

**Table III.A.2.a Percent of State and local governments that offer health insurance that self-insure at least one plan by government type and size and census division: United States, 2018**

<b>Census division/ government type and size</b>	<b>All State and local governments</b>
United States	40.7%
Census division:	
New England	41.1%
Middle Atlantic	51.9%
East North Central	31.6%
West North Central	29.3%
South Atlantic	54.7%
East South Central	50.2%
West South Central	41.6%
Mountain	43.0%
Pacific	36.5%
Government type and size:	
State governments	72.3%
Local governments:	
Less than 250 employees	33.4%
250-999 employees	58.1%
1,000-4,999 employees	69.1%
5,000-9,999 employees	68.9%
10,000 or more employees	61.5%

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

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

**Table III.A.2.a Standard errors for percent of State and local governments that offer health insurance that self-insure at least one plan by government type and size and census division: United States, 2018**

<b>Census division/ government type and size</b>	<b>All State and local governments</b>
United States	1.70%
Census division:	
New England	4.78%
Middle Atlantic	5.14%
East North Central	4.23%
West North Central	4.65%
South Atlantic	4.49%
East South Central	4.81%
West South Central	4.50%
Mountain	5.24%
Pacific	5.39%
Government type and size:	
State governments	1.98%
Local governments:	
Less than 250 employees	2.12%
250-999 employees	2.40%
1,000-4,999 employees	4.55%
5,000-9,999 employees	3.37%
10,000 or more employees	1.82%

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

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

Standard errors of zero indicate that all governments in the category are in the survey.

**Table III.A.2.e Percent of State and local governments offering health insurance by plan provider arrangement and other plan options by government type and size and census division: United States, 2018**

Census division/ government type and size	Two or more plans	Conventional indemnity	Any managed care	Exclusive provider	Mixed provider	With waiting period
United States	50.1%	9.6%	93.3%	34.3%	79.4%	55.9%
Census division:						
New England	48.6%	8.2%	95.0%	44.0%	77.9%	45.1%
Middle Atlantic	52.3%	7.5% *	93.8%	41.0%	81.2%	51.5%
East North Central	44.5%	16.4%	88.5%	24.9%	76.9%	47.8%
West North Central	47.7%	12.5%	92.1%	22.9%	77.8%	57.2%
South Atlantic	52.0%	3.8%	98.2%	36.7%	84.7%	69.5%
East South Central	38.6%	9.2%	92.1%	19.4%	78.4%	63.7%
West South Central	49.5%	7.7% *	94.5%	41.0%	78.8%	61.0%
Mountain	58.0%	6.3% *	94.7%	25.7%	83.3%	57.3%
Pacific	62.7%	6.9% *	96.1%	57.7%	77.9%	57.0%
Government type and size:						
State governments	78.2%	1.3% *	100.0%	35.5%	96.0%	70.0%
Local governments:						
Less than 250 employees	41.3%	10.1%	92.1%	32.6%	76.3%	52.6%
250-999 employees	73.4%	10.1%	95.7%	38.8%	86.0%	60.1%
1,000-4,999 employees	78.5%	6.6%	97.6%	38.4%	91.5%	73.0%
5,000-9,999 employees	83.2%	0.9% *	100.0%	38.0%	91.9%	84.3%
10,000 or more employees	77.2%	0.0%	100.0%	50.9%	91.8%	83.6%

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

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

\* Figure does not meet standard of reliability or precision.

Estimates for Insurance to Retirees are now located in Table III.A.2.h.

**Table III.A.2.e Standard errors for percent of State and local governments offering health insurance by plan provider arrangement and other plan options by government type and size and census division: United States, 2018**

Census division/ government type and size	Two or more plans	Conventional indemnity	Any managed care	Exclusive provider	Mixed provider	With waiting period
United States	1.84%	1.22%	1.15%	1.68%	1.66%	1.88%
Census division:						
New England	4.95%	2.09%	1.85%	4.93%	3.84%	4.91%
Middle Atlantic	5.26%	3.50% *	3.47%	4.94%	4.73%	5.16%
East North Central	5.00%	4.53%	4.32%	4.18%	5.01%	5.20%
West North Central	5.38%	2.72%	2.26%	4.77%	4.36%	5.46%
South Atlantic	4.50%	1.05%	0.70%	4.27%	3.18%	4.15%
East South Central	4.63%	2.68%	2.63%	4.66%	4.34%	4.75%
West South Central	4.79%	2.41% *	2.25%	4.53%	4.42%	5.56%
Mountain	5.29%	2.22% *	2.16%	4.27%	4.06%	5.33%
Pacific	6.24%	3.42% *	3.13%	5.92%	5.72%	6.00%
Government type and size:						
State governments	1.29%	0.56% *	0.00%	1.63%	0.73%	1.55%
Local governments:						
Less than 250 employees	2.29%	1.60%	1.53%	2.19%	2.19%	2.43%
250-999 employees	2.33%	1.55%	0.97%	2.37%	1.74%	2.28%
1,000-4,999 employees	2.67%	1.46%	0.78%	3.70%	1.47%	2.84%
5,000-9,999 employees	2.44%	0.90% *	0.00%	3.42%	2.61%	2.19%
10,000 or more employees	3.43%	0.00%	0.00%	1.48%	1.35%	1.57%

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

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

\* Figure does not meet standard of reliability or precision.

Standard errors of zero indicate that all governments in the category are in the survey.

Estimates for Insurance to Retirees are now located in Table III.A.2.h.

**Table III.A.2.h Percent of State and local governments that offer health insurance to retirees by government type and size and census division: United States, 2018**

<b>Census division/ government type and size</b>	<b>Insurance to retirees under 65</b>	<b>Insurance to retirees 65 and over</b>
United States	44.4%	33.5%
Census division:		
New England	43.5%	46.8%
Middle Atlantic	65.8%	51.8%
East North Central	34.2%	25.9%
West North Central	32.3%	18.6%
South Atlantic	55.3%	43.6%
East South Central	55.7%	17.5%
West South Central	45.2%	38.7%
Mountain	32.0%	25.1%
Pacific	40.4%	36.6%
Government type and size:		
State governments	69.0%	53.6%
Local governments:		
Less than 250 employees	35.6%	27.4%
250-999 employees	67.0%	49.0%
1,000-4,999 employees	74.6%	53.2%
5,000-9,999 employees	77.9%	54.1%
10,000 or more employees	71.4%	63.9%

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

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

Retiree estimates for years prior to 2011 are provided in Table III.A.2.e for those earlier years.

**Table III.A.2.h Standard errors for percent of State and local governments that offer health insurance to retirees by government type and size and census division: United States, 2018**

<b>Census division/ government type and size</b>	<b>Insurance to retirees under 65</b>	<b>Insurance to retirees 65 and over</b>
United States	1.74%	1.58%
Census division:		
New England	4.78%	5.00%
Middle Atlantic	5.61%	5.25%
East North Central	4.47%	4.07%
West North Central	4.70%	3.95%
South Atlantic	4.51%	4.16%
East South Central	4.69%	3.25%
West South Central	4.54%	4.33%
Mountain	4.68%	4.29%
Pacific	5.41%	5.44%
Government type and size:		
State governments	1.83%	1.93%
Local governments:		
Less than 250 employees	2.14%	1.98%
250-999 employees	2.31%	2.46%
1,000-4,999 employees	4.83%	4.32%
5,000-9,999 employees	2.65%	3.27%
10,000 or more employees	4.53%	4.55%

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

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

Standard errors of zero indicate that all governments in the category are in the survey.

Retiree estimates for years prior to 2011 are provided in Table III.A.2.e for those earlier years.

**Table III.A.2.i Percent of State and local governments that offer health insurance that use a private exchange by government type and size and census division: United States, 2018**

Division	All State and local governments	State governments	Local governments				
			Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	10,000 or more employees
United States	24.2%	7.5%	27.0%	18.7%	12.9%	9.2%	8.0% *
Census division:							
New England	24.1%	--	28.4%	17.6%	2.8% *	0.0%	--
Middle Atlantic	30.2%	0.0%	32.7%	19.2%	34.1%	0.0%	--
East North Central	20.8%	12.5%	21.5%	23.1%	7.9% *	0.0%	0.0%
West North Central	25.7%	--	27.4%	17.4% *	6.9% *	9.6%	--
South Atlantic	20.9%	8.8%	24.4%	20.3%	17.1%	8.6%	3.2% *
East South Central	15.6%	7.0% *	19.7%	9.3% *	2.2% *	--	0.0%
West South Central	32.9%	6.9% *	40.5%	16.2%	4.0% *	5.0%	18.3% *
Mountain	19.4%	3.5% *	20.0%	20.8%	13.2% *	--	0.0%
Pacific	22.2%	--	23.9%	19.4% *	14.3% *	10.0% *	23.7% *

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

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

\* Figure does not meet standard of reliability or precision.

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

**Table III.A.2.i Standard errors for percent of State and local governments that offer health insurance that use a private exchange by government type and size and census division: United States, 2018**

Division	All State and local governments	State governments	Local governments				
			Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	10,000 or more employees
United States	1.66%	1.21%	2.18%	1.78%	1.91%	1.17%	3.10% *
Census division:							
New England	4.67%	--	6.34%	4.49%	1.90% *	0.00%	--
Middle Atlantic	4.98%	0.00%	6.37%	4.61%	7.74%	0.00%	--
East North Central	4.28%	3.72%	5.52%	4.98%	5.13% *	0.00%	0.00%
West North Central	4.64%	--	5.40%	5.28% *	6.54% *	0.00%	--
South Atlantic	3.80%	0.00%	6.00%	5.14%	2.99%	1.77%	1.26% *
East South Central	3.50%	2.26% *	5.17%	3.20% *	1.50% *	--	0.00%
West South Central	5.37%	2.71% *	7.09%	4.83%	2.88% *	1.19%	6.19% *
Mountain	4.18%	2.22% *	5.38%	5.51%	4.52% *	--	0.00%
Pacific	5.12%	--	6.90%	5.99% *	4.63% *	4.45% *	18.11% *

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

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

\* Figure does not meet standard of reliability or precision.

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Standard errors of zero indicate that all governments in the category are in the survey.

**Table III.B.1 Number of State and local government employees by government type and size and census division: United States, 2018**

Division	All State and local governments	State governments	Local governments				
			Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	10,000 or more employees
United States	19,600,027	5,408,260	2,097,571	3,327,213	4,330,380	1,546,283	2,890,321
Census division:							
New England	906,457	298,727	90,985	217,406	214,061	--	--
Middle Atlantic	2,549,989	--	253,937	515,329	483,345	--	--
East North Central	2,789,801	759,465	545,850	691,339	523,621	--	--
West North Central	1,523,237	425,067	357,240	345,638	314,690	80,603	--
South Atlantic	3,680,020	974,685	169,608	291,879	864,380	385,407	994,061
East South Central	1,185,195	371,907	107,164	269,809	269,518	66,192	--
West South Central	2,405,512	603,023 *	263,963	380,618	475,454	364,031	318,422
Mountain	1,416,976	452,086	123,122	192,036	358,190	117,838	173,704
Pacific	3,142,841	886,445	185,704	423,158	827,120	261,018	559,396

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

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

\* Figure does not meet standard of reliability or precision.

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Totals may not sum exactly because of rounding.

**Table III.B.1 Standard errors for number of State and local government employees by government type and size and census division: United States, 2018**

Division	All State and local governments	State governments	Local governments				
			Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	10,000 or more employees
United States	505,124	296,681	78,144	139,412	251,634	124,302	330,301
Census division:							
New England	53,792	8,842	10,139	25,234	38,046	--	--
Middle Atlantic	356,891	--	25,292	52,506	87,977	--	--
East North Central	130,856	69,453	50,612	76,533	106,551	--	--
West North Central	79,435	48,402	29,334	45,304	69,065	0	--
South Atlantic	138,146	69,220	19,834	37,257	108,396	29,741	71,126
East South Central	87,527	68,364	11,127	34,532	42,353	11,751	--
West South Central	213,577	189,828 *	26,358	46,870	88,716	64,056	23,315
Mountain	93,262	58,255	14,598	23,129	75,685	19,215	8,829
Pacific	142,805	66,172	22,736	53,103	104,244	73,233	78,122

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

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

\* Figure does not meet standard of reliability or precision.

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Standard errors of zero indicate that all governments in the category are in the survey.

Totals may not sum exactly because of rounding.

**Table III.B.1.a Percent of number of State and local government employees by government type and size and census division: United States, 2018**

Division	All State and local governments	State governments <sup>1</sup>	Local governments				
			Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	10,000 or more employees <sup>1</sup>
United States	19,600,027	27.6%	10.7%	17.0%	22.1%	7.9%	14.7%
Census division:							
New England	906,457	33.0%	10.0%	24.0%	23.6%	--	--
Middle Atlantic	2,549,989	--	10.0%	20.2%	19.0%	--	--
East North Central	2,789,801	27.2%	19.6%	24.8%	18.8%	--	--
West North Central	1,523,237	27.9%	23.5%	22.7%	20.7%	5.3%	--
South Atlantic	3,680,020	26.5%	4.6%	7.9%	23.5%	10.5%	27.0%
East South Central	1,185,195	31.4%	9.0%	22.8%	22.7%	5.6%	--
West South Central	2,405,512	25.1%	11.0%	15.8%	19.8%	15.1%	13.2%
Mountain	1,416,976	31.9%	8.7%	13.6%	25.3%	8.3%	12.3%
Pacific	3,142,841	28.2%	5.9%	13.5%	26.3%	8.3%	17.8%

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

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

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

<sup>1</sup> Positive standard errors in some cells are the result of both non-certainty and certainty units in the denominator.

Percents may not add to 100% because of rounding.

**Table III.B.1.a Standard errors for percent of number of State and local government employees by government type and size and census division: United States, 2018**

Division	All State and local governments	State governments <sup>1</sup>	Local governments				
			Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	10,000 or more employees <sup>1</sup>
United States	505,124	1.24%	0.51%	0.81%	1.20%	0.63%	1.47%
Census division:							
New England	53,792	2.04%	1.37%	2.87%	3.66%	--	--
Middle Atlantic	356,891	--	1.78%	3.45%	3.96%	--	--
East North Central	130,856	2.11%	2.17%	2.79%	3.41%	--	--
West North Central	79,435	2.57%	2.46%	2.95%	3.92%	0.28%	--
South Atlantic	138,146	1.63%	0.60%	1.07%	2.48%	0.84%	1.66%
East South Central	87,527	4.21%	1.25%	3.03%	3.39%	1.02%	--
West South Central	213,577	6.00%	1.55%	2.35%	3.56%	2.67%	1.44%
Mountain	93,262	3.24%	1.24%	1.85%	4.30%	1.38%	0.97%
Pacific	142,805	1.89%	0.85%	1.81%	2.94%	2.21%	2.15%

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

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

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

Standard errors of zero indicate that all governments in the category are in the survey.

<sup>1</sup> Positive standard errors in some cells are the result of both non-certainty and certainty units in the denominator.

Percents may not add to 100% because of rounding.

**Table III.B.2 Percent of State and local government employees that work where health insurance is offered, by government type and size and census division: United States, 2018**

Division	All State and local governments	State governments	Local governments				
			Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	10,000 or more employees
United States	99.3%	100.0%	94.6%	99.4%	100.0%	100.0%	100.0%
Census division:							
New England	100.0%	100.0%	99.9%	100.0%	100.0%	100.0%	--
Middle Atlantic	99.7%	100.0%	97.3%	100.0%	100.0%	100.0%	100.0%
East North Central	97.5%	100.0%	90.7%	97.3%	100.0%	100.0%	100.0%
West North Central	98.1%	100.0%	92.0%	100.0%	100.0%	100.0%	--
South Atlantic	99.9%	100.0%	97.7%	99.9%	100.0%	100.0%	100.0%
East South Central	99.6%	100.0%	95.9%	100.0%	100.0%	100.0%	100.0%
West South Central	99.5%	100.0%	95.2%	100.0%	100.0%	100.0%	100.0%
Mountain	99.7%	100.0%	97.0%	100.0%	100.0%	100.0%	100.0%
Pacific	99.9%	100.0%	98.9%	99.9%	100.0%	100.0%	100.0%

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

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

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

**Table III.B.2 Standard errors for percent of State and local government employees that work where health insurance is offered, by government type and size and census division: United States, 2018**

Division	All State and local governments	State governments	Local governments				
			Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	10,000 or more employees
United States	0.11%	0.00%	0.87%	0.39%	0.00%	0.00%	0.00%
Census division:							
New England	0.01%	0.00%	0.12%	0.00%	0.00%	0.00%	--
Middle Atlantic	0.17%	0.00%	1.63%	0.00%	0.00%	0.00%	0.00%
East North Central	0.70%	0.00%	2.67%	1.87%	0.00%	0.00%	0.00%
West North Central	0.57%	0.00%	2.40%	0.00%	0.00%	0.00%	--
South Atlantic	0.07%	0.00%	1.49%	0.05%	0.00%	0.00%	0.00%
East South Central	0.16%	0.00%	1.73%	0.01%	0.00%	0.00%	0.00%
West South Central	0.19%	0.00%	1.73%	0.00%	0.00%	0.00%	0.00%
Mountain	0.10%	0.00%	1.21%	0.00%	0.01%	0.00%	0.00%
Pacific	0.04%	0.00%	0.71%	0.07%	0.00%	0.00%	0.00%

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

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

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

Standard errors of zero indicate that all governments in the category are in the survey.

**Table III.B.2.b Percent of all employees that are enrolled in health insurance through State and local government jobs that offer health insurance by government type and size and census division: United States, 2018**

Division	All State and local governments	State governments	Local governments				
			Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	10,000 or more employees
United States	67.2%	67.6%	64.5%	66.0%	66.3%	68.3%	70.3%
Census division:							
New England	67.4%	75.2%	54.4%	60.2%	66.5%	71.6%	--
Middle Atlantic	63.0%	56.2%	62.4%	63.2%	57.4%	74.7%	73.7%
East North Central	58.8%	58.6%	56.3%	54.6%	58.7%	70.9%	79.3%
West North Central	63.5%	63.5%	60.9%	65.7%	61.6%	71.3%	--
South Atlantic	69.7%	74.0%	74.4%	72.8%	71.6%	71.3%	61.7%
East South Central	73.5%	71.4%	72.4%	80.8%	72.0%	73.9%	66.3%
West South Central	75.4%	79.8%	76.1%	74.5%	75.2%	66.2%	78.0%
Mountain	64.0%	59.9%	65.3%	64.1%	63.8%	64.8%	73.7%
Pacific	69.3%	69.7%	71.1%	70.1%	66.4%	62.2%	74.9%

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

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

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

**Table III.B.2.b Standard errors for percent of all employees that are enrolled in health insurance through State and local government jobs that offer health insurance by government type and size and census division: United States, 2018**

Division	All State and local governments	State governments	Local governments				
			Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	10,000 or more employees
United States	0.55%	1.44%	1.02%	0.89%	1.22%	1.51%	0.94%
Census division:							
New England	1.03%	0.79%	2.86%	2.18%	2.48%	1.46%	--
Middle Atlantic	1.94%	3.62%	1.75%	1.40%	3.01%	5.30%	0.19%
East North Central	1.57%	2.46%	2.63%	2.43%	5.57%	6.11%	2.76%
West North Central	1.25%	0.95%	2.53%	2.61%	4.21%	0.00%	--
South Atlantic	0.81%	1.32%	2.01%	1.93%	1.65%	1.06%	1.98%
East South Central	1.72%	4.53%	2.69%	2.25%	3.16%	1.75%	2.92%
West South Central	1.86%	5.02%	2.26%	2.52%	3.61%	3.67%	0.46%
Mountain	1.19%	2.06%	4.30%	2.70%	3.41%	2.89%	0.36%
Pacific	1.43%	3.66%	2.84%	2.24%	2.67%	5.61%	0.61%

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

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

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

Standard errors of zero indicate that all governments in the category are in the survey.



**Table III.B.2.b.(1) Percent of State and local government enrollees that are enrolled in self-insured plans at State/local government jobs that offer health insurance by government type and size and census division: United States, 2018**

Division	All State and local governments	State governments	Local governments				
			Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	10,000 or more employees
United States	70.4%	82.3%	44.5%	60.0%	71.4%	73.8%	73.1%
Census division:							
New England	74.9%	87.7%	40.7%	52.6%	75.7%	100.0%	--
Middle Atlantic	78.0%	72.2%	66.3%	63.3%	74.0%	100.0%	97.8%
East North Central	66.6%	73.2%	35.6%	58.1%	75.7%	92.3%	100.0%
West North Central	67.4%	92.8%	34.2%	61.5%	72.0%	71.8%	--
South Atlantic	87.2%	98.2%	56.3%	72.2%	87.2%	84.7%	86.8%
East South Central	82.6%	96.2%	49.5%	76.2%	86.6%	49.4%	99.8%
West South Central	82.6%	96.5%	55.0%	65.3%	87.9%	78.4%	92.8%
Mountain	70.3%	87.9%	37.8%	66.5%	69.5%	89.3%	46.8%
Pacific	32.8%	50.1%	29.9%	32.5%	33.4%	22.4% *	11.6%

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

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

\* Figure does not meet standard of reliability or precision.

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

**Table III.B.2.b.(1) Standard errors for percent of State and local government enrollees that are enrolled in self-insured plans at State/local government jobs that offer health insurance by government type and size and census division: United States, 2018**

Division	All State and local governments	State governments	Local governments				
			Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	10,000 or more employees
United States	1.16%	1.86%	2.40%	2.33%	2.61%	3.47%	3.82%
Census division:							
New England	2.66%	0.45%	6.06%	5.43%	7.99%	0.00%	--
Middle Atlantic	5.09%	14.66%	5.67%	6.10%	8.32%	0.00%	1.42%
East North Central	3.27%	3.72%	6.49%	6.65%	11.06%	1.87%	0.00%
West North Central	3.36%	1.13%	5.63%	7.40%	10.26%	0.00%	--
South Atlantic	1.20%	0.52%	6.96%	6.21%	3.50%	2.23%	1.92%
East South Central	2.55%	1.73%	6.42%	6.48%	4.53%	8.74%	0.22%
West South Central	2.29%	0.94%	6.35%	6.63%	5.22%	6.95%	0.84%
Mountain	3.06%	5.45%	5.86%	6.60%	8.56%	2.10%	1.62%
Pacific	2.93%	5.07%	5.78%	6.02%	5.94%	10.35% *	1.65%

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

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

\* Figure does not meet standard of reliability or precision.

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

Standard errors of zero indicate that all governments in the category are in the survey.

**Table III.B.3 Number of full-time State and local government employees by government type and size and census division: United States, 2018**

Division	All State and local governments	State governments	Local governments				
			Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	10,000 or more employees
United States	14,876,804	3,956,071	1,535,577	2,517,201	3,262,013	1,164,468	2,441,475
Census division:							
New England	672,242	214,096	65,035	161,238	173,788	--	--
Middle Atlantic	2,043,400	--	177,594	397,912	368,088	--	--
East North Central	1,925,569	485,667	355,914	499,512	360,166	--	--
West North Central	1,108,903	324,676	261,124	251,390	--	62,503	--
South Atlantic	2,887,802	701,744	136,662	236,457	716,926	312,823	783,191
East South Central	984,797	293,566	85,870	231,209	223,067	58,508	--
West South Central	1,977,662	494,029 *	221,142	313,453	390,199	274,778	284,062
Mountain	1,067,217	318,562	98,485	145,971	289,518	76,878	137,804
Pacific	2,209,211	615,169	133,750	280,058	531,053	175,877	473,304

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

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

\* Figure does not meet standard of reliability or precision.

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

Totals may not sum exactly because of rounding.

**Table III.B.3 Standard errors for number of full-time State and local government employees by government type and size and census division: United States, 2018**

Division	All State and local governments	State governments	Local governments				
			Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	10,000 or more employees
United States	445,457	272,032	63,677	106,492	195,060	76,470	299,385
Census division:							
New England	36,926	9,096	7,737	17,712	32,021	--	--
Middle Atlantic	314,897	--	18,770	40,851	68,351	--	--
East North Central	110,511	60,305	40,685	56,511	78,098	--	--
West North Central	65,578	45,372	24,571	33,484	--	0	--
South Atlantic	112,313	53,257	16,387	30,912	92,480	23,056	53,905
East South Central	80,356	64,104	9,459	29,799	34,693	11,372	--
West South Central	194,098	178,452 *	23,941	39,651	73,115	40,294	20,629
Mountain	80,189	50,978	12,430	17,725	64,436	10,304	8,724
Pacific	134,979	95,866	17,259	36,242	67,952	42,770	70,904

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

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

\* Figure does not meet standard of reliability or precision.

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

Standard errors of zero indicate that all governments in the category are in the survey.

Totals may not sum exactly because of rounding.

**Table III.B.3.a Percent of number of full-time State and local government employees by government type and size and census division: United States, 2018**

Division	All State and local governments	State governments <sup>1</sup>	Local governments				
			Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	10,000 or more employees <sup>1</sup>
United States	14,876,804	26.6%	10.3%	16.9%	21.9%	7.8%	16.4%
Census division:							
New England	672,242	31.8%	9.7%	24.0%	25.9%	--	--
Middle Atlantic	2,043,400	--	8.7%	19.5%	18.0%	--	--
East North Central	1,925,569	25.2%	18.5%	25.9%	18.7%	--	--
West North Central	1,108,903	29.3%	23.5%	22.7%	--	5.6%	--
South Atlantic	2,887,802	24.3%	4.7%	8.2%	24.8%	10.8%	27.1%
East South Central	984,797	29.8%	8.7%	23.5%	22.7%	5.9%	--
West South Central	1,977,662	25.0%	11.2%	15.8%	19.7%	13.9%	14.4%
Mountain	1,067,217	29.8%	9.2%	13.7%	27.1%	7.2%	12.9%
Pacific	2,209,211	27.8%	6.1%	12.7%	24.0%	8.0%	21.4%

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

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

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

<sup>1</sup> Positive standard errors in some cells are the result of both non-certainty and certainty units in the denominator.

Percents may not add to 100% because of rounding.

**Table III.B.3.a Standard errors for percent of number of full-time State and local government employees by government type and size and census division: United States, 2018**

Division	All State and local governments	State governments <sup>1</sup>	Local governments				
			Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	10,000 or more employees <sup>1</sup>
United States	445,457	1.48%	0.55%	0.85%	1.25%	0.54%	1.72%
Census division:							
New England	36,926	1.93%	1.36%	2.74%	3.92%	--	--
Middle Atlantic	314,897	--	1.68%	3.55%	3.99%	--	--
East North Central	110,511	2.64%	2.37%	3.03%	3.63%	--	--
West North Central	65,578	3.15%	2.65%	3.02%	--	0.33%	--
South Atlantic	112,313	1.63%	0.64%	1.13%	2.64%	0.84%	1.65%
East South Central	80,356	4.80%	1.28%	3.22%	3.46%	1.19%	--
West South Central	194,098	6.84%	1.70%	2.47%	3.65%	2.26%	1.66%
Mountain	80,189	3.77%	1.40%	1.95%	4.76%	1.07%	1.20%
Pacific	134,979	3.35%	0.92%	1.81%	2.94%	1.88%	2.76%

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

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

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

Standard errors of zero indicate that all governments in the category are in the survey.

<sup>1</sup> Positive standard errors in some cells are the result of both non-certainty and certainty units in the denominator.

Percents may not add to 100% because of rounding.

**Table III.B.3.b.(2) Percent of all full-time employees that are enrolled in health insurance through State and local government jobs that offer health insurance by government type and size and census division: United States, 2018**

Division	All State and local governments	State governments	Local governments				
			Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	10,000 or more employees
United States	81.8%	85.8%	79.8%	80.8%	79.7%	81.9%	80.4%
Census division:							
New England	82.5%	93.9%	70.1%	75.8%	78.4%	81.0%	--
Middle Atlantic	75.6%	66.8%	82.3%	78.6%	71.3%	87.3%	81.1%
East North Central	77.8%	83.6%	74.4%	72.3%	75.2%	87.4%	85.8%
West North Central	81.0%	82.2%	77.0%	85.7%	77.1%	85.0%	--
South Atlantic	83.6%	90.5%	86.0%	84.2%	83.8%	85.2%	75.8%
East South Central	84.6%	89.2%	84.2%	88.4%	81.6%	79.2%	71.5%
West South Central	85.2%	93.1%	84.3%	84.2%	83.8%	73.5%	86.2%
Mountain	80.4%	82.5%	75.3%	80.9%	75.6%	85.4%	86.3%
Pacific	85.5%	91.5%	88.1%	84.3%	82.8%	82.3%	81.9%

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

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

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

**Table III.B.3.b.(2) Standard errors for percent of all full-time employees that are enrolled in health insurance through State and local government jobs that offer health insurance by government type and size and census division: United States, 2018**

Division	All State and local governments	State governments	Local governments				
			Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	10,000 or more employees
United States	0.51%	1.43%	1.11%	0.84%	1.13%	0.79%	0.76%
Census division:							
New England	1.10%	0.22%	3.63%	2.34%	2.63%	6.19%	--
Middle Atlantic	2.05%	5.20%	2.23%	1.71%	3.67%	1.07%	0.59%
East North Central	1.46%	1.08%	3.20%	2.66%	5.43%	1.40%	1.08%
West North Central	1.16%	0.95%	2.37%	1.95%	4.34%	0.00%	--
South Atlantic	0.80%	1.33%	2.11%	2.24%	1.65%	0.72%	2.03%
East South Central	1.23%	1.48%	2.31%	1.72%	3.16%	1.99%	2.54%
West South Central	1.48%	2.48%	2.09%	2.14%	3.36%	2.59%	0.44%
Mountain	1.17%	2.16%	5.50%	2.69%	2.34%	1.62%	0.68%
Pacific	0.94%	2.40%	1.89%	2.22%	2.47%	3.33%	1.19%

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

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

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

Standard errors of zero indicate that all governments in the category are in the survey.

**Table III.B.4 Number of part-time State and local government employees by government type and size and census division: United States, 2018**

Division	All State and local governments	State governments	Local governments				
			Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	10,000 or more employees
United States	4,723,223	1,452,189	561,994	810,012	1,068,366	381,815	448,846
Census division:							
New England	234,215	84,631	25,950	56,168	40,273	--	--
Middle Atlantic	506,589	--	76,343	117,417	115,257	--	--
East North Central	864,231	273,798	189,935	191,826	163,455	--	--
West North Central	414,334	100,391	96,115	94,247	105,480	18,100	--
South Atlantic	792,218	272,942	32,946	55,423	147,454	72,584	210,870
East South Central	200,398	78,341	21,294	38,600	46,450	7,683	--
West South Central	427,850	108,995	42,821	67,166	85,255	89,253 *	34,360
Mountain	349,759	133,524	24,637	46,065	68,672	--	35,900
Pacific	933,630	271,276	51,954	143,100	296,067	85,142 *	86,091

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

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

\* Figure does not meet standard of reliability or precision.

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

Totals may not sum exactly because of rounding.

**Table III.B.4 Standard errors for number of part-time State and local government employees by government type and size and census division: United States, 2018**

Division	All State and local governments	State governments	Local governments				
			Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	10,000 or more employees
United States	120,685	63,208	28,310	46,347	81,033	55,118	40,773
Census division:							
New England	24,377	2,333	3,441	10,696	8,052	--	--
Middle Atlantic	51,417	--	10,311	14,284	26,594	--	--
East North Central	50,588	19,241	20,934	27,898	42,915	--	--
West North Central	27,993	4,954	8,938	16,144	27,068	0	--
South Atlantic	38,395	16,709	6,321	9,144	21,287	7,782	27,123
East South Central	17,496	14,364	3,013	6,557	8,916	504	--
West South Central	41,561	21,893	4,797	12,259	21,027	29,258 *	2,988
Mountain	23,115	13,402	3,074	7,214	17,141	--	508
Pacific	62,788	35,871	9,147	21,487	44,174	34,667 *	12,165

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

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

\* Figure does not meet standard of reliability or precision.

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

Standard errors of zero indicate that all governments in the category are in the survey.

Totals may not sum exactly because of rounding.

**Table III.B.4.a Percent of number of part-time State and local government employees by government type and size and census division: United States, 2018**

Division	All State and local governments	State governments <sup>1</sup>	Local governments				
			Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	10,000 or more employees <sup>1</sup>
United States	4,723,223	30.7%	11.9%	17.1%	22.6%	8.1%	9.5%
Census division:							
New England	234,215	36.1%	11.1%	24.0%	17.2%	--	--
Middle Atlantic	506,589	--	15.1%	23.2%	22.8%	--	--
East North Central	864,231	31.7%	22.0%	22.2%	18.9%	--	--
West North Central	414,334	24.2%	23.2%	22.7%	25.5%	4.4%	--
South Atlantic	792,218	34.5%	4.2%	7.0%	18.6%	9.2%	26.6%
East South Central	200,398	39.1%	10.6%	19.3%	23.2%	3.8%	--
West South Central	427,850	25.5%	10.0%	15.7%	19.9%	20.9%	8.0%
Mountain	349,759	38.2%	7.0%	13.2%	19.6%	--	10.3%
Pacific	933,630	29.1%	5.6%	15.3%	31.7%	9.1% *	9.2%

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

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

\* Figure does not meet standard of reliability or precision.

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

<sup>1</sup> Positive standard errors in some cells are the result of both non-certainty and certainty units in the denominator.

Percents may not add to 100% because of rounding.

**Table III.B.4.a Standard errors for percent of number of part-time State and local government employees by government type and size and census division: United States, 2018**

Division	All State and local governments	State governments <sup>1</sup>	Local governments				
			Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	10,000 or more employees <sup>1</sup>
United States	120,685	1.14%	0.68%	1.00%	1.48%	1.10%	0.81%
Census division:							
New England	24,377	3.80%	1.91%	4.40%	3.51%	--	--
Middle Atlantic	51,417	--	2.53%	3.48%	4.76%	--	--
East North Central	50,588	2.29%	2.68%	3.12%	4.28%	--	--
West North Central	27,993	1.85%	2.78%	3.65%	5.21%	0.30%	--
South Atlantic	38,395	2.04%	0.82%	1.18%	2.41%	1.01%	2.67%
East South Central	17,496	4.78%	1.77%	3.28%	4.05%	0.41%	--
West South Central	41,561	4.36%	1.57%	3.01%	4.46%	5.70%	1.01%
Mountain	23,115	3.14%	1.03%	2.11%	4.15%	--	0.69%
Pacific	62,788	3.16%	1.09%	2.45%	4.02%	3.48% *	1.33%

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

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

\* Figure does not meet standard of reliability or precision.

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

Standard errors of zero indicate that all governments in the category are in the survey.

<sup>1</sup> Positive standard errors in some cells are the result of both non-certainty and certainty units in the denominator.

Percents may not add to 100% because of rounding.

**Table III.B.4.b.(2) Percent of all part-time employees that are enrolled in health insurance through State and local government jobs that offer health insurance by government type and size and census division: United States, 2018**

Division	All State and local governments	State governments	Local governments				
			Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	10,000 or more employees
United States	20.4%	17.7%	17.4%	19.8%	25.3%	26.9%	15.5%
Census division:							
New England	24.2%	27.9%	14.8%	15.4% *	15.1% *	59.2%	--
Middle Atlantic	12.0%	--	14.7%	11.0%	13.0% *	9.2%	5.2%
East North Central	14.4%	14.3%	13.9%	7.0%	22.4% *	--	--
West North Central	15.0%	--	9.8%	12.3%	30.8%	24.1%	--
South Atlantic	19.4%	31.7%	25.6%	23.9%	12.6%	11.3%	9.0%
East South Central	18.2%	4.7%	19.9%	35.2%	25.6% *	33.2%	--
West South Central	29.6%	19.4%	29.2%	29.6%	35.7% *	43.7%	10.6%
Mountain	13.8%	6.1%	22.9%	11.2%	14.3% *	--	25.2%
Pacific	30.9%	20.1%	27.5%	42.5%	37.0%	20.8% *	36.4%

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

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

\* Figure does not meet standard of reliability or precision.

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

**Table III.B.4.b.(2) Standard errors for percent of all part-time employees that are enrolled in health insurance through State and local government jobs that offer health insurance by government type and size and census division: United States, 2018**

Division	All State and local governments	State governments	Local governments				
			Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	10,000 or more employees
United States	0.86%	0.82%	1.49%	1.76%	2.57%	4.63%	1.84%
Census division:							
New England	3.62%	0.77%	3.94%	5.06% *	4.85% *	0.27%	--
Middle Atlantic	2.02%	--	3.88%	3.03%	4.50% *	0.49%	0.27%
East North Central	2.12%	2.01%	3.21%	1.74%	8.86% *	--	--
West North Central	2.78%	--	1.86%	3.35%	9.11%	0.00%	--
South Atlantic	1.23%	1.92%	5.72%	5.44%	3.40%	2.97%	2.03%
East South Central	3.28%	1.24%	4.85%	9.66%	7.92% *	1.45%	--
West South Central	4.06%	3.45%	5.57%	6.72%	11.04% *	11.09%	0.94%
Mountain	1.55%	1.21%	4.32%	2.43%	4.63% *	--	0.36%
Pacific	2.24%	1.88%	5.19%	5.25%	4.81%	7.39% *	3.43%

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

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

\* Figure does not meet standard of reliability or precision.

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

Standard errors of zero indicate that all governments in the category are in the survey.

**Table III.C.1 Average total single premium (in dollars) per employee enrolled through State and local government jobs by government type and size and census division: United States, 2018**

Division	All State and local governments	State governments	Local governments				
			Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	10,000 or more employees
United States	7,872	7,698	7,751	7,779	7,870	7,923	8,322
Census division:							
New England	9,034	8,151	9,035	9,067	9,586	10,567	--
Middle Atlantic	9,015	9,322	8,965	8,533	8,790	8,551	9,257
East North Central	8,187	8,225	7,967	8,584	8,112	8,632	7,146
West North Central	7,511	7,619	7,445	7,550	7,296	8,102	--
South Atlantic	7,570	7,103	7,927	7,527	7,488	8,088	7,832
East South Central	6,724	6,780	6,922	6,163	6,641	7,190	8,326
West South Central	7,100	7,191	6,689	7,206	7,131	6,784	7,440
Mountain	7,526	8,000	8,070	7,247	7,328	6,589	7,548
Pacific	9,047	8,043	9,353	9,108	9,539	9,850	9,621

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

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

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

**Table III.C.1 Standard errors for average total single premium (in dollars) per employee enrolled through State and local government jobs by government type and size and census division: United States, 2018**

Division	All State and local governments	State governments	Local governments				
			Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	10,000 or more employees
United States	48.00	80.67	123.16	110.00	116.56	152.05	110.28
Census division:							
New England	140.74	2.86	230.24	189.63	265.21	227.19	--
Middle Atlantic	152.38	442.56	324.04	254.13	476.91	99.69	34.74
East North Central	128.61	168.48	339.24	274.41	365.37	78.45	307.61
West North Central	134.99	29.24	337.48	303.55	310.96	0.00	--
South Atlantic	62.25	18.92	366.55	293.82	177.20	133.02	100.26
East South Central	192.26	449.52	263.42	288.75	398.78	132.18	195.37
West South Central	84.06	109.33	215.64	200.49	260.75	192.04	225.88
Mountain	120.16	348.96	241.61	292.30	229.98	122.50	160.78
Pacific	121.78	177.76	490.94	276.20	300.67	878.20	195.39

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

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

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

Standard errors of zero indicate that all governments in the category are in the survey.



**Table III.C.2 Average total employee contribution (in dollars) per employee enrolled for single coverage through State and local government jobs by government type and size and census division: United States, 2018**

Division	All State and local governments	State governments	Local governments				
			Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	10,000 or more employees
United States	914	930	693	884	950	1,124	895
Census division:							
New England	1,724	1,609	1,204	1,665	2,071	1,774	--
Middle Atlantic	1,011	1,343	1,124	1,261	1,502	1,497	208
East North Central	988	1,056	900	984	1,013	1,046	833
West North Central	532	631	384	451	678 *	536	--
South Atlantic	962	939	693	1,007	1,064	971	922
East South Central	861	712	644	579	832	2,194	2,029
West South Central	795	423 *	675	1,013	850	1,036	1,061
Mountain	685	868	522	624	586	633	731
Pacific	1,007	1,219	702 *	679	649	1,645	1,179

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

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

\* Figure does not meet standard of reliability or precision.

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

**Table III.C.2 Standard errors for average total employee contribution (in dollars) per employee enrolled for single coverage through State and local government jobs by government type and size and census division: United States, 2018**

Division	All State and local governments	State governments	Local governments				
			Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	10,000 or more employees
United States	27.20	64.16	52.18	46.62	56.35	72.61	82.71
Census division:							
New England	49.27	0.69	107.34	131.13	161.39	4.56	--
Middle Atlantic	135.70	170.95	123.65	112.33	129.86	43.49	7.81
East North Central	42.13	44.89	91.87	109.36	129.54	67.58	104.28
West North Central	70.97	15.80	62.53	82.02	281.76 *	0.00	--
South Atlantic	29.76	6.24	125.15	147.46	93.47	56.78	37.02
East South Central	72.41	113.39	170.24	115.83	119.63	290.41	121.28
West South Central	95.72	163.11 *	156.34	147.93	192.31	175.91	42.14
Mountain	37.37	55.63	86.29	97.28	94.17	113.19	44.83
Pacific	70.27	46.41	332.81 *	166.80	116.93	299.45	236.87

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

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

\* Figure does not meet standard of reliability or precision.

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

Standard errors of zero indicate that all governments in the category are in the survey.

**Table III.C.3 Percent of total premiums contributed by employees enrolled in single coverage through State and local government jobs by government type and size and census division: United States, 2018**

Division	All State and local governments	State governments	Local governments				
			Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	10,000 or more employees
United States	11.6%	12.1%	8.9%	11.4%	12.1%	14.2%	10.8%
Census division:							
New England	19.1%	19.7%	13.3%	18.4%	21.6%	16.8%	--
Middle Atlantic	11.2%	14.4%	12.5%	14.8%	17.1%	17.5%	2.2%
East North Central	12.1%	12.8%	11.3%	11.5%	12.5%	12.1%	11.6%
West North Central	7.1%	8.3%	5.2%	6.0%	9.3% *	6.6%	--
South Atlantic	12.7%	13.2%	8.7%	13.4%	14.2%	12.0%	11.8%
East South Central	12.8%	10.5%	9.3%	9.4%	12.5%	30.5%	24.4%
West South Central	11.2%	5.9% *	10.1%	14.1%	11.9%	15.3%	14.3%
Mountain	9.1%	10.9%	6.5%	8.6%	8.0%	9.6%	9.7%
Pacific	11.1%	15.2%	7.5% *	7.5%	6.8%	16.7%	12.3%

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

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

\* Figure does not meet standard of reliability or precision.

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

**Table III.C.3 Standard errors for percent of total premiums contributed by employees enrolled in single coverage through State and local government jobs by government type and size and census division: United States, 2018**

Division	All State and local governments	State governments	Local governments				
			Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	10,000 or more employees
United States	0.35%	0.81%	0.68%	0.58%	0.70%	0.83%	1.06%
Census division:							
New England	0.57%	0.01%	1.28%	1.44%	1.64%	0.40%	--
Middle Atlantic	1.56%	2.35%	1.30%	1.07%	1.36%	0.30%	0.08%
East North Central	0.50%	0.40%	1.21%	1.34%	1.48%	0.89%	1.06%
West North Central	0.91%	0.18%	0.89%	1.07%	3.63% *	0.00%	--
South Atlantic	0.39%	0.12%	1.78%	1.95%	1.23%	0.80%	0.38%
East South Central	0.89%	1.22%	2.43%	1.63%	1.44%	3.77%	1.50%
West South Central	1.39%	2.33% *	2.38%	2.17%	2.72%	2.75%	0.74%
Mountain	0.52%	0.96%	1.06%	1.22%	1.25%	1.87%	0.80%
Pacific	0.73%	0.43%	3.35% *	1.81%	1.29%	2.19%	2.22%

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

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

\* Figure does not meet standard of reliability or precision.

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

Standard errors of zero indicate that all governments in the category are in the survey.

**Table III.C.4 Percent of State and local government employees enrolled in a health insurance plan that takes single coverage through State and local government jobs by government type and size and census division: United States, 2018**

Division	All State and local governments	State governments	Local governments				
			Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	10,000 or more employees
United States	47.3%	45.4%	49.0%	46.6%	47.8%	50.9%	47.5%
Census division:							
New England	41.3%	37.1%	38.9%	41.2%	38.3%	53.9%	--
Middle Atlantic	37.9%	41.4%	27.8%	34.2%	38.9%	33.0%	41.5%
East North Central	40.2%	39.9%	36.3%	41.5%	41.4%	36.3%	48.4%
West North Central	55.1%	41.2%	62.2%	58.8%	63.7%	52.2%	--
South Atlantic	52.5%	48.2%	59.1%	53.0%	53.3%	58.3%	52.8%
East South Central	56.9%	53.9%	64.0%	62.7%	55.3%	48.4%	53.5%
West South Central	60.1%	59.6%	65.5%	57.6%	60.1%	62.1%	57.9%
Mountain	46.1%	40.7%	50.1%	47.5%	48.3%	50.9%	47.3%
Pacific	37.2%	40.8%	41.6%	32.5%	35.3%	36.3%	36.7%

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

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

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

**Table III.C.4 Standard errors for percent of State and local government employees enrolled in a health insurance plan that take single coverage through State and local government jobs by government type and size and census division: United States, 2018**

Division	All State and local governments	State governments	Local governments				
			Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	10,000 or more employees
United States	0.43%	1.00%	1.05%	0.98%	1.10%	1.33%	1.02%
Census division:							
New England	1.26%	0.26%	1.75%	1.46%	1.35%	2.93%	--
Middle Atlantic	0.84%	2.34%	1.31%	1.29%	1.80%	0.32%	0.22%
East North Central	1.32%	1.09%	2.24%	2.60%	5.39%	2.70%	2.87%
West North Central	1.40%	0.98%	2.98%	3.84%	3.88%	0.00%	--
South Atlantic	0.66%	0.86%	3.13%	2.26%	2.09%	1.23%	1.02%
East South Central	1.15%	2.06%	2.65%	2.13%	2.71%	1.61%	2.34%
West South Central	0.80%	1.01%	2.01%	2.20%	1.34%	4.39%	1.08%
Mountain	1.27%	2.07%	2.92%	3.16%	4.08%	2.69%	0.48%
Pacific	0.88%	1.77%	3.60%	2.29%	1.67%	2.57%	2.57%

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

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

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

Standard errors of zero indicate that all governments in the category are in the survey.

**Table III.D.1 Average total family premium (in dollars) per employee enrolled through State and local government jobs by government type and size and census division: United States, 2018**

Division	All State and local governments	State governments	Local governments				
			Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	10,000 or more employees
United States	20,848	20,115	21,135	20,989	21,102	21,784	21,080
Census division:							
New England	23,120	21,472	22,732	23,242	24,766	27,450	--
Middle Atlantic	21,812	19,623	24,191	22,320	21,848	25,306	21,979
East North Central	21,939	22,203	21,582	22,004	21,318	23,447	21,965
West North Central	20,264	20,435	18,574	21,335	19,775	21,071	--
South Atlantic	19,672	17,873	18,528	19,001	19,608	22,170	21,898
East South Central	17,497	16,891	16,727	16,376	16,707	21,704	21,805
West South Central	19,632	19,913	19,659	19,177	18,569	19,854	21,071
Mountain	18,628	18,671	18,905	18,743	19,398	17,809	17,293
Pacific	21,419	22,090	21,583	20,803	22,828	20,170	19,832

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

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

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

**Table III.D.1 Standard errors for average total family premium (in dollars) per employee enrolled through State and local government jobs by government type and size and census division: United States, 2018**

Division	All State and local governments	State governments	Local governments				
			Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	10,000 or more employees
United States	137.15	303.90	319.41	276.63	300.64	403.01	291.06
Census division:							
New England	340.36	64.43	558.81	683.00	817.83	953.17	--
Middle Atlantic	564.10	1,773.59	783.29	517.94	1,154.94	461.23	136.96
East North Central	277.17	345.53	587.94	818.01	635.68	114.28	559.21
West North Central	342.86	270.50	804.82	979.46	1,006.86	0.00	--
South Atlantic	268.83	87.77	840.12	793.00	661.23	318.96	771.27
East South Central	434.75	895.60	802.20	785.18	590.78	737.38	538.04
West South Central	249.89	478.97	1,009.59	710.89	617.71	291.11	198.56
Mountain	313.77	349.46	740.11	571.40	917.17	179.86	171.63
Pacific	280.27	71.03	619.97	639.49	663.93	927.62	760.17

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

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

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

Standard errors of zero indicate that all governments in the category are in the survey.

**Table III.D.2 Average total employee contribution (in dollars) per employee enrolled for family coverage through State and local government jobs by government type and size and census division: United States, 2018**

Division	All State and local governments	State governments	Local governments				
			Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	10,000 or more employees
United States	3,960	3,573	3,745	4,690	4,600	4,722	2,774
Census division:							
New England	4,986	4,428	4,621	5,100	5,828	5,324	--
Middle Atlantic	2,714	4,014	2,859	3,103	4,459	4,796	247
East North Central	3,351	3,266	3,031	3,899	3,456	2,824	2,539
West North Central	4,803	2,579	5,404	5,704	8,781	4,303	--
South Atlantic	4,678	3,243	5,975	5,873	4,986	6,577	5,155
East South Central	4,766	4,417	4,124	5,367	4,213	5,681	5,679
West South Central	6,358	5,820	5,562	7,782	5,889	6,239	6,829
Mountain	3,494	2,922	4,274	4,541	3,383	3,278	3,736
Pacific	3,555	3,184	2,251	4,908	4,028	3,682	2,599

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

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

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

**Table III.D.2 Standard errors for average total employee contribution (in dollars) per employee enrolled for family coverage through State and local government jobs by government type and size and census division: United States, 2018**

Division	All State and local governments	State governments	Local governments				
			Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	10,000 or more employees
United States	132.09	133.23	156.76	222.86	214.67	244.05	473.31
Census division:							
New England	137.24	7.56	348.25	309.32	422.48	234.65	--
Middle Atlantic	438.80	884.40	299.89	265.42	642.10	325.95	54.08
East North Central	129.27	149.58	293.48	318.76	400.75	83.79	217.64
West North Central	326.41	63.04	422.47	986.65	1,117.66	0.00	--
South Atlantic	110.32	143.40	799.78	795.35	261.84	207.48	145.81
East South Central	175.24	280.74	437.66	498.05	266.51	183.58	150.62
West South Central	358.18	486.34	712.10	887.03	846.57	1,476.05	164.61
Mountain	182.45	177.83	573.18	405.47	569.13	293.53	37.33
Pacific	216.68	150.49	317.06	827.36	542.87	864.26	207.24

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

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

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

Standard errors of zero indicate that all governments in the category are in the survey.

**Table III.D.3 Percent of total premiums contributed by employees enrolled in family coverage through State and local government jobs by government type and size and census division: United States, 2018**

Division	All State and local governments	State governments	Local governments				
			Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	10,000 or more employees
United States	19.0%	17.8%	17.7%	22.3%	21.8%	21.7%	13.2%
Census division:							
New England	21.6%	20.6%	20.3%	21.9%	23.5%	19.4%	--
Middle Atlantic	12.4%	20.5%	11.8%	13.9%	20.4%	19.0%	1.1%
East North Central	15.3%	14.7%	14.0%	17.7%	16.2%	12.0%	11.6%
West North Central	23.7%	12.6%	29.1%	26.7%	44.4%	20.4%	--
South Atlantic	23.8%	18.1%	32.2%	30.9%	25.4%	29.7%	23.5%
East South Central	27.2%	26.1%	24.7%	32.8%	25.2%	26.2%	26.0%
West South Central	32.4%	29.2%	28.3%	40.6%	31.7%	31.4%	32.4%
Mountain	18.8%	15.7%	22.6%	24.2%	17.4%	18.4%	21.6%
Pacific	16.6%	14.4%	10.4%	23.6%	17.6%	18.3%	13.1%

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

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

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

**Table III.D.3 Standard errors for percent of total premiums contributed by employees enrolled in family coverage through State and local government jobs by government type and size and census division: United States, 2018**

Division	All State and local governments	State governments	Local governments				
			Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	10,000 or more employees
United States	0.64%	0.49%	0.80%	1.04%	1.04%	0.99%	2.30%
Census division:							
New England	0.57%	0.03%	1.48%	1.35%	1.69%	0.18%	--
Middle Atlantic	1.93%	2.67%	1.14%	1.12%	2.42%	0.94%	0.24%
East North Central	0.59%	0.59%	1.46%	1.36%	1.95%	0.42%	0.74%
West North Central	1.64%	0.16%	2.63%	4.56%	6.27%	0.00%	--
South Atlantic	0.53%	0.72%	4.17%	3.60%	1.39%	1.20%	0.65%
East South Central	1.08%	2.19%	2.56%	3.08%	1.82%	0.85%	0.89%
West South Central	1.83%	2.24%	3.72%	4.48%	5.00%	7.04%	0.59%
Mountain	1.18%	0.88%	3.23%	2.29%	3.58%	1.68%	0.23%
Pacific	1.01%	0.71%	1.50%	3.76%	2.48%	4.13%	0.68%

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

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

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

Standard errors of zero indicate that all governments in the category are in the survey.

**Table III.D.4 Percent of State and local government employees enrolled in a health insurance plan that takes family coverage through State and local government jobs by government type and size and census division: United States, 2018**

Division	All State and local governments	State governments	Local governments				
			Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	10,000 or more employees
United States	35.2%	35.9%	34.3%	37.8%	34.1%	30.2%	36.2%
Census division:							
New England	49.4%	53.1%	44.3%	48.9%	53.0%	43.7%	--
Middle Atlantic	52.6%	52.7%	53.9%	50.0%	49.2%	44.1%	57.3%
East North Central	45.9%	43.3%	48.6%	48.0%	47.8%	51.0%	31.2%
West North Central	33.4%	46.3%	26.6%	31.5%	24.8%	33.5%	--
South Atlantic	26.6%	32.4%	20.8%	26.7%	24.0%	21.9%	25.5%
East South Central	26.4%	28.5%	20.9%	23.6%	25.9%	28.3%	33.7%
West South Central	17.3%	14.5%	17.2%	19.5%	18.1%	18.5%	17.8%
Mountain	33.5%	36.0%	29.0%	31.6%	34.5%	27.8%	34.1%
Pacific	40.9%	33.8%	37.0%	50.2%	41.8%	41.4%	44.5%

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

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

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

**Table III.D.4 Standard errors for percent of State and local government employees enrolled in a health insurance plan that take family coverage through State and local government jobs by government type and size and census division: United States, 2018**

Division	All State and local governments	State governments	Local governments				
			Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	10,000 or more employees
United States	0.69%	1.56%	1.16%	1.10%	1.20%	1.43%	2.57%
Census division:							
New England	1.03%	0.58%	2.03%	2.01%	1.79%	1.24%	--
Middle Atlantic	1.41%	4.47%	2.22%	1.71%	2.20%	2.72%	0.48%
East North Central	1.63%	2.69%	2.81%	2.91%	5.41%	5.01%	3.90%
West North Central	1.40%	2.28%	3.33%	3.91%	3.44%	0.00%	--
South Atlantic	0.71%	1.73%	2.25%	1.94%	1.94%	0.95%	1.01%
East South Central	1.24%	2.72%	2.38%	2.24%	2.56%	2.11%	2.92%
West South Central	1.17%	1.70%	1.92%	2.41%	1.99%	5.52%	1.05%
Mountain	1.23%	1.86%	2.69%	2.55%	3.82%	2.03%	0.46%
Pacific	1.12%	2.81%	3.40%	3.22%	2.03%	2.11%	3.07%

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

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

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

Standard errors of zero indicate that all governments in the category are in the survey.

**Table III.E.1 Average total employee-plus-one premium (in dollars) per employee enrolled through State and local government jobs by government type and size and census division: United States, 2018**

Division	All State and local governments	State governments	Local governments				
			Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	10,000 or more employees
United States	14,849	14,055	15,307	15,115	15,307	14,579	15,359
Census division:							
New England	19,341	17,884	17,583	19,214	22,726	--	--
Middle Atlantic	16,576	15,487	17,296	17,085	15,407	17,908	16,233
East North Central	16,606	16,344	16,118	17,330	16,294	16,973	17,464
West North Central	13,962	12,176	13,541	14,820	15,950	14,731	--
South Atlantic	13,705	11,909	13,927	13,069	14,523	14,195	14,694
East South Central	12,878	13,020	12,982	11,370	12,882	13,972	15,749
West South Central	13,621	13,493	13,560	13,949	12,829	13,369	14,783
Mountain	13,292	13,365	14,939	13,643	13,923	12,137	11,339
Pacific	16,678	15,578	17,236	16,683	17,720	15,652	17,482

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

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

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

**Table III.E.1 Standard errors for average total employee-plus-one premium (in dollars) per employee enrolled through State and local government jobs by government type and size and census division: United States, 2018**

Division	All State and local governments	State governments	Local governments				
			Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	10,000 or more employees
United States	116.51	246.52	316.54	257.11	304.86	224.93	271.13
Census division:							
New England	354.20	0.00	614.32	607.28	852.82	--	--
Middle Atlantic	325.56	802.40	602.41	452.92	977.24	0.44	266.58
East North Central	316.99	393.56	1,046.96	1,000.83	547.07	53.22	101.67
West North Central	540.19	452.00	635.37	805.18	1,510.87	0.00	--
South Atlantic	236.44	413.38	833.21	533.64	675.45	311.35	337.39
East South Central	452.23	1,130.16	629.77	753.99	703.17	140.12	293.47
West South Central	339.58	957.39	813.23	698.91	613.13	514.95	279.77
Mountain	185.37	123.52	735.21	496.04	592.82	97.75	43.47
Pacific	289.45	618.22	966.87	410.96	559.78	896.72	579.49

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

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

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

Standard errors of zero indicate that all governments in the category are in the survey.



**Table III.E.2 Average total employee contribution (in dollars) per enrolled employee for employee-plus-one coverage through State and local government jobs by government type and size and census division: United States, 2018**

Division	All State and local governments	State governments	Local governments				
			Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	10,000 or more employees
United States	3,042	2,619	3,125	3,530	2,916	3,673	3,178
Census division:							
New England	3,023	2,544	2,566	3,131	4,000	--	--
Middle Atlantic	2,559	3,124	1,769	2,686	3,212	1,855	--
East North Central	2,681	2,599	2,592	3,047	2,823	2,033	2,650
West North Central	3,644	2,559	4,312	4,792	3,576	3,364	--
South Atlantic	3,199	2,416	4,140	3,598	3,216	4,229	3,278
East South Central	2,810	2,669	3,264	2,350	2,927	2,763	4,152
West South Central	4,061	3,500	4,131	4,360	3,731	5,542	4,138
Mountain	2,531	2,088	3,715	3,093	2,391	2,377	2,624
Pacific	2,451	2,265	2,033	4,092	1,958	2,573	2,628

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

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

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

**Table III.E.2 Standard errors for average total employee contribution (in dollars) per enrolled employee for employee-plus-one coverage through State and local government jobs by government type and size and census division: United States, 2018**

Division	All State and local governments	State governments	Local governments				
			Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	10,000 or more employees
United States	55.08	126.60	143.27	161.33	128.75	182.03	80.37
Census division:							
New England	139.33	0.00	382.48	214.60	432.36	--	--
Middle Atlantic	208.51	785.32	124.76	310.73	638.26	240.67	--
East North Central	109.54	143.75	350.42	262.79	358.10	210.21	199.98
West North Central	265.04	418.34	447.19	475.25	412.18	0.00	--
South Atlantic	78.76	44.40	487.20	486.68	183.22	165.60	67.09
East South Central	103.60	186.40	383.79	96.60	260.94	136.51	168.06
West South Central	116.02	310.20	448.19	422.51	294.07	300.07	62.50
Mountain	120.56	122.84	357.64	274.37	413.87	257.97	50.18
Pacific	152.44	181.30	241.33	632.04	299.98	652.40	338.59

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

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

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

Standard errors of zero indicate that all governments in the category are in the survey.

**Table III.E.3 Percent of total premiums contributed by employees enrolled in employee-plus-one coverage through State and local government jobs by government type and size and census division: United States, 2018**

Division	All State and local governments	State governments	Local governments				
			Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	10,000 or more employees
United States	20.5%	18.6%	20.4%	23.4%	19.0%	25.2%	20.7%
Census division:							
New England	15.6%	14.2%	14.6%	16.3%	17.6%	--	--
Middle Atlantic	15.4%	20.2%	10.2%	15.7%	20.8%	10.4%	--
East North Central	16.1%	15.9%	16.1%	17.6%	17.3%	12.0%	15.2%
West North Central	26.1%	21.0%	31.8%	32.3%	22.4%	22.8%	--
South Atlantic	23.3%	20.3%	29.7%	27.5%	22.1%	29.8%	22.3%
East South Central	21.8%	20.5%	25.1%	20.7%	22.7%	19.8%	26.4%
West South Central	29.8%	25.9%	30.5%	31.3%	29.1%	41.5%	28.0%
Mountain	19.0%	15.6%	24.9%	22.7%	17.2%	19.6%	23.1%
Pacific	14.7%	14.5%	11.8%	24.5%	11.1%	16.4%	15.0%

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

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

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

**Table III.E.3 Standard errors for percent of total premiums contributed by employees enrolled in employee-plus-one coverage through State and local government jobs by government type and size and census division: United States, 2018**

Division	All State and local governments	State governments	Local governments				
			Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	10,000 or more employees
United States	0.38%	0.73%	1.04%	1.10%	1.00%	1.22%	0.47%
Census division:							
New England	0.57%	0.00%	2.17%	1.10%	1.52%	--	--
Middle Atlantic	1.21%	4.05%	0.84%	1.89%	3.90%	1.34%	--
East North Central	0.76%	0.87%	2.86%	1.45%	2.39%	1.28%	1.06%
West North Central	1.81%	2.66%	3.03%	3.61%	3.63%	0.00%	--
South Atlantic	0.74%	0.98%	3.41%	3.34%	1.86%	1.09%	0.53%
East South Central	0.84%	1.34%	3.19%	1.23%	1.94%	0.95%	1.46%
West South Central	0.92%	0.73%	2.75%	3.44%	2.34%	3.76%	0.61%
Mountain	1.02%	0.93%	2.43%	2.11%	3.34%	2.07%	0.46%
Pacific	0.88%	0.85%	1.52%	3.81%	1.84%	3.35%	1.47%

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

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

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

Standard errors of zero indicate that all governments in the category are in the survey.

**Table III.E.4 Percent of State and local government employees enrolled in a health insurance plan that takes employee-plus-one coverage through State and local government jobs by government type and size and census division: United States, 2018**

Division	All State and local governments	State governments	Local governments				
			Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	10,000 or more employees
United States	17.5%	18.7%	16.7%	15.6%	18.1%	18.9%	16.3%
Census division:							
New England	9.3%	9.9%	16.8%	9.9%	8.7%	--	--
Middle Atlantic	9.5%	6.0% *	18.3%	15.8%	11.9%	22.9%	1.2% *
East North Central	13.9%	16.8%	15.1%	10.5%	10.8%	12.7%	--
West North Central	11.4%	12.4%	11.2%	9.7%	11.5%	14.3%	--
South Atlantic	20.9%	19.4%	20.1%	20.3%	22.7%	19.8%	21.8%
East South Central	16.6%	17.6%	15.1%	13.7%	18.8%	23.2%	--
West South Central	22.6%	25.9%	17.2%	22.9%	21.7%	19.4%	24.2%
Mountain	20.4%	23.3%	20.8%	20.9%	17.2%	21.3%	18.6%
Pacific	21.9%	25.4%	21.4%	17.3%	22.9%	22.3%	18.8%

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

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

\* Figure does not meet standard of reliability or precision.

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

**Table III.E.4 Standard errors for percent of State and local government employees enrolled in a health insurance plan that take employee-plus-one coverage through State and local government jobs by government type and size and census division: United States, 2018**

Division	All State and local governments	State governments	Local governments				
			Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	10,000 or more employees
United States	0.43%	0.70%	0.67%	0.56%	0.80%	0.83%	1.86%
Census division:							
New England	0.78%	0.36%	1.62%	1.50%	2.16%	--	--
Middle Atlantic	1.55%	2.37% *	1.85%	1.55%	1.92%	3.04%	0.65% *
East North Central	1.00%	2.10%	1.87%	1.54%	2.48%	2.31%	--
West North Central	0.94%	1.39%	1.53%	1.47%	3.34%	0.00%	--
South Atlantic	0.63%	1.18%	1.85%	1.45%	2.10%	0.87%	0.32%
East South Central	1.12%	2.87%	1.75%	1.15%	1.91%	1.10%	--
West South Central	0.69%	0.81%	1.51%	1.45%	1.93%	1.49%	0.58%
Mountain	0.52%	0.41%	1.63%	1.66%	1.82%	0.67%	0.18%
Pacific	0.58%	1.25%	2.03%	1.40%	1.38%	2.55%	1.15%

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

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

\* Figure does not meet standard of reliability or precision.

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

Standard errors of zero indicate that all governments in the category are in the survey.

**Table III.F.1 Percent of State and local government employees enrolled in a health insurance plan that had a deductible by government type and size and census division: United States, 2018**

Division	All State and local governments	State governments	Local governments				
			Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	10,000 or more employees
United States	65.9%	65.9%	77.9%	71.0%	66.4%	71.5%	49.5%
Census division:							
New England	64.2%	93.5%	58.7%	53.5%	54.2%	--	--
Middle Atlantic	30.1%	42.7%	53.1%	42.3%	28.9%	23.5%	4.0% *
East North Central	80.4%	74.3%	88.5%	85.2%	79.6%	86.5%	64.6%
West North Central	89.3%	100.0%	87.3%	83.9%	85.9%	79.4%	--
South Atlantic	73.5%	69.2%	87.4%	75.7%	80.0%	79.4%	65.8%
East South Central	93.6%	94.5%	80.4%	96.1%	91.3%	98.6%	99.3%
West South Central	67.0%	50.3% *	78.3%	75.2%	59.7%	76.5%	82.7%
Mountain	81.0%	67.8%	83.9%	88.4%	81.8%	99.7%	87.7%
Pacific	44.7%	43.4%	62.6%	49.6%	47.8%	47.9%	32.3%

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

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

\* Figure does not meet standard of reliability or precision.

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

**Table III.F.1 Standard errors for percent of State and local government employees enrolled in a health insurance plan that had a deductible by government type and size and census division: United States, 2018**

Division	All State and local governments	State governments	Local governments				
			Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	10,000 or more employees
United States	1.71%	3.74%	1.83%	2.01%	2.67%	3.54%	5.58%
Census division:							
New England	4.02%	0.24%	5.75%	5.47%	8.54%	--	--
Middle Atlantic	5.54%	11.97%	6.06%	5.68%	6.91%	2.77%	1.96% *
East North Central	2.38%	4.93%	3.04%	4.51%	7.84%	0.02%	4.13%
West North Central	2.52%	0.00%	6.37%	5.35%	7.89%	0.00%	--
South Atlantic	1.72%	2.95%	4.36%	5.62%	5.13%	2.19%	2.77%
East South Central	1.76%	4.26%	4.91%	1.97%	4.12%	0.70%	0.75%
West South Central	7.42%	21.45% *	4.31%	5.87%	9.55%	11.48%	1.31%
Mountain	2.43%	6.45%	4.08%	3.54%	6.00%	0.06%	1.47%
Pacific	2.25%	3.54%	6.07%	6.33%	5.98%	7.52%	4.10%

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

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

\* Figure does not meet standard of reliability or precision.

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

Standard errors of zero indicate that all governments in the category are in the survey.

**Table III.F.2 Average individual deductible (in dollars) per employee enrolled with single coverage in a health insurance plan that had a deductible through State and local government jobs by government type and size and census division: United States, 2018**

Division	All State and local governments	State governments	Local governments				
			Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	10,000 or more employees
United States	1,102	784	1,438	1,249	1,180	1,133	1,066
Census division:							
New England	596	491	1,026	786	529	541	--
Middle Atlantic	892	872 *	993	1,129	598	284	952
East North Central	1,241	794	1,508	1,256	1,938	790	405
West North Central	1,364	835	1,728	1,494	1,444	1,187	--
South Atlantic	1,107	941	1,295	1,338	1,050	1,245	1,151
East South Central	996	900	1,621	1,064	908	774	842
West South Central	1,273	701	1,283	1,455	1,552	1,344	1,367
Mountain	1,006	811	1,582	1,197	1,115	941	621
Pacific	734	442	1,122	936	717	719	1,002

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

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

\* Figure does not meet standard of reliability or precision.

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

**Table III.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 through State and local government jobs by government type and size and census division: United States, 2018**

Division	All State and local governments	State governments	Local governments				
			Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	10,000 or more employees
United States	25.20	28.31	57.54	55.31	82.25	29.96	39.31
Census division:							
New England	31.80	19.28	159.19	118.94	69.25	104.92	--
Middle Atlantic	127.35	306.32 *	144.03	226.97	166.93	10.94	26.62
East North Central	126.32	110.39	179.32	148.35	410.27	31.15	34.02
West North Central	77.37	39.97	135.87	189.33	198.01	0.00	--
South Atlantic	29.58	48.48	135.41	118.07	55.89	50.04	61.25
East South Central	54.56	99.44	200.57	134.37	64.96	28.59	78.83
West South Central	75.68	39.26	93.94	139.02	308.74	52.52	84.44
Mountain	53.53	52.02	232.86	118.60	144.82	111.74	9.57
Pacific	55.42	33.47	186.30	111.17	143.33	127.34	108.47

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

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

\* Figure does not meet standard of reliability or precision.

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

Standard errors of zero indicate that all governments in the category are in the survey.

**Table III.F.3 Average family deductible (in dollars) per employee enrolled with family coverage in a health insurance plan that had a deductible through State and local government jobs by government type and size and census division: United States, 2018**

Division	All State and local governments	State governments	Local governments				
			Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	10,000 or more employees
United States	2,004	1,466	2,685	2,344	1,952	2,181	2,155
Census division:							
New England	1,296	1,077	2,441	1,755	1,183	927	--
Middle Atlantic	2,347	2,600	1,734	2,827	1,377	522	3,752
East North Central	2,108	1,509	2,751	2,350	2,233	1,674	1,286
West North Central	2,023	1,026	3,417	2,242	3,151	2,603	--
South Atlantic	2,123	1,611	2,921	2,573	2,062	3,047	2,101
East South Central	1,745	1,515	3,269	1,754	1,889	1,563	1,436
West South Central	2,713	1,569	2,997	2,979	2,817	3,042	3,169
Mountain	1,949	1,604	2,959	2,413	1,735	2,408	1,707
Pacific	1,684	1,084	1,977	2,109	1,445	1,486	2,222

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

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

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

**Table III.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 through State and local government jobs by government type and size and census division: United States, 2018**

Division	All State and local governments	State governments	Local governments				
			Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	10,000 or more employees
United States	53.04	108.23	137.24	125.74	142.43	88.05	94.18
Census division:							
New England	64.40	37.88	317.72	250.57	161.64	74.16	--
Middle Atlantic	263.78	427.39	253.02	600.78	342.64	38.83	119.36
East North Central	172.36	284.18	305.75	265.92	592.86	41.12	142.76
West North Central	98.80	27.58	284.87	313.06	344.83	0.00	--
South Atlantic	75.72	60.71	374.59	264.87	157.38	122.94	211.85
East South Central	83.92	148.98	582.51	158.10	130.26	40.95	180.99
West South Central	163.04	142.35	313.98	408.04	460.13	125.84	86.99
Mountain	91.56	112.99	292.27	239.19	220.57	147.29	33.72
Pacific	118.68	96.51	289.35	294.36	274.87	318.52	155.96

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

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

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

Standard errors of zero indicate that all governments in the category are in the survey.

**Table III.F.4 Percent of State and local government employees enrolled in a health insurance plan that had a copayment for an office visit to a physician by government type and size and census division: United States, 2018**

Division	All State and local governments	State governments	Local governments				
			Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	10,000 or more employees
United States	75.1%	82.8%	64.5%	70.6%	78.3%	79.1%	66.0%
Census division:							
New England	89.0%	97.9%	79.2%	75.6%	85.9%	100.0%	--
Middle Atlantic	66.6%	93.5%	77.2%	75.7%	91.8%	99.3%	13.0% *
East North Central	62.2%	77.9%	54.7%	50.9%	60.9%	47.9%	72.3%
West North Central	65.3%	65.3%	54.5%	63.3%	71.8%	89.6%	--
South Atlantic	82.0%	91.0%	77.9%	74.9%	79.9%	76.9%	79.1%
East South Central	76.7%	76.9%	79.1%	76.4%	75.5%	59.8%	89.7%
West South Central	79.3%	90.1%	63.7%	72.5%	79.8%	80.8%	75.9%
Mountain	73.0%	76.2%	62.6%	76.3%	67.0%	75.4%	78.7%
Pacific	79.6%	72.2%	61.4%	81.1%	84.3%	90.9%	84.6%

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

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

\* Figure does not meet standard of reliability or precision.

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

**Table III.F.4 Standard errors for percent of State and local government employees enrolled in a health insurance plan that had a copayment for an office visit to a physician by government type and size and census division: United States, 2018**

Division	All State and local governments	State governments	Local governments				
			Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	10,000 or more employees
United States	1.47%	1.47%	2.18%	1.96%	2.01%	1.88%	7.03%
Census division:							
New England	1.53%	0.76%	4.96%	4.22%	4.21%	0.00%	--
Middle Atlantic	9.09%	3.40%	4.99%	5.20%	4.12%	0.15%	5.04% *
East North Central	3.00%	3.79%	6.40%	6.41%	9.36%	3.76%	4.33%
West North Central	2.84%	5.37%	5.41%	6.38%	6.92%	0.00%	--
South Atlantic	1.34%	0.02%	5.11%	4.43%	4.15%	2.13%	3.11%
East South Central	2.79%	7.30%	4.58%	3.94%	4.88%	7.36%	5.53%
West South Central	2.66%	4.42%	5.08%	4.79%	5.90%	3.77%	1.88%
Mountain	2.47%	3.03%	5.41%	5.46%	8.08%	5.52%	2.71%
Pacific	1.77%	4.25%	6.65%	5.12%	4.05%	2.66%	1.76%

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

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

\* Figure does not meet standard of reliability or precision.

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

Standard errors of zero indicate that all governments in the category are in the survey.

**Table III.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 through State and local government jobs by government type and size and census division: United States, 2018**

Division	All State and local governments	State governments	Local governments				
			Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	10,000 or more employees
United States	22.24	22.03	23.96	22.67	22.02	24.48	20.13
Census division:							
New England	17.84	16.28	18.31	19.04	18.71	19.07	--
Middle Atlantic	18.58	22.00	16.40	16.48	17.58	16.20	18.91
East North Central	22.18	21.20	23.78	23.42	21.47	22.77	21.82
West North Central	26.35	24.61	31.56	24.20	26.39	27.23	--
South Atlantic	21.09	20.92	21.76	20.54	20.45	26.07	19.85
East South Central	27.75	26.06	28.81	28.18	29.02	24.97	29.55
West South Central	27.71	28.29	25.66	28.68	28.46	28.57	24.63
Mountain	24.68	21.44	30.86	26.73	26.28	30.53	20.61
Pacific	18.26	18.46	20.28	19.91	18.31	18.54	16.24

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

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

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

**Table III.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 through State and local government jobs by government type and size and census division: United States, 2018**

Division	All State and local governments	State governments	Local governments				
			Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	10,000 or more employees
United States	0.24	0.59	0.49	0.45	0.55	0.53	0.32
Census division:							
New England	0.29	0.05	0.66	0.89	0.81	0.66	--
Middle Atlantic	0.42	0.90	0.68	0.94	1.29	1.54	0.34
East North Central	0.61	0.33	1.42	1.32	2.54	1.19	0.53
West North Central	0.52	0.49	0.98	1.24	1.32	0.00	--
South Atlantic	0.36	0.37	1.34	1.34	1.16	0.48	0.56
East South Central	0.62	1.68	0.98	1.00	0.85	0.90	0.78
West South Central	0.93	2.73	1.09	1.23	1.71	0.68	1.44
Mountain	0.65	1.54	1.15	1.21	1.11	0.67	0.23
Pacific	0.48	1.48	1.44	1.12	0.89	1.05	0.44

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

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

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

Standard errors of zero indicate that all governments in the category are in the survey.



**Table III.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 through State and local government jobs by government type and size and census division: United States, 2018**

Division	All State and local governments	State governments	Local governments				
			Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	10,000 or more employees
United States	19.9%	20.1%	20.3%	19.6%	19.7%	18.8%	20.8%
Census division:							
New England	19.5%	--	20.9%	21.5%	17.3%	--	--
Middle Atlantic	14.1%	--	17.4%	15.0%	10.7%	19.3%	--
East North Central	19.0%	19.3%	17.6%	18.5%	18.8%	20.1%	24.9%
West North Central	19.6%	17.3%	22.0%	20.3%	19.7%	--	--
South Atlantic	20.0%	20.4%	20.0%	20.4%	20.3%	19.2%	18.6%
East South Central	19.5%	19.4%	21.7%	19.2%	18.9%	18.8%	22.6%
West South Central	22.0%	23.7%	23.1%	22.4%	21.3%	18.4%	22.8%
Mountain	18.9%	19.2%	21.3%	20.5%	17.5%	16.2%	20.9%
Pacific	21.4%	23.2%	19.0%	18.4%	22.2%	15.8%	21.1%

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

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

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

**Table III.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 through State and local government jobs by government type and size and census division: United States, 2018**

Division	All State and local governments	State governments	Local governments				
			Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	10,000 or more employees
United States	0.21%	0.43%	0.52%	0.56%	0.47%	0.33%	0.32%
Census division:							
New England	1.78%	--	1.15%	2.89%	3.25%	--	--
Middle Atlantic	1.23%	--	1.17%	2.11%	0.60%	0.61%	--
East North Central	0.56%	0.37%	1.41%	1.26%	1.20%	0.62%	0.08%
West North Central	1.09%	1.79%	1.27%	1.26%	3.07%	--	--
South Atlantic	0.18%	0.04%	0.15%	0.41%	0.44%	0.43%	0.19%
East South Central	0.25%	0.29%	1.97%	0.31%	0.34%	0.39%	1.07%
West South Central	0.65%	2.33%	1.11%	2.30%	1.31%	0.01%	0.21%
Mountain	0.57%	0.27%	1.11%	1.70%	1.15%	2.22%	0.03%
Pacific	0.53%	0.68%	1.82%	1.45%	1.64%	0.54%	0.91%

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

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

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

Standard errors of zero indicate that all governments in the category are in the survey.

**Table III.F.7 Percent of State and local government employees enrolled in a health insurance plan that had a coinsurance payment for an office visit to a physician by government type and size and census division: United States, 2018**

Division	All State and local governments	State governments	Local governments				
			Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	10,000 or more employees
United States	21.3%	18.3%	27.9%	24.8%	25.8%	19.4%	13.6%
Census division:							
New England	6.5%	2.1% *	13.3% *	15.5%	--	0.0%	--
Middle Atlantic	5.1%	5.7% *	12.0% *	8.7% *	--	0.4% *	0.0%
East North Central	30.0%	20.7%	25.0%	41.0%	--	50.3%	--
West North Central	30.2%	34.7%	34.8%	23.7%	--	10.4%	--
South Atlantic	28.6%	20.0%	41.8%	37.1%	--	21.0%	18.4%
East South Central	24.0%	23.3% *	24.1%	25.9%	--	39.4%	--
West South Central	17.6%	5.8% *	27.3%	24.9%	--	17.3%	24.7%
Mountain	27.3%	24.3%	30.4%	30.4%	--	24.3%	14.1%
Pacific	18.2%	25.7%	36.3%	15.3%	--	7.3% *	12.9%

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

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

\* Figure does not meet standard of reliability or precision.

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

**Table III.F.7 Standard errors for percent of State and local government employees enrolled in a health insurance plan that had a coinsurance payment for an office visit to a physician by government type and size and census division: United States, 2018**

Division	All State and local governments	State governments	Local governments				
			Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	10,000 or more employees
United States	0.90%	1.50%	2.09%	1.90%	2.49%	1.78%	1.74%
Census division:							
New England	1.16%	0.76% *	4.54% *	3.73%	--	0.00%	--
Middle Atlantic	1.46%	3.55% *	3.90% *	3.48% *	--	0.24% *	0.00%
East North Central	2.89%	3.66%	6.22%	6.56%	--	4.21%	--
West North Central	3.07%	5.38%	4.89%	5.51%	--	0.00%	--
South Atlantic	2.03%	0.60%	7.30%	6.57%	--	1.41%	2.02%
East South Central	2.79%	7.30% *	5.09%	4.21%	--	7.20%	--
West South Central	2.39%	2.43% *	4.72%	4.72%	--	3.41%	1.90%
Mountain	2.50%	2.95%	5.22%	6.02%	--	5.50%	0.94%
Pacific	1.64%	4.05%	6.45%	4.51%	--	2.26% *	0.93%

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

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

\* Figure does not meet standard of reliability or precision.

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

Standard errors of zero indicate that all governments in the category are in the survey.

**Table III.F.8 Percent of State and local government employees enrolled with single coverage health insurance in a plan that had an individual maximum out-of-pocket by government type and size and census division: United States, 2018**

Division	All State and local governments	State governments	Local governments				
			Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	10,000 or more employees
United States	96.0%	97.2%	94.1%	95.3%	95.6%	91.7%	98.7%
Census division:							
New England	84.3%	95.7%	83.5%	80.5%	89.8%	--	--
Middle Atlantic	92.6%	99.8%	81.1%	86.8%	88.1%	77.8%	97.3%
East North Central	97.3%	100.0%	97.5%	95.0%	94.3%	100.0%	100.0%
West North Central	97.9%	99.9%	98.2%	96.4%	98.8%	92.5%	--
South Atlantic	93.1%	88.3%	96.9%	98.2%	93.5%	88.2%	97.6%
East South Central	98.6%	99.9%	86.4%	100.0%	99.6%	100.0%	100.0%
West South Central	98.5%	99.8%	93.9%	95.3%	100.0%	99.6%	100.0%
Mountain	97.1%	99.3%	93.4%	99.3%	93.1%	98.2%	100.0%
Pacific	99.1%	100.0%	96.7%	99.7%	98.0%	98.3%	99.9%

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

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

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

**Table III.F.8 Standard errors for percent of State and local government employees enrolled with single coverage health insurance in a plan that had an individual maximum out-of-pocket by government type and size and census division: United States, 2018**

Division	All State and local governments	State governments	Local governments				
			Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	10,000 or more employees
United States	0.39%	0.21%	0.84%	0.89%	0.94%	2.91%	0.32%
Census division:							
New England	5.64%	0.14%	4.53%	4.82%	3.35%	--	--
Middle Atlantic	1.52%	0.17%	5.10%	3.83%	5.60%	7.38%	0.30%
East North Central	1.05%	0.02%	1.12%	2.50%	4.33%	0.00%	0.00%
West North Central	0.96%	0.08%	0.99%	3.42%	1.22%	0.00%	--
South Atlantic	0.64%	0.80%	2.09%	1.18%	2.09%	1.95%	0.85%
East South Central	0.45%	0.03%	4.20%	0.00%	0.39%	0.00%	0.00%
West South Central	0.50%	0.11%	2.40%	2.52%	0.00%	0.07%	0.00%
Mountain	1.26%	0.17%	2.77%	0.66%	4.57%	0.98%	0.00%
Pacific	0.50%	0.00%	2.30%	0.19%	1.92%	1.41%	0.04%

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

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

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

Standard errors of zero indicate that all governments in the category are in the survey.

**Table III.F.9 Percent of State and local government employees enrolled with family coverage in a health insurance plan that had a family maximum out-of-pocket by government type and size and census division: United States, 2018**

Division	All State and local governments	State governments	Local governments				
			Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	10,000 or more employees
United States	94.7%	92.0%	91.6%	93.5%	98.2%	92.5%	99.2%
Census division:							
New England	88.0%	96.7%	88.9%	82.8%	91.2%	--	--
Middle Atlantic	82.6%	49.4%	77.5%	87.7%	95.1%	87.1%	98.8%
East North Central	97.6%	100.0%	96.3%	92.7%	100.0%	100.0%	100.0%
West North Central	97.6%	100.0%	97.5%	97.9%	99.5%	77.2%	--
South Atlantic	97.9%	97.7%	96.0%	99.5%	97.9%	94.8%	99.0%
East South Central	98.9%	99.9%	87.0%	99.4%	100.0%	100.0%	100.0%
West South Central	96.9%	100.0%	86.2%	91.0%	100.0%	99.9%	100.0%
Mountain	99.3%	99.8%	96.3%	98.0%	99.6%	100.0%	100.0%
Pacific	99.4%	100.0%	97.9%	98.5%	99.8%	98.7%	99.4%

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

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

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

**Table III.F.9 Standard errors for percent of State and local government employees enrolled with family coverage in a health insurance plan that had a family maximum out-of-pocket by government type and size and census division: United States, 2018**

Division	All State and local governments	State governments	Local governments				
			Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	10,000 or more employees
United States	0.43%	0.45%	1.91%	1.23%	0.52%	3.52%	0.18%
Census division:							
New England	3.67%	0.16%	4.14%	4.39%	2.55%	--	--
Middle Atlantic	3.04%	12.27%	7.40%	4.21%	3.19%	3.60%	0.47%
East North Central	0.93%	0.01%	2.55%	3.26%	0.00%	0.00%	0.00%
West North Central	0.40%	0.00%	1.33%	1.35%	0.50%	0.00%	--
South Atlantic	0.24%	0.01%	2.52%	0.32%	0.84%	0.92%	0.38%
East South Central	0.40%	0.06%	5.20%	0.62%	0.00%	0.00%	0.00%
West South Central	1.23%	0.00%	7.18%	4.81%	0.00%	0.04%	0.00%
Mountain	0.31%	0.11%	2.15%	1.94%	0.27%	0.00%	0.00%
Pacific	0.21%	0.00%	1.51%	0.90%	0.18%	0.98%	0.40%

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

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

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

Standard errors of zero indicate that all governments in the category are in the survey.

**Table III.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 State and local government units by government type and size and census division: United States, 2018**

Division	All State and local governments	State governments	Local governments				
			Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	10,000 or more employees
United States	3,400	3,029	3,784	3,639	3,437	3,636	3,375
Census division:							
New England	3,859	3,722	3,361	3,757	3,996	4,606	--
Middle Atlantic	3,834	3,271	4,023	4,231	3,531	3,885	4,216
East North Central	3,112	2,907	3,480	2,740	3,414	2,352	4,019
West North Central	3,164	2,489	3,617	3,054	3,301	3,790	--
South Atlantic	3,374	3,013	3,851	3,644	3,504	3,860	3,179
East South Central	4,510	4,482	4,233	5,038	4,689	3,099	3,326
West South Central	3,769	2,934	4,485	3,998	3,565	4,427	4,222
Mountain	3,712	3,936	4,188	3,690	3,874	3,323	3,010
Pacific	2,070	1,905	2,425	2,524	2,156	2,065	1,834

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

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

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

**Table III.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 State and local government units by government type and size and census division: United States, 2018**

Division	All State and local governments	State governments	Local governments				
			Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	10,000 or more employees
United States	45.79	98.03	99.50	102.20	97.15	117.76	96.98
Census division:							
New England	88.89	53.97	221.75	270.50	255.46	104.78	--
Middle Atlantic	160.97	474.15	310.45	266.67	357.55	104.44	20.96
East North Central	118.75	143.57	246.80	216.84	409.00	35.74	423.09
West North Central	122.52	144.73	212.50	251.72	316.97	0.00	--
South Atlantic	58.90	110.03	290.18	246.35	129.17	83.50	88.53
East South Central	181.00	410.78	305.71	281.84	382.23	178.36	169.95
West South Central	184.53	322.67	262.96	250.22	295.55	412.95	92.09
Mountain	82.12	199.05	180.68	235.58	182.56	298.07	120.94
Pacific	51.66	80.97	174.97	202.31	132.01	69.88	21.77

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

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

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

Standard errors of zero indicate that all governments in the category are in the survey.

**Table III.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 State and local government units by government type and size and census division: United States, 2018**

Division	All State and local governments	State governments	Local governments				
			Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	10,000 or more employees
United States	6,831	6,160	7,177	7,204	6,971	7,241	7,004
Census division:							
New England	7,912	7,628	7,025	7,819	8,525	9,433	--
Middle Atlantic	8,703	8,961	8,201	9,350	8,083	9,019	8,660
East North Central	6,047	5,550	6,654	5,909	6,125	5,276	8,147
West North Central	4,848	3,241	6,112	5,343	5,982	7,964	--
South Atlantic	6,254	5,166	7,250	7,419	6,760	7,727	6,260
East South Central	9,628	9,696	10,653	9,957	10,437	6,504	8,153
West South Central	8,991	7,870	8,599	8,545	9,274	11,203	8,873
Mountain	7,829	8,274	8,427	7,752	7,393	7,354	7,618
Pacific	5,000	4,660	5,993	5,577	5,199	4,866	4,474

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

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

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

**Table III.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 State and local government units by government type and size and census division: United States, 2018**

Division	All State and local governments	State governments	Local governments				
			Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	10,000 or more employees
United States	115.94	237.72	252.51	227.53	262.23	393.02	313.49
Census division:							
New England	176.58	114.49	420.97	413.52	565.73	75.69	--
Middle Atlantic	258.38	1,103.25	634.18	561.80	815.29	522.56	98.67
East North Central	301.91	430.98	540.71	518.84	1,045.26	233.73	454.83
West North Central	219.68	21.98	723.29	733.52	634.41	0.00	--
South Atlantic	136.06	260.28	413.98	390.81	361.16	200.99	244.46
East South Central	353.98	817.07	743.20	623.16	645.76	562.94	292.92
West South Central	318.54	209.29	533.99	447.46	633.87	857.25	97.05
Mountain	205.24	319.48	508.91	392.00	597.43	141.69	196.00
Pacific	183.55	263.59	474.56	562.82	454.26	221.22	265.40

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

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

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

Standard errors of zero indicate that all governments in the category are in the survey.

**Table III.F.12 Among State and local government enrollees with single coverage: Percent in a high deductible health insurance plan by government type and size and census division: United States, 2018**

Division	All State and local governments	State governments	Local governments				
			Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	10,000 or more employees
United States	20.1%	11.2%	34.2%	26.8%	20.6%	20.5%	18.4%
Census division:							
New England	6.4%	2.2% *	19.5%	11.7%	7.2% *	--	--
Middle Atlantic	9.6% *	17.7% *	19.5%	12.4% *	8.9% *	0.5% *	0.0%
East North Central	29.7%	16.3%	43.0%	34.9%	44.6% *	22.5%	--
West North Central	33.4%	20.7%	44.0%	36.2%	37.1%	8.6%	--
South Atlantic	19.3%	8.4%	34.9%	30.0%	16.7%	22.1%	25.1%
East South Central	18.6%	21.2% *	27.7%	19.1% *	10.6%	13.5%	--
West South Central	23.2%	4.0% *	28.6%	31.5%	23.3% *	28.5%	41.7%
Mountain	26.5%	21.9%	41.7%	34.9%	29.1%	27.6%	11.5%
Pacific	11.0%	4.5% *	24.2% *	20.1%	8.7% *	11.9% *	13.9% *

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

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

\* Figure does not meet standard of reliability or precision.

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

**Table III.F.12 Standard errors for among State and local government enrollees with single coverage: Percent in a high deductible health insurance plan by government type and size and census division: United States, 2018**

Division	All State and local governments	State governments	Local governments				
			Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	10,000 or more employees
United States	0.92%	1.44%	2.25%	2.05%	2.38%	1.50%	2.33%
Census division:							
New England	1.15%	1.24% *	4.75%	3.22%	2.72% *	--	--
Middle Atlantic	3.07% *	9.17% *	4.73%	4.02% *	4.71% *	0.33% *	0.00%
East North Central	3.88%	3.62%	6.94%	6.42%	13.63% *	3.03%	--
West North Central	3.14%	2.26%	5.27%	7.42%	8.47%	0.00%	--
South Atlantic	1.26%	0.11%	6.36%	5.32%	2.81%	1.81%	3.35%
East South Central	2.69%	6.81% *	5.05%	5.75% *	2.35%	1.04%	--
West South Central	3.04%	1.75% *	5.38%	5.14%	7.32% *	4.89%	3.61%
Mountain	2.14%	3.76%	6.10%	6.65%	5.50%	6.62%	0.86%
Pacific	1.70%	1.65% *	8.66% *	5.53%	3.27% *	5.66% *	4.40% *

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

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

\* Figure does not meet standard of reliability or precision.

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

Standard errors of zero indicate that all governments in the category are in the survey.

**Table III.F.12.a Among State and local government enrollees in a single coverage high deductible health insurance plan: Percent where the employer contributed to an HSA or an HRA by government type and size and census division: United States, 2018**

Division	All State and local governments	State governments	Local governments				
			Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	10,000 or more employees
United States	50.0%	79.0%	42.4%	51.6%	47.7%	41.6%	35.2%
Census division:							
New England	68.9%	100.0%	83.8%	63.3%	55.8% *	--	--
Middle Atlantic	80.8%	97.6%	76.8%	74.3%	48.2% *	100.0%	--
East North Central	57.0%	87.0%	47.4%	56.3%	55.2% *	--	96.7%
West North Central	55.5%	80.9%	40.8%	68.0%	50.2% *	0.0%	--
South Atlantic	53.8%	83.3%	41.6%	59.6%	50.5%	56.4%	45.7%
East South Central	40.6%	32.5% *	45.3%	49.8% *	47.2%	53.3%	--
West South Central	27.8%	77.6%	19.1% *	25.6% *	--	16.8%	27.8%
Mountain	65.4%	98.0%	48.1%	33.7%	55.0%	90.8%	94.3%
Pacific	43.1%	82.7%	54.6% *	54.0%	31.1% *	83.1%	--

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

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

\* Figure does not meet standard of reliability or precision.

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

HSA (Health Savings Account), HRA (Health Reimbursement Arrangement)

**Table III.F.12.a Standard errors for among State and local government enrollees in a single coverage high deductible health insurance plan: Percent where the employer contributed to an HSA or an HRA by government type and size and census division: United States, 2018**

Division	All State and local governments	State governments	Local governments				
			Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	10,000 or more employees
United States	2.21%	5.05%	3.94%	4.47%	6.45%	3.06%	3.77%
Census division:							
New England	7.52%	0.00%	6.72%	13.68%	17.22% *	--	--
Middle Atlantic	8.13%	2.41%	10.10%	13.06%	27.89% *	0.00%	--
East North Central	7.26%	2.92%	11.01%	10.80%	19.71% *	--	2.05%
West North Central	5.62%	3.91%	7.11%	9.74%	15.11% *	0.00%	--
South Atlantic	3.75%	0.33%	10.27%	9.53%	9.82%	4.56%	7.08%
East South Central	8.22%	13.81% *	10.74%	18.73% *	13.19%	7.59%	--
West South Central	4.28%	10.04%	8.39% *	8.05% *	--	0.10%	6.60%
Mountain	5.14%	0.92%	10.33%	9.52%	11.60%	1.71%	2.79%
Pacific	7.56%	5.69%	23.19% *	14.23%	15.61% *	9.35%	--

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

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

\* Figure does not meet standard of reliability or precision.

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

HSA (Health Savings Account), HRA (Health Reimbursement Arrangement)

Standard errors of zero indicate that all governments in the category are in the survey.



**Table III.F.12.b Among State and local government employees enrolled with single coverage: Percent in a non-high deductible health insurance plan with exclusive providers by government type and size and census division: United States, 2018**

Division	All State and local governments	State governments	Local governments				
			Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	10,000 or more employees
United States	26.9%	31.9%	16.9%	17.8%	21.1%	22.0%	45.6%
Census division:							
New England	49.4%	37.0%	34.0%	44.9%	45.7%	85.4%	--
Middle Atlantic	34.7%	6.9%	9.4% *	8.2%	13.0% *	27.6% *	94.0%
East North Central	15.1%	28.9%	6.8% *	13.2%	6.6% *	13.4% *	--
West North Central	14.2%	31.0%	10.8% *	11.4% *	7.2% *	7.5%	--
South Atlantic	26.4%	34.8%	23.3%	31.1%	18.2%	14.9%	30.7%
East South Central	5.1% *	5.7% *	13.3% *	2.2% *	3.1% *	1.3% *	--
West South Central	18.1%	18.8% *	21.5%	15.2%	17.1% *	14.7%	21.7%
Mountain	24.1%	36.3%	17.7%	8.2% *	25.5% *	19.2%	21.7%
Pacific	59.2%	71.2%	33.0%	46.4%	53.6%	57.8%	64.3%

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

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

\* Figure does not meet standard of reliability or precision.

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

**Table III.F.12.b Standard errors for among State and local government employees enrolled with single coverage: Percent in a non-high deductible health insurance plan with exclusive providers by government type and size and census division: United States, 2018**

Division	All State and local governments	State governments	Local governments				
			Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	10,000 or more employees
United States	1.41%	2.40%	1.68%	1.67%	2.26%	2.99%	5.41%
Census division:							
New England	4.35%	1.18%	5.66%	5.15%	7.81%	10.27%	--
Middle Atlantic	10.13%	1.26%	3.24% *	2.24%	7.30% *	8.56% *	2.76%
East North Central	1.91%	4.30%	2.19% *	3.96%	4.65% *	4.26% *	--
West North Central	2.10%	4.63%	4.14% *	5.90% *	3.97% *	0.00%	--
South Atlantic	1.91%	3.95%	6.60%	6.89%	5.02%	2.18%	1.84%
East South Central	1.56% *	4.37% *	4.52% *	1.18% *	2.11% *	0.65% *	--
West South Central	2.13%	5.99% *	4.25%	3.47%	6.12% *	2.99%	1.74%
Mountain	2.99%	4.91%	4.80%	2.98% *	8.47% *	4.41%	1.24%
Pacific	2.28%	3.29%	6.85%	6.66%	6.33%	6.03%	4.59%

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

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

\* Figure does not meet standard of reliability or precision.

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

Standard errors of zero indicate that all governments in the category are in the survey.

**Table III.F.12.c Among State and local government employees enrolled with single coverage: Percent in a non-high deductible health insurance plan with mixed providers where a gatekeeper is required by government type and size and census division: United States, 2018**

Division	All State and local governments	State governments	Local governments				
			Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	10,000 or more employees
United States	3.4%	2.0%	7.1%	6.0%	2.2% *	3.0% *	2.9%
Census division:							
New England	13.9%	18.6%	21.6%	20.5%	7.9% *	0.0%	--
Middle Atlantic	3.6% *	2.8% *	2.3% *	11.2% *	3.6% *	0.2% *	0.0%
East North Central	6.6%	2.1% *	3.8% *	8.2% *	5.7% *	8.0% *	--
West North Central	2.8% *	0.0%	6.5% *	5.0% *	0.0%	0.0%	--
South Atlantic	1.8%	0.0%	9.3% *	3.9% *	2.6% *	0.0%	1.4% *
East South Central	3.2% *	0.5% *	13.7% *	3.9% *	2.6% *	0.8% *	0.0%
West South Central	2.6% *	0.5% *	2.1% *	1.3% *	0.0%	7.6% *	7.5%
Mountain	2.6% *	0.0%	10.5% *	10.6% *	0.5% *	0.0%	0.0%
Pacific	2.4% *	3.3% *	14.1% *	0.1% *	1.1% *	2.5%	0.0%

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

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

\* Figure does not meet standard of reliability or precision.

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

**Table III.F.12.c Standard errors for among State and local government employees enrolled with single coverage: Percent in a non-high deductible health insurance plan with mixed providers where a gatekeeper is required by government type and size and census division: United States, 2018**

Division	All State and local governments	State governments	Local governments				
			Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	10,000 or more employees
United States	0.35%	0.43%	1.08%	1.05%	0.65% *	2.03% *	0.57%
Census division:							
New England	1.65%	0.59%	4.92%	4.64%	2.53% *	0.00%	--
Middle Atlantic	1.16% *	2.09% *	1.23% *	3.89% *	2.81% *	0.14% *	0.00%
East North Central	1.50%	1.17% *	2.00% *	4.03% *	4.13% *	2.55% *	--
West North Central	1.02% *	0.00%	2.61% *	3.09% *	0.00%	0.00%	--
South Atlantic	0.51%	0.00%	4.23% *	2.07% *	1.61% *	0.00%	0.57% *
East South Central	1.01% *	0.33% *	5.12% *	2.23% *	2.49% *	0.70% *	0.00%
West South Central	1.08% *	0.43% *	1.53% *	0.90% *	0.00%	6.94% *	0.60%
Mountain	1.01% *	0.00%	3.97% *	6.09% *	0.47% *	0.00%	0.00%
Pacific	0.79% *	2.11% *	4.59% *	0.13% *	1.12% *	0.62%	0.00%

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

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

\* Figure does not meet standard of reliability or precision.

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

Standard errors of zero indicate that all governments in the category are in the survey.

**Table III.F.12.d Among State and local government employees enrolled with single coverage: Percent in a non-high deductible health insurance plan with mixed providers where a gatekeeper is not required by government type and size and census division: United States, 2018**

Division	All State and local governments	State governments	Local governments				
			Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	10,000 or more employees
United States	48.1%	54.8%	38.6%	46.0%	53.9%	54.4%	33.1%
Census division:							
New England	29.1%	42.1%	21.3%	20.3%	37.6%	--	--
Middle Atlantic	51.1%	72.6%	63.2%	67.3%	71.1%	71.7%	6.0% *
East North Central	45.4%	52.8%	44.2%	34.3%	40.0%	56.1%	--
West North Central	46.6%	48.3%	34.3%	42.7%	52.8%	83.8%	--
South Atlantic	51.5%	56.8%	30.4%	33.4%	59.8%	63.0%	42.8%
East South Central	70.3%	72.6%	42.7%	73.1%	73.9%	84.5%	67.3%
West South Central	55.3%	76.7%	44.9%	48.4%	59.6%	49.2%	29.1%
Mountain	46.0%	41.8%	26.8%	42.3%	44.9%	53.2%	66.7%
Pacific	27.1%	21.0%	26.3%	33.3%	36.5%	26.2%	21.8%

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

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

\* Figure does not meet standard of reliability or precision.

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

**Table III.F.12.d Standard errors for among State and local government employees enrolled with single coverage: Percent in a non-high deductible health insurance plan with mixed providers where a gatekeeper is not required by government type and size and census division: United States, 2018**

Division	All State and local governments	State governments	Local governments				
			Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	10,000 or more employees
United States	1.48%	3.23%	2.29%	2.26%	2.84%	3.11%	3.78%
Census division:							
New England	2.99%	2.37%	4.37%	3.60%	7.28%	--	--
Middle Atlantic	8.31%	10.47%	5.75%	5.62%	8.09%	8.08%	2.76% *
East North Central	3.60%	4.56%	6.82%	6.03%	10.77%	3.77%	--
West North Central	3.42%	6.73%	5.04%	7.34%	8.74%	0.00%	--
South Atlantic	2.07%	3.87%	6.77%	6.58%	5.90%	2.73%	3.16%
East South Central	3.28%	7.76%	6.28%	6.01%	5.44%	1.96%	12.27%
West South Central	4.73%	7.84%	5.94%	5.51%	8.26%	7.70%	5.02%
Mountain	3.52%	7.48%	4.98%	7.04%	8.73%	9.15%	2.02%
Pacific	2.00%	2.05%	5.56%	5.84%	5.97%	6.54%	4.61%

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

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

\* Figure does not meet standard of reliability or precision.

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

Standard errors of zero indicate that all governments in the category are in the survey.

**Table III.F.12.e Among State and local government employees enrolled with single coverage: Percent in a non-high deductible health insurance plan with any providers by government type and size and census division: United States, 2018**

Division	All State and local governments	State governments	Local governments				
			Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	10,000 or more employees
United States	1.4%	0.0%	3.2%	3.5%	2.3%	0.2% *	0.0%
Census division:							
New England	1.2% *	0.0%	3.6% *	2.7% *	1.5% *	0.0%	--
Middle Atlantic	1.2% *	0.0%	5.6% *	0.9% *	3.4% *	0.0%	0.0%
East North Central	3.2% *	0.0%	2.1% *	9.4% *	3.2% *	0.0%	0.0%
West North Central	2.9% *	0.0%	4.4% *	4.7% *	2.9% *	0.0%	--
South Atlantic	0.9% *	0.0%	2.1% *	1.6% *	2.7% *	0.0%	0.0%
East South Central	2.9% *	0.0%	2.7% *	1.6% *	9.9% *	0.0%	0.0%
West South Central	0.9% *	0.0%	3.0% *	3.6% *	0.0%	0.0%	0.0%
Mountain	0.9% *	0.0%	3.4% *	4.1% *	0.0% *	0.0%	0.0%
Pacific	0.3% *	0.0%	2.5% *	0.1% *	0.0%	1.7% *	0.0%

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

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

\* Figure does not meet standard of reliability or precision.

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

**Table III.F.12.e Standard errors for among State and local government employees enrolled with single coverage: Percent in a non-high deductible health insurance plan with any providers by government type and size and census division: United States, 2018**

Division	All State and local governments	State governments	Local governments				
			Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	10,000 or more employees
United States	0.23%	0.00%	0.70%	0.96%	0.66%	0.18% *	0.00%
Census division:							
New England	0.41% *	0.00%	1.97% *	1.37% *	1.13% *	0.00%	--
Middle Atlantic	0.66% *	0.00%	2.95% *	0.80% *	3.19% *	0.00%	0.00%
East North Central	1.35% *	0.00%	0.99% *	5.05% *	2.30% *	0.00%	0.00%
West North Central	1.07% *	0.00%	2.21% *	2.46% *	2.92% *	0.00%	--
South Atlantic	0.38% *	0.00%	1.88% *	1.49% *	1.42% *	0.00%	0.00%
East South Central	1.06% *	0.00%	1.29% *	0.98% *	4.61% *	0.00%	0.00%
West South Central	0.39% *	0.00%	1.80% *	2.08% *	0.00%	0.00%	0.00%
Mountain	0.40% *	0.00%	1.92% *	2.49% *	0.00% *	0.00%	0.00%
Pacific	0.17% *	0.00%	1.82% *	0.11% *	0.00%	1.54% *	0.00%

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

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

\* Figure does not meet standard of reliability or precision.

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

Standard errors of zero indicate that all governments in the category are in the survey.

**Table III.F.13 Among State and local government enrollees with single coverage: Percent enrolled in a high deductible health insurance plan where the employer contributed to an HSA or an HRA by government type and size and census division: United States, 2018**

Division	All State and local governments	State governments	Local governments				
			Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	10,000 or more employees
United States	10.1%	8.9%	14.5%	13.8%	9.8%	8.5%	6.5%
Census division:							
New England	4.4%	2.2% *	16.3%	7.4% *	4.0% *	0.0%	--
Middle Atlantic	7.7% *	17.2% *	15.0%	9.2% *	4.3% *	0.5% *	0.0%
East North Central	16.9%	14.2%	20.4%	19.7% *	24.6% *	3.4% *	--
West North Central	18.5%	16.8%	18.0%	24.6%	18.6%	0.0%	--
South Atlantic	10.4%	7.0%	14.5%	17.9%	8.4%	12.5%	11.4%
East South Central	7.6%	6.9% *	12.5%	9.5% *	5.0%	7.2%	--
West South Central	6.4%	3.1% *	5.5% *	8.1% *	7.9% *	4.8%	11.6%
Mountain	17.3%	21.4%	20.0%	11.8%	16.0%	25.1%	10.9%
Pacific	4.7%	3.7%	13.2% *	10.8% *	2.7% *	9.9% *	0.2%

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

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

\* Figure does not meet standard of reliability or precision.

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

HSA (Health Savings Account), HRA (Health Reimbursement Arrangement)

**Table III.F.13 Standard errors for among State and local government enrollees with single coverage: Percent enrolled in a high deductible health insurance plan where the employer contributed to an HSA or an HRA by government type and size and census division: United States, 2018**

Division	All State and local governments	State governments	Local governments				
			Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	10,000 or more employees
United States	0.65%	1.23%	1.52%	1.77%	1.76%	0.95%	0.92%
Census division:							
New England	0.96%	1.24% *	4.62%	2.62% *	1.99% *	0.00%	--
Middle Atlantic	2.95% *	9.34% *	4.44%	3.76% *	3.76% *	0.33% *	0.00%
East North Central	3.33%	3.53%	5.19%	5.95% *	12.65% *	1.09% *	--
West North Central	2.35%	1.54%	3.77%	6.55%	5.42%	0.00%	--
South Atlantic	0.73%	0.07%	3.97%	4.64%	1.98%	1.38%	1.08%
East South Central	1.92%	2.46% *	3.51%	6.06% *	1.40%	0.99%	--
West South Central	1.30%	1.23% *	2.58% *	2.53% *	4.50% *	0.82%	3.44%
Mountain	1.68%	3.82%	5.21%	3.38%	3.62%	6.05%	0.66%
Pacific	0.94%	1.11%	5.86% *	4.29% *	1.20% *	5.72% *	0.03%

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

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

\* Figure does not meet standard of reliability or precision.

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

HSA (Health Savings Account), HRA (Health Reimbursement Arrangement)

Standard errors of zero indicate that all governments in the category are in the survey.

**Table III.F.14 Among State and local government enrollees with single coverage: Percent enrolled in a high deductible health insurance plan where the employer did not contribute to an HSA or an HRA by government type and size and census division: United States, 2018**

Division	All State and local governments	State governments	Local governments				
			Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	10,000 or more employees
United States	10.1%	2.4%	19.7%	13.0%	10.8%	12.0%	11.9%
Census division:							
New England	2.0%	0.0%	3.1% *	4.3% *	3.2% *	--	--
Middle Atlantic	1.8% *	0.4% *	4.5% *	3.2% *	4.6% *	0.0%	0.0%
East North Central	12.8%	2.1%	22.6%	15.3%	20.0% *	19.1%	--
West North Central	14.9%	4.0%	26.1%	11.6% *	18.5% *	8.6%	--
South Atlantic	8.9%	1.4%	20.4%	12.1%	8.2%	9.7%	13.6%
East South Central	11.0%	14.3% *	15.1%	9.6%	5.6% *	6.3%	--
West South Central	16.8%	0.9% *	23.1%	23.5%	15.4% *	23.7%	30.1%
Mountain	9.2%	0.4% *	21.6%	23.1%	13.1% *	2.5%	0.7% *
Pacific	6.3%	0.8% *	11.0% *	9.2% *	6.0% *	2.0%	13.7% *

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

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

\* Figure does not meet standard of reliability or precision.

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

HSA (Health Savings Account), HRA (Health Reimbursement Arrangement)

**Table III.F.14 Standard errors for among State and local government enrollees with single coverage: Percent enrolled in a high deductible health insurance plan where the employer did not contribute to an HSA or an HRA by government type and size and census division: United States, 2018**

Division	All State and local governments	State governments	Local governments				
			Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	10,000 or more employees
United States	0.63%	0.67%	2.01%	1.37%	1.81%	1.00%	1.82%
Census division:							
New England	0.58%	0.00%	1.25% *	1.97% *	1.71% *	--	--
Middle Atlantic	0.70% *	0.23% *	2.07% *	1.68% *	3.03% *	0.00%	0.00%
East North Central	2.50%	0.32%	6.53%	3.97%	9.66% *	4.12%	--
West North Central	2.51%	1.11%	4.46%	3.96% *	8.31% *	0.00%	--
South Atlantic	1.12%	0.04%	5.68%	3.24%	2.32%	1.33%	3.41%
East South Central	2.17%	6.71% *	4.31%	2.30%	2.20% *	1.27%	--
West South Central	2.40%	0.68% *	5.04%	5.13%	6.45% *	4.07%	2.45%
Mountain	1.71%	0.16% *	5.34%	6.29%	4.86% *	0.75%	0.35% *
Pacific	1.44%	0.54% *	7.93% *	3.67% *	3.19% *	0.49%	4.42% *

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

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

\* Figure does not meet standard of reliability or precision.

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

HSA (Health Savings Account), HRA (Health Reimbursement Arrangement)

Standard errors of zero indicate that all governments in the category are in the survey.

**Table III.F.15 Among State and local government enrollees with family coverage: Percent in a high deductible health insurance plan by government type and size and census division: United States, 2018**

Division	All State and local governments	State governments	Local governments				
			Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	10,000 or more employees
United States	19.0%	13.3%	32.4%	26.0%	16.6%	18.6%	16.7%
Census division:							
New England	7.5%	1.3% *	28.3%	13.0%	8.3% *	--	--
Middle Atlantic	15.4% *	31.9% *	16.0%	20.7%	8.7% *	0.3% *	4.4% *
East North Central	26.6%	18.4%	37.5%	34.5%	26.1% *	15.1%	--
West North Central	24.3%	9.7%	42.6%	23.9%	48.3%	10.8%	--
South Atlantic	22.3%	13.9%	38.1%	32.6%	22.7%	29.8%	25.3%
East South Central	12.0%	5.4% *	27.8%	14.8%	13.0% *	5.8%	--
West South Central	28.6%	6.4% *	42.6%	37.2%	21.8%	29.4% *	51.3%
Mountain	22.5%	18.7%	41.9%	32.5%	14.7% *	46.6%	14.4%
Pacific	12.8%	3.0% *	23.6%	23.7%	7.2% *	11.7% *	19.7%

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

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

\* Figure does not meet standard of reliability or precision.

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

**Table III.F.15 Standard errors for among State and local government enrollees with family coverage: Percent in a high deductible health insurance plan by government type and size and census division: United States, 2018**

Division	All State and local governments	State governments	Local governments				
			Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	10,000 or more employees
United States	1.23%	3.06%	2.68%	2.28%	2.20%	1.86%	3.23%
Census division:							
New England	1.25%	0.63% *	5.84%	3.45%	3.25% *	--	--
Middle Atlantic	5.18% *	15.87% *	4.19%	5.17%	4.27% *	0.18% *	2.39% *
East North Central	3.26%	4.69%	6.52%	6.38%	10.61% *	2.08%	--
West North Central	2.64%	0.22%	8.94%	6.53%	11.89%	0.00%	--
South Atlantic	1.54%	0.29%	7.88%	5.48%	4.13%	2.97%	4.79%
East South Central	1.66%	2.09% *	6.24%	3.89%	4.03% *	0.83%	--
West South Central	3.37%	2.58% *	8.53%	8.06%	6.50%	9.58% *	3.65%
Mountain	2.16%	3.48%	7.06%	5.96%	4.45% *	5.77%	0.76%
Pacific	1.79%	1.59% *	5.66%	6.14%	2.66% *	6.27% *	3.56%

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

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

\* Figure does not meet standard of reliability or precision.

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

Standard errors of zero indicate that all governments in the category are in the survey.

**Table III.F.15.a Among State and local government enrollees in a family coverage high deductible health insurance plan: Percent where the employer contributed to an HSA or an HRA by government type and size and census division: United States, 2018**

Division	All State and local governments	State governments	Local governments				
			Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	10,000 or more employees
United States	51.3%	81.9%	54.6%	48.1%	45.0%	41.1%	22.8%
Census division:							
New England	66.5%	--	73.8%	71.9%	52.1% *	--	--
Middle Atlantic	68.0%	99.4%	58.1%	46.4% *	--	100.0%	0.0%
East North Central	55.6%	81.0%	60.2%	42.3%	59.1%	--	--
West North Central	50.2%	62.2%	49.1%	69.9%	35.1% *	0.0%	--
South Atlantic	46.9%	64.1%	72.3%	58.6%	48.7%	30.0%	27.0%
East South Central	41.9%	64.7%	61.6%	38.4% *	40.8% *	21.4%	--
West South Central	25.2%	56.5%	20.4% *	19.6% *	23.5% *	34.0%	22.9%
Mountain	62.9%	81.1%	44.6%	43.8%	52.6%	62.8%	95.2%
Pacific	44.2%	81.8%	58.9%	58.0%	32.0% *	95.3%	14.5%

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

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

\* Figure does not meet standard of reliability or precision.

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

HSA (Health Savings Account), HRA (Health Reimbursement Arrangement)

**Table III.F.15.a Standard errors for among State and local government enrollees in a family coverage high deductible health insurance plan: Percent where the employer contributed to an HSA or an HRA by government type and size and census division: United States, 2018**

Division	All State and local governments	State governments	Local governments				
			Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	10,000 or more employees
United States	3.20%	4.76%	4.88%	5.00%	6.07%	5.38%	2.62%
Census division:							
New England	7.56%	--	8.83%	11.14%	19.15% *	--	--
Middle Atlantic	12.20%	0.64%	14.20%	14.48% *	--	0.00%	0.00%
East North Central	5.85%	4.53%	10.81%	11.77%	14.42%	--	--
West North Central	5.66%	3.69%	7.97%	8.46%	12.09% *	0.00%	--
South Atlantic	3.67%	0.51%	10.49%	9.86%	9.74%	3.30%	7.05%
East South Central	6.18%	12.72%	11.71%	14.33% *	15.67% *	3.63%	--
West South Central	3.65%	12.43%	9.53% *	10.07% *	11.82% *	7.00%	1.92%
Mountain	4.40%	4.59%	11.64%	11.18%	13.41%	2.78%	2.38%
Pacific	6.29%	3.34%	13.20%	11.67%	15.29% *	2.92%	2.77%

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

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

\* Figure does not meet standard of reliability or precision.

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

HSA (Health Savings Account), HRA (Health Reimbursement Arrangement)

Standard errors of zero indicate that all governments in the category are in the survey.



**Table III.F.15.b Among State and local government employees enrolled with family coverage: Percent in a non-high deductible health insurance plan with exclusive providers by government type and size and census division: United States, 2018**

Division	All State and local governments	State governments	Local governments				
			Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	10,000 or more employees
United States	33.0%	37.7%	18.2%	19.3%	27.4%	26.6%	59.3%
Census division:							
New England	40.9%	34.0%	31.7%	37.6%	45.6%	80.9%	--
Middle Atlantic	35.3%	5.3%	13.1%	7.7% *	16.3% *	36.5%	94.3%
East North Central	15.7%	26.7%	10.3% *	13.7%	5.4% *	15.2%	--
West North Central	29.3%	55.1%	21.3% *	7.9% *	5.3% *	22.8%	--
South Atlantic	38.3%	58.2%	20.4%	32.0%	21.1%	19.7%	37.2%
East South Central	7.5% *	7.1% *	6.6% *	8.6% *	10.1% *	0.1% *	--
West South Central	21.2%	29.1%	31.7%	12.8% *	27.5% *	6.1% *	17.6%
Mountain	22.8%	24.3%	18.2% *	12.5% *	28.7% *	4.1%	29.1%
Pacific	54.0%	65.9%	33.2%	39.4%	54.1%	51.0%	58.7%

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

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

\* Figure does not meet standard of reliability or precision.

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

**Table III.F.15.b Standard errors for among State and local government employees enrolled with family coverage: Percent in a non-high deductible health insurance plan with exclusive providers by government type and size and census division: United States, 2018**

Division	All State and local governments	State governments	Local governments				
			Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	10,000 or more employees
United States	2.14%	2.25%	2.44%	1.95%	2.79%	3.94%	7.36%
Census division:							
New England	3.45%	1.60%	6.14%	5.06%	8.14%	12.59%	--
Middle Atlantic	10.24%	0.93%	3.89%	2.49% *	7.97% *	9.40%	3.09%
East North Central	1.81%	4.94%	3.67% *	4.10%	3.74% *	2.21%	--
West North Central	2.86%	4.39%	13.62% *	4.54% *	4.16% *	0.00%	--
South Atlantic	1.59%	0.30%	5.31%	6.63%	5.35%	2.36%	3.28%
East South Central	2.33% *	4.92% *	3.26% *	4.06% *	5.86% *	0.03% *	--
West South Central	3.03%	8.28%	6.57%	4.42% *	9.19% *	2.83% *	1.29%
Mountain	4.13%	4.88%	5.66% *	4.90% *	13.67% *	1.20%	1.03%
Pacific	2.75%	5.60%	6.27%	7.12%	6.04%	9.19%	4.42%

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

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

\* Figure does not meet standard of reliability or precision.

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

Standard errors of zero indicate that all governments in the category are in the survey.

**Table III.F.15.c Among State and local government employees enrolled with family coverage: Percent in a non-high deductible health insurance plan with mixed providers where a gatekeeper is required by government type and size and census division: United States, 2018**

Division	All State and local governments	State governments	Local governments				
			Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	10,000 or more employees
United States	4.1%	4.1%	6.1%	7.6%	2.3% *	2.7%	1.7%
Census division:							
New England	16.7%	24.0%	13.9%	17.5%	9.8% *	0.0%	--
Middle Atlantic	3.8% *	1.2% *	3.1% *	13.0% *	4.5% *	0.1% *	0.0%
East North Central	5.9%	3.2% *	2.9% *	9.9% *	2.2% *	13.2%	--
West North Central	3.1% *	0.0%	9.2% *	6.9% *	0.0%	0.0%	--
South Atlantic	1.6%	0.0%	15.6% *	3.4% *	0.8% *	0.0%	2.6% *
East South Central	1.6% *	0.3% *	1.5% *	6.3% *	0.0%	0.3% *	0.0%
West South Central	1.4%	0.6% *	0.5% *	1.2% *	0.0%	0.0%	7.2%
Mountain	1.4% *	0.0%	8.6% *	5.4% *	0.1% *	0.0%	0.0%
Pacific	3.2% *	7.7% *	11.9% *	0.2% *	1.9% *	2.8%	0.0%

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

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

\* Figure does not meet standard of reliability or precision.

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

**Table III.F.15.c Standard errors for among State and local government employees enrolled with family coverage: Percent in a non-high deductible health insurance plan with mixed providers where a gatekeeper is required by government type and size and census division: United States, 2018**

Division	All State and local governments	State governments	Local governments				
			Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	10,000 or more employees
United States	0.44%	0.84%	1.16%	1.52%	0.79% *	0.26%	0.45%
Census division:							
New England	1.44%	1.13%	3.39%	3.92%	3.33% *	0.00%	--
Middle Atlantic	1.31% *	0.92% *	1.93% *	4.60% *	3.87% *	0.05% *	0.00%
East North Central	1.36%	1.60% *	2.24% *	4.78% *	1.61% *	1.92%	--
West North Central	1.21% *	0.00%	3.55% *	4.71% *	0.00%	0.00%	--
South Atlantic	0.44%	0.00%	6.74% *	1.89% *	0.58% *	0.00%	1.18% *
East South Central	0.79% *	0.18% *	0.84% *	3.34% *	0.00%	0.25% *	0.00%
West South Central	0.28%	0.44% *	0.54% *	1.15% *	0.00%	0.00%	0.53%
Mountain	0.50% *	0.00%	4.76% *	2.54% *	0.14% *	0.00%	0.00%
Pacific	1.29% *	4.83% *	4.75% *	0.14% *	1.82% *	0.77%	0.00%

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

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

\* Figure does not meet standard of reliability or precision.

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

Standard errors of zero indicate that all governments in the category are in the survey.

**Table III.F.15.d Among State and local government employees enrolled with family coverage: Percent in a non-high deductible health insurance plan with mixed providers where a gatekeeper is not required by government type and size and census division: United States, 2018**

Division	All State and local governments	State governments	Local governments				
			Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	10,000 or more employees
United States	42.6%	44.9%	40.7%	44.7%	50.7%	51.9%	22.3%
Census division:							
New England	32.8%	40.7%	20.5%	25.7%	34.7%	--	--
Middle Atlantic	44.9%	61.6%	65.0%	57.9%	69.7%	63.2%	1.3% *
East North Central	48.7%	51.7%	46.3%	38.2%	58.4%	56.5%	--
West North Central	39.9%	35.2%	22.9%	55.2%	37.8% *	66.4%	--
South Atlantic	36.5%	27.9%	25.8%	31.4%	49.9%	50.5%	34.8%
East South Central	76.6%	87.2%	61.8%	67.9%	69.7%	93.9%	76.1%
West South Central	48.6%	63.9%	23.4%	48.5%	50.8%	64.5%	24.0%
Mountain	53.0%	57.0%	30.1%	47.3%	56.6%	49.4%	56.4%
Pacific	29.7%	23.4%	29.8%	36.0%	36.9%	33.7% *	21.5%

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

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

\* Figure does not meet standard of reliability or precision.

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

**Table III.F.15.d Standard errors for among State and local government employees enrolled with family coverage: Percent in a non-high deductible health insurance plan with mixed providers where a gatekeeper is not required by government type and size and census division: United States, 2018**

Division	All State and local governments	State governments	Local governments				
			Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	10,000 or more employees
United States	1.68%	2.35%	3.00%	2.55%	3.19%	4.09%	4.56%
Census division:							
New England	2.75%	3.06%	4.08%	4.46%	6.99%	--	--
Middle Atlantic	7.64%	14.80%	6.00%	5.98%	8.46%	9.18%	0.73% *
East North Central	3.64%	6.50%	7.12%	6.42%	11.17%	2.05%	--
West North Central	3.61%	4.26%	6.28%	8.88%	12.34% *	0.00%	--
South Atlantic	2.10%	0.01%	7.12%	6.68%	7.35%	3.52%	4.09%
East South Central	2.98%	5.06%	6.98%	5.91%	6.85%	1.05%	9.95%
West South Central	4.93%	10.45%	4.70%	8.77%	9.52%	11.86%	2.53%
Mountain	4.22%	5.54%	6.38%	7.29%	14.12%	6.18%	1.67%
Pacific	2.50%	2.30%	5.98%	6.60%	5.98%	10.98% *	6.22%

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

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

\* Figure does not meet standard of reliability or precision.

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

Standard errors of zero indicate that all governments in the category are in the survey.

**Table III.F.15.e Among State and local government employees enrolled with family coverage: Percent in a non-high deductible health insurance plan with any providers by government type and size and census division: United States, 2018**

Division	All State and local governments	State governments	Local governments				
			Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	10,000 or more employees
United States	1.3%	0.0%	2.7%	2.4%	3.0% *	0.2% *	0.0%
Census division:							
New England	2.1% *	0.0%	5.6% *	6.2% *	1.6% *	0.0%	--
Middle Atlantic	0.5% *	0.0%	2.8% *	0.6% *	0.7% *	0.0%	0.0%
East North Central	3.1% *	0.0%	3.1% *	3.8% *	7.9% *	0.0%	0.0%
West North Central	3.4% *	0.0%	4.0% *	6.2% *	8.6% *	0.0%	--
South Atlantic	1.3% *	0.0%	0.1% *	0.5% *	5.6% *	0.0%	0.0%
East South Central	2.3% *	0.0%	2.2% *	2.4% *	7.2% *	0.0%	0.0%
West South Central	0.3% *	0.0%	1.9% *	0.3% *	0.0%	0.0%	0.0%
Mountain	0.4% *	0.0%	1.3% *	2.4% *	0.0%	0.0%	0.0%
Pacific	0.3% *	0.0%	1.5% *	0.7% *	0.0%	0.8% *	0.0%

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

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

\* Figure does not meet standard of reliability or precision.

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

**Table III.F.15.e Standard errors for among State and local government employees enrolled with family coverage: Percent in a non-high deductible health insurance plan with any providers by government type and size and census division: United States, 2018**

Division	All State and local governments	State governments	Local governments				
			Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	10,000 or more employees
United States	0.29%	0.00%	0.75%	0.68%	1.19% *	0.17% *	0.00%
Census division:							
New England	0.85% *	0.00%	3.89% *	3.42% *	1.10% *	0.00%	--
Middle Atlantic	0.25% *	0.00%	1.81% *	0.52% *	0.71% *	0.00%	0.00%
East North Central	1.45% *	0.00%	1.78% *	2.41% *	6.25% *	0.00%	0.00%
West North Central	1.49% *	0.00%	2.07% *	3.24% *	8.09% *	0.00%	--
South Atlantic	0.73% *	0.00%	0.08% *	0.45% *	3.30% *	0.00%	0.00%
East South Central	0.87% *	0.00%	1.56% *	1.53% *	3.50% *	0.00%	0.00%
West South Central	0.20% *	0.00%	1.83% *	0.19% *	0.00%	0.00%	0.00%
Mountain	0.21% *	0.00%	1.27% *	1.46% *	0.00%	0.00%	0.00%
Pacific	0.14% *	0.00%	1.20% *	0.65% *	0.00%	0.77% *	0.00%

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

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

\* Figure does not meet standard of reliability or precision.

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

Standard errors of zero indicate that all governments in the category are in the survey.

**Table III.F.16 Among State and local government enrollees with family coverage: Percent in a high deductible health insurance plan where the employer contributed to an HSA or an HRA by government type and size and census division: United States, 2018**

Division	All State and local governments	State governments	Local governments				
			Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	10,000 or more employees
United States	9.7%	10.9%	17.7%	12.5%	7.5%	7.7%	3.8%
Census division:							
New England	5.0%	1.1% *	20.9%	9.3% *	4.3% *	0.0%	--
Middle Atlantic	10.5% *	31.7% *	9.3% *	9.6% *	3.7% *	0.3% *	0.0%
East North Central	14.8%	14.9%	22.6%	14.6% *	15.4% *	1.4%	--
West North Central	12.2%	6.0%	20.9%	16.7% *	17.0% *	0.0%	--
South Atlantic	10.5%	8.9%	27.6%	19.1%	11.1%	8.9%	6.8%
East South Central	5.0%	3.5% *	17.1% *	5.7% *	5.3% *	1.2%	--
West South Central	7.2%	3.6% *	8.7% *	7.3% *	5.1% *	10.0% *	11.7%
Mountain	14.1%	15.2%	18.7% *	14.2%	7.7% *	29.2%	13.8%
Pacific	5.7%	2.5% *	13.9% *	13.8% *	2.3% *	11.1% *	2.9%

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

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

\* Figure does not meet standard of reliability or precision.

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

HSA (Health Savings Account), HRA (Health Reimbursement Arrangement)

**Table III.F.16 Standard errors for among State and local government enrollees with family coverage: Percent in a high deductible health insurance plan where the employer contributed to an HSA or an HRA by government type and size and census division: United States, 2018**

Division	All State and local governments	State governments	Local governments				
			Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	10,000 or more employees
United States	1.07%	3.12%	2.21%	1.75%	1.54%	1.54%	0.78%
Census division:							
New England	1.05%	0.62% *	5.53%	3.20% *	2.28% *	0.00%	--
Middle Atlantic	5.06% *	15.96% *	3.13% *	3.70% *	3.02% *	0.18% *	0.00%
East North Central	2.59%	4.39%	5.78%	5.03% *	8.23% *	0.20%	--
West North Central	1.67%	0.46%	5.53%	5.39% *	6.09% *	0.00%	--
South Atlantic	0.92%	0.26%	7.78%	4.75%	2.92%	1.18%	1.68%
East South Central	0.97%	1.08% *	5.52% *	2.75% *	2.19% *	0.22%	--
West South Central	1.24%	1.10% *	3.96% *	3.93% *	2.58% *	4.83% *	0.93%
Mountain	1.66%	3.56%	5.62% *	4.13%	2.77% *	4.24%	0.55%
Pacific	1.20%	1.23% *	4.94% *	5.09% *	0.97% *	6.29% *	0.47%

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

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

\* Figure does not meet standard of reliability or precision.

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

HSA (Health Savings Account), HRA (Health Reimbursement Arrangement)

Standard errors of zero indicate that all governments in the category are in the survey.

**Table III.F.17 Among State and local government enrollees with family coverage: Percent in a high deductible health insurance plan where the employer did not contribute to an HSA or an HRA by government type and size and census division: United States, 2018**

Division	All State and local governments	State governments	Local governments				
			Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	10,000 or more employees
United States	9.3%	2.4%	14.7%	13.5%	9.1%	11.0%	12.9%
Census division:							
New England	2.5%	0.3%	7.4% *	3.6% *	4.0% *	--	--
Middle Atlantic	4.9%	0.2% *	6.7% *	11.1% *	5.0% *	0.0%	4.4% *
East North Central	11.8%	3.5%	14.9% *	19.9%	10.7% *	13.7%	--
West North Central	12.1%	3.7%	21.7%	7.2% *	31.4% *	10.8%	--
South Atlantic	11.9%	5.0%	10.6% *	13.5%	11.7%	20.9%	18.5%
East South Central	7.0%	1.9% *	10.7% *	9.1% *	7.7% *	4.5%	--
West South Central	21.4%	2.8% *	33.9% *	29.9%	16.6% *	19.4%	39.5%
Mountain	8.3%	3.5%	23.2%	18.2%	6.9% *	17.3%	0.7% *
Pacific	7.2%	0.5% *	9.7% *	10.0% *	4.9% *	0.5%	16.9%

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

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

\* Figure does not meet standard of reliability or precision.

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

HSA (Health Savings Account), HRA (Health Reimbursement Arrangement)

**Table III.F.17 Standard errors for among State and local government enrollees with family coverage: Percent in a high deductible health insurance plan where the employer did not contribute to an HSA or an HRA by government type and size and census division: United States, 2018**

Division	All State and local governments	State governments	Local governments				
			Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	10,000 or more employees
United States	0.60%	0.21%	1.94%	1.70%	1.42%	1.05%	2.61%
Census division:							
New England	0.68%	0.01%	2.56% *	1.50% *	2.26% *	--	--
Middle Atlantic	1.32%	0.12% *	3.04% *	4.24% *	3.18% *	0.00%	2.39% *
East North Central	1.93%	0.72%	4.70% *	5.28%	4.82% *	2.29%	--
West North Central	2.12%	0.31%	5.69%	2.48% *	10.98% *	0.00%	--
South Atlantic	1.32%	0.04%	4.02% *	3.76%	3.13%	2.48%	4.57%
East South Central	1.26%	1.29% *	3.63% *	2.99% *	3.58% *	0.75%	--
West South Central	2.87%	1.76% *	8.80%	7.77%	6.23% *	5.27%	3.41%
Mountain	1.29%	0.50%	6.45%	5.31%	3.13% *	2.10%	0.37% *
Pacific	1.21%	0.36% *	3.54% *	3.21% *	2.57% *	0.14%	3.41%

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

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

\* Figure does not meet standard of reliability or precision.

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

HSA (Health Savings Account), HRA (Health Reimbursement Arrangement)

Standard errors of zero indicate that all governments in the category are in the survey.

**Table III.F.18 Percent of State and local government employees enrolled in a health insurance plan that had a copayment for an office visit to a specialist physician by government type and size and census division: United States, 2018**

Division	All State and local governments	State governments	Local governments				
			Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	10,000 or more employees
United States	73.9%	81.7%	66.1%	67.7%	77.4%	79.1%	63.6%
Census division:							
New England	90.4%	98.0%	79.9%	80.1%	87.3%	100.0%	--
Middle Atlantic	66.8%	93.5%	78.4%	77.5%	90.2%	99.6%	13.0% *
East North Central	64.0%	78.0%	55.3%	50.6%	66.8%	58.9%	72.3%
West North Central	61.9%	65.4%	51.0%	57.6%	67.2%	83.1%	--
South Atlantic	81.4%	91.0%	77.1%	73.6%	80.9%	73.7%	77.5%
East South Central	63.3%	65.4%	80.0%	49.1%	62.4%	56.4%	89.7%
West South Central	80.6%	94.1%	74.0%	75.6%	82.7%	82.3%	60.7%
Mountain	71.9%	76.4%	61.1%	76.7%	62.8%	74.1%	79.3%
Pacific	77.5%	67.5%	65.5%	78.9%	81.9%	91.2%	84.0%

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

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

\* Figure does not meet standard of reliability or precision.

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

**Table III.F.18 Standard errors for percent of State and local government employees enrolled in a health insurance plan that had a copayment for an office visit to a specialist physician by government type and size and census division: United States, 2018**

Division	All State and local governments	State governments	Local governments				
			Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	10,000 or more employees
United States	1.48%	1.55%	2.18%	2.12%	2.12%	1.88%	6.78%
Census division:							
New England	1.39%	0.80%	5.05%	4.02%	3.60%	0.00%	--
Middle Atlantic	9.11%	3.40%	4.90%	5.15%	4.20%	0.23%	5.04% *
East North Central	3.02%	3.77%	6.48%	6.56%	9.20%	6.45%	4.33%
West North Central	3.02%	5.40%	5.59%	6.66%	8.77%	0.00%	--
South Atlantic	1.35%	0.02%	5.28%	4.59%	3.96%	2.15%	3.29%
East South Central	4.09%	9.05%	4.21%	7.29%	8.56%	6.59%	5.53%
West South Central	2.57%	2.42%	4.81%	4.75%	5.43%	3.48%	4.29%
Mountain	2.48%	3.04%	5.46%	5.52%	8.21%	5.58%	1.49%
Pacific	1.86%	4.73%	6.20%	5.14%	4.61%	2.62%	1.66%

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

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

\* Figure does not meet standard of reliability or precision.

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

Standard errors of zero indicate that all governments in the category are in the survey.

**Table III.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 State and local government units by government type and size and census division: United States, 2018**

Division	All State and local governments	State governments	Local governments				
			Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	10,000 or more employees
United States	34.45	35.22	35.86	32.50	33.58	39.12	32.48
Census division:							
New England	27.88	26.99	28.73	31.68	27.67	21.13	--
Middle Atlantic	24.65	29.94	22.26	21.12	22.89	23.10	23.56
East North Central	30.75	26.29	36.40	31.14	32.70	32.68	31.98
West North Central	38.90	35.70	45.92	35.54	39.66	42.92	--
South Atlantic	41.77	44.80	36.62	37.08	39.07	53.83	37.87
East South Central	41.26	39.80	43.72	39.32	41.16	43.59	45.68
West South Central	45.94	47.63	42.18	47.11	45.29	44.55	45.79
Mountain	39.36	36.97	42.74	39.39	41.28	47.38	35.43
Pacific	20.46	19.66	24.84	22.19	21.49	19.98	18.08

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

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

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

**Table III.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 State and local government units by government type and size and census division: United States, 2018**

Division	All State and local governments	State governments	Local governments				
			Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	10,000 or more employees
United States	0.47	1.01	0.87	0.82	1.21	1.62	0.86
Census division:							
New England	0.77	0.08	1.55	2.61	1.60	0.81	--
Middle Atlantic	1.21	2.69	1.17	1.36	1.50	3.04	0.74
East North Central	1.23	0.53	2.08	2.50	5.11	2.32	1.49
West North Central	1.04	0.62	2.49	2.92	3.04	0.00	--
South Atlantic	1.12	0.25	3.25	3.46	3.82	2.40	1.78
East South Central	0.79	1.87	1.52	1.16	1.39	2.39	2.32
West South Central	1.61	4.92	2.85	1.68	2.38	1.81	0.61
Mountain	0.89	2.20	2.17	1.22	1.84	1.15	0.27
Pacific	0.45	0.75	1.75	1.13	1.17	1.23	0.71

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

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

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

Standard errors of zero indicate that all governments in the category are in the survey.



**Table III.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 State and local government units by government type and size and census division: United States, 2018**

Division	All State and local governments	State governments	Local governments				
			Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	10,000 or more employees
United States	20.5	20.3	22.0	21.1	19.8	19.0	20.7
Census division:							
New England	21.9	11.1	22.1	25.1	--	--	--
Middle Atlantic	17.6	18.7	18.0	17.1	13.8	20.0	--
East North Central	19.9	19.5	18.5	20.5	18.8	20.1	24.9
West North Central	20.5	17.3	25.2	21.6	19.6	--	--
South Atlantic	20.4	20.4	20.5	21.1	20.7	18.9	19.9
East South Central	20.6	20.0	23.1	21.7	19.1	19.6	22.6
West South Central	22.7	23.6	27.1	22.6	21.2	19.8	22.8
Mountain	19.9	19.4	23.8	23.0	18.4	16.7	19.8
Pacific	20.2	22.6	18.9	17.7	19.1	16.9	18.2

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

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

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

**Table III.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 State and local government units by government type and size and census division: United States, 2018**

Division	All State and local governments	State governments	Local governments				
			Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	10,000 or more employees
United States	0.24	0.38	0.82	0.75	0.49	0.28	0.29
Census division:							
New England	2.49	0.54	2.18	3.95	--	--	--
Middle Atlantic	1.05	0.61	0.94	1.93	2.56	0.00	--
East North Central	0.82	0.38	1.85	2.27	1.20	0.62	0.08
West North Central	1.23	1.80	2.47	1.77	2.93	--	--
South Atlantic	0.18	0.04	0.39	0.46	0.46	0.13	0.20
East South Central	0.54	0.39	2.49	1.40	0.37	0.55	1.07
West South Central	0.72	2.47	2.51	2.37	1.22	0.00	0.16
Mountain	0.67	0.23	1.42	2.32	1.43	2.03	0.01
Pacific	0.62	0.58	1.83	1.38	2.23	0.88	0.78

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

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

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

Standard errors of zero indicate that all governments in the category are in the survey.

**Table III.F.21 Percent of State and local government employees enrolled in a health insurance plan that had a coinsurance payment for an office visit to a specialist physician by government type and size and census division: United States, 2018**

Division	All State and local governments	State governments	Local governments				
			Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	10,000 or more employees
United States	22.6%	19.0%	27.0%	27.8%	26.9%	20.9%	15.5%
Census division:							
New England	4.8%	1.6% *	13.5% *	11.9%	2.4% *	0.0%	--
Middle Atlantic	2.9% *	1.4% *	10.7% *	7.2% *	0.4% *	0.4% *	0.0%
East North Central	29.8%	21.4%	22.6%	40.8%	31.4%	50.3%	--
West North Central	33.3%	34.3%	34.6%	32.7%	35.8%	16.9%	--
South Atlantic	29.5%	20.0%	42.5%	38.2%	44.7%	25.4%	21.4%
East South Central	36.8%	34.8%	21.8%	52.0%	36.3%	39.4%	--
West South Central	18.1%	5.5% *	23.9%	24.1%	18.9% *	17.1%	31.2%
Mountain	29.4%	23.6%	37.1%	28.7%	40.0%	25.6%	20.7%
Pacific	19.4%	27.8%	36.3%	15.8%	17.1%	7.0% *	12.2%

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

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

\* Figure does not meet standard of reliability or precision.

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

**Table III.F.21 Standard errors for percent of State and local government employees enrolled in a health insurance plan that had a coinsurance payment for an office visit to a specialist physician by government type and size and census division: United States, 2018**

Division	All State and local governments	State governments	Local governments				
			Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	10,000 or more employees
United States	0.95%	1.56%	2.07%	2.09%	2.57%	1.84%	1.98%
Census division:							
New England	0.97%	0.79% *	4.69% *	3.38%	1.14% *	0.00%	--
Middle Atlantic	0.87% *	0.73% *	3.80% *	3.06% *	0.23% *	0.25% *	0.00%
East North Central	2.89%	3.71%	6.14%	6.66%	8.94%	4.21%	--
West North Central	3.21%	5.44%	4.92%	6.58%	10.09%	0.00%	--
South Atlantic	2.01%	0.60%	7.29%	6.57%	6.62%	1.74%	2.45%
East South Central	4.10%	9.05%	4.87%	7.19%	8.53%	7.20%	--
West South Central	2.43%	2.28% *	4.63%	4.75%	6.19% *	3.37%	2.29%
Mountain	2.53%	3.03%	5.42%	6.01%	8.39%	5.56%	1.49%
Pacific	1.74%	4.26%	6.37%	4.46%	4.61%	2.23% *	1.02%

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

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

\* Figure does not meet standard of reliability or precision.

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

Standard errors of zero indicate that all governments in the category are in the survey.

**Table III.F.22 Percent of State and local government employees enrolled in a health insurance plan that had a copayment for hospital admission per day by government type and size and census division: United States, 2018**

Division	All State and local governments	State governments	Local governments				
			Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	10,000 or more employees
United States	4.7%	3.3% *	3.9%	4.4%	5.5%	5.2% *	6.7%
Census division:							
New England	0.8% *	0.1%	4.0% *	1.4% *	0.3% *	0.0%	--
Middle Atlantic	3.7%	0.0%	0.3% *	6.8% *	10.9% *	0.2% *	1.3% *
East North Central	3.3% *	0.3% *	1.5% *	6.1% *	6.1% *	5.6%	0.0%
West North Central	1.5% *	0.0%	4.3% *	0.0%	3.2% *	0.0%	--
South Atlantic	7.2%	2.6% *	6.0% *	6.4% *	5.2% *	0.9% *	17.9%
East South Central	2.5% *	0.4% *	10.9% *	2.2% *	3.8% *	0.0%	0.0%
West South Central	8.9% *	20.0% *	1.6% *	3.2% *	4.4% *	13.7% *	1.7%
Mountain	1.6% *	0.3% *	6.9% *	4.5% *	0.0%	3.5% *	0.0%
Pacific	4.9%	0.6% *	8.1% *	5.9% *	8.5% *	7.0% *	4.0%

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

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

\* Figure does not meet standard of reliability or precision.

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

**Table III.F.22 Standard errors for percent of State and local government employees enrolled in a health insurance plan that had a copayment for hospital admission per day by government type and size and census division: United States, 2018**

Division	All State and local governments	State governments	Local governments				
			Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	10,000 or more employees
United States	0.69%	2.10% *	0.75%	0.78%	1.26%	1.82% *	1.01%
Census division:							
New England	0.33% *	0.00%	2.24% *	1.26% *	0.21% *	0.00%	--
Middle Atlantic	1.07%	0.00%	0.29% *	2.56% *	4.15% *	0.07% *	0.69% *
East North Central	1.30% *	0.12% *	1.07% *	2.52% *	5.86% *	1.38%	0.00%
West North Central	0.66% *	0.00%	2.18% *	0.00%	2.27% *	0.00%	--
South Atlantic	0.99%	0.98% *	3.79% *	3.34% *	3.02% *	0.35% *	1.86%
East South Central	0.76% *	0.23% *	3.81% *	1.23% *	2.62% *	0.00%	0.00%
West South Central	4.33% *	16.04% *	0.85% *	1.29% *	3.02% *	6.63% *	0.12%
Mountain	0.59% *	0.29% *	3.17% *	3.03% *	0.00%	3.11% *	0.00%
Pacific	0.96%	0.35% *	3.50% *	2.21% *	3.25% *	3.63% *	0.57%

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

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

\* Figure does not meet standard of reliability or precision.

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

Standard errors of zero indicate that all governments in the category are in the survey.

**Table III.F.23 Percent of State and local government employees enrolled in a health insurance plan that had a copayment for hospital admission per stay by government type and size and census division: United States, 2018**

Division	All State and local governments	State governments	Local governments				
			Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	10,000 or more employees
United States	41.7%	54.2%	32.8%	32.3%	38.2%	45.0%	38.4%
Census division:							
New England	74.2%	78.0%	44.0%	65.5%	80.3%	100.0%	--
Middle Atlantic	39.6%	14.2% *	66.4%	52.7%	62.1%	79.1%	21.8%
East North Central	25.9%	41.9%	20.6%	11.8% *	24.6% *	3.6%	47.7%
West North Central	24.0%	42.5%	21.6%	12.9% *	10.4% *	35.8%	--
South Atlantic	42.2%	69.1%	22.6%	32.6%	27.5%	42.2%	32.5%
East South Central	25.1%	25.6% *	22.3%	25.8%	23.8%	50.1%	--
West South Central	45.6%	64.9%	37.4%	31.9%	47.7%	36.6%	35.6%
Mountain	26.4%	37.1%	33.9%	21.7%	13.5% *	35.7% *	21.0%
Pacific	62.9%	76.9%	40.6%	45.0%	53.9%	68.1%	71.6%

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

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

\* Figure does not meet standard of reliability or precision.

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

**Table III.F.23 Standard errors for percent of State and local government employees enrolled in a health insurance plan that had a copayment for hospital admission per stay by government type and size and census division: United States, 2018**

Division	All State and local governments	State governments	Local governments				
			Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	10,000 or more employees
United States	1.30%	3.23%	2.16%	1.97%	2.73%	3.49%	2.40%
Census division:							
New England	2.37%	2.85%	5.71%	5.21%	5.06%	0.00%	--
Middle Atlantic	3.54%	4.63% *	5.39%	5.24%	7.43%	1.27%	0.76%
East North Central	2.54%	5.04%	4.60%	4.01% *	7.80% *	0.87%	6.34%
West North Central	2.33%	5.46%	6.34%	4.09% *	6.38% *	0.00%	--
South Atlantic	1.94%	1.38%	5.00%	6.16%	5.72%	3.36%	3.05%
East South Central	3.63%	9.11% *	5.20%	5.49%	6.80%	9.19%	--
West South Central	6.52%	18.13%	6.42%	6.22%	9.30%	9.59%	2.78%
Mountain	2.61%	6.30%	5.60%	5.10%	4.32% *	10.87% *	0.59%
Pacific	2.03%	2.64%	6.16%	5.68%	5.78%	7.72%	3.49%

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

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

\* Figure does not meet standard of reliability or precision.

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

Standard errors of zero indicate that all governments in the category are in the survey.

**Table III.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 per day at State and local government units by government type and size and census division: United States, 2018**

Division	All State and local governments	State governments	Local governments				
			Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	10,000 or more employees
United States	191.31	109.20	294.64	254.41	143.14	178.54	243.25
Census division:							
New England	--	--	--	--	--	--	--
Middle Atlantic	79.86	--	--	100.98	--	--	--
East North Central	--	--	--	--	--	--	--
West North Central	--	--	--	--	--	--	--
South Atlantic	219.82	112.15	--	--	124.48	220.80	210.05
East South Central	136.01	--	138.12	--	--	--	--
West South Central	118.38	101.43	150.00	152.80	--	152.03	--
Mountain	--	--	--	--	--	--	--
Pacific	276.31	--	--	--	--	153.30	544.75

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

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

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

**Table III.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 per day at State and local government units by government type and size and census division: United States, 2018**

Division	All State and local governments	State governments	Local governments				
			Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	10,000 or more employees
United States	16.66	6.71	50.98	45.28	25.06	28.85	10.98
Census division:							
New England	--	--	--	--	--	--	--
Middle Atlantic	14.35	--	--	25.16	--	--	--
East North Central	--	--	--	--	--	--	--
West North Central	--	--	--	--	--	--	--
South Atlantic	26.02	8.22	--	--	18.13	8.40	10.12
East South Central	20.42	--	21.17	--	--	--	--
West South Central	9.82	1.38	0.00	2.25	--	2.81	--
Mountain	--	--	--	--	--	--	--
Pacific	37.89	--	--	--	--	13.48	0.14

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

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

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

Standard errors of zero indicate that all governments in the category are in the survey.

**Table III.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 per stay at State and local government units by government type and size and census division: United States, 2018**

Division	All State and local governments	State governments	Local governments				
			Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	10,000 or more employees
United States	345.13	361.59	391.05	339.72	340.49	376.24	271.02
Census division:							
New England	336.72	331.18	393.56	392.62	290.83	358.43	--
Middle Atlantic	232.72	284.57	244.91	233.22	271.02	236.18	118.94
East North Central	274.70	243.92	267.74	--	--	--	239.71
West North Central	236.92	100.30	473.92	--	--	285.46	--
South Atlantic	326.50	278.02	377.29	289.62	388.15	372.23	374.23
East South Central	296.99	214.99	332.07	364.19	247.75	386.71	--
West South Central	620.62	645.15	723.78	516.36	632.40	645.37	509.68
Mountain	530.86	392.13	579.47	877.06	559.98	--	466.76
Pacific	264.10	406.31	220.68	192.28	217.32	165.47	161.24

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

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

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

**Table III.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 per stay at State and local government units by government type and size and census division: United States, 2018**

Division	All State and local governments	State governments	Local governments				
			Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	10,000 or more employees
United States	15.19	35.18	31.26	23.67	23.71	38.06	14.39
Census division:							
New England	15.91	0.00	55.98	57.39	30.50	60.62	--
Middle Atlantic	17.85	51.26	35.73	25.16	40.20	13.33	1.78
East North Central	24.73	17.82	39.29	--	--	--	14.05
West North Central	36.75	0.15	71.92	--	--	0.00	--
South Atlantic	8.63	3.56	80.82	51.75	43.84	10.08	13.27
East South Central	32.04	8.00	72.55	107.53	23.05	19.51	--
West South Central	34.23	58.87	145.04	63.65	63.37	45.23	17.52
Mountain	39.23	30.26	103.99	187.73	112.84	--	65.48
Pacific	10.59	31.89	55.18	20.95	22.19	14.18	10.10

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

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

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

Standard errors of zero indicate that all governments in the category are in the survey.

**Table III.F.26 Average coinsurance (in percentages) for a hospital admission per employee enrolled in a health insurance plan that had a hospital coinsurance at State and local government units by government type and size and census division: United States, 2018**

Division	All State and local governments	State governments	Local governments				
			Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	10,000 or more employees
United States	18.9	18.7	19.9	18.7	18.8	19.3	19.0
Census division:							
New England	17.2	15.6	17.1	17.1	17.5	--	--
Middle Atlantic	16.4	16.6	19.1	15.2	14.9	19.2	17.1
East North Central	17.3	17.1	19.1	16.1	16.4	17.4	21.8
West North Central	19.5	18.0	21.9	19.7	18.3	20.5	--
South Atlantic	20.1	20.4	20.2	20.7	20.2	20.6	18.8
East South Central	17.6	15.9	21.1	18.5	17.4	16.9	18.7
West South Central	20.2	20.7	19.6	20.5	20.5	19.7	19.3
Mountain	18.8	19.5	20.8	20.8	17.5	17.7	17.5
Pacific	18.8	19.5	17.8	19.1	18.6	17.1	19.3

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

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

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

**Table III.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 State and local government units by government type and size and census division: United States, 2018**

Division	All State and local governments	State governments	Local governments				
			Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	10,000 or more employees
United States	0.14	0.34	0.33	0.28	0.35	0.21	0.19
Census division:							
New England	0.43	0.30	0.65	0.76	1.28	--	--
Middle Atlantic	0.95	1.50	3.04	0.97	1.73	0.06	1.47
East North Central	0.41	0.58	0.92	0.75	1.25	1.28	1.06
West North Central	0.63	1.53	0.62	1.11	1.43	0.00	--
South Atlantic	0.13	0.02	0.35	0.36	0.35	0.36	0.25
East South Central	0.36	0.68	1.16	0.38	0.66	0.40	1.40
West South Central	0.20	0.54	0.40	0.47	0.70	0.19	0.09
Mountain	0.52	0.45	0.63	0.94	1.36	0.74	0.14
Pacific	0.38	0.67	0.85	0.69	0.97	1.52	0.38

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

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

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

Standard errors of zero indicate that all governments in the category are in the survey.

**Table III.F.27 Percent of State and local government employees enrolled in a health insurance plan that had a coinsurance payment for hospital admission by government type and size and census division: United States, 2018**

Division	All State and local governments	State governments	Local governments				
			Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	10,000 or more employees
United States	59.0%	56.0%	68.5%	64.7%	65.0%	62.0%	42.1%
Census division:							
New England	23.3%	15.6%	52.2%	34.1%	20.5%	--	--
Middle Atlantic	28.4%	72.7%	31.6%	26.3%	19.0% *	4.3% *	1.3% *
East North Central	69.2%	61.2%	75.5%	80.7%	65.9%	75.2%	50.0%
West North Central	74.4%	57.5%	78.3%	82.0%	85.1%	74.4%	--
South Atlantic	69.7%	64.0%	77.1%	73.8%	87.1%	74.9%	53.8%
East South Central	72.2%	69.1%	67.0%	74.4%	75.3%	49.9%	90.5%
West South Central	82.5%	78.1%	81.6%	85.3%	84.2%	89.3%	79.5%
Mountain	74.7%	59.9%	75.9%	79.6%	90.4%	63.5%	79.0%
Pacific	33.1%	22.6%	57.1%	47.5%	40.5%	24.9%	24.6%

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

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

\* Figure does not meet standard of reliability or precision.

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

**Table III.F.27 Standard errors for percent of State and local government employees enrolled in a health insurance plan that had a coinsurance payment for hospital admission by government type and size and census division: United States, 2018**

Division	All State and local governments	State governments	Local governments				
			Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	10,000 or more employees
United States	1.46%	2.68%	2.04%	1.97%	2.61%	3.57%	4.92%
Census division:							
New England	2.09%	1.09%	5.76%	5.18%	5.11%	--	--
Middle Atlantic	5.06%	8.59%	5.35%	4.58%	6.10% *	2.74% *	0.96% *
East North Central	2.84%	5.55%	4.88%	4.42%	9.41%	6.04%	6.18%
West North Central	2.25%	5.47%	6.26%	4.62%	4.99%	0.00%	--
South Atlantic	1.78%	2.92%	5.37%	5.81%	3.94%	2.47%	3.16%
East South Central	3.70%	9.43%	5.75%	5.41%	6.88%	9.19%	6.45%
West South Central	2.45%	8.15%	4.01%	4.01%	7.02%	2.37%	2.11%
Mountain	2.53%	6.32%	5.52%	4.89%	3.53%	10.23%	0.59%
Pacific	1.99%	2.41%	6.07%	5.93%	5.75%	6.21%	3.54%

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

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

\* Figure does not meet standard of reliability or precision.

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

Standard errors of zero indicate that all governments in the category are in the survey.



**Table III.F.28 Percent of State and local government employees enrolled in a health insurance plan that had a separate deductible for prescription drugs by government type and size and census division: United States, 2018**

Division	All State and local governments	State governments	Local governments				
			Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	10,000 or more employees
United States	7.9%	7.2%	10.6%	10.6%	10.8%	4.3%	2.5%
Census division:							
New England	27.9%	49.1%	16.3% *	15.1% *	22.5% *	--	--
Middle Atlantic	1.9% *	0.0%	4.4% *	5.4% *	2.0% *	1.1% *	0.0%
East North Central	3.7% *	0.0% *	5.9% *	7.2% *	5.6% *	0.0%	0.0%
West North Central	9.8%	2.9%	14.9%	21.8%	3.2% *	0.0%	--
South Atlantic	4.7%	0.0%	13.2% *	7.6% *	7.9%	1.4% *	5.5%
East South Central	9.3%	3.2% *	19.0%	10.4% *	16.3% *	8.5%	0.0%
West South Central	9.3%	0.2% *	8.6% *	16.5%	18.1% *	9.7%	6.0%
Mountain	10.6% *	0.0%	12.5% *	16.1% *	24.6% *	13.2%	0.0%
Pacific	10.0%	21.7%	13.4% *	4.4% *	8.5% *	1.8% *	0.5%

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

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

\* Figure does not meet standard of reliability or precision.

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

**Table III.F.28 Standard errors for percent of State and local government employees enrolled in a health insurance plan that had a separate deductible for prescription drugs by government type and size and census division: United States, 2018**

Division	All State and local governments	State governments	Local governments				
			Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	10,000 or more employees
United States	0.55%	0.85%	1.29%	1.33%	1.74%	0.46%	0.57%
Census division:							
New England	2.43%	1.79%	5.03% *	5.27% *	6.92% *	--	--
Middle Atlantic	0.71% *	0.00%	2.87% *	2.39% *	1.90% *	0.37% *	0.00%
East North Central	1.17% *	0.01% *	2.90% *	3.28% *	3.73% *	0.00%	0.00%
West North Central	1.85%	0.37%	3.77%	6.03%	2.41% *	0.00%	--
South Atlantic	0.74%	0.00%	3.98% *	3.27% *	2.27%	1.30% *	1.61%
East South Central	1.78%	1.65% *	5.20%	3.50% *	5.67% *	1.46%	0.00%
West South Central	1.90%	0.15% *	3.07% *	4.66%	7.11% *	1.97%	0.45%
Mountain	3.48% *	0.00%	3.88% *	5.10% *	11.47% *	2.49%	0.00%
Pacific	1.50%	4.17%	4.66% *	2.28% *	2.97% *	1.20% *	0.04%

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

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

\* Figure does not meet standard of reliability or precision.

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

Standard errors of zero indicate that all governments in the category are in the survey.

**Table III.F.29 Average prescription drug deductible (in dollars) per employee enrolled in a health insurance plan that had a separate prescription drug deductible through State and local government jobs by government type and size and census division: United States, 2018**

Division	All State and local governments	State governments	Local governments				
			Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	10,000 or more employees
United States	248	97	278	394	281	173	151
Census division:							
New England	141	99	956 *	106	101	--	--
Middle Atlantic	--	--	100	--	--	--	--
East North Central	--	--	--	--	--	--	--
West North Central	206	--	237 *	217	--	--	--
South Atlantic	332	--	283 *	180	544 *	--	141
East South Central	185	--	--	--	121	--	--
West South Central	152	--	169	179 *	145	167	57
Mountain	219 *	--	--	161	--	59	--
Pacific	237 *	91	--	--	515 *	--	--

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

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

\* Figure does not meet standard of reliability or precision.

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

**Table III.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 through State and local government jobs by government type and size and census division: United States, 2018**

Division	All State and local governments	State governments	Local governments				
			Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	10,000 or more employees
United States	30.45	5.38	53.14	91.94	67.62	38.34	0.39
Census division:							
New England	32.74	0.00	500.84 *	4.32	2.95	--	--
Middle Atlantic	--	--	0.00	--	--	--	--
East North Central	--	--	--	--	--	--	--
West North Central	37.52	--	82.00 *	51.15	--	--	--
South Atlantic	92.92	--	123.13 *	32.39	204.82 *	--	2.69
East South Central	40.05	--	--	--	19.79	--	--
West South Central	21.13	--	33.20	65.77 *	26.20	3.09	0.00
Mountain	84.38 *	--	--	29.62	--	0.00	--
Pacific	73.89 *	8.96	--	--	291.91 *	--	--

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

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

\* Figure does not meet standard of reliability or precision.

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

Standard errors of zero indicate that all governments in the category are in the survey.

**Table III.G.1 Premium distributions (in dollars) for employees enrolled in single, employee-plus-one, and family coverage at the 10th, 25th, 50th (median), 75th and 90th percentiles through State and local government jobs by government type: United States, 2018**

	All State and local governments	State governments	Local governments				
			Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	10,000 or more employees
Single coverage:							
Average (mean)	7,872	7,698	7,751	7,779	7,870	7,923	8,322
10th percentile	5,395	5,795	4,993	4,796	5,386	5,360	6,033
25th percentile	6,637	6,993	6,161	6,325	6,529	6,561	6,961
50th percentile (median)	7,571	7,460	7,437	7,511	7,534	7,719	8,176
75th percentile	8,867	8,506	8,889	9,022	8,803	8,949	8,989
90th percentile	10,066	9,286	10,439	10,510	10,143	10,739	10,591
Employee-plus-one coverage:							
Average (mean)	14,849	14,055	15,307	15,115	15,307	14,579	15,359
10th percentile	9,877	9,395	9,785	9,824	10,147	9,611	10,145
25th percentile	11,741	11,004	11,745	11,997	12,357	11,892	11,928
50th percentile (median)	14,751	13,731	15,200	15,005	15,195	14,741	15,003
75th percentile	17,332	16,278	17,638	17,452	17,887	16,902	18,119
90th percentile	19,761	18,720	21,130	20,422	19,798	19,049	20,454
Family coverage:							
Average (mean)	20,848	20,115	21,135	20,989	21,102	21,784	21,080
10th percentile	14,195	13,752	14,713	14,419	14,830	14,812	13,911
25th percentile	17,954	17,886	17,775	17,383	17,851	17,983	18,514
50th percentile (median)	21,344	20,449	20,612	20,716	21,534	21,344	21,569
75th percentile	23,321	23,316	23,808	23,597	23,637	24,880	22,347
90th percentile	27,030	24,151	28,957	27,943	27,979	28,885	27,298

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

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

**Table III.G.1 Standard errors for premium distributions (in dollars) for employees enrolled in single, employee-plus-one, and family coverage at the 10th, 25th, 50th (median), 75th and 90th percentiles through State and local government jobs by government type: United States, 2018**

	All State and local governments	State governments	Local governments				
			Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	10,000 or more employees
Single coverage:							
Average (mean)	48.00	80.67	123.16	110.00	116.56	152.05	110.28
10th percentile	90.98	218.82	153.48	182.40	201.75	83.91	126.92
25th percentile	63.67	137.72	113.86	159.57	130.61	95.39	127.51
50th percentile (median)	72.77	42.93	118.45	116.60	79.31	136.08	284.77
75th percentile	91.32	73.53	135.17	151.14	127.20	204.32	188.47
90th percentile	135.79	106.39	235.09	202.60	349.05	615.51	273.80
Employee-plus-one coverage:							
Average (mean)	116.51	246.52	316.54	257.11	304.86	224.93	271.13
10th percentile	60.49	137.92	398.78	541.01	332.32	216.55	156.48
25th percentile	153.49	273.29	472.69	237.40	530.31	102.78	143.48
50th percentile (median)	236.17	517.07	361.02	242.91	329.72	565.39	596.56
75th percentile	112.97	405.00	202.37	288.42	393.62	336.56	221.41
90th percentile	146.44	242.67	933.55	459.28	757.15	416.47	524.58
Family coverage:							
Average (mean)	137.15	303.90	319.41	276.63	300.64	403.01	291.06
10th percentile	287.67	723.19	393.95	334.35	347.22	292.04	599.97
25th percentile	212.43	712.64	330.54	368.90	405.06	451.42	1,157.52
50th percentile (median)	212.05	444.23	353.63	387.33	343.48	520.20	772.82
75th percentile	128.65	213.19	471.13	278.49	246.21	751.05	658.89
90th percentile	481.36	272.03	974.75	453.46	619.99	881.73	1,157.29

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

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

Standard errors of zero indicate that all governments in the category are in the survey.

**Table III.G.2 Employee contribution distributions (in dollars) for employees enrolled in single, employee-plus-one, and family coverage at the 10th, 25th, 50th (median), 75th and 90th percentiles through State and local government jobs by government type: United States, 2018**

	All State and local governments	State governments	Local governments				
			Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	10,000 or more employees
Single coverage:							
Average (mean)	914	930	693	884	950	1,124	895
10th percentile	0	0	0	0	0	0	0
25th percentile	0	373 *	0	0	0	295 *	0
50th percentile (median)	731	896	251 *	599	760	893	596
75th percentile	1,330	1,320	1,067	1,320	1,422	1,614	1,298
90th percentile	2,025	1,878	1,788	2,100	2,066	2,127	1,972
Employee-plus-one coverage:							
Average (mean)	3,042	2,619	3,125	3,530	2,916	3,673	3,178
10th percentile	758	877	0	957	176 *	796 *	0
25th percentile	1,631	1,615	1,418	1,717	1,505	2,012	1,778
50th percentile (median)	2,694	2,272	2,486	2,883	2,744	3,195	3,013
75th percentile	4,139	3,558	4,266	4,293	4,064	4,476	4,152
90th percentile	5,268	4,271	6,666	6,772	5,055	7,052	5,397
Family coverage:							
Average (mean)	3,960	3,573	3,745	4,690	4,600	4,722	2,774
10th percentile	0	1,090 *	0	539 *	899	1,034 *	0
25th percentile	1,799	2,158	1,567	2,234	2,154	2,159	0
50th percentile (median)	3,328	3,272	3,005	3,778	4,081	3,699	1,682 *
75th percentile	5,623	4,927	4,897	5,935	6,299	6,171	5,155
90th percentile	7,778	6,082	8,473	9,686	8,742	9,114	7,414

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

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

\* Figure does not meet standard of reliability or precision.

**Table III.G.2 Standard errors for employee contribution distributions (in dollars) for employees enrolled in single, employee-plus-one, and family coverage at the 10th, 25th, 50th (median), 75th and 90th percentiles through State and local government jobs by government type: United States, 2018**

	All State and local governments	State governments	Local governments				
			Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	10,000 or more employees
Single coverage:							
Average (mean)	27.20	64.16	52.18	46.62	56.35	72.61	82.71
10th percentile	61.05	115.30	76.29	60.85	75.97	75.92	124.83
25th percentile	61.05	148.01 *	76.29	60.85	75.97	102.72 *	124.83
50th percentile (median)	52.21	73.27	112.83 *	56.46	79.28	86.60	131.81
75th percentile	20.27	46.30	67.34	68.29	87.37	118.10	81.32
90th percentile	31.11	43.32	120.78	72.95	63.05	165.10	72.40
Employee-plus-one coverage:							
Average (mean)	55.08	126.60	143.27	161.33	128.75	182.03	80.37
10th percentile	74.41	52.02	169.35	116.51	185.17 *	305.73 *	232.38
25th percentile	46.91	127.66	153.67	79.02	236.25	253.97	85.63
50th percentile (median)	61.67	164.23	168.00	94.00	115.14	267.07	146.96
75th percentile	124.78	325.52	247.86	129.03	183.66	235.60	78.25
90th percentile	118.03	325.59	443.06	695.84	335.50	462.61	152.54
Family coverage:							
Average (mean)	132.09	133.23	156.76	222.86	214.67	244.05	473.31
10th percentile	254.72	457.38 *	164.61	249.99 *	254.75	428.62 *	901.26
25th percentile	244.98	154.64	209.50	144.58	295.14	278.89	901.26
50th percentile (median)	118.28	129.91	162.96	203.91	232.26	319.24	1,010.48 *
75th percentile	128.79	226.36	276.98	220.90	278.27	351.99	526.79
90th percentile	172.53	250.96	562.69	1,016.70	495.13	1,028.20	438.66

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

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

\* Figure does not meet standard of reliability or precision.

Standard errors of zero indicate that all governments in the category are in the survey.

**Table III.G.3 Employer cost distributions (in dollars) for employees enrolled in single, employee-plus-one, and family coverage at the 10th, 25th, 50th (median), 75th and 90th percentiles through State and local government jobs by government type: United States, 2018**

	All State and local governments	State governments	Local governments				
			Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	10,000 or more employees
Single coverage:							
Average (mean)	6,958	6,768	7,058	6,895	6,920	6,800	7,427
10th percentile	4,511	4,590	4,258	4,260	4,544	4,214	4,979
25th percentile	5,795	5,983	5,500	5,407	5,648	5,404	5,988
50th percentile (median)	6,887	6,841	6,883	6,774	6,730	6,767	7,357
75th percentile	7,879	7,549	8,271	8,177	7,834	7,928	8,967
90th percentile	9,088	7,906	9,747	9,659	9,278	9,062	8,999
Employee-plus-one coverage:							
Average (mean)	11,806	11,436	12,182	11,585	12,392	10,906	12,181
10th percentile	5,988	6,961	4,925	4,621	6,369	5,563	6,828
25th percentile	8,921	9,305	8,281	8,400	8,767	8,008	8,922
50th percentile (median)	11,672	11,547	12,467	11,454	11,822	11,397	12,529
75th percentile	14,724	13,649	15,406	14,433	15,421	13,403	14,886
90th percentile	17,142	15,310	17,821	17,853	17,893	16,002	16,988
Family coverage:							
Average (mean)	16,888	16,542	17,391	16,298	16,502	17,062	18,307
10th percentile	10,200	11,405	8,467	8,569	8,924	10,005	12,003
25th percentile	13,568	13,946	14,174	12,646	12,794	13,784	15,062
50th percentile (median)	17,278	17,101	17,469	16,656	16,665	17,683	20,168
75th percentile	20,334	18,809	20,878	19,389	20,581	20,513	21,581
90th percentile	22,641	20,217	25,635	23,724	22,666	23,226	21,599

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

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

**Table III.G.3 Standard errors for employer cost distributions (in dollars) for employees enrolled in single, employee-plus-one, and family coverage at the 10th, 25th, 50th (median), 75th and 90th percentiles through State and local government jobs by government type: United States, 2018**

	All State and local governments	State governments	Local governments				
			Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	10,000 or more employees
Single coverage:							
Average (mean)	52.57	88.31	129.59	108.49	117.15	134.71	162.61
10th percentile	51.99	66.55	134.60	106.75	130.93	85.88	166.21
25th percentile	78.26	121.70	132.24	189.04	143.70	164.89	74.16
50th percentile (median)	88.69	160.62	140.81	135.30	147.66	136.76	297.37
75th percentile	58.07	68.11	186.57	128.37	105.10	178.51	274.79
90th percentile	115.05	133.88	233.13	177.73	382.76	172.21	274.79
Employee-plus-one coverage:							
Average (mean)	119.86	189.74	353.46	289.64	357.20	256.24	241.31
10th percentile	102.17	251.67	609.12	472.59	337.54	117.64	162.88
25th percentile	167.96	245.60	544.08	481.84	539.15	675.02	83.38
50th percentile (median)	82.75	371.92	454.27	262.09	378.31	324.10	589.36
75th percentile	213.42	642.39	370.02	378.70	618.02	557.08	579.42
90th percentile	93.66	526.43	774.53	619.93	616.15	376.70	171.47
Family coverage:							
Average (mean)	182.74	221.73	363.98	313.21	355.43	356.11	623.86
10th percentile	326.81	157.95	690.50	748.50	691.22	861.98	1,050.79
25th percentile	311.12	760.95	754.67	494.56	625.18	489.66	1,125.83
50th percentile (median)	177.97	235.67	300.27	262.87	422.24	474.56	1,345.52
75th percentile	335.01	319.99	337.53	402.11	445.42	536.92	898.48
90th percentile	334.04	249.73	638.70	637.90	820.69	905.27	898.48

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

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

Standard errors of zero indicate that all governments in the category are in the survey.

**Table III.G.4 Among health insurance plans that had a deductible: Deductible distributions (in dollars) for employees enrolled in single and family coverage at the 10th, 25th, 50th (median), 75th and 90th percentiles through State and local government jobs by government type: United States, 2018**

	All State and local governments	State governments	Local governments				
			Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	10,000 or more employees
Single coverage:							
Average (mean)	1,102	784	1,438	1,249	1,180	1,133	1,066
10th percentile	246	211	324	249	257	241	236
25th percentile	444	275	484	466	445	473	461
50th percentile (median)	744	491	973	935	891	921	817
75th percentile	1,462	1,204	1,923	1,761	1,470	1,403	1,410
90th percentile	2,469	1,485	2,935	2,670	2,805	2,415	1,990
Family coverage:							
Average (mean)	2,004	1,466	2,685	2,344	1,952	2,181	2,155
10th percentile	463	408	564	465	438	441	483
25th percentile	745	489	937	893	879	894	934
50th percentile (median)	1,239	946	1,985	1,492	1,162	1,435	1,779
75th percentile	2,928	1,959	3,155	2,994	2,842	2,809	2,927
90th percentile	3,999	2,965	5,858	4,919	3,999	4,627	3,819

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

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

**Table III.G.4 Standard errors for among health insurance plans that had a deductible: Deductible distributions (in dollars) for employees enrolled in single and family coverage at the 10th, 25th, 50th (median), 75th and 90th percentiles through State and local government jobs by government type: United States, 2018**

	All State and local governments	State governments	Local governments				
			Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	10,000 or more employees
Single coverage:							
Average (mean)	25.20	28.31	57.54	55.31	82.25	29.96	39.31
10th percentile	15.55	21.61	42.99	15.86	23.60	21.14	17.85
25th percentile	15.26	12.12	18.29	35.76	13.38	45.52	33.95
50th percentile (median)	35.96	24.85	57.96	60.90	101.04	48.46	59.49
75th percentile	39.38	58.73	132.23	122.11	144.44	49.54	32.26
90th percentile	132.18	55.44	94.60	73.85	277.85	112.79	115.38
Family coverage:							
Average (mean)	53.04	108.23	137.24	125.74	142.43	88.05	94.18
10th percentile	19.38	29.38	70.57	47.19	48.46	45.73	68.57
25th percentile	54.77	29.38	44.41	83.53	101.99	87.20	58.35
50th percentile (median)	74.48	53.93	139.31	129.94	135.38	110.79	144.92
75th percentile	84.54	375.78	268.09	114.04	251.79	77.87	209.75
90th percentile	109.66	374.48	395.03	266.85	565.70	187.14	149.32

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

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

Standard errors of zero indicate that all governments in the category are in the survey.

**Table III.G.5 Out-of-Pocket Maximum distributions (in dollars) for employees enrolled in single and family coverage at the 10th, 25th, 50th (median), 75th and 90th percentiles through State and local government jobs by government type: United States, 2018**

	All State and local governments	State governments	Local governments				
			Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	10,000 or more employees
Single coverage:							
Average (mean)	3,400	3,029	3,784	3,639	3,437	3,636	3,375
10th percentile	1,413	1,409	1,437	1,400	1,392	1,403	1,352
25th percentile	1,946	1,803	2,448	1,930	1,956	1,985	1,951
50th percentile (median)	2,977	2,543	3,312	2,982	2,970	3,413	3,286
75th percentile	4,495	3,960	4,980	4,990	4,466	4,615	4,512
90th percentile	6,441	5,497	6,597	6,542	6,401	6,535	5,502
Family coverage:							
Average (mean)	6,831	6,160	7,177	7,204	6,971	7,241	7,004
10th percentile	2,545	2,801	2,488	1,987	2,918	2,688	2,721
25th percentile	3,463	2,945	3,906	3,933	3,774	3,998	3,782
50th percentile (median)	5,982	4,996	5,930	5,994	5,831	5,901	6,938
75th percentile	9,381	8,666	9,987	9,995	9,932	9,995	9,065
90th percentile	12,693	10,209	13,190	13,176	12,968	13,058	10,992

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

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

**Table III.G.5 Standard errors for out-of-Pocket Maximum distributions (in dollars) for employees enrolled in single and family coverage at the 10th, 25th, 50th (median), 75th and 90th percentiles through State and local government jobs by government type: United States, 2018**

	All State and local governments	State governments	Local governments				
			Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	10,000 or more employees
Single coverage:							
Average (mean)	45.79	98.03	99.50	102.20	97.15	117.76	96.98
10th percentile	53.56	116.11	117.01	62.59	69.98	105.51	102.49
25th percentile	108.53	101.75	129.39	111.20	115.16	130.53	168.23
50th percentile (median)	108.21	114.97	149.48	113.55	111.68	145.79	161.40
75th percentile	59.55	161.33	125.86	253.03	233.14	129.29	150.40
90th percentile	38.12	393.34	134.93	39.18	70.72	78.96	313.62
Family coverage:							
Average (mean)	115.94	237.72	252.51	227.53	262.23	393.02	313.49
10th percentile	130.63	213.39	250.87	179.22	247.29	265.09	262.97
25th percentile	238.15	213.39	275.93	319.08	246.36	475.93	752.96
50th percentile (median)	244.08	278.55	243.56	250.88	238.84	208.87	748.68
75th percentile	241.26	643.14	310.58	510.00	565.77	1,075.25	630.07
90th percentile	182.79	657.10	248.20	196.02	140.92	903.36	793.77

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

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

Standard errors of zero indicate that all governments in the category are in the survey.