.9%	14.2%
East South Central	27.3%	27.1%	28.5%
West South Central	43.4%	47.5%	21.2%
Mountain	54.0%	55.5%	45.4%
Pacific	74.4%	71.6%	91.1%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2022 Medical Expenditure Panel Survey-Insurance Component.

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

** Civilian employees include those employed in the private 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.f Standard errors for percent of civilian establishments that offer coverage to same-sex domestic partners for employer-sponsored health insurance by private and State/local government sectors and census division: United States, 2022

Census division	Civilian **	Private sector	State/local government sector
United States	0.70%	0.78%	1.53%
Census division:			
New England	2.21%	2.52%	2.14%
Middle Atlantic	2.08%	2.18%	4.62%
East North Central	1.90%	2.13%	3.33%
West North Central	1.78%	1.99%	3.98%
South Atlantic	1.67%	1.90%	1.36%
East South Central	1.81%	2.04%	3.70%
West South Central	2.38%	2.71%	2.45%
Mountain	1.88%	2.11%	3.34%
Pacific	1.64%	1.90%	1.83%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2022 Medical Expenditure Panel Survey-Insurance Component.

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

** Civilian employees include those employed in the private 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.g Percent of civilian establishments that offer coverage to opposite-sex domestic partners for employer-sponsored health insurance by private and State/local government sectors and census division: United States, 2022

Census division	Civilian **	Private sector	State/local government sector
United States	46.4%	47.6%	39.1%
Census division:			
New England	47.4%	51.2%	22.8%
Middle Atlantic	56.7%	54.1%	71.9%
East North Central	32.2%	32.9%	27.5%
West North Central	33.5%	34.2%	29.7%
South Atlantic	39.9%	44.3%	12.7%
East South Central	27.2%	27.3%	27.1%
West South Central	42.2%	46.3%	20.4%
Mountain	51.9%	53.1%	45.4%
Pacific	70.9%	69.6%	78.5%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2022 Medical Expenditure Panel Survey-Insurance Component.

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

** Civilian employees include those employed in the private 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.g Standard errors for percent of civilian establishments that offer coverage to opposite-sex domestic partners for employer-sponsored health insurance by private and State/local government sectors and census division: United States, 2022

Census division	Civilian **	Private sector	State/local government sector
United States	0.71%	0.78%	1.58%
Census division:			
New England	2.23%	2.57%	2.14%
Middle Atlantic	2.12%	2.21%	4.75%
East North Central	1.91%	2.13%	3.41%
West North Central	1.77%	1.98%	3.53%
South Atlantic	1.67%	1.89%	1.35%
East South Central	1.84%	2.07%	3.69%
West South Central	2.39%	2.72%	2.41%
Mountain	1.91%	2.16%	3.34%
Pacific	1.71%	1.94%	2.74%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2022 Medical Expenditure Panel Survey-Insurance Component.

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

** Civilian employees include those employed in the private 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.h Percent of civilian employees working in establishments that offer paid sick leave by private and State/local government sectors and census division: United States, 2022

Census division	Civilian **	Private sector	State/local government sector
United States	84.0%	81.8%	99.3%
Census division:			
New England	91.7%	90.7%	99.0%
Middle Atlantic	89.0%	87.5%	99.8%
East North Central	79.1%	76.5%	98.6%
West North Central	79.8%	76.8%	99.1%
South Atlantic	80.9%	78.4%	99.4%
East South Central	77.1%	73.3%	99.8%
West South Central	77.3%	73.9%	98.9%
Mountain	84.4%	82.2%	99.9%
Pacific	94.5%	93.8%	99.7%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2022 Medical Expenditure Panel Survey-Insurance Component.

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

** Civilian employees include those employed in the private 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.h Standard errors for percent of civilian employees working in establishments that offer paid sick leave by private and State/local government sectors and census division: United States, 2022

Census division	Civilian **	Private sector	State/local government sector
United States	0.39%	0.44%	0.12%
Census division:			
New England	0.62%	0.71%	0.57%
Middle Atlantic	0.89%	0.99%	0.16%
East North Central	1.04%	1.20%	0.44%
West North Central	1.12%	1.29%	0.45%
South Atlantic	1.05%	1.19%	0.28%
East South Central	1.46%	1.69%	0.11%
West South Central	1.76%	2.02%	0.40%
Mountain	0.93%	1.07%	0.07%
Pacific	0.45%	0.52%	0.32%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2022 Medical Expenditure Panel Survey-Insurance Component.

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

** Civilian employees include those employed in the private 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.i Percent of civilian employees working in establishments that offer paid vacation leave by private and State/local government sectors and census division: United States, 2022

Census division	Civilian **	Private sector	State/local government sector
United States	92.2%	91.3%	98.4%
Census division:			
New England	94.3%	93.8%	98.7%
Middle Atlantic	91.9%	90.8%	99.9%
East North Central	92.3%	91.5%	97.8%
West North Central	93.3%	92.3%	99.6%
South Atlantic	92.3%	91.4%	99.2%
East South Central	91.3%	90.6%	95.1%
West South Central	91.8%	91.4%	94.6%
Mountain	91.3%	90.1%	99.9%
Pacific	92.1%	91.0%	99.5%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2022 Medical Expenditure Panel Survey-Insurance Component.

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

** Civilian employees include those employed in the private 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.i Standard errors for percent of civilian employees working in establishments that offer paid vacation leave by private and State/local government sectors and census division: United States, 2022

Census division	Civilian **	Private sector	State/local government sector
United States	0.23%	0.26%	0.26%
Census division:			
New England	0.47%	0.53%	0.82%
Middle Atlantic	0.78%	0.88%	0.06%
East North Central	0.56%	0.62%	0.85%
West North Central	0.51%	0.58%	0.26%
South Atlantic	0.57%	0.65%	0.28%
East South Central	1.03%	1.16%	1.82%
West South Central	0.86%	0.97%	1.40%
Mountain	0.51%	0.60%	0.07%
Pacific	0.56%	0.65%	0.38%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2022 Medical Expenditure Panel Survey-Insurance Component.

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

** Civilian employees include those employed in the private 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.j Percent of civilian employees that are enrolled in a plan that covers telemedicine by private and State/local government sectors and census division: United States, 2022

Census division	Civilian **	Private sector	State/local government sector
United States	95.5%	94.9%	98.5%
Census division:			
New England	97.9%	97.9%	98.3%
Middle Atlantic	96.6%	96.0%	99.4%
East North Central	95.5%	95.0%	98.5%
West North Central	95.2%	94.5%	98.4%
South Atlantic	96.2%	95.8%	98.5%
East South Central	94.2%	93.5%	96.9%
West South Central	94.6%	93.7%	98.3%
Mountain	95.0%	94.5%	97.6%
Pacific	94.7%	93.9%	99.0%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2022 Medical Expenditure Panel Survey-Insurance Component.

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

** Civilian employees include those employed in the private 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.j Standard errors for percent of civilian employees that are enrolled in a plan that covers telemedicine by private and State/local government sectors and census division: United States, 2022

Census division	Civilian **	Private sector	State/local government sector
United States	0.26%	0.31%	0.21%
Census division:			
New England	0.42%	0.47%	0.69%
Middle Atlantic	0.56%	0.67%	0.43%
East North Central	0.78%	0.91%	0.81%
West North Central	0.79%	0.94%	0.58%
South Atlantic	0.48%	0.58%	0.44%
East South Central	0.82%	1.00%	1.03%
West South Central	0.97%	1.19%	0.74%
Mountain	0.61%	0.71%	0.73%
Pacific	0.79%	0.94%	0.39%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2022 Medical Expenditure Panel Survey-Insurance Component.

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

** Civilian employees include those employed in the private 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.k Percent of civilian employees that are enrolled in a plan that covers dental care for children, dental care for adults, mental health care, and/or substance abuse treatment by private and State/local government sectors and census division: United States, 2022

Census division	Civilian **	Private sector	State/local government sector
Child Dental:			
United States	22.9%	24.4%	15.4%
New England	29.1%	27.8%	37.6%
Middle Atlantic	25.5%	26.9%	19.1%
East North Central	18.9%	18.9%	18.5%
West North Central	15.6%	17.1%	8.0%
South Atlantic	23.1%	25.2%	12.5%
East South Central	24.5%	27.6%	12.8%
West South Central	18.4%	20.1%	10.8%
Mountain	23.5%	24.8%	16.7%
Pacific	27.6%	30.0%	15.7%
Adult Dental:			
United States	18.6%	19.5%	13.8%
New England	17.9%	17.4%	21.0%
Middle Atlantic	20.7%	21.5%	17.2% *
East North Central	15.6%	15.4%	16.7%
West North Central	12.8%	14.1%	6.3%
South Atlantic	18.9%	20.5%	11.1%
East South Central	21.3%	24.4%	9.3%
West South Central	16.7%	17.5%	13.4%
Mountain	20.9%	22.2%	14.1%
Pacific	21.1%	22.2%	15.7%
Mental Health Care:			
United States	95.6%	94.9%	99.1%
New England	97.7%	97.4%	99.8%
Middle Atlantic	95.4%	94.6%	99.1%
East North Central	96.9%	96.4%	99.6%
West North Central	96.6%	96.1%	99.2%
South Atlantic	94.6%	93.9%	98.6%
East South Central	96.7%	96.5%	97.5%
West South Central	93.6%	92.3%	99.0%
Mountain	94.7%	93.8%	99.4%
Pacific	96.3%	95.6%	99.8%
Substance Abuse Treatment:			
United States	94.0%	93.2%	98.2%
New England	96.7%	96.5%	98.1%
Middle Atlantic	94.8%	94.0%	98.0%
East North Central	95.6%	94.9%	99.4%
West North Central	94.5%	93.9%	97.4%
South Atlantic	93.3%	92.5%	97.6%
East South Central	94.9%	94.4%	96.7%
West South Central	92.0%	90.6%	98.2%
Mountain	92.2%	91.0%	98.4%
Pacific	93.9%	92.8%	99.2%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2022 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.B.2.k Standard errors for percent of civilian employees that are enrolled in a plan that covers dental care for children, dental care for adults, mental health care, and/or substance abuse treatment by private and State/local government sectors and census division: United States, 2022

Census division	Civilian **	Private sector	State/local government sector
Child Dental:			
United States	0.56%	0.64%	1.10%
New England	1.82%	2.05%	2.73%
Middle Atlantic	1.90%	1.95%	5.38%
East North Central	1.27%	1.41%	2.79%
West North Central	1.22%	1.41%	1.76%
South Atlantic	1.41%	1.65%	1.47%
East South Central	1.72%	2.06%	2.11%
West South Central	1.86%	2.23%	1.99%
Mountain	1.45%	1.69%	2.17%
Pacific	1.54%	1.76%	3.57%
Adult Dental:			
United States	0.53%	0.60%	1.09%
New England	1.58%	1.78%	2.37%
Middle Atlantic	1.78%	1.81%	5.34% *
East North Central	1.12%	1.22%	2.74%
West North Central	1.12%	1.30%	1.59%
South Atlantic	1.34%	1.57%	1.39%
East South Central	1.70%	2.03%	2.02%
West South Central	1.83%	2.20%	2.05%
Mountain	1.42%	1.65%	2.06%
Pacific	1.44%	1.60%	3.58%
Mental Health Care:			
United States	0.23%	0.28%	0.15%
New England	0.41%	0.47%	0.12%
Middle Atlantic	0.76%	0.89%	0.62%
East North Central	0.49%	0.58%	0.25%
West North Central	0.67%	0.79%	0.38%
South Atlantic	0.56%	0.67%	0.32%
East South Central	0.47%	0.53%	0.97%
West South Central	1.00%	1.23%	0.47%
Mountain	0.87%	1.04%	0.30%
Pacific	0.50%	0.60%	0.19%
Substance Abuse Treatment:			
United States	0.26%	0.31%	0.22%
New England	0.55%	0.62%	0.71%
Middle Atlantic	0.78%	0.91%	0.91%
East North Central	0.61%	0.72%	0.28%
West North Central	0.69%	0.79%	1.06%
South Atlantic	0.63%	0.75%	0.51%
East South Central	0.71%	0.84%	1.09%
West South Central	1.05%	1.29%	0.71%
Mountain	0.99%	1.18%	0.57%
Pacific	0.67%	0.81%	0.34%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2022 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.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, 2022

Census division	Civilian **	Private sector	State/local government sector
United States	7,789	7,590	8,928
Census division:			
New England	8,404	8,109	11,126
Middle Atlantic	8,609	8,469	9,416
East North Central	7,817	7,571	9,568
West North Central	7,662	7,513	8,467
South Atlantic	7,821	7,626	8,914
East South Central	7,204	6,971	8,180
West South Central	7,304	7,267	7,458
Mountain	7,343	7,133	8,614
Pacific	7,786	7,459	10,006

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2022 Medical Expenditure Panel Survey-Insurance Component.

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

** Civilian employees include those employed in the private 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, 2022

Census division	Civilian **	Private sector	State/local government sector
United States	34.62	38.45	71.29
Census division:			
New England	102.89	108.08	110.60
Middle Atlantic	133.39	137.32	426.31
East North Central	77.66	85.51	137.76
West North Central	85.04	94.45	182.13
South Atlantic	84.10	98.07	86.35
East South Central	82.02	91.05	150.43
West South Central	102.58	124.93	113.40
Mountain	98.04	109.92	170.51
Pacific	88.63	94.80	184.82

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2022 Medical Expenditure Panel Survey-Insurance Component.

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

** Civilian employees include those employed in the private 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, 2022

Census division	Civilian **	Private sector	State/local government sector
United States	1,548	1,637	1,036
Census division:			
New England	1,861	1,832	2,132
Middle Atlantic	1,764	1,810	1,502
East North Central	1,587	1,637	1,231
West North Central	1,502	1,659	653
South Atlantic	1,587	1,710	901
East South Central	1,525	1,686	852
West South Central	1,513	1,649	960
Mountain	1,454	1,569	761
Pacific	1,334	1,384	990

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2022 Medical Expenditure Panel Survey-Insurance Component.

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

** Civilian employees include those employed in the private 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, 2022

Census division	Civilian **	Private sector	State/local government sector
United States	21.48	24.36	31.35
Census division:			
New England	75.94	83.06	101.26
Middle Atlantic	73.97	72.72	236.21
East North Central	42.27	48.55	54.54
West North Central	50.77	56.89	70.86
South Atlantic	48.58	57.14	29.03
East South Central	43.18	48.76	70.90
West South Central	79.06	91.74	99.44
Mountain	49.88	57.87	56.10
Pacific	60.61	69.22	65.72

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2022 Medical Expenditure Panel Survey-Insurance Component.

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

** Civilian employees include those employed in the private 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, 2022

Census division	Civilian **	Private sector	State/local government sector
United States	19.9%	21.6%	11.6%
Census division:			
New England	22.1%	22.6%	19.2%
Middle Atlantic	20.5%	21.4%	16.0%
East North Central	20.3%	21.6%	12.9%
West North Central	19.6%	22.1%	7.7%
South Atlantic	20.3%	22.4%	10.1%
East South Central	21.2%	24.2%	10.4%
West South Central	20.7%	22.7%	12.9%
Mountain	19.8%	22.0%	8.8%
Pacific	17.1%	18.6%	9.9%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2022 Medical Expenditure Panel Survey-Insurance Component.

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

** Civilian employees include those employed in the private 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, 2022

Census division	Civilian **	Private sector	State/local government sector
United States	0.26%	0.30%	0.34%
Census division:			
New England	0.88%	1.00%	0.87%
Middle Atlantic	0.84%	0.78%	2.56%
East North Central	0.54%	0.66%	0.53%
West North Central	0.62%	0.71%	0.73%
South Atlantic	0.59%	0.71%	0.33%
East South Central	0.61%	0.70%	0.80%
West South Central	0.95%	1.07%	1.30%
Mountain	0.69%	0.82%	0.68%
Pacific	0.74%	0.88%	0.63%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2022 Medical Expenditure Panel Survey-Insurance Component.

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

** Civilian employees include those employed in the private 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, 2022

Census division	Civilian **	Private sector	State/local government sector
United States	55.7%	57.1%	49.1%
Census division:			
New England	52.2%	54.1%	39.1%
Middle Atlantic	54.2%	56.3%	44.7%
East North Central	52.1%	54.0%	41.8%
West North Central	54.8%	55.4%	51.5%
South Atlantic	58.2%	59.2%	53.6%
East South Central	54.7%	55.4%	51.7%
West South Central	59.8%	59.3%	62.4%
Mountain	57.6%	59.2%	49.5%
Pacific	55.1%	57.5%	42.7%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2022 Medical Expenditure Panel Survey-Insurance Component.

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

** Civilian employees include those employed in the private 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, 2022

Census division	Civilian **	Private sector	State/local government sector
United States	0.28%	0.32%	0.43%
Census division:			
New England	0.82%	0.93%	0.71%
Middle Atlantic	0.70%	0.74%	1.11%
East North Central	0.71%	0.79%	1.23%
West North Central	0.76%	0.80%	2.13%
South Atlantic	0.62%	0.74%	0.59%
East South Central	0.71%	0.84%	1.15%
West South Central	0.85%	1.03%	0.83%
Mountain	0.71%	0.79%	1.46%
Pacific	0.93%	1.10%	1.04%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2022 Medical Expenditure Panel Survey-Insurance Component.

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

** Civilian employees include those employed in the private 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, 2022

Census division	Civilian **	Private sector	State/local government sector
United States	22,266	21,931	23,513
Census division:			
New England	24,571	23,623	28,305
Middle Atlantic	24,480	24,145	25,338
East North Central	22,221	21,291	25,375
West North Central	22,139	21,972	22,784
South Atlantic	21,430	21,379	21,653
East South Central	20,295	20,573	19,230
West South Central	21,479	21,576	20,898
Mountain	21,147	20,842	22,296
Pacific	22,286	22,046	23,147

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2022 Medical Expenditure Panel Survey-Insurance Component.

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

** Civilian employees include those employed in the private 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, 2022

Census division	Civilian **	Private sector	State/local government sector
United States	106.55	121.99	190.61
Census division:			
New England	300.10	355.35	329.77
Middle Atlantic	383.72	460.78	643.42
East North Central	222.47	259.76	377.68
West North Central	322.86	372.79	696.83
South Atlantic	265.11	317.62	293.72
East South Central	259.18	309.45	394.26
West South Central	318.80	363.34	536.45
Mountain	253.55	297.16	425.66
Pacific	249.04	303.12	337.88

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2022 Medical Expenditure Panel Survey-Insurance Component.

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

** Civilian employees include those employed in the private 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, 2022

Census division	Civilian **	Private sector	State/local government sector
United States	6,125	6,492	4,760
Census division:			
New England	6,208	6,120	6,552
Middle Atlantic	5,719	6,222	4,431
East North Central	5,216	5,541	4,112
West North Central	5,912	6,084	5,246
South Atlantic	6,976	7,421	5,003
East South Central	6,324	6,618	5,199
West South Central	7,357	7,122	8,764
Mountain	6,232	6,587	4,896
Pacific	5,729	6,439	3,181

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2022 Medical Expenditure Panel Survey-Insurance Component.

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

** Civilian employees include those employed in the private 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, 2022

Census division	Civilian **	Private sector	State/local government sector
United States	89.01	92.95	204.24
Census division:			
New England	179.20	218.29	191.14
Middle Atlantic	385.98	289.18	941.62
East North Central	116.09	138.49	195.34
West North Central	195.95	188.00	690.17
South Atlantic	174.43	213.86	118.86
East South Central	218.36	267.65	245.58
West South Central	292.27	312.37	666.57
Mountain	236.11	284.70	322.37
Pacific	265.91	327.03	219.73

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2022 Medical Expenditure Panel Survey-Insurance Component.

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

** Civilian employees include those employed in the private 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, 2022

Census division	Civilian **	Private sector	State/local government sector
United States	27.5%	29.6%	20.2%
Census division:			
New England	25.3%	25.9%	23.1%
Middle Atlantic	23.4%	25.8%	17.5%
East North Central	23.5%	26.0%	16.2%
West North Central	26.7%	27.7%	23.0%
South Atlantic	32.6%	34.7%	23.1%
East South Central	31.2%	32.2%	27.0%
West South Central	34.3%	33.0%	41.9%
Mountain	29.5%	31.6%	22.0%
Pacific	25.7%	29.2%	13.7%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2022 Medical Expenditure Panel Survey-Insurance Component.

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

** Civilian employees include those employed in the private 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, 2022

Census division	Civilian **	Private sector	State/local government sector
United States	0.41%	0.40%	0.96%
Census division:			
New England	0.69%	0.88%	0.65%
Middle Atlantic	1.69%	1.24%	3.96%
East North Central	0.49%	0.60%	0.72%
West North Central	0.97%	0.85%	3.62%
South Atlantic	0.73%	0.88%	0.66%
East South Central	1.03%	1.25%	1.24%
West South Central	1.14%	1.21%	2.47%
Mountain	1.08%	1.31%	1.39%
Pacific	1.13%	1.39%	0.93%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2022 Medical Expenditure Panel Survey-Insurance Component.

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

** Civilian employees include those employed in the private 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, 2022

Census division	Civilian **	Private sector	State/local government sector
United States	26.1%	24.7%	32.8%
Census division:			
New England	29.2%	26.7%	45.3%
Middle Atlantic	28.9%	25.3%	45.1%
East North Central	29.0%	26.5%	43.0%
West North Central	28.1%	26.7%	34.9%
South Atlantic	22.8%	22.3%	25.5%
East South Central	26.6%	26.5%	27.0%
West South Central	21.8%	23.0%	16.5%
Mountain	24.8%	23.4%	31.4%
Pacific	26.9%	25.2%	35.5%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2022 Medical Expenditure Panel Survey-Insurance Component.

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

** Civilian employees include those employed in the private 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, 2022

Census division	Civilian **	Private sector	State/local government sector
United States	0.27%	0.28%	0.71%
Census division:			
New England	0.82%	0.90%	0.95%
Middle Atlantic	1.00%	0.65%	2.24%
East North Central	0.62%	0.65%	1.34%
West North Central	0.78%	0.73%	2.61%
South Atlantic	0.48%	0.56%	0.70%
East South Central	0.69%	0.82%	1.12%
West South Central	0.96%	1.14%	0.90%
Mountain	0.57%	0.63%	1.23%
Pacific	0.82%	0.94%	1.53%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2022 Medical Expenditure Panel Survey-Insurance Component.

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

** Civilian employees include those employed in the private 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, 2022

Census division	Civilian **	Private sector	State/local government sector
United States	15,138	14,943	16,101
Census division:			
New England	17,084	16,418	22,553
Middle Atlantic	16,706	16,496	18,439
East North Central	15,592	15,058	19,342
West North Central	14,753	14,629	15,572
South Atlantic	14,624	14,607	14,704
East South Central	13,827	13,871	13,681
West South Central	14,173	14,367	13,469
Mountain	14,668	14,434	15,737
Pacific	15,207	14,718	17,162

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2022 Medical Expenditure Panel Survey-Insurance Component.

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

** Civilian employees include those employed in the private 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, 2022

Census division	Civilian **	Private sector	State/local government sector
United States	78.30	91.43	110.96
Census division:			
New England	283.21	303.72	330.01
Middle Atlantic	318.78	352.25	437.17
East North Central	176.33	190.40	403.69
West North Central	202.30	223.08	446.10
South Atlantic	195.73	235.66	188.36
East South Central	192.38	237.84	256.52
West South Central	204.55	252.79	215.60
Mountain	184.77	216.78	290.06
Pacific	205.59	249.08	213.89

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2022 Medical Expenditure Panel Survey-Insurance Component.

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

** Civilian employees include those employed in the private 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, 2022

Census division	Civilian **	Private sector	State/local government sector
United States	4,103	4,237	3,439
Census division:			
New England	3,755	3,678	4,391
Middle Atlantic	3,921	3,808	4,853
East North Central	3,870	3,934	3,419
West North Central	4,075	4,143	3,628
South Atlantic	4,435	4,689	3,298
East South Central	4,008	4,322	2,966
West South Central	4,794	4,935	4,284
Mountain	4,056	4,223	3,294
Pacific	3,724	4,023	2,529

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2022 Medical Expenditure Panel Survey-Insurance Component.

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

** Civilian employees include those employed in the private 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, 2022

Census division	Civilian **	Private sector	State/local government sector
United States	48.52	56.04	76.63
Census division:			
New England	183.13	202.24	161.27
Middle Atlantic	149.04	153.29	502.93
East North Central	95.70	103.97	247.23
West North Central	112.27	119.68	315.22
South Atlantic	120.72	145.98	57.82
East South Central	129.51	155.02	158.42
West South Central	155.09	188.09	188.70
Mountain	121.75	142.83	176.33
Pacific	142.48	167.46	216.43

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2022 Medical Expenditure Panel Survey-Insurance Component.

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

** Civilian employees include those employed in the private 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, 2022

Census division	Civilian **	Private sector	State/local government sector
United States	27.1%	28.4%	21.4%
Census division:			
New England	22.0%	22.4%	19.5%
Middle Atlantic	23.5%	23.1%	26.3%
East North Central	24.8%	26.1%	17.7%
West North Central	27.6%	28.3%	23.3%
South Atlantic	30.3%	32.1%	22.4%
East South Central	29.0%	31.2%	21.7%
West South Central	33.8%	34.3%	31.8%
Mountain	27.7%	29.3%	20.9%
Pacific	24.5%	27.3%	14.7%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2022 Medical Expenditure Panel Survey-Insurance Component.

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

** Civilian employees include those employed in the private 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, 2022

Census division	Civilian **	Private sector	State/local government sector
United States	0.31%	0.37%	0.47%
Census division:			
New England	1.04%	1.22%	0.66%
Middle Atlantic	0.89%	0.93%	2.73%
East North Central	0.61%	0.69%	1.25%
West North Central	0.80%	0.86%	2.08%
South Atlantic	0.79%	0.96%	0.39%
East South Central	0.84%	1.02%	0.95%
West South Central	0.99%	1.19%	1.32%
Mountain	0.84%	1.01%	1.08%
Pacific	0.89%	1.05%	1.27%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2022 Medical Expenditure Panel Survey-Insurance Component.

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

** Civilian employees include those employed in the private 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, 2022

Census division	Civilian **	Private sector	State/local government sector
United States	18.2%	18.2%	18.2%
Census division:			
New England	18.7%	19.1%	15.5%
Middle Atlantic	16.9%	18.4%	10.2%
East North Central	18.8%	19.5%	15.3%
West North Central	17.1%	17.8%	13.6%
South Atlantic	18.9%	18.5%	21.0%
East South Central	18.8%	18.1%	21.3%
West South Central	18.4%	17.8%	21.1%
Mountain	17.6%	17.3%	19.1%
Pacific	18.0%	17.3%	21.8%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2022 Medical Expenditure Panel Survey-Insurance Component.

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

** Civilian employees include those employed in the private 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, 2022

Census division	Civilian **	Private sector	State/local government sector
United States	0.18%	0.19%	0.47%
Census division:			
New England	0.68%	0.77%	0.77%
Middle Atlantic	0.66%	0.50%	1.76%
East North Central	0.43%	0.48%	0.82%
West North Central	0.41%	0.44%	0.98%
South Atlantic	0.38%	0.44%	0.54%
East South Central	0.53%	0.58%	1.23%
West South Central	0.60%	0.72%	0.62%
Mountain	0.37%	0.42%	0.55%
Pacific	0.44%	0.49%	0.89%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2022 Medical Expenditure Panel Survey-Insurance Component.

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

** Civilian employees include those employed in the private 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, 2022

Census division	Civilian **	Private sector	State/local government sector
United States	86.2%	89.2%	71.5%
Census division:			
New England	86.9%	89.4%	70.0%
Middle Atlantic	73.6%	83.8%	27.4%
East North Central	90.5%	91.7%	83.5%
West North Central	94.8%	95.5%	90.8%
South Atlantic	89.1%	91.1%	78.9%
East South Central	93.9%	94.6%	91.0%
West South Central	89.6%	93.3%	73.9%
Mountain	92.7%	93.8%	87.2%
Pacific	77.1%	79.8%	63.1%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2022 Medical Expenditure Panel Survey-Insurance Component.

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

** Civilian employees include those employed in the private 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, 2022

Census division	Civilian **	Private sector	State/local government sector
United States	0.53%	0.48%	1.79%
Census division:			
New England	1.22%	1.33%	2.50%
Middle Atlantic	2.46%	1.42%	6.06%
East North Central	0.87%	0.93%	2.22%
West North Central	0.66%	0.59%	2.42%
South Atlantic	0.94%	1.09%	1.36%
East South Central	0.76%	0.86%	1.62%
West South Central	1.63%	1.18%	6.03%
Mountain	0.77%	0.80%	2.15%
Pacific	1.57%	1.78%	2.82%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2022 Medical Expenditure Panel Survey-Insurance Component.

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

** Civilian employees include those employed in the private 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, 2022

Census division	Civilian **	Private sector	State/local government sector
United States	1,921	1,992	1,425
Census division:			
New England	2,012	2,091	1,050
Middle Atlantic	1,789	1,835	952
East North Central	1,915	1,969	1,487
West North Central	1,998	2,055	1,672
South Atlantic	1,925	2,017	1,343
East South Central	1,867	2,012	1,245
West South Central	2,126	2,187	1,813
Mountain	1,945	2,014	1,501
Pacific	1,782	1,858	1,139

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2022 Medical Expenditure Panel Survey-Insurance Component.

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

** Civilian employees include those employed in the private 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, 2022

Census division	Civilian **	Private sector	State/local government sector
United States	19.19	21.59	27.80
Census division:			
New England	65.41	71.44	46.23
Middle Atlantic	50.88	50.99	122.11
East North Central	47.38	53.49	77.16
West North Central	46.50	53.32	83.32
South Atlantic	39.23	45.40	36.64
East South Central	48.70	56.88	61.95
West South Central	60.77	69.45	103.02
Mountain	43.80	49.40	88.36
Pacific	70.75	78.54	48.57

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2022 Medical Expenditure Panel Survey-Insurance Component.

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

** Civilian employees include those employed in the private 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, 2022

Census division	Civilian **	Private sector	State/local government sector
United States	3,651	3,811	2,857
Census division:			
New England	3,641	3,899	2,398
Middle Atlantic	3,375	3,519	2,176
East North Central	3,801	4,019	3,010
West North Central	3,656	3,896	2,674
South Atlantic	3,576	3,739	2,653
East South Central	3,424	3,689	2,307
West South Central	3,970	4,015	3,652
Mountain	3,723	3,880	3,086
Pacific	3,600	3,693	3,147

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2022 Medical Expenditure Panel Survey-Insurance Component.

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

** Civilian employees include those employed in the private 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, 2022

Census division	Civilian **	Private sector	State/local government sector
United States	40.67	45.27	89.12
Census division:			
New England	137.11	160.46	108.81
Middle Atlantic	114.12	115.44	290.44
East North Central	102.04	108.56	254.89
West North Central	90.39	109.17	128.00
South Atlantic	76.34	88.70	118.64
East South Central	128.48	155.77	158.22
West South Central	135.98	151.45	244.34
Mountain	98.63	113.84	184.50
Pacific	146.82	164.01	318.53

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2022 Medical Expenditure Panel Survey-Insurance Component.

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

** Civilian employees include those employed in the private 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, 2022

Census division	Civilian **	Private sector	State/local government sector
United States	59.7%	57.2%	72.1%
Census division:			
New England	58.9%	56.1%	78.0%
Middle Atlantic	67.2%	62.5%	88.9%
East North Central	51.9%	49.9%	63.0%
West North Central	51.2%	48.5%	64.3%
South Atlantic	62.8%	59.0%	81.8%
East South Central	60.5%	59.5%	64.3%
West South Central	63.3%	60.2%	76.4%
Mountain	55.7%	52.9%	69.8%
Pacific	60.4%	60.8%	58.6%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2022 Medical Expenditure Panel Survey-Insurance Component.

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

** Civilian employees include those employed in the private 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, 2022

Census division	Civilian **	Private sector	State/local government sector
United States	0.63%	0.72%	1.04%
Census division:			
New England	2.03%	2.29%	1.94%
Middle Atlantic	1.88%	1.93%	2.75%
East North Central	1.66%	1.85%	3.05%
West North Central	1.66%	1.91%	2.78%
South Atlantic	1.49%	1.76%	1.32%
East South Central	1.79%	2.06%	3.56%
West South Central	1.91%	2.23%	2.44%
Mountain	1.76%	2.02%	2.59%
Pacific	1.76%	2.04%	2.64%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2022 Medical Expenditure Panel Survey-Insurance Component.

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

** Civilian employees include those employed in the private 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, 2022

Census division	Civilian **	Private sector	State/local government sector
United States	26.48	27.44	22.71
Census division:			
New England	26.00	27.28	19.83
Middle Atlantic	23.98	25.99	17.53
East North Central	27.04	27.82	23.67
West North Central	27.64	27.90	26.66
South Atlantic	25.93	27.12	21.57
East South Central	28.81	28.90	28.49
West South Central	28.73	29.19	27.16
Mountain	26.97	26.95	27.02
Pacific	25.84	27.02	19.63

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2022 Medical Expenditure Panel Survey-Insurance Component.

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

** Civilian employees include those employed in the private 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, 2022

Census division	Civilian **	Private sector	State/local government sector
United States	0.16	0.17	0.30
Census division:			
New England	0.45	0.52	0.30
Middle Atlantic	0.57	0.51	0.69
East North Central	0.33	0.38	0.58
West North Central	0.31	0.35	0.60
South Atlantic	0.33	0.41	0.27
East South Central	0.44	0.53	0.73
West South Central	0.49	0.62	0.42
Mountain	0.34	0.39	0.58
Pacific	0.41	0.45	0.61

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2022 Medical Expenditure Panel Survey-Insurance Component.

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

** Civilian employees include those employed in the private 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, 2022

Census division	Civilian **	Private sector	State/local government sector
United States	20.1%	20.1%	20.1%
Census division:			
New England	17.6%	17.7%	16.4%
Middle Atlantic	20.0%	20.0%	19.8%
East North Central	18.7%	19.0%	15.8%
West North Central	19.6%	19.5%	19.7%
South Atlantic	20.8%	20.7%	20.8%
East South Central	21.8%	22.0%	20.6%
West South Central	21.5%	21.4%	22.5%
Mountain	20.1%	20.1%	20.2%
Pacific	20.4%	20.3%	21.3%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2022 Medical Expenditure Panel Survey-Insurance Component.

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

** Civilian employees include those employed in the private 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, 2022

Census division	Civilian **	Private sector	State/local government sector
United States	0.20%	0.23%	0.29%
Census division:			
New England	0.57%	0.61%	0.54%
Middle Atlantic	0.67%	0.66%	3.55%
East North Central	0.51%	0.58%	0.77%
West North Central	0.34%	0.38%	0.62%
South Atlantic	0.43%	0.49%	0.38%
East South Central	0.48%	0.58%	0.53%
West South Central	0.87%	0.99%	0.50%
Mountain	0.45%	0.50%	0.79%
Pacific	0.53%	0.64%	0.32%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2022 Medical Expenditure Panel Survey-Insurance Component.

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

** Civilian employees include those employed in the private 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, 2022

Census division	Civilian **	Private sector	State/local government sector
United States	34.7%	36.5%	25.6%
Census division:			
New England	32.3%	35.3%	12.3%
Middle Atlantic	27.4%	30.9%	11.7%
East North Central	40.3%	42.5%	28.4%
West North Central	39.8%	41.9%	29.1%
South Atlantic	32.5%	34.1%	24.3%
East South Central	38.8%	39.5%	35.8%
West South Central	32.4%	35.0%	21.1%
Mountain	36.9%	39.4%	24.1%
Pacific	35.2%	34.9%	36.6%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2022 Medical Expenditure Panel Survey-Insurance Component.

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

** Civilian employees include those employed in the private 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, 2022

Census division	Civilian **	Private sector	State/local government sector
United States	0.63%	0.71%	1.00%
Census division:			
New England	1.99%	2.24%	1.24%
Middle Atlantic	1.85%	1.96%	2.96%
East North Central	1.73%	1.95%	2.80%
West North Central	1.60%	1.85%	2.76%
South Atlantic	1.41%	1.65%	1.65%
East South Central	1.81%	2.07%	3.73%
West South Central	1.79%	2.09%	2.33%
Mountain	1.72%	1.98%	2.33%
Pacific	1.82%	2.13%	2.41%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2022 Medical Expenditure Panel Survey-Insurance Component.

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

** Civilian employees include those employed in the private 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, 2022

Census division	Civilian **	Private sector	State/local government sector
United States	92.0%	91.4%	95.6%
Census division:			
New England	92.0%	92.1%	90.8%
Middle Atlantic	90.0%	89.4%	93.8%
East North Central	92.9%	92.9%	93.5%
West North Central	94.3%	94.1%	95.3%
South Atlantic	92.4%	91.7%	96.2%
East South Central	93.2%	93.3%	92.7%
West South Central	92.2%	90.7%	98.6%
Mountain	91.9%	90.7%	98.8%
Pacific	90.9%	90.2%	95.6%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2022 Medical Expenditure Panel Survey-Insurance Component.

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

** Civilian employees include those employed in the private 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, 2022

Census division	Civilian **	Private sector	State/local government sector
United States	0.33%	0.37%	0.49%
Census division:			
New England	0.95%	1.03%	1.77%
Middle Atlantic	1.03%	1.18%	1.34%
East North Central	0.86%	0.95%	1.50%
West North Central	0.63%	0.69%	1.46%
South Atlantic	0.72%	0.85%	0.50%
East South Central	0.80%	0.83%	2.20%
West South Central	1.02%	1.27%	0.46%
Mountain	0.97%	1.13%	0.38%
Pacific	0.98%	1.07%	2.45%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2022 Medical Expenditure Panel Survey-Insurance Component.

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

** Civilian employees include those employed in the private 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, 2022

Census division	Civilian **	Private sector	State/local government sector
United States	89.8%	89.8%	89.9%
Census division:			
New England	85.6%	87.7%	77.7%
Middle Atlantic	86.0%	85.4%	87.5%
East North Central	88.2%	89.2%	84.9%
West North Central	91.9%	93.5%	86.0%
South Atlantic	91.4%	90.9%	93.6%
East South Central	89.0%	88.5%	91.2%
West South Central	91.1%	90.5%	94.9%
Mountain	93.2%	92.3%	96.7%
Pacific	91.0%	90.0%	94.4%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2022 Medical Expenditure Panel Survey-Insurance Component.

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

** Civilian employees include those employed in the private 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, 2022

Census division	Civilian **	Private sector	State/local government sector
United States	0.45%	0.51%	0.89%
Census division:			
New England	1.67%	2.00%	2.44%
Middle Atlantic	1.63%	1.85%	3.11%
East North Central	1.29%	1.41%	3.02%
West North Central	1.31%	0.81%	4.80%
South Atlantic	0.93%	1.13%	0.57%
East South Central	1.47%	1.77%	1.94%
West South Central	1.36%	1.58%	1.40%
Mountain	0.75%	0.92%	1.01%
Pacific	1.11%	1.38%	1.33%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2022 Medical Expenditure Panel Survey-Insurance Component.

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

** Civilian employees include those employed in the private 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, 2022

Census division	Civilian **	Private sector	State/local government sector
United States	4,575	4,663	4,096
Census division:			
New England	4,486	4,623	3,202
Middle Atlantic	4,856	4,836	4,965
East North Central	4,376	4,546	3,174
West North Central	4,243	4,368	3,581
South Atlantic	4,580	4,724	3,812
East South Central	4,820	4,851	4,686
West South Central	5,031	4,834	5,771
Mountain	4,763	4,841	4,326
Pacific	4,220	4,464	2,653

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2022 Medical Expenditure Panel Survey-Insurance Component.

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

** Civilian employees include those employed in the private 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, 2022

Census division	Civilian **	Private sector	State/local government sector
United States	28.94	32.33	68.00
Census division:			
New England	100.36	110.60	122.03
Middle Atlantic	96.21	98.08	314.73
East North Central	76.89	89.73	110.52
West North Central	59.13	68.11	111.09
South Atlantic	65.70	76.97	58.51
East South Central	75.21	82.52	180.34
West South Central	84.60	91.66	153.06
Mountain	76.10	89.15	79.59
Pacific	82.01	92.54	74.92

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2022 Medical Expenditure Panel Survey-Insurance Component.

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

** Civilian employees include those employed in the private 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, 2022

Census division	Civilian **	Private sector	State/local government sector
United States	8,546	8,848	7,423
Census division:			
New England	8,046	8,645	5,381
Middle Atlantic	9,084	8,909	9,523
East North Central	8,143	8,699	6,158
West North Central	8,006	8,510	5,897
South Atlantic	8,649	9,040	6,970
East South Central	9,565	9,470	9,918
West South Central	9,578	9,243	11,489
Mountain	9,043	9,122	8,759
Pacific	7,755	8,437	5,420

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2022 Medical Expenditure Panel Survey-Insurance Component.

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

** Civilian employees include those employed in the private 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, 2022

Census division	Civilian **	Private sector	State/local government sector
United States	66.01	74.66	146.56
Census division:			
New England	168.84	191.87	276.70
Middle Atlantic	221.42	228.70	530.97
East North Central	128.19	148.59	244.01
West North Central	125.77	141.61	187.15
South Atlantic	129.75	153.81	202.75
East South Central	285.40	341.52	467.96
West South Central	169.03	183.82	347.76
Mountain	157.98	194.94	193.51
Pacific	230.62	272.19	223.11

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2022 Medical Expenditure Panel Survey-Insurance Component.

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

** Civilian employees include those employed in the private 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, 2022

Census division	Civilian **	Private sector	State/local government sector
United States	54.5%	57.9%	34.9%
Census division:			
New England	61.0%	65.0%	23.7%
Middle Atlantic	46.6%	53.3%	7.9%
East North Central	57.6%	59.2%	46.3%
West North Central	61.5%	63.1%	52.4%
South Atlantic	54.9%	58.4%	35.1%
East South Central	57.5%	59.6%	48.7%
West South Central	60.0%	64.3%	42.1%
Mountain	59.1%	62.3%	40.0%
Pacific	45.5%	48.7%	23.7%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2022 Medical Expenditure Panel Survey-Insurance Component.

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

** Civilian employees include those employed in the private 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, 2022

Census division	Civilian **	Private sector	State/local government sector
United States	0.65%	0.72%	1.16%
Census division:			
New England	2.07%	2.30%	2.02%
Middle Atlantic	2.04%	2.04%	1.66%
East North Central	1.64%	1.83%	3.39%
West North Central	1.93%	2.21%	3.74%
South Atlantic	1.46%	1.70%	1.55%
East South Central	1.86%	2.10%	3.96%
West South Central	2.10%	2.29%	3.78%
Mountain	1.76%	1.99%	3.02%
Pacific	1.76%	1.99%	1.81%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2022 Medical Expenditure Panel Survey-Insurance Component.

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

** Civilian employees include those employed in the private 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, 2022

Census division	Civilian **	Private sector	State/local government sector
United States	43.7%	44.2%	39.5%
Census division:			
New England	54.9%	55.2%	46.0%
Middle Atlantic	48.4%	48.3%	53.2%
East North Central	48.0%	48.4%	44.7%
West North Central	45.5%	45.4%	46.3%
South Atlantic	45.8%	47.1%	34.6%
East South Central	44.1%	43.3%	48.5%
West South Central	35.6%	35.8%	34.2%
Mountain	42.1%	41.2%	51.0%
Pacific	36.7%	37.7%	22.8%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2022 Medical Expenditure Panel Survey-Insurance Component.

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

** Civilian employees include those employed in the private 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, 2022

Census division	Civilian **	Private sector	State/local government sector
United States	0.83%	0.90%	1.67%
Census division:			
New England	3.00%	3.11%	4.85%
Middle Atlantic	2.58%	2.64%	9.21%
East North Central	2.12%	2.27%	5.59%
West North Central	2.16%	2.31%	6.04%
South Atlantic	2.06%	2.25%	3.13%
East South Central	2.57%	2.96%	4.40%
West South Central	2.34%	2.64%	3.95%
Mountain	2.34%	2.53%	5.11%
Pacific	2.41%	2.59%	2.74%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2022 Medical Expenditure Panel Survey-Insurance Component.

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

** Civilian employees include those employed in the private 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, 2022

Census division	Civilian **	Private sector	State/local government sector
United States	12.7%	11.0%	22.8%
Census division:			
New England	9.3%	8.0%	21.8%
Middle Atlantic	14.8%	11.7%	32.4%
East North Central	9.2%	7.9%	18.2%
West North Central	6.7%	6.5%	7.5%
South Atlantic	12.2%	10.0%	24.3%
East South Central	6.6%	6.3%	7.6%
West South Central	9.9%	8.3%	16.5%
Mountain	11.8%	10.2%	22.0%
Pacific	22.5%	20.1%	38.8%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2022 Medical Expenditure Panel Survey-Insurance Component.

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

** Civilian employees include those employed in the private 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, 2022

Census division	Civilian **	Private sector	State/local government sector
United States	0.42%	0.47%	0.81%
Census division:			
New England	0.89%	0.94%	2.46%
Middle Atlantic	1.25%	1.38%	2.79%
East North Central	0.74%	0.78%	2.30%
West North Central	1.31%	1.51%	1.86%
South Atlantic	0.93%	1.07%	1.24%
East South Central	0.84%	0.98%	1.55%
West South Central	1.15%	1.35%	2.11%
Mountain	1.17%	1.32%	2.18%
Pacific	1.48%	1.62%	2.65%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2022 Medical Expenditure Panel Survey-Insurance Component.

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

** Civilian employees include those employed in the private 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, 2022

Census division	Civilian **	Private sector	State/local government sector
United States	3.9%	3.4%	6.7%
Census division:			
New England	4.0%	3.2%	11.3%
Middle Atlantic	4.1%	4.4%	2.5% *
East North Central	2.5%	2.2%	4.4% *
West North Central	3.0%	3.1%	2.6% *
South Atlantic	2.3%	2.3%	2.3%
East South Central	3.0%	3.1%	2.9%
West South Central	5.5%	1.9%	19.9% *
Mountain	4.2%	4.0%	4.9%
Pacific	5.8%	5.7%	6.8% *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2022 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, 2022

Census division	Civilian **	Private sector	State/local government sector
United States	0.31%	0.29%	1.29%
Census division:			
New England	0.50%	0.53%	1.51%
Middle Atlantic	0.70%	0.80%	0.99% *
East North Central	0.36%	0.36%	1.37% *
West North Central	0.53%	0.61%	0.83% *
South Atlantic	0.53%	0.62%	0.50%
East South Central	0.47%	0.56%	0.81%
West South Central	1.48%	0.48%	6.35% *
Mountain	0.73%	0.83%	1.01%
Pacific	1.06%	1.15%	2.69% *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2022 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, 2022

Census division	Civilian **	Private sector	State/local government sector
United States	24.5%	22.9%	33.4%
Census division:			
New England	21.4%	19.7%	36.7%
Middle Atlantic	29.0%	24.5%	54.9%
East North Central	27.6%	27.6%	28.0%
West North Central	24.4%	22.4%	35.1%
South Atlantic	24.2%	22.0%	36.2%
East South Central	28.2%	26.0%	37.1%
West South Central	21.4%	21.6%	20.2%
Mountain	22.7%	21.4%	30.7%
Pacific	22.0%	20.9%	29.7%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2022 Medical Expenditure Panel Survey-Insurance Component.

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

** Civilian employees include those employed in the private 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, 2022

Census division	Civilian **	Private sector	State/local government sector
United States	0.57%	0.63%	1.27%
Census division:			
New England	2.05%	2.28%	2.23%
Middle Atlantic	1.72%	1.53%	3.80%
East North Central	1.58%	1.77%	2.47%
West North Central	1.74%	1.97%	3.47%
South Atlantic	1.23%	1.42%	1.40%
East South Central	1.76%	1.97%	3.86%
West South Central	1.78%	2.00%	3.89%
Mountain	1.48%	1.65%	3.08%
Pacific	1.56%	1.77%	2.34%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2022 Medical Expenditure Panel Survey-Insurance Component.

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

** Civilian employees include those employed in the private 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, 2022

Census division	Civilian **	Private sector	State/local government sector
United States	4.5%	4.9%	2.2%
Census division:			
New England	4.3%	4.1%	6.4%
Middle Atlantic	5.6%	6.2%	2.3% *
East North Central	3.1%	3.1%	3.1% *
West North Central	4.4%	4.8%	2.5% *
South Atlantic	6.5%	7.2%	2.1%
East South Central	4.7%	4.9%	3.7% *
West South Central	3.3%	3.8%	1.2% *
Mountain	2.2%	2.1%	2.5% *
Pacific	4.2%	4.6%	0.9% *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2022 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, 2022

Census division	Civilian **	Private sector	State/local government sector
United States	0.31%	0.36%	0.26%
Census division:			
New England	0.64%	0.69%	1.52%
Middle Atlantic	1.21%	1.41%	0.73% *
East North Central	0.52%	0.57%	1.11% *
West North Central	0.68%	0.80%	0.76% *
South Atlantic	0.97%	1.14%	0.58%
East South Central	0.75%	0.86%	1.43% *
West South Central	0.78%	0.96%	0.48% *
Mountain	0.29%	0.31%	0.85% *
Pacific	0.66%	0.76%	0.41% *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2022 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, 2022

Census division	Civilian **	Private sector	State/local government sector
United States	23.8%	25.6%	13.8%
Census division:			
New England	33.4%	35.9%	10.9%
Middle Atlantic	22.5%	25.7%	4.2%
East North Central	27.7%	28.6%	20.7%
West North Central	28.0%	28.7%	24.2%
South Atlantic	25.1%	27.5%	12.1%
East South Central	25.4%	25.8%	23.6%
West South Central	21.3%	23.0%	14.4%
Mountain	24.9%	25.7%	20.4%
Pacific	16.7%	18.4%	5.4%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2022 Medical Expenditure Panel Survey-Insurance Component.

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

** Civilian employees include those employed in the private 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, 2022

Census division	Civilian **	Private sector	State/local government sector
United States	0.52%	0.60%	0.74%
Census division:			
New England	2.06%	2.27%	1.65%
Middle Atlantic	1.56%	1.72%	1.13%
East North Central	1.41%	1.54%	2.92%
West North Central	1.62%	1.81%	3.45%
South Atlantic	1.35%	1.57%	1.19%
East South Central	1.83%	2.14%	3.12%
West South Central	1.64%	1.94%	2.12%
Mountain	1.49%	1.69%	2.59%
Pacific	1.09%	1.26%	0.71%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2022 Medical Expenditure Panel Survey-Insurance Component.

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

** Civilian employees include those employed in the private 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, 2022

Census division	Civilian **	Private sector	State/local government sector
United States	30.7%	32.3%	21.1%
Census division:			
New England	27.5%	29.1%	12.8%
Middle Atlantic	24.0%	27.5%	3.7%
East North Central	29.9%	30.5%	25.6%
West North Central	33.5%	34.5%	28.1%
South Atlantic	29.7%	30.9%	22.9%
East South Central	32.1%	33.8%	25.1%
West South Central	38.6%	41.3%	27.7%
Mountain	34.2%	36.6%	19.6%
Pacific	28.8%	30.3%	18.3%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2022 Medical Expenditure Panel Survey-Insurance Component.

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

** Civilian employees include those employed in the private 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, 2022

Census division	Civilian **	Private sector	State/local government sector
United States	0.60%	0.68%	0.91%
Census division:			
New England	2.13%	2.36%	1.36%
Middle Atlantic	1.60%	1.75%	1.08%
East North Central	1.54%	1.71%	3.28%
West North Central	1.66%	1.85%	3.91%
South Atlantic	1.33%	1.55%	1.54%
East South Central	1.64%	1.93%	2.68%
West South Central	1.87%	2.16%	2.97%
Mountain	1.81%	2.07%	2.49%
Pacific	1.78%	2.02%	1.63%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2022 Medical Expenditure Panel Survey-Insurance Component.

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

** Civilian employees include those employed in the private 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, 2022

Census division	Civilian **	Private sector	State/local government sector
United States	52.4%	57.5%	33.3%
Census division:			
New England	53.9%	58.9%	34.3%
Middle Atlantic	39.7%	50.7%	11.3%
East North Central	56.9%	60.2%	45.5%
West North Central	58.1%	62.6%	40.7%
South Atlantic	53.2%	57.7%	33.3%
East South Central	52.8%	57.2%	35.9%
West South Central	61.7%	64.8%	43.4%
Mountain	59.8%	62.9%	48.3%
Pacific	46.0%	50.5%	29.6%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2022 Medical Expenditure Panel Survey-Insurance Component.

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

** Civilian employees include those employed in the private 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, 2022

Census division	Civilian **	Private sector	State/local government sector
United States	0.88%	0.93%	1.64%
Census division:			
New England	2.32%	2.79%	2.33%
Middle Atlantic	2.97%	2.50%	3.01%
East North Central	1.71%	1.92%	3.73%
West North Central	2.02%	2.44%	3.03%
South Atlantic	1.76%	2.06%	2.76%
East South Central	2.41%	2.86%	3.99%
West South Central	3.13%	3.45%	4.11%
Mountain	1.84%	2.20%	2.81%
Pacific	2.53%	3.03%	2.93%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2022 Medical Expenditure Panel Survey-Insurance Component.

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

** Civilian employees include those employed in the private 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, 2022

Census division	Civilian **	Private sector	State/local government sector
United States	49.5%	50.8%	41.0%
Census division:			
New England	58.7%	60.8%	44.4%
Middle Atlantic	56.1%	55.9%	58.3%
East North Central	50.6%	51.7%	45.9%
West North Central	52.1%	50.6%	61.4%
South Atlantic	47.8%	49.9%	32.0%
East South Central	40.8%	38.6%	54.3%
West South Central	45.5%	47.3%	29.5%
Mountain	49.4%	52.1%	36.2%
Pacific	47.2%	50.4%	27.5%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2022 Medical Expenditure Panel Survey-Insurance Component.

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

** Civilian employees include those employed in the private 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, 2022

Census division	Civilian **	Private sector	State/local government sector
United States	1.10%	1.21%	2.33%
Census division:			
New England	2.72%	3.06%	3.86%
Middle Atlantic	3.46%	3.67%	9.13%
East North Central	2.33%	2.52%	5.87%
West North Central	2.61%	2.64%	7.68%
South Atlantic	2.48%	2.69%	4.68%
East South Central	2.86%	3.11%	5.59%
West South Central	3.32%	3.53%	4.84%
Mountain	2.64%	2.96%	5.07%
Pacific	4.33%	4.81%	6.51%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2022 Medical Expenditure Panel Survey-Insurance Component.

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

** Civilian employees include those employed in the private 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, 2022

Census division	Civilian **	Private sector	State/local government sector
United States	13.5%	10.8%	23.8%
Census division:			
New England	13.9%	12.1%	21.3%
Middle Atlantic	11.8%	9.7%	17.2%
East North Central	10.8%	8.3%	19.2%
West North Central	8.6%	7.0%	15.2% *
South Atlantic	13.5%	9.0%	33.2%
East South Central	8.1%	7.6%	10.1%
West South Central	9.1%	8.2%	14.3%
Mountain	11.3%	9.8%	17.1%
Pacific	24.2%	19.5%	40.8%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2022 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, 2022

Census division	Civilian **	Private sector	State/local government sector
United States	0.53%	0.61%	1.00%
Census division:			
New England	1.67%	1.94%	3.04%
Middle Atlantic	1.26%	1.45%	1.82%
East North Central	0.98%	1.08%	2.22%
West North Central	1.84%	1.85%	4.69% *
South Atlantic	1.09%	1.25%	2.00%
East South Central	1.25%	1.46%	2.26%
West South Central	1.54%	1.72%	2.74%
Mountain	1.26%	1.46%	2.33%
Pacific	2.01%	2.32%	3.03%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2022 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, 2022

Census division	Civilian **	Private sector	State/local government sector
United States	3.9%	3.5%	5.5%
Census division:			
New England	6.2%	4.9%	11.2%
Middle Atlantic	4.2%	4.5%	3.6% *
East North Central	3.1%	2.5%	5.2% *
West North Central	3.2%	3.2%	3.3% *
South Atlantic	3.3%	3.5% *	2.4%
East South Central	3.8%	3.2% *	6.5% *
West South Central	4.0%	1.9% *	16.5% *
Mountain	3.9%	3.8%	4.5%
Pacific	4.7%	4.5%	5.4%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2022 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, 2022

Census division	Civilian **	Private sector	State/local government sector
United States	0.31%	0.36%	0.60%
Census division:			
New England	0.91%	1.02%	1.90%
Middle Atlantic	0.78%	0.93%	1.40% *
East North Central	0.64%	0.64%	1.70% *
West North Central	0.66%	0.74%	1.46% *
South Atlantic	0.95%	1.16% *	0.50%
East South Central	0.92%	1.01% *	2.17% *
West South Central	0.97%	0.59% *	5.14% *
Mountain	0.66%	0.82%	0.73%
Pacific	0.95%	1.20%	0.63%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2022 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, 2022

Census division	Civilian **	Private sector	State/local government sector
United States	26.3%	23.9%	35.5%
Census division:			
New England	22.3%	20.4%	29.6%
Middle Atlantic	38.2%	27.8%	64.8%
East North Central	26.6%	26.2%	28.2%
West North Central	26.5%	23.5%	38.1%
South Atlantic	25.2%	24.2%	29.5%
East South Central	30.7%	26.9%	45.0%
West South Central	22.1%	21.5%	25.4%
Mountain	22.6%	21.4%	27.2%
Pacific	22.0%	21.6%	23.4%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2022 Medical Expenditure Panel Survey-Insurance Component.

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

** Civilian employees include those employed in the private 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, 2022

Census division	Civilian **	Private sector	State/local government sector
United States	0.76%	0.78%	1.86%
Census division:			
New England	1.83%	2.21%	2.34%
Middle Atlantic	2.92%	2.22%	3.76%
East North Central	1.55%	1.83%	2.86%
West North Central	1.82%	1.96%	5.65%
South Atlantic	1.48%	1.76%	1.84%
East South Central	2.45%	2.88%	4.33%
West South Central	2.48%	2.78%	4.33%
Mountain	1.57%	1.88%	2.49%
Pacific	1.86%	2.31%	1.98%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2022 Medical Expenditure Panel Survey-Insurance Component.

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

** Civilian employees include those employed in the private 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, 2022

Census division	Civilian **	Private sector	State/local government sector
United States	3.8%	4.3%	2.0%
Census division:			
New England	3.7%	3.7%	3.6% *
Middle Atlantic	6.1%	7.2%	3.1% *
East North Central	2.6%	2.9%	1.8% *
West North Central	3.6%	3.8%	2.7% *
South Atlantic	4.8%	5.5%	1.6%
East South Central	4.6%	5.1%	2.5% *
West South Central	3.1%	3.6% *	0.4% *
Mountain	2.4%	2.2%	3.0% *
Pacific	3.2%	3.9%	0.7% *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2022 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, 2022

Census division	Civilian **	Private sector	State/local government sector
United States	0.27%	0.34%	0.28%
Census division:			
New England	0.76%	0.88%	1.45% *
Middle Atlantic	1.19%	1.54%	1.13% *
East North Central	0.43%	0.52%	0.70% *
West North Central	0.63%	0.73%	1.10% *
South Atlantic	0.66%	0.80%	0.46%
East South Central	0.90%	1.10%	1.06% *
West South Central	0.93%	1.09% *	0.18% *
Mountain	0.48%	0.53%	1.16% *
Pacific	0.70%	0.90%	0.27% *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2022 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, 2022

Census division	Civilian **	Private sector	State/local government sector
United States	25.9%	29.2%	13.7%
Census division:			
New England	31.7%	35.8%	15.2%
Middle Atlantic	22.3%	28.4%	6.6% *
East North Central	28.8%	31.1%	20.9%
West North Central	30.3%	31.6%	25.0%
South Atlantic	25.5%	28.8%	10.6%
East South Central	21.6%	22.1%	19.5%
West South Central	28.1%	30.6%	12.8%
Mountain	29.6%	32.8%	17.5%
Pacific	21.7%	25.5%	8.1%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2022 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, 2022

Census division	Civilian **	Private sector	State/local government sector
United States	0.78%	0.91%	1.05%
Census division:			
New England	2.09%	2.54%	1.85%
Middle Atlantic	2.24%	2.46%	2.19% *
East North Central	1.53%	1.76%	3.02%
West North Central	1.72%	1.95%	4.17%
South Atlantic	1.58%	1.88%	1.41%
East South Central	1.67%	1.91%	3.48%
West South Central	2.98%	3.33%	2.42%
Mountain	1.82%	2.18%	2.33%
Pacific	2.72%	3.31%	2.42%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2022 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, 2022

Census division	Civilian **	Private sector	State/local government sector
United States	26.4%	28.3%	19.6%
Census division:			
New England	22.3%	23.1%	19.1%
Middle Atlantic	17.4%	22.4%	4.7% *
East North Central	28.1%	29.1%	24.6%
West North Central	27.8%	30.9%	15.7%
South Atlantic	27.8%	28.9%	22.7%
East South Central	31.3%	35.1%	16.4%
West South Central	33.6%	34.1%	30.6%
Mountain	30.2%	30.1%	30.8%
Pacific	24.3%	25.1%	21.5%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2022 Medical Expenditure Panel Survey-Insurance Component.

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

* Figure does not meet standard of reliability or precision.

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

Table XI.F.17 Standard errors for percent of civilian employees enrolled in family coverage that had a high deductible health insurance plan without a savings option by private and State/local government sectors and census division: United States, 2022

Census division	Civilian **	Private sector	State/local government sector
United States	0.66%	0.76%	1.20%
Census division:			
New England	1.68%	2.06%	1.64%
Middle Atlantic	1.81%	2.05%	1.48% *
East North Central	1.62%	1.83%	3.50%
West North Central	1.91%	2.15%	2.91%
South Atlantic	1.59%	1.85%	2.93%
East South Central	2.23%	2.72%	2.13%
West South Central	1.98%	2.23%	3.59%
Mountain	1.84%	2.14%	3.47%
Pacific	1.88%	2.34%	2.08%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2022 Medical Expenditure Panel Survey-Insurance Component.

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

* Figure does not meet standard of reliability or precision.

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

Table XI.F.18 Percent of civilian employees enrolled in a health insurance plan that had a copayment for an office visit to a specialist physician by private and State/local government sectors and census division: United States, 2022

Census division	Civilian **	Private sector	State/local government sector
United States	59.5%	57.3%	70.6%
Census division:			
New England	57.3%	55.4%	69.3%
Middle Atlantic	70.0%	65.1%	92.1%
East North Central	53.3%	52.1%	59.4%
West North Central	49.9%	47.6%	61.2%
South Atlantic	62.3%	58.5%	81.9%
East South Central	59.8%	59.9%	59.4%
West South Central	61.4%	57.8%	76.5%
Mountain	53.9%	51.0%	68.2%
Pacific	60.1%	61.0%	55.7%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2022 Medical Expenditure Panel Survey-Insurance Component.

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

** Civilian employees include those employed in the private 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, 2022

Census division	Civilian **	Private sector	State/local government sector
United States	0.64%	0.72%	1.07%
Census division:			
New England	2.09%	2.36%	2.10%
Middle Atlantic	1.79%	1.89%	2.31%
East North Central	1.66%	1.86%	3.03%
West North Central	1.64%	1.89%	3.16%
South Atlantic	1.50%	1.76%	1.24%
East South Central	1.81%	2.02%	4.05%
West South Central	2.00%	2.33%	2.41%
Mountain	1.75%	2.00%	2.60%
Pacific	1.75%	2.04%	2.60%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2022 Medical Expenditure Panel Survey-Insurance Component.

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

** Civilian employees include those employed in the private 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, 2022

Census division	Civilian **	Private sector	State/local government sector
United States	44.17	46.00	36.86
Census division:			
New England	43.96	41.76	55.68
Middle Atlantic	40.38	44.57	26.85
East North Central	45.17	47.26	35.08
West North Central	44.49	45.35	41.12
South Atlantic	46.35	48.43	38.81
East South Central	46.43	47.36	42.78
West South Central	50.17	50.94	47.65
Mountain	46.88	47.70	43.81
Pacific	38.19	40.89	23.23

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2022 Medical Expenditure Panel Survey-Insurance Component.

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

** Civilian employees include those employed in the private 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, 2022

Census division	Civilian **	Private sector	State/local government sector
United States	0.30	0.35	0.48
Census division:			
New England	0.79	0.88	1.55
Middle Atlantic	0.95	0.94	1.12
East North Central	0.66	0.72	1.23
West North Central	0.96	1.19	1.20
South Atlantic	0.60	0.75	0.64
East South Central	0.83	1.01	1.09
West South Central	1.16	1.47	1.11
Mountain	0.85	1.05	1.01
Pacific	0.73	0.83	0.64

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2022 Medical Expenditure Panel Survey-Insurance Component.

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

** Civilian employees include those employed in the private 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, 2022

Census division	Civilian **	Private sector	State/local government sector
United States	21.3	21.4	20.8
Census division:			
New England	19.1	19.1	19.9
Middle Atlantic	21.3	21.2	24.0
East North Central	19.6	19.9	17.5
West North Central	20.3	20.3	20.1
South Atlantic	22.5	22.7	20.7
East South Central	22.3	22.5	21.4
West South Central	22.4	22.3	23.0
Mountain	21.9	21.9	21.3
Pacific	21.3	21.3	21.4

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2022 Medical Expenditure Panel Survey-Insurance Component.

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

** Civilian employees include those employed in the private 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, 2022

Census division	Civilian **	Private sector	State/local government sector
United States	0.22	0.25	0.27
Census division:			
New England	0.66	0.70	0.41
Middle Atlantic	0.68	0.67	3.95
East North Central	0.63	0.71	0.84
West North Central	0.38	0.43	0.57
South Atlantic	0.55	0.62	0.27
East South Central	0.50	0.62	0.52
West South Central	0.84	0.95	0.58
Mountain	0.51	0.57	0.72
Pacific	0.54	0.65	0.31

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2022 Medical Expenditure Panel Survey-Insurance Component.

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

** Civilian employees include those employed in the private 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, 2022

Census division	Civilian **	Private sector	State/local government sector
United States	35.7%	37.4%	27.1%
Census division:			
New England	32.8%	35.1%	17.2%
Middle Atlantic	25.4%	29.2%	8.1% *
East North Central	40.0%	41.8%	30.0%
West North Central	40.6%	42.3%	31.9%
South Atlantic	34.2%	36.1%	24.4%
East South Central	39.5%	39.2%	40.8%
West South Central	34.5%	37.7%	20.7%
Mountain	40.6%	42.9%	29.0%
Pacific	37.1%	36.4%	40.6%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2022 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, 2022

Census division	Civilian **	Private sector	State/local government sector
United States	0.63%	0.72%	1.04%
Census division:			
New England	2.00%	2.26%	1.37%
Middle Atlantic	1.76%	1.89%	2.47% *
East North Central	1.72%	1.94%	2.93%
West North Central	1.60%	1.83%	3.32%
South Atlantic	1.49%	1.75%	1.60%
East South Central	1.84%	2.05%	4.18%
West South Central	1.88%	2.18%	2.28%
Mountain	1.71%	1.97%	2.31%
Pacific	1.80%	2.11%	2.47%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2022 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, 2022

Census division	Civilian **	Private sector	State/local government sector
United States	6.3%	6.3%	6.3%
Census division:			
New England	6.6%	6.3%	8.8%
Middle Atlantic	7.5%	8.4%	3.2% *
East North Central	3.9%	4.4%	1.4% *
West North Central	3.2%	3.5%	2.0% *
South Atlantic	5.6%	6.3%	2.0%
East South Central	8.5%	8.4%	8.8% *
West South Central	6.8%	3.7%	20.3%
Mountain	3.1%	3.3%	1.8% *
Pacific	9.8%	10.0%	8.5%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2022 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, 2022

Census division	Civilian **	Private sector	State/local government sector
United States	0.31%	0.32%	0.97%
Census division:			
New England	0.74%	0.84%	0.87%
Middle Atlantic	0.92%	1.08%	1.01% *
East North Central	0.53%	0.62%	0.56% *
West North Central	0.50%	0.57%	0.87% *
South Atlantic	0.77%	0.92%	0.40%
East South Central	1.09%	1.13%	3.00% *
West South Central	1.40%	0.61%	5.92%
Mountain	0.48%	0.55%	0.75% *
Pacific	0.87%	1.02%	0.82%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2022 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, 2022

Census division	Civilian **	Private sector	State/local government sector
United States	22.6%	18.8%	41.1%
Census division:			
New England	26.2%	24.2%	39.8%
Middle Atlantic	31.6%	23.8%	67.6%
East North Central	16.5%	14.3%	28.7%
West North Central	14.6%	10.7%	34.3%
South Atlantic	27.4%	22.3%	53.3%
East South Central	21.4%	18.6%	32.3%
West South Central	16.6%	14.5%	25.4%
Mountain	17.3%	14.9%	29.3%
Pacific	24.7%	21.6%	40.5%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2022 Medical Expenditure Panel Survey-Insurance Component.

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

** Civilian employees include those employed in the private 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, 2022

Census division	Civilian **	Private sector	State/local government sector
United States	0.56%	0.56%	1.53%
Census division:			
New England	1.91%	2.15%	2.61%
Middle Atlantic	2.40%	1.62%	6.24%
East North Central	1.00%	1.08%	2.56%
West North Central	1.12%	1.11%	2.99%
South Atlantic	1.37%	1.59%	2.09%
East South Central	1.64%	1.88%	3.59%
West South Central	1.22%	1.36%	2.87%
Mountain	1.22%	1.37%	2.44%
Pacific	1.50%	1.66%	2.75%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2022 Medical Expenditure Panel Survey-Insurance Component.

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

** Civilian employees include those employed in the private 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, 2022

Census division	Civilian **	Private sector	State/local government sector
United States	289.78	316.89	154.96
Census division:			
New England	286.24	309.51	175.20
Middle Atlantic	277.87	296.55	52.08
East North Central	298.86	301.52	251.37
West North Central	258.46	254.70	--
South Atlantic	338.70	342.29	281.91
East South Central	219.65	252.81	96.56
West South Central	199.55	274.25	140.85
Mountain	503.12	528.04	267.35
Pacific	301.32	325.01	159.72

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2022 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, 2022

Census division	Civilian **	Private sector	State/local government sector
United States	12.32	13.72	7.46
Census division:			
New England	37.20	44.49	9.56
Middle Atlantic	25.75	27.86	11.86
East North Central	24.60	25.89	17.13
West North Central	33.88	34.97	--
South Atlantic	46.40	49.19	31.34
East South Central	18.34	15.15	27.12
West South Central	22.67	40.88	9.65
Mountain	55.64	59.47	11.44
Pacific	19.95	22.78	3.07

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2022 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, 2022

Census division	Civilian **	Private sector	State/local government sector
United States	471.58	567.79	254.26
Census division:			
New England	486.06	537.79	276.85
Middle Atlantic	452.80	585.28	240.34
East North Central	395.12	467.63	197.01
West North Central	622.91	882.39	215.24
South Atlantic	529.83	662.29	249.31
East South Central	482.80	622.78	167.43
West South Central	522.36	574.67	393.40
Mountain	602.89	611.16	581.60
Pacific	354.44	416.87	186.46

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2022 Medical Expenditure Panel Survey-Insurance Component.

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

** Civilian employees include those employed in the private 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, 2022

Census division	Civilian **	Private sector	State/local government sector
United States	17.81	24.68	6.90
Census division:			
New England	38.35	49.72	13.44
Middle Atlantic	44.98	66.43	9.13
East North Central	35.06	47.26	11.85
West North Central	68.72	94.78	24.69
South Atlantic	49.91	69.95	7.07
East South Central	51.52	74.66	11.70
West South Central	50.35	68.06	46.14
Mountain	45.82	60.96	48.86
Pacific	34.60	46.97	19.71

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2022 Medical Expenditure Panel Survey-Insurance Component.

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

** Civilian employees include those employed in the private 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, 2022

Census division	Civilian **	Private sector	State/local government sector
United States	20.7	20.8	20.0
Census division:			
New England	18.6	18.9	15.7
Middle Atlantic	20.6	20.9	17.6
East North Central	19.3	19.7	16.5
West North Central	20.6	20.9	19.1
South Atlantic	21.5	21.5	21.5
East South Central	21.6	21.9	20.0
West South Central	21.3	21.1	22.2
Mountain	20.6	20.6	20.4
Pacific	21.0	20.9	21.1

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2022 Medical Expenditure Panel Survey-Insurance Component.

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

** Civilian employees include those employed in the private 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, 2022

Census division	Civilian **	Private sector	State/local government sector
United States	0.12	0.14	0.16
Census division:			
New England	0.39	0.43	0.30
Middle Atlantic	0.38	0.40	1.57
East North Central	0.30	0.34	0.41
West North Central	0.35	0.39	0.70
South Atlantic	0.32	0.37	0.30
East South Central	0.34	0.38	0.60
West South Central	0.28	0.34	0.33
Mountain	0.29	0.33	0.34
Pacific	0.38	0.43	0.24

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2022 Medical Expenditure Panel Survey-Insurance Component.

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

** Civilian employees include those employed in the private 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, 2022

Census division	Civilian **	Private sector	State/local government sector
United States	74.4%	77.0%	62.0%
Census division:			
New England	65.9%	68.8%	46.7%
Middle Atlantic	61.1%	67.8%	30.5%
East North Central	81.2%	83.2%	70.0%
West North Central	81.8%	84.2%	69.6%
South Atlantic	74.9%	76.8%	65.1%
East South Central	72.7%	75.7%	60.9%
West South Central	83.1%	83.0%	83.5%
Mountain	80.5%	82.0%	73.1%
Pacific	69.3%	72.0%	55.6%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2022 Medical Expenditure Panel Survey-Insurance Component.

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

** Civilian employees include those employed in the private 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, 2022

Census division	Civilian **	Private sector	State/local government sector
United States	0.56%	0.58%	1.55%
Census division:			
New England	1.90%	2.12%	2.60%
Middle Atlantic	2.40%	1.92%	6.05%
East North Central	1.04%	1.12%	2.64%
West North Central	1.16%	1.29%	2.47%
South Atlantic	1.28%	1.50%	1.66%
East South Central	1.81%	2.05%	4.04%
West South Central	1.44%	1.72%	1.81%
Mountain	1.29%	1.45%	2.51%
Pacific	1.45%	1.63%	2.60%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2022 Medical Expenditure Panel Survey-Insurance Component.

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

** Civilian employees include those employed in the private 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, 2022

Census division	Civilian **	Private sector	State/local government sector
United States	11.0%	9.9%	16.1%
Census division:			
New England	6.4%	6.7%	4.9%
Middle Atlantic	10.0%	11.8%	1.7% *
East North Central	6.7%	6.3%	9.0%
West North Central	8.1%	7.7%	9.9%
South Atlantic	12.8%	13.1%	11.3%
East South Central	15.0%	12.8%	23.8%
West South Central	16.7%	11.0%	41.1%
Mountain	9.0%	8.0%	14.1%
Pacific	11.2%	9.3%	21.2%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2022 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, 2022

Census division	Civilian **	Private sector	State/local government sector
United States	0.43%	0.46%	1.11%
Census division:			
New England	0.70%	0.80%	0.85%
Middle Atlantic	1.16%	1.37%	0.65% *
East North Central	0.73%	0.84%	1.12%
West North Central	0.81%	0.88%	1.97%
South Atlantic	1.19%	1.38%	1.86%
East South Central	1.23%	1.24%	3.53%
West South Central	1.86%	1.70%	4.85%
Mountain	0.94%	1.02%	2.33%
Pacific	1.02%	1.16%	2.00%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2022 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, 2022

Census division	Civilian **	Private sector	State/local government sector
United States	348	357	318
Census division:			
New England	390	405	252 *
Middle Atlantic	297	282	--
East North Central	529	528	533
West North Central	475	409	731
South Atlantic	430	348	913 *
East South Central	328	403	171
West South Central	248	366	113
Mountain	260	281	201
Pacific	275	314	190

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2022 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, 2022

Census division	Civilian **	Private sector	State/local government sector
United States	20.75	20.17	57.42
Census division:			
New England	61.61	67.43	114.95 *
Middle Atlantic	38.35	37.99	--
East North Central	64.40	72.02	143.37
West North Central	55.02	62.07	97.98
South Atlantic	63.19	35.64	302.71 *
East South Central	74.18	104.72	31.36
West South Central	44.30	76.01	18.79
Mountain	26.56	31.72	45.33
Pacific	35.86	52.03	10.42

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2022 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.30 Percent of civilian employees enrolled in a health insurance plan that had a prescription drug copay for generic, preferred, non-preferred, and specialty tiers by private and State/local government sectors and census division: United States, 2022

Census division	Civilian **	Private sector	State/local government sector
Generic:			
United States	70.9%	69.8%	76.5%
New England	74.9%	75.2%	72.7%
Middle Atlantic	73.9%	76.3%	63.1%
East North Central	66.6%	65.9%	70.0%
West North Central	63.0%	61.7%	69.6%
South Atlantic	72.5%	70.1%	84.9%
East South Central	69.4%	68.7%	72.0%
West South Central	69.2%	68.0%	74.5%
Mountain	68.7%	67.1%	76.7%
Pacific	75.5%	72.8%	89.2%
Preferred:			
United States	66.6%	65.2%	73.7%
New England	70.2%	69.5%	74.7%
Middle Atlantic	70.1%	71.0%	66.2%
East North Central	61.7%	59.8%	72.3%
West North Central	60.6%	58.9%	69.2%
South Atlantic	68.5%	66.4%	79.6%
East South Central	64.0%	64.3%	62.6%
West South Central	64.5%	62.9%	71.1%
Mountain	62.2%	62.7%	59.3%
Pacific	71.7%	68.7%	87.3%
Non-Preferred:			
United States	63.6%	62.9%	67.1%
New England	67.2%	66.3%	73.2%
Middle Atlantic	68.5%	69.1%	66.2%
East North Central	58.5%	56.5%	69.6%
West North Central	58.3%	56.2%	68.8%
South Atlantic	63.9%	64.2%	62.5%
East South Central	62.0%	61.8%	63.0%
West South Central	63.4%	62.2%	68.9%
Mountain	60.1%	60.5%	57.9%
Pacific	67.2%	66.1%	72.9%
Specialty:			
United States	46.0%	43.5%	58.6%
New England	45.9%	45.0%	52.2%
Middle Atlantic	53.4%	48.6%	75.1%
East North Central	40.4%	38.4%	51.8%
West North Central	46.1%	44.0%	57.0%
South Atlantic	46.2%	42.0%	67.6%
East South Central	43.7%	44.9%	38.8%
West South Central	50.3%	48.7%	56.9%
Mountain	42.3%	42.7%	40.6%
Pacific	44.6%	41.6%	59.8%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2022 Medical Expenditure Panel Survey-Insurance Component.

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

** Civilian employees include those employed in the private 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.30 Standard errors for percent of civilian employees enrolled in a health insurance plan that had a prescription drug copay for generic, preferred, non-preferred, and specialty tiers by private and State/local government sectors and census division: United States, 2022

Census division	Civilian **	Private sector	State/local government sector
Generic:			
United States	0.63%	0.68%	1.69%
New England	2.13%	2.43%	2.12%
Middle Atlantic	2.49%	1.72%	9.83%
East North Central	1.71%	1.94%	2.97%
West North Central	1.58%	1.77%	3.07%
South Atlantic	1.41%	1.66%	1.12%
East South Central	1.71%	1.95%	3.58%
West South Central	1.96%	2.32%	2.62%
Mountain	1.61%	1.86%	2.42%
Pacific	1.51%	1.75%	2.11%
Preferred:			
United States	0.65%	0.71%	1.68%
New England	2.15%	2.45%	2.05%
Middle Atlantic	2.54%	1.95%	10.40%
East North Central	1.71%	1.93%	2.93%
West North Central	1.66%	1.88%	3.11%
South Atlantic	1.42%	1.68%	1.04%
East South Central	1.82%	2.07%	3.84%
West South Central	2.01%	2.34%	3.04%
Mountain	1.64%	1.85%	3.23%
Pacific	1.66%	1.93%	2.18%
Non-Preferred:			
United States	0.65%	0.72%	1.60%
New England	2.15%	2.45%	2.13%
Middle Atlantic	2.50%	2.00%	10.16%
East North Central	1.72%	1.93%	3.01%
West North Central	1.66%	1.83%	3.19%
South Atlantic	1.44%	1.69%	1.78%
East South Central	1.83%	2.06%	3.92%
West South Central	2.05%	2.39%	3.18%
Mountain	1.71%	1.94%	3.32%
Pacific	1.66%	1.93%	2.56%
Specialty:			
United States	0.65%	0.74%	1.09%
New England	2.26%	2.57%	2.58%
Middle Atlantic	1.88%	2.09%	2.62%
East North Central	1.57%	1.75%	3.21%
West North Central	1.83%	2.01%	4.11%
South Atlantic	1.51%	1.75%	1.59%
East South Central	1.89%	2.15%	3.88%
West South Central	2.29%	2.64%	3.95%
Mountain	1.76%	2.02%	2.86%
Pacific	1.75%	2.06%	2.49%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2022 Medical Expenditure Panel Survey-Insurance Component.

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

** Civilian employees include those employed in the private 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.31 Average prescription drug copay (in dollars) per employee enrolled in a health insurance plan that had a prescription drug copay for generic, preferred, non-preferred, and specialty tiers by private and State/local government sectors and census division: United States, 2022

Census division	Civilian **	Private sector	State/local government sector
Generic:			
United States	11.39	11.64	10.29
New England	11.18	11.43	9.47
Middle Atlantic	10.95	11.49	7.94
East North Central	11.66	11.88	10.51
West North Central	12.39	12.34	12.63
South Atlantic	11.26	11.38	10.77
East South Central	11.31	11.58	10.31
West South Central	11.69	11.54	12.30
Mountain	11.97	11.96	12.04
Pacific	10.97	11.59	8.39
Preferred:			
United States	34.48	35.07	31.92
New England	32.54	33.70	25.36
Middle Atlantic	32.40	33.81	25.54
East North Central	34.23	35.00	30.76
West North Central	37.07	37.99	33.09
South Atlantic	36.00	36.45	34.07
East South Central	36.74	36.49	37.74
West South Central	36.00	35.97	36.09
Mountain	34.59	34.08	37.29
Pacific	32.45	33.26	29.25
Non-Preferred:			
United States	59.96	61.20	54.21
New England	54.87	56.65	44.11
Middle Atlantic	56.69	58.87	46.34
East North Central	61.54	62.73	56.23
West North Central	63.39	65.09	56.42
South Atlantic	64.08	65.56	56.42
East South Central	67.19	65.26	74.57
West South Central	65.11	65.88	62.10
Mountain	60.80	59.05	70.06
Pacific	51.30	53.79	39.88
Specialty:			
United States	98.21	103.47	78.95
New England	84.36	90.03	51.81
Middle Atlantic	79.13	88.77	50.64
East North Central	105.35	109.84	87.04
West North Central	106.74	117.40	65.37
South Atlantic	118.56	117.54	121.74
East South Central	103.47	105.97	92.18
West South Central	104.46	111.49	78.59
Mountain	109.60	109.63	109.43
Pacific	74.78	83.05	45.73

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2022 Medical Expenditure Panel Survey-Insurance Component.

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

** Civilian employees include those employed in the private 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.31 Standard errors for average prescription drug copay (in dollars) per employee enrolled in a health insurance plan that had a prescription drug copay for generic, preferred, non-preferred, and specialty tiers by private and State/local government sectors and census division: United States, 2022

Census division	Civilian **	Private sector	State/local government sector
Generic:			
United States	0.07	0.08	0.10
New England	0.29	0.33	0.21
Middle Atlantic	0.24	0.27	0.57
East North Central	0.17	0.20	0.19
West North Central	0.23	0.25	0.54
South Atlantic	0.14	0.16	0.25
East South Central	0.20	0.25	0.22
West South Central	0.26	0.31	0.36
Mountain	0.25	0.30	0.27
Pacific	0.19	0.23	0.21
Preferred:			
United States	0.19	0.23	0.31
New England	0.62	0.71	0.51
Middle Atlantic	0.58	0.68	1.19
East North Central	0.45	0.50	0.94
West North Central	0.69	0.69	1.80
South Atlantic	0.40	0.47	0.46
East South Central	0.81	0.98	0.97
West South Central	0.51	0.64	0.41
Mountain	0.57	0.64	1.18
Pacific	0.57	0.67	0.90
Non-Preferred:			
United States	0.44	0.51	0.69
New England	1.09	1.26	1.01
Middle Atlantic	1.04	1.18	2.78
East North Central	0.98	1.11	1.92
West North Central	1.53	1.64	3.62
South Atlantic	1.17	1.35	1.31
East South Central	1.50	1.74	2.70
West South Central	1.40	1.75	1.05
Mountain	1.11	1.20	2.66
Pacific	1.16	1.35	1.39
Specialty:			
United States	1.31	1.57	1.77
New England	3.86	4.60	1.77
Middle Atlantic	2.60	3.38	2.46
East North Central	3.21	3.70	5.97
West North Central	4.37	4.77	5.46
South Atlantic	3.22	3.90	5.32
East South Central	3.64	4.41	3.00
West South Central	3.65	4.22	3.43
Mountain	4.32	5.04	5.05
Pacific	3.86	4.84	1.83

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2022 Medical Expenditure Panel Survey-Insurance Component.

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

** Civilian employees include those employed in the private 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.32 Percent of civilian employees enrolled in a health insurance plan that had a prescription drug coinsurance for generic, preferred, non-preferred, and specialty tiers by private and State/local government sectors and census division: United States, 2022

Census division	Civilian **	Private sector	State/local government sector
Generic:			
United States	21.4%	22.3%	16.8%
New England	14.1%	15.4%	5.6%
Middle Atlantic	18.1%	16.3%	26.3% *
East North Central	24.7%	26.1%	16.9%
West North Central	28.2%	29.2%	23.1%
South Atlantic	19.9%	21.5%	12.0%
East South Central	25.6%	25.7%	25.3%
West South Central	19.1%	20.0%	15.4%
Mountain	23.8%	25.1%	16.8%
Pacific	20.9%	22.6%	12.6%
Preferred:			
United States	30.6%	31.9%	24.3%
New England	24.3%	27.0%	6.4%
Middle Atlantic	26.4%	26.4%	26.7% *
East North Central	33.7%	35.2%	25.7%
West North Central	34.3%	35.7%	27.5%
South Atlantic	30.4%	32.3%	20.5%
East South Central	35.7%	35.4%	36.9%
West South Central	30.6%	30.9%	28.9%
Mountain	35.1%	34.9%	36.3%
Pacific	28.2%	30.8%	15.2%
Non-Preferred:			
United States	33.2%	34.0%	29.3%
New England	26.5%	29.7%	5.3%
Middle Atlantic	27.9%	28.3%	26.3% *
East North Central	36.8%	38.0%	30.2%
West North Central	36.0%	37.8%	27.1%
South Atlantic	34.6%	33.9%	37.7%
East South Central	37.6%	38.3%	35.2%
West South Central	32.8%	33.2%	30.8%
Mountain	36.5%	35.7%	40.8%
Pacific	30.6%	32.8%	19.8%
Specialty:			
United States	41.1%	42.8%	32.7%
New England	35.4%	38.3%	16.2%
Middle Atlantic	31.4%	35.4%	13.1%
East North Central	44.6%	46.1%	36.0%
West North Central	43.1%	44.6%	35.8%
South Atlantic	40.3%	42.4%	29.9%
East South Central	46.5%	44.2%	55.6%
West South Central	34.9%	34.4%	36.7%
Mountain	46.5%	46.4%	47.2%
Pacific	46.8%	49.6%	32.4%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2022 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.32 Standard errors for percent of civilian employees enrolled in a health insurance plan that had a prescription drug coinsurance for generic, preferred, non-preferred, and specialty tiers by private and State/local government sectors and census division: United States, 2022

Census division	Civilian **	Private sector	State/local government sector
Generic:			
United States	0.60%	0.64%	1.74%
New England	1.88%	2.14%	1.01%
Middle Atlantic	2.61%	1.68%	11.12% *
East North Central	1.76%	2.00%	2.54%
West North Central	1.45%	1.70%	1.92%
South Atlantic	1.27%	1.48%	1.68%
East South Central	1.65%	1.85%	3.65%
West South Central	1.50%	1.79%	1.96%
Mountain	1.77%	2.06%	2.01%
Pacific	1.47%	1.73%	1.44%
Preferred:			
United States	0.66%	0.72%	1.68%
New England	2.05%	2.32%	1.09%
Middle Atlantic	2.63%	2.05%	11.22% *
East North Central	1.73%	1.96%	2.87%
West North Central	1.54%	1.79%	2.17%
South Atlantic	1.45%	1.70%	1.71%
East South Central	1.87%	2.13%	3.92%
West South Central	1.90%	2.23%	2.97%
Mountain	1.77%	2.02%	3.32%
Pacific	1.73%	2.02%	1.75%
Non-Preferred:			
United States	0.65%	0.72%	1.61%
New England	2.02%	2.30%	0.91%
Middle Atlantic	2.58%	2.07%	11.05% *
East North Central	1.74%	1.96%	3.00%
West North Central	1.48%	1.70%	2.20%
South Atlantic	1.44%	1.69%	1.96%
East South Central	1.92%	2.17%	3.98%
West South Central	1.91%	2.23%	3.11%
Mountain	1.80%	2.08%	3.04%
Pacific	1.72%	2.00%	2.10%
Specialty:			
United States	0.65%	0.75%	0.96%
New England	2.15%	2.44%	1.52%
Middle Atlantic	1.76%	2.06%	2.80%
East North Central	1.71%	1.93%	2.93%
West North Central	1.69%	1.95%	2.74%
South Atlantic	1.51%	1.77%	1.60%
East South Central	1.96%	2.23%	4.08%
West South Central	2.15%	2.53%	3.50%
Mountain	1.81%	2.07%	3.26%
Pacific	1.81%	2.08%	2.46%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2022 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.33 Average prescription drug coinsurance per employee enrolled in a health insurance plan that had a prescription drug coinsurance for generic, preferred, non-preferred, and specialty tiers by private and State/local government sectors and census division: United States, 2022

Census division	Civilian **	Private sector	State/local government sector
Generic:			
United States	20.0	20.1	19.1
New England	16.9	16.9	16.0
Middle Atlantic	22.1	22.6	20.6
East North Central	19.1	19.5	15.1
West North Central	20.9	21.2	19.3
South Atlantic	20.4	20.1	23.3
East South Central	24.2	25.1	20.9
West South Central	20.2	19.9	21.9
Mountain	19.7	19.6	20.4
Pacific	17.6	18.2	11.6
Preferred:			
United States	24.9	24.7	26.0
New England	21.8	21.9	19.0
Middle Atlantic	29.1	27.2	37.5
East North Central	22.0	22.5	18.3
West North Central	24.3	24.3	24.6
South Atlantic	25.3	25.4	25.0
East South Central	28.0	29.5	22.5
West South Central	25.5	25.0	27.8
Mountain	25.6	25.6	25.5
Pacific	23.7	23.5	25.7
Non-Preferred:			
United States	32.9	32.5	35.3
New England	30.4	30.6	23.4
Middle Atlantic	37.2	35.3	46.6
East North Central	30.4	30.9	27.4
West North Central	30.3	29.3	37.4
South Atlantic	33.1	33.1	33.2
East South Central	32.9	35.1	23.4
West South Central	36.7	35.8	40.9
Mountain	33.1	31.7	39.3
Pacific	31.7	31.2	36.1
Specialty:			
United States	27.4	27.2	28.5
New England	28.0	27.5	36.7
Middle Atlantic	32.6	32.1	37.7
East North Central	25.4	25.3	26.5
West North Central	26.6	26.2	28.8
South Atlantic	28.0	28.0	28.2
East South Central	27.0	28.4	22.4
West South Central	26.2	25.7	28.1
Mountain	26.9	26.4	29.3
Pacific	26.9	26.3	30.8

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2022 Medical Expenditure Panel Survey-Insurance Component.

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

** Civilian employees include those employed in the private 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.33 Standard errors for average prescription drug coinsurance per employee enrolled in a health insurance plan that had a prescription drug coinsurance for generic, preferred, non-preferred, and specialty tiers by private and State/local government sectors and census division: United States, 2022

Census division	Civilian **	Private sector	State/local government sector
Generic:			
United States	0.31	0.35	0.59
New England	1.03	1.09	0.91
Middle Atlantic	0.86	0.96	1.51
East North Central	0.85	0.96	0.86
West North Central	0.84	0.97	0.66
South Atlantic	0.61	0.59	2.38
East South Central	1.92	2.37	0.73
West South Central	0.75	0.87	0.81
Mountain	0.80	0.89	1.37
Pacific	0.76	0.85	0.76
Preferred:			
United States	0.35	0.35	1.16
New England	1.11	1.16	0.68
Middle Atlantic	1.30	0.78	1.48
East North Central	0.77	0.88	0.95
West North Central	0.75	0.85	0.95
South Atlantic	0.67	0.73	1.34
East South Central	1.37	1.68	0.72
West South Central	0.83	1.00	0.66
Mountain	0.92	1.09	0.88
Pacific	0.93	1.02	0.93
Non-Preferred:			
United States	0.48	0.52	1.08
New England	1.72	1.78	2.01
Middle Atlantic	1.50	1.05	2.13
East North Central	1.28	1.45	1.95
West North Central	1.11	1.25	2.16
South Atlantic	1.03	1.23	1.06
East South Central	1.43	1.69	0.98
West South Central	1.54	1.88	0.99
Mountain	1.24	1.48	1.48
Pacific	1.13	1.25	1.05
Specialty:			
United States	0.29	0.32	0.55
New England	1.42	1.45	4.73
Middle Atlantic	1.18	1.20	4.72
East North Central	0.80	0.88	1.72
West North Central	0.68	0.76	1.16
South Atlantic	0.61	0.69	0.81
East South Central	1.04	1.26	1.41
West South Central	0.74	0.89	0.90
Mountain	0.79	0.92	1.02
Pacific	0.68	0.75	0.82

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2022 Medical Expenditure Panel Survey-Insurance Component.

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

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