

Table XI.A.2.a Percent of civilian establishments that offer health insurance that self-insure at least one plan by private and State/local government sectors and census division: United States, 2021

Census division	Civilian **	Private sector	State/local government sector
United States	40.1%	40.1%	36.7%
Census division:			
New England	37.4%	37.3%	44.9%
Middle Atlantic	35.0%	34.9%	39.9%
East North Central	41.9%	42.0%	34.0%
West North Central	42.2%	42.4%	34.3%
South Atlantic	42.8%	42.8%	37.2%
East South Central	46.5%	46.6%	39.4%
West South Central	43.0%	43.2%	34.5%
Mountain	39.0%	39.0%	41.7%
Pacific	36.2%	36.2%	32.0%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

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

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

Table XI.A.2.a Standard errors for percent of civilian establishments that offer health insurance that self-insure at least one plan by private and State/local government sectors and census division: United States, 2021

Census division	Civilian **	Private sector	State/local government sector
United States	0.72%	0.73%	1.85%
Census division:			
New England	2.42%	2.45%	4.89%
Middle Atlantic	2.14%	2.17%	5.13%
East North Central	1.74%	1.77%	5.54%
West North Central	1.83%	1.87%	5.33%
South Atlantic	1.78%	1.80%	4.94%
East South Central	2.16%	2.20%	4.40%
West South Central	1.95%	1.98%	4.27%
Mountain	1.96%	1.99%	5.99%
Pacific	2.17%	2.19%	5.03%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

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

Table XI.A.2.i Percent of civilian establishments that offer health insurance that use a private exchange by private and State/local government sectors and census division: United States, 2021

Census division	Civilian **	Private sector	State/local government sector
United States	29.0%	29.1%	21.5%
Census division:			
New England	29.2%	29.4%	17.6%
Middle Atlantic	32.1%	32.2%	24.3%
East North Central	28.1%	28.3%	18.6%
West North Central	30.5%	30.6%	26.3%
South Atlantic	27.7%	27.8%	10.7%
East South Central	28.4%	28.6%	17.8%
West South Central	28.9%	28.9%	27.9%
Mountain	27.9%	27.9%	25.9%
Pacific	28.8%	28.9%	20.8%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

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

Table XI.A.2.i Standard errors for percent of civilian establishments that offer health insurance that use a private exchange by private and State/local government sectors and census division: United States, 2021

Census division	Civilian **	Private sector	State/local government sector
United States	0.77%	0.78%	1.71%
Census division:			
New England	2.62%	2.66%	3.12%
Middle Atlantic	3.13%	3.17%	4.66%
East North Central	1.70%	1.73%	5.05%
West North Central	1.83%	1.88%	4.70%
South Atlantic	1.75%	1.76%	2.17%
East South Central	2.04%	2.08%	4.06%
West South Central	2.02%	2.05%	5.48%
Mountain	1.96%	1.99%	6.18%
Pacific	2.05%	2.07%	4.55%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

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

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

Table XI.A.2.j Percent of civilian establishments that offer tax-advantaged benefits for contributions to health insurance, Flexible Spending Accounts (FSA) and Flexible Benefits Plans by private and State/local government sectors and census division: United States, 2021

Census division	Civilian **	Private sector	State/local government sector
Pretax Contributions:			
United States	35.7%	35.5%	55.4%
New England	38.1%	37.8%	76.9%
Middle Atlantic	33.6%	33.4%	50.6%
East North Central	38.0%	37.9%	46.8%
West North Central	36.7%	36.4%	52.3%
South Atlantic	34.4%	34.2%	74.5%
East South Central	40.4%	40.2%	62.4%
West South Central	37.4%	37.2%	54.7%
Mountain	35.2%	35.1%	52.2%
Pacific	33.6%	33.5%	60.4%
Flexible Spending Account:			
United States	22.7%	22.6%	38.7%
New England	25.1%	25.0%	43.6%
Middle Atlantic	20.9%	20.7%	39.0%
East North Central	25.8%	25.8%	28.3%
West North Central	25.3%	25.0%	37.3%
South Atlantic	21.5%	21.4%	46.8%
East South Central	25.3%	25.2%	35.0%
West South Central	22.4%	22.2%	36.7%
Mountain	22.1%	21.9%	45.4%
Pacific	21.0%	20.8%	58.2%
Flexible Benefit Plans:			
United States	16.7%	16.6%	30.4%
New England	17.9%	17.9%	22.4%
Middle Atlantic	14.5%	14.5%	18.1%
East North Central	17.5%	17.4%	17.9%
West North Central	17.9%	17.6%	34.5%
South Atlantic	18.2%	18.0%	50.6%
East South Central	20.5%	20.3%	41.0%
West South Central	16.6%	16.4%	37.2%
Mountain	16.6%	16.4%	34.7%
Pacific	14.0%	13.8%	41.8%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

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

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

Table XI.A.2.j Standard errors for percent of civilian establishments that offer tax-advantaged benefits for contributions to health insurance, Flexible Spending Accounts (FSA) and Flexible Benefits Plans by private and State/local government sectors and census division: United States, 2021

Census division	Civilian **	Private sector	State/local government sector
Pretax Contributions:			
United States	0.42%	0.42%	2.18%
New England	1.20%	1.21%	5.01%
Middle Atlantic	1.29%	1.30%	5.63%
East North Central	1.03%	1.04%	5.37%
West North Central	1.10%	1.12%	5.97%
South Atlantic	0.97%	0.98%	4.82%
East South Central	1.40%	1.41%	5.31%
West South Central	1.15%	1.16%	5.57%
Mountain	1.24%	1.25%	6.63%
Pacific	1.34%	1.35%	6.69%
Flexible Spending Account:			
United States	0.33%	0.34%	1.84%
New England	1.16%	1.17%	4.59%
Middle Atlantic	0.95%	0.95%	5.23%
East North Central	0.94%	0.95%	4.04%
West North Central	0.97%	0.98%	5.09%
South Atlantic	0.73%	0.73%	5.22%
East South Central	1.14%	1.15%	4.13%
West South Central	0.94%	0.95%	4.35%
Mountain	0.94%	0.95%	6.12%
Pacific	1.05%	1.05%	6.45%
Flexible Benefit Plans:			
United States	0.32%	0.32%	1.57%
New England	0.95%	0.95%	3.32%
Middle Atlantic	0.80%	0.81%	3.16%
East North Central	0.81%	0.83%	2.78%
West North Central	0.90%	0.91%	4.99%
South Atlantic	0.90%	0.90%	5.33%
East South Central	1.09%	1.10%	4.62%
West South Central	0.84%	0.85%	4.44%
Mountain	0.96%	0.96%	5.33%
Pacific	0.84%	0.84%	5.83%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

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

Table XI.A.2.k Among small civilian establishments, percent of establishments that offer health insurance that use a third party to help purchase the insurance plans by private and State/local government sectors and census division: United States, 2021

Census division	Civilian **	Private sector	State/local government sector
United States	81.5%	81.8%	63.8%
Census division:			
New England	81.4%	82.1%	37.8%
Middle Atlantic	85.2%	85.2%	85.3%
East North Central	81.3%	81.8%	55.8%
West North Central	72.0%	72.0%	70.8%
South Atlantic	79.6%	79.8%	54.7%
East South Central	70.4%	70.8%	50.8%
West South Central	90.3%	90.7%	65.8%
Mountain	86.5%	86.9%	65.1%
Pacific	80.7%	80.8%	58.1%
Government type and size:			
Local: Less than 10 employees	76.7%	77.0%	46.5%
Local: 10-24 employees	88.0%	88.3%	76.0%
Local: 25-49 employees	88.5%	88.8%	75.0%
Local: 50-100 employees	89.3%	89.7%	67.4%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

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

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

Table XI.A.2.k Standard errors for among small civilian establishments, percent of establishments that offer health insurance that use a third party to help purchase the insurance plans by private and State/local government sectors and census division: United States, 2021

Census division	Civilian **	Private sector	State/local government sector
United States	1.06%	1.08%	3.52%
Census division:			
New England	3.40%	3.44%	8.01%
Middle Atlantic	2.60%	2.63%	6.02%
East North Central	2.80%	2.85%	11.88%
West North Central	2.92%	3.00%	8.55%
South Atlantic	3.03%	3.05%	10.96%
East South Central	3.98%	4.05%	9.14%
West South Central	2.29%	2.33%	9.43%
Mountain	2.82%	2.86%	10.81%
Pacific	2.87%	2.89%	10.10%
Government type and size:			
Local: Less than 10 employees	1.74%	1.75%	7.07%
Local: 10-24 employees	1.19%	1.21%	4.20%
Local: 25-49 employees	1.14%	1.16%	4.12%
Local: 50-100 employees	3.39%	3.45%	9.10%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

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

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

Table XI.B.1 Number of civilian employees by private and State/local government sectors and census division: United States, 2021

Census division	Civilian **	Private sector	State/local government sector
United States	148,505,304	129,677,058	18,828,246
Census division:			
New England	7,422,545	6,583,059	839,487
Middle Atlantic	19,838,331	17,405,060	2,433,271
East North Central	22,167,470	19,531,335	2,636,136
West North Central	10,923,078	9,448,147	1,474,931
South Atlantic	28,723,319	25,183,592	3,539,727
East South Central	8,084,418	6,946,861	1,137,557
West South Central	17,160,553	14,780,135	2,380,418
Mountain	10,900,236	9,504,734	1,395,502
Pacific	23,285,352	20,294,135	2,991,217

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

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

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

Totals may not sum exactly because of rounding.

Table XI.B.1 Standard errors for number of civilian employees by private and State/local government sectors and census division: United States, 2021

Census division	Civilian **	Private sector	State/local government sector
United States	1,159,769	1,106,237	348,288
Census division:			
New England	210,523	207,635	34,748
Middle Atlantic	451,854	420,016	166,608
East North Central	407,139	384,514	133,830
West North Central	302,895	287,083	96,587
South Atlantic	518,531	505,452	115,727
East South Central	214,237	192,082	94,879
West South Central	381,792	362,186	120,775
Mountain	248,944	234,105	84,665
Pacific	562,796	543,850	144,798

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

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

Totals may not sum exactly because of rounding.

Table XI.B.2 Percent of civilian employees in establishments that offer health insurance by private and State/local government sectors and census division: United States, 2021

Census division	Civilian **	Private sector	State/local government sector
United States	87.4%	85.7%	99.4%
Census division:			
New England	88.1%	86.6%	99.9%
Middle Atlantic	89.2%	87.7%	99.3%
East North Central	87.5%	86.1%	98.2%
West North Central	87.7%	85.9%	99.0%
South Atlantic	86.7%	84.8%	99.9%
East South Central	88.3%	86.5%	99.5%
West South Central	86.7%	84.6%	99.4%
Mountain	85.2%	83.0%	99.8%
Pacific	87.7%	85.9%	99.8%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

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

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

Table XI.B.2 Standard errors for percent of civilian employees in establishments that offer health insurance by private and State/local government sectors and census division: United States, 2021

Census division	Civilian **	Private sector	State/local government sector
United States	0.22%	0.26%	0.09%
Census division:			
New England	0.79%	0.90%	0.06%
Middle Atlantic	0.55%	0.63%	0.31%
East North Central	0.57%	0.64%	0.47%
West North Central	0.59%	0.69%	0.31%
South Atlantic	0.58%	0.67%	0.07%
East South Central	0.66%	0.77%	0.43%
West South Central	0.67%	0.79%	0.26%
Mountain	0.67%	0.78%	0.08%
Pacific	0.68%	0.80%	0.11%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

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

Table XI.B.2.a Percent of civilian employees eligible for health insurance at establishments that offer health insurance by private and State/local government sectors and census division: United States, 2021

Census division	Civilian **	Private sector	State/local government sector
United States	80.6%	80.3%	82.6%
Census division:			
New England	78.3%	78.1%	79.9%
Middle Atlantic	79.1%	78.2%	84.9%
East North Central	78.6%	79.0%	76.0%
West North Central	77.9%	78.3%	75.6%
South Atlantic	81.1%	80.4%	85.4%
East South Central	84.0%	83.8%	84.9%
West South Central	83.3%	82.2%	89.0%
Mountain	79.6%	79.8%	78.3%
Pacific	82.4%	82.2%	83.4%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

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

Table XI.B.2.a Standard errors for percent of civilian employees eligible for health insurance at establishments that offer health insurance by private and State/local government sectors and census division: United States, 2021

Census division	Civilian **	Private sector	State/local government sector
United States	0.31%	0.36%	0.40%
Census division:			
New England	1.06%	1.21%	0.81%
Middle Atlantic	0.84%	0.97%	1.17%
East North Central	0.75%	0.83%	1.45%
West North Central	0.90%	1.04%	1.30%
South Atlantic	0.74%	0.86%	0.72%
East South Central	0.79%	0.90%	1.53%
West South Central	0.88%	1.01%	1.21%
Mountain	0.87%	1.01%	1.03%
Pacific	1.05%	1.22%	1.00%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

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

Table XI.B.2.a.(1) Percent of civilian employees eligible for health insurance that are enrolled in health insurance at establishments that offer health insurance by private and State/local government sectors and census division: United States, 2021

Census division	Civilian **	Private sector	State/local government sector
United States	71.9%	69.8%	83.7%
Census division:			
New England	71.8%	70.5%	80.6%
Middle Atlantic	69.3%	66.2%	87.0%
East North Central	72.2%	70.6%	82.8%
West North Central	73.7%	72.2%	82.2%
South Atlantic	71.1%	68.8%	84.3%
East South Central	72.6%	70.2%	84.9%
West South Central	73.7%	72.0%	82.3%
Mountain	71.2%	69.5%	81.3%
Pacific	72.6%	70.5%	84.4%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

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

Table XI.B.2.a.(1) Standard errors for percent of civilian employees eligible for health insurance that are enrolled in health insurance at establishments that offer health insurance by private and State/local government sectors and census division: United States, 2021

Census division	Civilian **	Private sector	State/local government sector
United States	0.34%	0.39%	0.37%
Census division:			
New England	1.03%	1.19%	0.79%
Middle Atlantic	0.93%	1.05%	0.85%
East North Central	0.74%	0.83%	0.97%
West North Central	0.73%	0.83%	1.25%
South Atlantic	0.84%	0.99%	0.75%
East South Central	0.99%	1.12%	1.48%
West South Central	0.86%	1.01%	1.21%
Mountain	0.80%	0.92%	1.01%
Pacific	1.26%	1.44%	1.12%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

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

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

Table XI.B.2.b Percent of civilian employees that are enrolled in health insurance at establishments that offer health insurance by private and State/local government sectors and census division: United States, 2021

Census division	Civilian **	Private sector	State/local government sector
United States	57.9%	56.0%	69.1%
Census division:			
New England	56.2%	55.0%	64.4%
Middle Atlantic	54.8%	51.8%	73.8%
East North Central	56.7%	55.8%	62.9%
West North Central	57.4%	56.6%	62.1%
South Atlantic	57.7%	55.3%	72.0%
East South Central	60.9%	58.8%	72.1%
West South Central	61.4%	59.2%	73.3%
Mountain	56.7%	55.4%	63.7%
Pacific	59.8%	58.0%	70.4%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

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

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

Table XI.B.2.b Standard errors for percent of civilian employees that are enrolled in health insurance at establishments that offer health insurance by private and State/local government sectors and census division: United States, 2021

Census division	Civilian **	Private sector	State/local government sector
United States	0.36%	0.41%	0.44%
Census division:			
New England	1.02%	1.17%	0.85%
Middle Atlantic	0.91%	1.03%	0.90%
East North Central	0.84%	0.94%	1.33%
West North Central	1.01%	1.15%	1.55%
South Atlantic	0.94%	1.09%	0.91%
East South Central	1.04%	1.18%	1.73%
West South Central	1.02%	1.17%	1.58%
Mountain	0.88%	1.01%	1.19%
Pacific	1.24%	1.43%	1.25%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

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

Table XI.B.2.b.(1) Percent of civilian enrollees that are enrolled in self-insured plans at civilian establishments that offer health insurance by private and State/local government sectors and census division: United States, 2021

Census division	Civilian **	Private sector	State/local government sector
United States	59.0%	57.9%	64.4%
Census division:			
New England	60.0%	58.3%	69.8%
Middle Atlantic	60.5%	59.2%	66.3%
East North Central	60.1%	60.1%	59.8%
West North Central	62.2%	62.5%	60.7%
South Atlantic	63.5%	61.8%	71.4%
East South Central	67.0%	63.1%	84.0%
West South Central	64.5%	61.1%	79.0%
Mountain	57.3%	55.3%	67.0%
Pacific	43.7%	45.0%	37.7%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

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

Table XI.B.2.b.(1) Standard errors for percent of civilian enrollees that are enrolled in self-insured plans at civilian establishments that offer health insurance by private and State/local government sectors and census division: United States, 2021

Census division	Civilian **	Private sector	State/local government sector
United States	0.63%	0.72%	1.14%
Census division:			
New England	2.22%	2.56%	2.53%
Middle Atlantic	1.86%	2.04%	4.99%
East North Central	1.57%	1.74%	3.47%
West North Central	1.73%	1.87%	4.41%
South Atlantic	1.55%	1.83%	1.76%
East South Central	1.83%	2.16%	2.28%
West South Central	1.75%	2.10%	2.24%
Mountain	1.91%	2.18%	3.83%
Pacific	1.79%	2.08%	3.01%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

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

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

Table XI.B.2.b.1.a Among self-insured plans, percent of civilian employees that are enrolled in a plan with a third party administrator (TPA) or administrative services only (ASO) by private and State/local government sectors and census division: United States, 2021

Census division	Civilian **	Private sector	State/local government sector
United States	83.8%	84.0%	83.3%
Census division:			
New England	84.6%	86.3%	76.5%
Middle Atlantic	80.3%	78.6%	87.1%
East North Central	87.3%	87.5%	86.0%
West North Central	83.2%	83.4%	82.4%
South Atlantic	84.4%	83.8%	86.9%
East South Central	82.0%	80.3%	87.6%
West South Central	85.2%	84.3%	88.2%
Mountain	83.6%	85.5%	75.8%
Pacific	82.3%	85.5%	63.9%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

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

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

Table XI.B.2.b.1.a Standard errors for among self-insured plans, percent of civilian employees that are enrolled in a plan with a third party administrator (TPA) or administrative services only (ASO) by private and State/local government sectors and census division: United States, 2021

Census division	Civilian **	Private sector	State/local government sector
United States	0.62%	0.73%	0.97%
Census division:			
New England	1.60%	1.75%	3.55%
Middle Atlantic	2.17%	2.65%	2.29%
East North Central	1.21%	1.28%	3.47%
West North Central	1.59%	1.79%	3.23%
South Atlantic	1.35%	1.64%	1.56%
East South Central	2.22%	2.76%	2.50%
West South Central	2.18%	2.75%	2.10%
Mountain	1.58%	1.70%	3.52%
Pacific	1.98%	2.16%	3.63%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

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

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

Table XI.B.2.b.1.b Among self-insured plans, percent of civilian employees that are enrolled in a plan with stop-loss coverage by private and State/local government sectors and census division: United States, 2021

Census division	Civilian **	Private sector	State/local government sector
United States	59.5%	62.8%	45.5%
Census division:			
New England	57.0%	62.4%	31.0%
Middle Atlantic	56.3%	61.3%	36.3%
East North Central	61.2%	62.2%	55.4%
West North Central	63.1%	64.7%	54.5%
South Atlantic	58.2%	62.5%	40.9%
East South Central	61.0%	65.2%	47.2%
West South Central	59.7%	63.4%	47.3%
Mountain	68.1%	66.7%	74.0%
Pacific	56.3%	60.6%	32.0%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

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

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

Table XI.B.2.b.1.b Standard errors for among self-insured plans, percent of civilian employees that are enrolled in a plan with stop-loss coverage by private and State/local government sectors and census division: United States, 2021

Census division	Civilian **	Private sector	State/local government sector
United States	0.86%	1.01%	1.39%
Census division:			
New England	2.93%	3.50%	3.03%
Middle Atlantic	2.47%	2.99%	2.32%
East North Central	2.27%	2.52%	5.02%
West North Central	2.57%	2.91%	5.41%
South Atlantic	1.86%	2.26%	2.34%
East South Central	2.87%	3.20%	6.06%
West South Central	2.65%	3.26%	3.92%
Mountain	2.62%	3.17%	2.96%
Pacific	2.85%	3.24%	6.84%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

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

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

Table XI.B.2.e Percent of civilian establishments that offer any dependent coverage for employer-sponsored health insurance by private and State/local government sectors and census division: United States, 2021

Census division	Civilian **	Private sector	State/local government sector
United States	98.3%	98.1%	99.9%
Census division:			
New England	98.2%	97.9%	100.0%
Middle Atlantic	97.9%	97.6%	99.9%
East North Central	98.9%	98.7%	99.9%
West North Central	98.1%	97.8%	99.9%
South Atlantic	98.8%	98.6%	99.9%
East South Central	98.8%	98.5%	99.9%
West South Central	99.0%	98.9%	99.8%
Mountain	98.3%	98.0%	99.8%
Pacific	97.2%	96.7%	99.9%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

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

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

Table XI.B.2.e Standard errors for percent of civilian establishments that offer any dependent coverage for employer-sponsored health insurance by private and State/local government sectors and census division: United States, 2021

Census division	Civilian **	Private sector	State/local government sector
United States	0.11%	0.13%	0.03%
Census division:			
New England	0.34%	0.39%	0.01%
Middle Atlantic	0.41%	0.47%	0.05%
East North Central	0.18%	0.21%	0.10%
West North Central	0.35%	0.41%	0.06%
South Atlantic	0.18%	0.21%	0.04%
East South Central	0.28%	0.34%	0.07%
West South Central	0.22%	0.26%	0.11%
Mountain	0.29%	0.34%	0.10%
Pacific	0.46%	0.54%	0.07%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

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

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

Table XI.B.2.f Percent of civilian establishments that offer coverage to same-sex domestic partners for employer-sponsored health insurance by private and State/local government sectors and census division: United States, 2021

Census division	Civilian **	Private sector	State/local government sector
United States	48.2%	49.3%	42.1%
Census division:			
New England	50.1%	52.7%	32.4%
Middle Atlantic	58.1%	56.8%	66.5%
East North Central	36.2%	36.6%	33.8%
West North Central	35.3%	36.5%	28.8%
South Atlantic	42.4%	47.1%	14.5%
East South Central	30.8%	33.6%	15.5%
West South Central	43.5%	46.5%	27.3%
Mountain	53.8%	55.6%	43.9%
Pacific	70.8%	67.0%	92.5%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

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

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

Table XI.B.2.f Standard errors for percent of civilian establishments that offer coverage to same-sex domestic partners for employer-sponsored health insurance by private and State/local government sectors and census division: United States, 2021

Census division	Civilian **	Private sector	State/local government sector
United States	0.63%	0.71%	1.10%
Census division:			
New England	2.19%	2.51%	2.91%
Middle Atlantic	1.78%	1.99%	3.20%
East North Central	1.54%	1.70%	3.21%
West North Central	2.12%	2.39%	3.86%
South Atlantic	1.56%	1.78%	1.55%
East South Central	1.81%	2.05%	3.42%
West South Central	1.92%	2.19%	2.65%
Mountain	1.81%	2.02%	3.63%
Pacific	1.76%	2.04%	1.62%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

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

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

Table XI.B.2.g Percent of civilian establishments that offer coverage to opposite-sex domestic partners for employer-sponsored health insurance by private and State/local government sectors and census division: United States, 2021

Census division	Civilian **	Private sector	State/local government sector
United States	45.9%	47.2%	37.8%
Census division:			
New England	49.7%	52.2%	32.5%
Middle Atlantic	54.4%	52.8%	64.3%
East North Central	33.4%	34.6%	25.2%
West North Central	34.4%	35.5%	28.5%
South Atlantic	40.6%	45.1%	13.3%
East South Central	27.1%	29.4%	14.8%
West South Central	41.1%	44.2%	24.4%
Mountain	52.1%	54.6%	37.9%
Pacific	68.3%	66.0%	81.6%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

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

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

Table XI.B.2.g Standard errors for percent of civilian establishments that offer coverage to opposite-sex domestic partners for employer-sponsored health insurance by private and State/local government sectors and census division: United States, 2021

Census division	Civilian **	Private sector	State/local government sector
United States	0.63%	0.71%	1.11%
Census division:			
New England	2.19%	2.50%	2.94%
Middle Atlantic	1.80%	2.00%	3.24%
East North Central	1.52%	1.69%	3.07%
West North Central	2.13%	2.39%	3.87%
South Atlantic	1.57%	1.79%	1.56%
East South Central	1.71%	1.94%	3.40%
West South Central	1.92%	2.19%	2.48%
Mountain	1.82%	2.02%	3.57%
Pacific	1.79%	2.05%	2.34%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

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

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

Table XI.C.1 Average total single premium (in dollars) per enrolled employee at civilian establishments that offer health insurance by private and State/local government sectors and census division: United States, 2021

Census division	Civilian **	Private sector	State/local government sector
United States	7,561	7,380	8,573
Census division:			
New England	8,197	7,958	10,117
Middle Atlantic	8,199	7,952	9,720
East North Central	7,476	7,301	8,794
West North Central	7,463	7,281	8,415
South Atlantic	7,526	7,344	8,437
East South Central	7,007	6,912	7,420
West South Central	7,192	7,079	7,632
Mountain	7,044	6,867	8,081
Pacific	7,782	7,542	9,453

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

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

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

Table XI.C.1 Standard errors for average total single premium (in dollars) per enrolled employee at civilian establishments that offer health insurance by private and State/local government sectors and census division: United States, 2021

Census division	Civilian **	Private sector	State/local government sector
United States	32.84	36.74	65.73
Census division:			
New England	105.46	113.59	109.74
Middle Atlantic	95.68	98.49	346.69
East North Central	80.00	88.14	151.69
West North Central	68.74	72.11	160.49
South Atlantic	72.99	84.57	97.86
East South Central	79.99	87.71	192.64
West South Central	92.69	97.51	232.81
Mountain	74.85	83.09	134.72
Pacific	114.79	130.85	148.12

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

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

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

Table XI.C.2 Average total employee contribution (in dollars) per enrolled employee for single coverage at civilian establishments that offer health insurance by private and State/local government sectors and census division: United States, 2021

Census division	Civilian **	Private sector	State/local government sector
United States	1,539	1,643	960
Census division:			
New England	1,920	1,904	2,052
Middle Atlantic	1,623	1,702	1,133
East North Central	1,671	1,741	1,143
West North Central	1,494	1,664	604
South Atlantic	1,541	1,664	928
East South Central	1,455	1,635	672
West South Central	1,447	1,590	891
Mountain	1,405	1,511	787
Pacific	1,443	1,507	999

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

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

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

Table XI.C.2 Standard errors for average total employee contribution (in dollars) per enrolled employee for single coverage at civilian establishments that offer health insurance by private and State/local government sectors and census division: United States, 2021

Census division	Civilian **	Private sector	State/local government sector
United States	16.93	19.27	27.33
Census division:			
New England	58.69	65.12	86.59
Middle Atlantic	46.15	51.71	94.51
East North Central	35.69	39.79	49.33
West North Central	40.31	44.22	53.85
South Atlantic	35.89	43.00	26.85
East South Central	45.01	48.72	69.43
West South Central	46.49	49.29	117.45
Mountain	44.25	49.98	62.15
Pacific	63.60	72.25	56.13

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

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

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

Table XI.C.3 Percent of total premiums contributed by employees enrolled in single coverage at civilian establishments that offer health insurance by private and State/local government sectors and census division: United States, 2021

Census division	Civilian **	Private sector	State/local government sector
United States	20.4%	22.3%	11.2%
Census division:			
New England	23.4%	23.9%	20.3%
Middle Atlantic	19.8%	21.4%	11.7%
East North Central	22.4%	23.9%	13.0%
West North Central	20.0%	22.9%	7.2%
South Atlantic	20.5%	22.7%	11.0%
East South Central	20.8%	23.7%	9.1%
West South Central	20.1%	22.5%	11.7%
Mountain	19.9%	22.0%	9.7%
Pacific	18.5%	20.0%	10.6%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

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

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

Table XI.C.3 Standard errors for percent of total premiums contributed by employees enrolled in single coverage at civilian establishments that offer health insurance by private and State/local government sectors and census division: United States, 2021

Census division	Civilian **	Private sector	State/local government sector
United States	0.21%	0.25%	0.30%
Census division:			
New England	0.71%	0.81%	0.83%
Middle Atlantic	0.54%	0.64%	0.76%
East North Central	0.50%	0.58%	0.55%
West North Central	0.58%	0.64%	0.58%
South Atlantic	0.45%	0.55%	0.32%
East South Central	0.61%	0.66%	0.87%
West South Central	0.65%	0.70%	1.47%
Mountain	0.60%	0.68%	0.77%
Pacific	0.75%	0.87%	0.63%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

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

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

Table XI.C.4 Percent of civilian employees enrolled in a health insurance plan that take single coverage by private and State/local government sectors and census division: United States, 2021

Census division	Civilian **	Private sector	State/local government sector
United States	55.0%	56.3%	48.4%
Census division:			
New England	51.2%	53.3%	38.5%
Middle Atlantic	51.5%	54.3%	39.2%
East North Central	50.9%	52.8%	40.3%
West North Central	55.8%	56.1%	54.2%
South Atlantic	58.2%	59.0%	54.7%
East South Central	55.5%	55.5%	55.4%
West South Central	57.9%	56.9%	62.5%
Mountain	56.0%	57.5%	48.6%
Pacific	55.6%	58.7%	40.7%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

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

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

Table XI.C.4 Standard errors for percent of civilian employees enrolled in a health insurance plan that take single coverage by private and State/local government sectors and census division: United States, 2021

Census division	Civilian **	Private sector	State/local government sector
United States	0.26%	0.30%	0.39%
Census division:			
New England	0.76%	0.87%	0.77%
Middle Atlantic	0.66%	0.80%	0.74%
East North Central	0.64%	0.73%	1.02%
West North Central	0.71%	0.81%	1.38%
South Atlantic	0.59%	0.71%	0.71%
East South Central	0.79%	0.87%	1.81%
West South Central	0.73%	0.88%	0.75%
Mountain	0.65%	0.70%	1.41%
Pacific	0.92%	1.08%	0.95%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

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

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

Table XI.D.1 Average total family premium (in dollars) per enrolled employee at civilian establishments that offer health insurance by private and State/local government sectors and census division: United States, 2021

Census division	Civilian **	Private sector	State/local government sector
United States	21,785	21,381	23,255
Census division:			
New England	23,528	22,753	26,185
Middle Atlantic	23,524	22,511	25,917
East North Central	21,517	20,833	24,017
West North Central	21,398	21,109	22,682
South Atlantic	21,574	21,631	21,335
East South Central	19,858	20,206	18,412
West South Central	20,678	20,797	19,871
Mountain	20,571	20,283	21,639
Pacific	22,127	21,709	23,448

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

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

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

Table XI.D.1 Standard errors for average total family premium (in dollars) per enrolled employee at civilian establishments that offer health insurance by private and State/local government sectors and census division: United States, 2021

Census division	Civilian **	Private sector	State/local government sector
United States	95.74	111.48	178.12
Census division:			
New England	293.73	354.75	304.94
Middle Atlantic	320.50	356.39	721.59
East North Central	239.37	266.55	443.79
West North Central	261.63	300.92	497.87
South Atlantic	253.68	307.45	271.60
East South Central	265.04	293.97	556.05
West South Central	278.68	312.17	454.53
Mountain	195.16	228.52	353.75
Pacific	259.55	333.63	227.63

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

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

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

Table XI.D.2 Average total employee contribution (in dollars) per enrolled employee for family coverage at civilian establishments that offer health insurance by private and State/local government sectors and census division: United States, 2021

Census division	Civilian **	Private sector	State/local government sector
United States	5,804	6,174	4,456
Census division:			
New England	5,908	6,058	5,394
Middle Atlantic	5,213	5,957	3,455
East North Central	5,066	5,321	4,137
West North Central	5,851	6,082	4,824
South Atlantic	6,267	6,548	5,076
East South Central	5,748	5,965	4,842
West South Central	6,784	6,679	7,494
Mountain	6,225	6,533	5,081
Pacific	5,796	6,504	3,553

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

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

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

Table XI.D.2 Standard errors for average total employee contribution (in dollars) per enrolled employee for family coverage at civilian establishments that offer health insurance by private and State/local government sectors and census division: United States, 2021

Census division	Civilian **	Private sector	State/local government sector
United States	72.54	86.77	124.63
Census division:			
New England	150.43	191.12	155.17
Middle Atlantic	206.21	260.57	421.62
East North Central	188.50	213.52	421.22
West North Central	133.92	153.96	248.21
South Atlantic	140.69	172.18	128.55
East South Central	189.05	225.88	233.70
West South Central	231.01	260.65	257.80
Mountain	188.44	216.67	356.75
Pacific	267.98	332.13	290.94

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

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

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

Table XI.D.3 Percent of total premiums contributed by employees enrolled in family coverage at civilian establishments that offer health insurance by private and State/local government sectors and census division: United States, 2021

Census division	Civilian **	Private sector	State/local government sector
United States	26.6%	28.9%	19.2%
Census division:			
New England	25.1%	26.6%	20.6%
Middle Atlantic	22.2%	26.5%	13.3%
East North Central	23.5%	25.5%	17.2%
West North Central	27.3%	28.8%	21.3%
South Atlantic	29.0%	30.3%	23.8%
East South Central	28.9%	29.5%	26.3%
West South Central	32.8%	32.1%	37.7%
Mountain	30.3%	32.2%	23.5%
Pacific	26.2%	30.0%	15.2%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

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

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

Table XI.D.3 Standard errors for percent of total premiums contributed by employees enrolled in family coverage at civilian establishments that offer health insurance by private and State/local government sectors and census division: United States, 2021

Census division	Civilian **	Private sector	State/local government sector
United States	0.32%	0.38%	0.57%
Census division:			
New England	0.61%	0.81%	0.59%
Middle Atlantic	0.90%	1.03%	1.95%
East North Central	0.79%	0.94%	1.56%
West North Central	0.62%	0.73%	1.08%
South Atlantic	0.65%	0.79%	0.59%
East South Central	0.99%	1.18%	1.20%
West South Central	1.07%	1.20%	1.15%
Mountain	0.91%	1.06%	1.66%
Pacific	1.16%	1.45%	1.21%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

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

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

Table XI.D.4 Percent of civilian employees enrolled in a health insurance plan that take family coverage by private and State/local government sectors and census division: United States, 2021

Census division	Civilian **	Private sector	State/local government sector
United States	26.6%	25.2%	33.3%
Census division:			
New England	31.1%	28.3%	47.9%
Middle Atlantic	30.9%	26.6%	50.0%
East North Central	30.1%	27.7%	43.7%
West North Central	27.4%	26.8%	30.5%
South Atlantic	23.4%	23.0%	25.2%
East South Central	26.5%	26.3%	27.4%
West South Central	22.4%	24.1%	15.2%
Mountain	25.5%	24.1%	32.1%
Pacific	25.9%	23.8%	36.1%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

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

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

Table XI.D.4 Standard errors for percent of civilian employees enrolled in a health insurance plan that take family coverage by private and State/local government sectors and census division: United States, 2021

Census division	Civilian **	Private sector	State/local government sector
United States	0.23%	0.26%	0.47%
Census division:			
New England	0.78%	0.88%	1.06%
Middle Atlantic	0.63%	0.66%	1.44%
East North Central	0.60%	0.66%	1.30%
West North Central	0.62%	0.69%	1.40%
South Atlantic	0.46%	0.52%	0.86%
East South Central	0.86%	0.99%	1.73%
West South Central	0.64%	0.75%	0.69%
Mountain	0.54%	0.58%	1.24%
Pacific	0.80%	0.93%	1.08%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

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

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

Table XI.E.1 Average total employee-plus-one premium (in dollars) per enrolled employee at civilian establishments that offer health insurance by private and State/local government sectors and census division: United States, 2021

Census division	Civilian **	Private sector	State/local government sector
United States	14,888	14,634	16,116
Census division:			
New England	16,263	15,680	20,844
Middle Atlantic	16,490	16,029	20,084
East North Central	14,939	14,562	17,584
West North Central	14,699	14,458	16,065
South Atlantic	14,538	14,515	14,635
East South Central	13,862	13,963	13,398
West South Central	13,856	13,774	14,155
Mountain	14,115	13,778	15,693
Pacific	15,225	14,712	17,088

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

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

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

Table XI.E.1 Standard errors for average total employee-plus-one premium (in dollars) per enrolled employee at civilian establishments that offer health insurance by private and State/local government sectors and census division: United States, 2021

Census division	Civilian **	Private sector	State/local government sector
United States	74.57	84.29	132.40
Census division:			
New England	296.00	305.75	524.75
Middle Atlantic	246.97	258.88	490.72
East North Central	159.17	164.57	460.11
West North Central	181.42	185.08	549.46
South Atlantic	188.65	228.34	199.70
East South Central	243.50	287.51	313.49
West South Central	200.16	234.62	352.40
Mountain	169.56	198.51	250.92
Pacific	206.93	254.13	213.71

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

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

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

Table XI.E.2 Average total employee contribution (in dollars) per enrolled employee for employee-plus-one coverage at civilian establishments that offer health insurance by private and State/local government sectors and census division: United States, 2021

Census division	Civilian **	Private sector	State/local government sector
United States	4,036	4,199	3,247
Census division:			
New England	4,351	4,427	3,755
Middle Atlantic	3,991	4,163	2,648
East North Central	3,826	3,955	2,921
West North Central	3,934	4,002	3,548
South Atlantic	4,121	4,272	3,492
East South Central	3,887	4,086	2,977
West South Central	4,528	4,511	4,590
Mountain	3,951	4,128	3,124
Pacific	3,814	4,232	2,298

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

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

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

Table XI.E.2 Standard errors for average total employee contribution (in dollars) per enrolled employee for employee-plus-one coverage at civilian establishments that offer health insurance by private and State/local government sectors and census division: United States, 2021

Census division	Civilian **	Private sector	State/local government sector
United States	54.14	64.35	59.87
Census division:			
New England	128.50	143.44	170.99
Middle Atlantic	192.99	216.80	148.27
East North Central	111.95	126.69	116.64
West North Central	111.39	123.24	235.05
South Atlantic	131.23	164.11	90.51
East South Central	154.89	187.48	150.05
West South Central	120.65	144.68	187.11
Mountain	92.29	102.77	174.09
Pacific	193.82	241.60	133.13

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

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

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

Table XI.E.3 Percent of total premiums contributed by employees enrolled in employee-plus-one coverage at civilian establishments that offer health insurance by private and State/local government sectors and census division: United States, 2021

Census division	Civilian **	Private sector	State/local government sector
United States	27.1%	28.7%	20.1%
Census division:			
New England	26.8%	28.2%	18.0%
Middle Atlantic	24.2%	26.0%	13.2%
East North Central	25.6%	27.2%	16.6%
West North Central	26.8%	27.7%	22.1%
South Atlantic	28.3%	29.4%	23.9%
East South Central	28.0%	29.3%	22.2%
West South Central	32.7%	32.7%	32.4%
Mountain	28.0%	30.0%	19.9%
Pacific	25.1%	28.8%	13.4%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

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

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

Table XI.E.3 Standard errors for percent of total premiums contributed by employees enrolled in employee-plus-one coverage at civilian establishments that offer health insurance by private and State/local government sectors and census division: United States, 2021

Census division	Civilian **	Private sector	State/local government sector
United States	0.33%	0.39%	0.38%
Census division:			
New England	0.76%	0.85%	0.76%
Middle Atlantic	1.07%	1.20%	0.79%
East North Central	0.72%	0.82%	0.72%
West North Central	0.79%	0.88%	1.45%
South Atlantic	0.77%	0.96%	0.53%
East South Central	1.17%	1.42%	1.15%
West South Central	0.79%	0.99%	0.86%
Mountain	0.61%	0.69%	1.06%
Pacific	1.13%	1.41%	0.79%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

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

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

Table XI.E.4 Percent of civilian employees enrolled in a health insurance plan that take employee-plus-one coverage by private and State/local government sectors and census division: United States, 2021

Census division	Civilian **	Private sector	State/local government sector
United States	18.4%	18.4%	18.3%
Census division:			
New England	17.7%	18.4%	13.6%
Middle Atlantic	17.6%	19.1%	10.9%
East North Central	19.0%	19.5%	16.0%
West North Central	16.8%	17.1%	15.3%
South Atlantic	18.4%	18.0%	20.1%
East South Central	18.0%	18.2%	17.2%
West South Central	19.6%	19.0%	22.3%
Mountain	18.5%	18.3%	19.3%
Pacific	18.5%	17.6%	23.3%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

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

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

Table XI.E.4 Standard errors for percent of civilian employees enrolled in a health insurance plan that take employee-plus-one coverage by private and State/local government sectors and census division: United States, 2021

Census division	Civilian **	Private sector	State/local government sector
United States	0.17%	0.19%	0.27%
Census division:			
New England	0.43%	0.48%	0.81%
Middle Atlantic	0.50%	0.53%	1.13%
East North Central	0.38%	0.41%	0.91%
West North Central	0.43%	0.46%	1.13%
South Atlantic	0.46%	0.56%	0.44%
East South Central	0.61%	0.72%	0.96%
West South Central	0.49%	0.58%	0.56%
Mountain	0.40%	0.46%	0.69%
Pacific	0.46%	0.54%	0.46%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

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

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

Table XI.F.1 Percent of civilian employees enrolled in a health insurance plan that had a deductible by private and State/local government sectors and census division: United States, 2021

Census division	Civilian **	Private sector	State/local government sector
United States	85.5%	88.5%	71.6%
Census division:			
New England	83.2%	85.3%	71.4%
Middle Atlantic	76.3%	85.3%	36.2%
East North Central	91.8%	92.8%	86.0%
West North Central	92.8%	93.6%	88.8%
South Atlantic	89.6%	90.8%	83.9%
East South Central	91.8%	92.0%	91.0%
West South Central	89.2%	92.5%	75.4%
Mountain	93.0%	93.3%	91.9%
Pacific	71.8%	76.5%	48.7%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

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

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

Table XI.F.1 Standard errors for percent of civilian employees enrolled in a health insurance plan that had a deductible by private and State/local government sectors and census division: United States, 2021

Census division	Civilian **	Private sector	State/local government sector
United States	0.44%	0.46%	1.18%
Census division:			
New England	1.53%	1.70%	2.86%
Middle Atlantic	1.17%	1.21%	4.26%
East North Central	0.70%	0.69%	2.48%
West North Central	0.68%	0.74%	1.79%
South Atlantic	0.89%	1.04%	1.25%
East South Central	1.34%	1.59%	2.01%
West South Central	1.58%	1.07%	6.47%
Mountain	1.00%	1.12%	2.16%
Pacific	1.58%	1.81%	2.43%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

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

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

Table XI.F.2 Average individual deductible (in dollars) per employee enrolled with single coverage in a health insurance plan that had a deductible at civilian establishments by private and State/local government sectors and census division: United States, 2021

Census division	Civilian **	Private sector	State/local government sector
United States	1,937	2,004	1,491
Census division:			
New England	2,014	2,108	1,088
Middle Atlantic	1,749	1,783	1,244
East North Central	1,992	2,040	1,598
West North Central	2,065	2,115	1,790
South Atlantic	2,011	2,115	1,465
East South Central	1,898	2,024	1,351
West South Central	1,951	2,005	1,700
Mountain	2,066	2,158	1,529
Pacific	1,752	1,813	1,085

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

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

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

Table XI.F.2 Standard errors for average individual deductible (in dollars) per employee enrolled with single coverage in a health insurance plan that had a deductible at civilian establishments by private and State/local government sectors and census division: United States, 2021

Census division	Civilian **	Private sector	State/local government sector
United States	17.69	19.79	26.79
Census division:			
New England	73.67	79.85	46.86
Middle Atlantic	45.27	46.79	125.62
East North Central	37.95	41.09	87.55
West North Central	42.10	48.25	75.29
South Atlantic	43.96	51.62	37.59
East South Central	46.02	53.03	53.29
West South Central	50.19	58.43	76.89
Mountain	51.13	54.06	137.27
Pacific	65.99	70.81	84.91

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

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

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

Table XI.F.3 Average family deductible (in dollars) per employee enrolled with family coverage in a health insurance plan that had a deductible at civilian establishments by private and State/local government sectors and census division: United States, 2021

Census division	Civilian **	Private sector	State/local government sector
United States	3,696	3,868	2,853
Census division:			
New England	3,713	4,053	2,413
Middle Atlantic	3,320	3,477	2,345
East North Central	3,703	3,856	3,104
West North Central	3,820	3,966	3,106
South Atlantic	3,888	4,080	2,948
East South Central	3,633	3,881	2,577
West South Central	3,944	3,980	3,646
Mountain	3,842	4,130	2,726
Pacific	3,422	3,589	2,543

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

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

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

Table XI.F.3 Standard errors for average family deductible (in dollars) per employee enrolled with family coverage in a health insurance plan that had a deductible at civilian establishments by private and State/local government sectors and census division: United States, 2021

Census division	Civilian **	Private sector	State/local government sector
United States	43.86	49.95	71.48
Census division:			
New England	146.15	180.58	77.28
Middle Atlantic	106.83	104.27	282.32
East North Central	91.57	101.37	209.27
West North Central	98.23	114.23	157.51
South Atlantic	139.85	163.58	139.37
East South Central	112.35	129.44	127.90
West South Central	124.64	137.89	193.86
Mountain	106.50	123.29	161.96
Pacific	151.03	174.64	186.44

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

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

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

Table XI.F.4 Percent of civilian employees enrolled in a health insurance plan that had a copayment for an office visit to a physician by private and State/local government sectors and census division: United States, 2021

Census division	Civilian **	Private sector	State/local government sector
United States	59.2%	56.8%	71.0%
Census division:			
New England	60.4%	57.8%	75.4%
Middle Atlantic	64.6%	60.4%	83.3%
East North Central	52.9%	51.8%	59.3%
West North Central	50.8%	49.3%	58.3%
South Atlantic	59.0%	56.5%	70.5%
East South Central	61.9%	59.6%	71.8%
West South Central	61.7%	59.8%	69.9%
Mountain	55.1%	52.6%	67.3%
Pacific	63.2%	60.4%	76.7%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

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

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

Table XI.F.4 Standard errors for percent of civilian employees enrolled in a health insurance plan that had a copayment for an office visit to a physician by private and State/local government sectors and census division: United States, 2021

Census division	Civilian **	Private sector	State/local government sector
United States	0.58%	0.68%	0.82%
Census division:			
New England	2.13%	2.43%	2.31%
Middle Atlantic	1.62%	1.90%	1.69%
East North Central	1.45%	1.59%	3.36%
West North Central	1.62%	1.81%	3.56%
South Atlantic	1.55%	1.83%	1.32%
East South Central	1.78%	2.03%	3.09%
West South Central	1.79%	2.14%	2.25%
Mountain	1.61%	1.83%	2.35%
Pacific	1.55%	1.82%	1.84%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

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

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

Table XI.F.5 Average copayment (in dollars) for an office visit to a physician per employee enrolled in a health insurance plan that had a physician copayment at civilian establishments by private and State/local government sectors and census division: United States, 2021

Census division	Civilian **	Private sector	State/local government sector
United States	26.38	27.41	22.41
Census division:			
New England	23.99	25.26	18.34
Middle Atlantic	23.84	25.45	18.66
East North Central	26.41	27.30	21.90
West North Central	26.87	27.25	25.22
South Atlantic	26.51	27.17	24.04
East South Central	29.42	29.95	27.51
West South Central	28.50	28.80	27.37
Mountain	27.22	27.14	27.51
Pacific	25.86	28.20	16.98

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

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

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

Table XI.F.5 Standard errors for average copayment (in dollars) for an office visit to a physician per employee enrolled in a health insurance plan that had a physician copayment at civilian establishments by private and State/local government sectors and census division: United States, 2021

Census division	Civilian **	Private sector	State/local government sector
United States	0.15	0.18	0.20
Census division:			
New England	0.42	0.50	0.40
Middle Atlantic	0.32	0.39	0.38
East North Central	0.33	0.38	0.59
West North Central	0.33	0.38	0.72
South Atlantic	0.31	0.38	0.36
East South Central	0.48	0.60	0.46
West South Central	0.39	0.47	0.61
Mountain	0.35	0.40	0.67
Pacific	0.56	0.66	0.36

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

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

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

Table XI.F.6 Average coinsurance (in percents) for an office visit to a physician per employee enrolled in a health insurance plan that had a physician coinsurance at civilian establishments by private and State/local government sectors and census division: United States, 2021

Census division	Civilian **	Private sector	State/local government sector
United States	20.6%	20.8%	19.4%
Census division:			
New England	19.4%	19.4%	19.6%
Middle Atlantic	20.1%	20.1%	20.9%
East North Central	19.4%	19.8%	17.0%
West North Central	20.9%	21.2%	19.5%
South Atlantic	20.8%	21.0%	19.7%
East South Central	22.9%	23.3%	20.3%
West South Central	22.1%	22.2%	21.6%
Mountain	20.7%	20.7%	20.8%
Pacific	20.1%	20.4%	17.6%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

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

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

Table XI.F.6 Standard errors for average coinsurance (in percents) for an office visit to a physician per employee enrolled in a health insurance plan that had a physician coinsurance at civilian establishments by private and State/local government sectors and census division: United States, 2021

Census division	Civilian **	Private sector	State/local government sector
United States	0.16%	0.18%	0.25%
Census division:			
New England	0.84%	0.88%	1.41%
Middle Atlantic	0.46%	0.48%	1.61%
East North Central	0.31%	0.34%	0.79%
West North Central	0.62%	0.69%	1.07%
South Atlantic	0.38%	0.45%	0.26%
East South Central	0.54%	0.62%	0.73%
West South Central	0.60%	0.69%	0.74%
Mountain	0.30%	0.34%	0.52%
Pacific	0.47%	0.52%	0.44%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

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

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

Table XI.F.7 Percent of civilian employees enrolled in a health insurance plan that had a coinsurance payment for an office visit to a physician by private and State/local government sectors and census division: United States, 2021

Census division	Civilian **	Private sector	State/local government sector
United States	36.1%	38.3%	25.7%
Census division:			
New England	32.0%	35.5%	11.6%
Middle Atlantic	29.8%	34.4%	9.4%
East North Central	40.4%	41.1%	36.1%
West North Central	40.4%	42.1%	31.7%
South Atlantic	37.9%	38.9%	33.5%
East South Central	36.4%	38.1%	28.8%
West South Central	35.5%	37.7%	26.2%
Mountain	39.5%	41.3%	30.4%
Pacific	33.3%	36.1%	19.8%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

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

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

Table XI.F.7 Standard errors for percent of civilian employees enrolled in a health insurance plan that had a coinsurance payment for an office visit to a physician by private and State/local government sectors and census division: United States, 2021

Census division	Civilian **	Private sector	State/local government sector
United States	0.58%	0.68%	0.81%
Census division:			
New England	1.92%	2.20%	1.14%
Middle Atlantic	1.59%	1.87%	1.54%
East North Central	1.49%	1.65%	3.29%
West North Central	1.69%	1.89%	3.67%
South Atlantic	1.60%	1.91%	1.59%
East South Central	1.79%	2.04%	3.41%
West South Central	1.82%	2.17%	2.21%
Mountain	1.62%	1.87%	2.17%
Pacific	1.48%	1.74%	1.66%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

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

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

Table XI.F.8 Percent of civilian employees enrolled with single coverage health insurance in a plan that had an individual maximum out-of-pocket by private and State/local government sectors and census division: United States, 2021

Census division	Civilian **	Private sector	State/local government sector
United States	93.7%	93.5%	95.0%
Census division:			
New England	94.2%	94.5%	92.0%
Middle Atlantic	90.8%	92.2%	81.6%
East North Central	95.8%	95.6%	96.8%
West North Central	95.6%	95.2%	97.4%
South Atlantic	93.9%	93.4%	96.4%
East South Central	95.1%	94.7%	96.7%
West South Central	93.5%	92.3%	98.4%
Mountain	94.2%	93.5%	98.1%
Pacific	92.5%	92.1%	94.9%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

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

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

Table XI.F.8 Standard errors for percent of civilian employees enrolled with single coverage health insurance in a plan that had an individual maximum out-of-pocket by private and State/local government sectors and census division: United States, 2021

Census division	Civilian **	Private sector	State/local government sector
United States	0.27%	0.30%	0.61%
Census division:			
New England	0.79%	0.85%	2.03%
Middle Atlantic	0.91%	0.78%	3.94%
East North Central	0.45%	0.50%	0.72%
West North Central	0.58%	0.64%	1.41%
South Atlantic	0.68%	0.81%	0.51%
East South Central	0.69%	0.83%	0.84%
West South Central	0.83%	1.03%	0.50%
Mountain	0.79%	0.92%	0.57%
Pacific	0.86%	0.95%	1.89%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

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

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

Table XI.F.9 Percent of civilian employees enrolled with family coverage in a health insurance plan that had a family maximum out-of-pocket by private and State/local government sectors and census division: United States, 2021

Census division	Civilian **	Private sector	State/local government sector
United States	87.7%	89.6%	80.6%
Census division:			
New England	87.9%	92.4%	72.4%
Middle Atlantic	75.4%	86.2%	50.0%
East North Central	89.7%	91.9%	81.6%
West North Central	92.2%	92.9%	89.1%
South Atlantic	91.1%	90.9%	92.2%
East South Central	92.9%	93.4%	90.9%
West South Central	88.9%	87.6%	97.5%
Mountain	92.2%	91.6%	94.2%
Pacific	86.9%	85.3%	91.8%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

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

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

Table XI.F.9 Standard errors for percent of civilian employees enrolled with family coverage in a health insurance plan that had a family maximum out-of-pocket by private and State/local government sectors and census division: United States, 2021

Census division	Civilian **	Private sector	State/local government sector
United States	0.51%	0.54%	1.27%
Census division:			
New England	1.27%	1.44%	2.53%
Middle Atlantic	1.89%	1.64%	3.99%
East North Central	1.05%	1.03%	2.99%
West North Central	0.87%	0.89%	2.52%
South Atlantic	0.81%	0.94%	1.48%
East South Central	0.92%	1.04%	2.03%
West South Central	1.67%	1.91%	0.87%
Mountain	1.02%	1.23%	1.57%
Pacific	1.71%	2.19%	1.23%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

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

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

Table XI.F.10 Average individual out-of-pocket maximum (in dollars) per employee enrolled with single coverage in a health insurance plan that had a maximum out-of-pocket at civilian establishments by private and State/local government sectors and census division: United States, 2021

Census division	Civilian **	Private sector	State/local government sector
United States	4,605	4,688	4,149
Census division:			
New England	4,609	4,753	3,414
Middle Atlantic	4,819	4,826	4,775
East North Central	4,366	4,530	3,147
West North Central	4,323	4,446	3,697
South Atlantic	4,758	4,870	4,217
East South Central	4,799	4,757	4,979
West South Central	4,990	4,807	5,655
Mountain	4,847	4,952	4,260
Pacific	4,115	4,379	2,337

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

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

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

Table XI.F.10 Standard errors for average individual out-of-pocket maximum (in dollars) per employee enrolled with single coverage in a health insurance plan that had a maximum out-of-pocket at civilian establishments by private and State/local government sectors and census division: United States, 2021

Census division	Civilian **	Private sector	State/local government sector
United States	23.30	26.42	43.18
Census division:			
New England	73.69	82.08	112.15
Middle Atlantic	68.07	74.81	148.93
East North Central	53.19	57.67	109.84
West North Central	55.25	59.27	153.94
South Atlantic	48.77	56.87	63.29
East South Central	72.67	74.71	206.50
West South Central	69.60	82.80	103.17
Mountain	60.38	69.01	82.73
Pacific	79.83	90.87	57.21

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

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

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

Table XI.F.11 Average family maximum out-of-pocket (in dollars) per employee enrolled with family coverage in a health insurance plan that had a maximum out-of-pocket at civilian establishments by private and State/local government sectors and census division: United States, 2021

Census division	Civilian **	Private sector	State/local government sector
United States	8,665	8,983	7,372
Census division:			
New England	8,614	9,185	6,112
Middle Atlantic	9,355	9,327	9,467
East North Central	8,108	8,696	5,684
West North Central	8,185	8,523	6,619
South Atlantic	9,191	9,308	8,702
East South Central	9,156	9,044	9,639
West South Central	9,488	9,291	10,691
Mountain	9,125	9,246	8,685
Pacific	7,428	8,414	4,527

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

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

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

Table XI.F.11 Standard errors for average family maximum out-of-pocket (in dollars) per employee enrolled with family coverage in a health insurance plan that had a maximum out-of-pocket at civilian establishments by private and State/local government sectors and census division: United States, 2021

Census division	Civilian **	Private sector	State/local government sector
United States	61.63	69.95	119.32
Census division:			
New England	206.84	245.45	194.25
Middle Atlantic	194.77	218.51	428.46
East North Central	133.90	152.98	257.95
West North Central	143.69	161.05	260.90
South Atlantic	124.66	139.84	243.60
East South Central	222.12	235.26	559.30
West South Central	215.89	245.09	281.04
Mountain	129.14	156.61	195.91
Pacific	202.96	246.43	170.95

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

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

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

Table XI.F.12 Percent of civilian employees enrolled in single coverage that had a high deductible health insurance plan by private and State/local government sectors and census division: United States, 2021

Census division	Civilian **	Private sector	State/local government sector
United States	56.6%	60.1%	37.3%
Census division:			
New England	56.8%	60.6%	25.9%
Middle Atlantic	49.8%	55.6%	13.8%
East North Central	60.9%	62.8%	46.3%
West North Central	65.0%	66.0%	59.7%
South Atlantic	61.5%	64.4%	47.1%
East South Central	56.5%	61.9%	32.8%
West South Central	56.5%	59.8%	43.6%
Mountain	63.5%	67.0%	42.6%
Pacific	45.6%	50.0%	15.0%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

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

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

Table XI.F.12 Standard errors for percent of civilian employees enrolled in single coverage that had a high deductible health insurance plan by private and State/local government sectors and census division: United States, 2021

Census division	Civilian **	Private sector	State/local government sector
United States	0.60%	0.69%	0.88%
Census division:			
New England	2.13%	2.34%	2.03%
Middle Atlantic	1.68%	1.90%	1.75%
East North Central	1.42%	1.53%	3.37%
West North Central	1.65%	1.85%	3.63%
South Atlantic	1.47%	1.73%	1.54%
East South Central	1.96%	2.04%	3.63%
West South Central	1.82%	2.16%	2.64%
Mountain	1.74%	1.90%	3.15%
Pacific	1.85%	2.06%	1.56%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

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

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

Table XI.F.12.a Percent of civilian employees enrolled in a single coverage high deductible health insurance plan that had a savings option by private and State/local government sectors and census division: United States, 2021

Census division	Civilian **	Private sector	State/local government sector
United States	45.4%	46.6%	34.4%
Census division:			
New England	54.2%	55.2%	34.7%
Middle Atlantic	53.0%	54.2%	22.7%
East North Central	47.6%	47.7%	46.1%
West North Central	43.8%	43.9%	43.1%
South Atlantic	44.4%	46.6%	29.2%
East South Central	44.4%	45.1%	38.9%
West South Central	36.5%	39.0%	23.2%
Mountain	49.5%	49.2%	52.9%
Pacific	43.2%	43.7%	31.3%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

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

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

Table XI.F.12.a Standard errors for percent of civilian employees enrolled in a single coverage high deductible health insurance plan that had a savings option by private and State/local government sectors and census division: United States, 2021

Census division	Civilian **	Private sector	State/local government sector
United States	0.82%	0.89%	1.44%
Census division:			
New England	2.52%	2.63%	3.89%
Middle Atlantic	2.40%	2.47%	5.96%
East North Central	1.87%	2.00%	4.61%
West North Central	1.93%	2.07%	5.33%
South Atlantic	2.02%	2.26%	1.99%
East South Central	2.68%	2.93%	5.39%
West South Central	2.43%	2.75%	3.85%
Mountain	2.28%	2.48%	4.33%
Pacific	2.92%	3.03%	4.25%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

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

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

Table XI.F.12.b Among civilian enrollees with single coverage: Percent in a non-high deductible health insurance plan with exclusive providers by private and State/local government sectors and census division: United States, 2021

Census division	Civilian **	Private sector	State/local government sector
United States	14.2%	12.6%	22.9%
Census division:			
New England	14.1%	13.0%	22.8%
Middle Atlantic	13.5%	11.2%	27.7%
East North Central	11.1%	10.0%	19.5%
West North Central	9.2%	9.4%	8.3%
South Atlantic	12.8%	10.7%	23.4%
East South Central	7.9%	8.7%	4.8% *
West South Central	10.2%	9.5%	13.2%
Mountain	11.7%	10.5%	18.2%
Pacific	27.4%	23.7%	53.7%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

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

* Figure does not meet standard of reliability or precision.

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

Table XI.F.12.b Standard errors for among civilian enrollees with single coverage: Percent in a non-high deductible health insurance plan with exclusive providers by private and State/local government sectors and census division: United States, 2021

Census division	Civilian **	Private sector	State/local government sector
United States	0.46%	0.53%	0.73%
Census division:			
New England	1.67%	1.87%	1.69%
Middle Atlantic	1.00%	1.12%	2.39%
East North Central	0.92%	0.96%	2.81%
West North Central	1.48%	1.73%	1.76%
South Atlantic	1.07%	1.26%	1.16%
East South Central	1.07%	1.27%	1.44% *
West South Central	1.10%	1.33%	1.41%
Mountain	1.20%	1.32%	2.75%
Pacific	1.74%	1.96%	2.21%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

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

* Figure does not meet standard of reliability or precision.

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

Table XI.F.12.c Among civilian enrollees with single coverage: Percent in a non-high deductible health insurance plan with mixed providers where a gatekeeper is required by private and State/local government sectors and census division: United States, 2021

Census division	Civilian **	Private sector	State/local government sector
United States	3.6%	3.5%	4.6%
Census division:			
New England	4.4%	3.0%	15.6%
Middle Atlantic	2.7%	2.5%	3.9% *
East North Central	4.4%	4.4%	4.5%
West North Central	3.3%	3.0%	5.1% *
South Atlantic	2.3%	2.4%	1.9%
East South Central	2.6%	2.4%	3.1%
West South Central	3.9%	3.4%	5.9% *
Mountain	3.3%	3.1%	4.1% *
Pacific	5.6%	5.5%	6.2%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

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

* Figure does not meet standard of reliability or precision.

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

Table XI.F.12.c Standard errors for among civilian enrollees with single coverage: Percent in a non-high deductible health insurance plan with mixed providers where a gatekeeper is required by private and State/local government sectors and census division: United States, 2021

Census division	Civilian **	Private sector	State/local government sector
United States	0.22%	0.24%	0.57%
Census division:			
New England	0.59%	0.57%	2.35%
Middle Atlantic	0.39%	0.40%	1.29% *
East North Central	0.67%	0.75%	0.89%
West North Central	0.60%	0.52%	2.51% *
South Atlantic	0.42%	0.49%	0.47%
East South Central	0.46%	0.53%	0.94%
West South Central	0.76%	0.75%	2.26% *
Mountain	0.59%	0.65%	1.42% *
Pacific	0.76%	0.82%	1.82%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

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

* Figure does not meet standard of reliability or precision.

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

Table XI.F.12.d Among civilian enrollees with single coverage: Percent in a non-high deductible health insurance plan with mixed providers where a gatekeeper is not required by private and State/local government sectors and census division: United States, 2021

Census division	Civilian **	Private sector	State/local government sector
United States	22.4%	20.6%	32.8%
Census division:			
New England	21.7%	20.3%	33.3%
Middle Atlantic	29.7%	27.1%	45.4%
East North Central	21.5%	20.6%	28.1%
West North Central	19.6%	18.8%	24.2%
South Atlantic	20.2%	18.8%	27.1%
East South Central	30.1%	23.8%	57.5%
West South Central	25.0%	22.5%	34.5%
Mountain	19.1%	16.4%	34.6%
Pacific	19.0%	18.3%	23.8%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

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

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

Table XI.F.12.d Standard errors for among civilian enrollees with single coverage: Percent in a non-high deductible health insurance plan with mixed providers where a gatekeeper is not required by private and State/local government sectors and census division: United States, 2021

Census division	Civilian **	Private sector	State/local government sector
United States	0.50%	0.55%	1.03%
Census division:			
New England	1.70%	1.87%	2.81%
Middle Atlantic	1.63%	1.80%	2.83%
East North Central	1.19%	1.29%	2.95%
West North Central	1.15%	1.21%	3.31%
South Atlantic	1.13%	1.31%	1.53%
East South Central	1.92%	1.81%	4.43%
West South Central	1.71%	1.99%	3.17%
Mountain	1.27%	1.33%	3.26%
Pacific	1.26%	1.41%	1.83%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

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

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

Table XI.F.12.e Among civilian enrollees with single coverage: Percent in a non-high deductible health insurance plan with any providers by private and State/local government sectors and census division: United States, 2021

Census division	Civilian **	Private sector	State/local government sector
United States	3.1%	3.2%	2.4%
Census division:			
New England	3.0%	3.1%	2.5% *
Middle Atlantic	4.3%	3.5%	9.2%
East North Central	2.1%	2.2%	1.6% *
West North Central	2.9%	2.9%	2.7% *
South Atlantic	3.2%	3.7%	0.5% *
East South Central	2.9%	3.2%	1.9% *
West South Central	4.4%	4.7%	2.8% *
Mountain	2.5%	2.9%	0.5% *
Pacific	2.4%	2.6%	1.3% *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

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

* Figure does not meet standard of reliability or precision.

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

Table XI.F.12.e Standard errors for among civilian enrollees with single coverage: Percent in a non-high deductible health insurance plan with any providers by private and State/local government sectors and census division: United States, 2021

Census division	Civilian **	Private sector	State/local government sector
United States	0.20%	0.23%	0.33%
Census division:			
New England	0.59%	0.65%	1.19% *
Middle Atlantic	0.56%	0.63%	1.26%
East North Central	0.33%	0.35%	0.95% *
West North Central	0.38%	0.42%	0.89% *
South Atlantic	0.63%	0.75%	0.23% *
East South Central	0.50%	0.60%	0.60% *
West South Central	0.79%	0.93%	1.47% *
Mountain	0.55%	0.64%	0.31% *
Pacific	0.34%	0.39%	0.48% *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

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

* Figure does not meet standard of reliability or precision.

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

Table XI.F.13 Percent of civilian employees enrolled in single coverage that had a high deductible health insurance plan with a savings option by private and State/local government sectors and census division: United States, 2021

Census division	Civilian **	Private sector	State/local government sector
United States	25.7%	28.0%	12.8%
Census division:			
New England	30.7%	33.5%	9.0%
Middle Atlantic	26.4%	30.2%	3.1%
East North Central	29.0%	30.0%	21.3%
West North Central	28.4%	28.9%	25.7%
South Atlantic	27.3%	30.0%	13.8%
East South Central	25.1%	27.9%	12.7%
West South Central	20.6%	23.3%	10.1%
Mountain	31.4%	33.0%	22.5%
Pacific	19.7%	21.8%	4.7%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

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

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

Table XI.F.13 Standard errors for percent of civilian employees enrolled in single coverage that had a high deductible health insurance plan with a savings option by private and State/local government sectors and census division: United States, 2021

Census division	Civilian **	Private sector	State/local government sector
United States	0.56%	0.65%	0.59%
Census division:			
New England	2.03%	2.25%	1.37%
Middle Atlantic	1.47%	1.67%	0.82%
East North Central	1.37%	1.51%	2.62%
West North Central	1.40%	1.55%	3.20%
South Atlantic	1.52%	1.79%	1.01%
East South Central	1.88%	2.19%	2.21%
West South Central	1.66%	2.01%	1.71%
Mountain	1.73%	1.97%	2.38%
Pacific	1.58%	1.78%	0.71%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

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

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

Table XI.F.14 Percent of civilian employees enrolled in single coverage that had a high deductible health insurance plan without a savings option by private and State/local government sectors and census division: United States, 2021

Census division	Civilian **	Private sector	State/local government sector
United States	30.9%	32.1%	24.5%
Census division:			
New England	26.0%	27.2%	16.9%
Middle Atlantic	23.4%	25.5%	10.7%
East North Central	31.9%	32.8%	25.0%
West North Central	36.5%	37.0%	34.0%
South Atlantic	34.2%	34.4%	33.4%
East South Central	31.4%	34.0%	20.0%
West South Central	35.9%	36.5%	33.5%
Mountain	32.0%	34.1%	20.1%
Pacific	25.9%	28.2%	10.3%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

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

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

Table XI.F.14 Standard errors for percent of civilian employees enrolled in single coverage that had a high deductible health insurance plan without a savings option by private and State/local government sectors and census division: United States, 2021

Census division	Civilian **	Private sector	State/local government sector
United States	0.54%	0.62%	0.82%
Census division:			
New England	1.54%	1.72%	1.44%
Middle Atlantic	1.45%	1.67%	1.75%
East North Central	1.31%	1.44%	2.83%
West North Central	1.61%	1.75%	4.17%
South Atlantic	1.34%	1.58%	1.49%
East South Central	1.69%	1.93%	2.90%
West South Central	1.58%	1.86%	2.80%
Mountain	1.64%	1.86%	2.46%
Pacific	1.66%	1.89%	1.36%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

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

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

Table XI.F.15 Percent of civilian employees enrolled in family coverage that had a high deductible health insurance plan by private and State/local government sectors and census division: United States, 2021

Census division	Civilian **	Private sector	State/local government sector
United States	53.0%	58.4%	32.9%
Census division:			
New England	49.6%	53.6%	35.6%
Middle Atlantic	41.0%	52.4%	13.9%
East North Central	59.4%	62.0%	49.7%
West North Central	60.4%	63.3%	47.8%
South Atlantic	59.0%	63.1%	41.5%
East South Central	53.9%	59.7%	29.7%
West South Central	58.1%	59.7%	47.8%
Mountain	60.0%	64.8%	42.2%
Pacific	42.2%	49.7%	18.4%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

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

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

Table XI.F.15 Standard errors for percent of civilian employees enrolled in family coverage that had a high deductible health insurance plan by private and State/local government sectors and census division: United States, 2021

Census division	Civilian **	Private sector	State/local government sector
United States	0.73%	0.85%	1.09%
Census division:			
New England	2.20%	2.77%	2.18%
Middle Atlantic	1.89%	2.38%	1.91%
East North Central	1.85%	2.10%	3.66%
West North Central	1.94%	2.23%	3.87%
South Atlantic	1.72%	2.02%	2.12%
East South Central	2.90%	3.16%	3.95%
West South Central	2.34%	2.64%	3.14%
Mountain	1.83%	2.02%	3.36%
Pacific	2.13%	2.62%	2.32%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

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

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

Table XI.F.15.a Percent of civilian employees enrolled in a family coverage high deductible health insurance plan that had a savings option by private and State/local government sectors and census division: United States, 2021

Census division	Civilian **	Private sector	State/local government sector
United States	52.7%	55.1%	37.4%
Census division:			
New England	55.7%	61.1%	27.9%
Middle Atlantic	58.0%	62.1%	21.5%
East North Central	56.0%	57.0%	51.1%
West North Central	52.9%	54.3%	44.3%
South Atlantic	52.8%	56.1%	31.5%
East South Central	53.6%	55.2%	40.1%
West South Central	42.8%	45.2%	22.2%
Mountain	55.5%	56.9%	47.5%
Pacific	48.2%	50.2%	31.5%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

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

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

Table XI.F.15.a Standard errors for percent of civilian employees enrolled in a family coverage high deductible health insurance plan that had a savings option by private and State/local government sectors and census division: United States, 2021

Census division	Civilian **	Private sector	State/local government sector
United States	1.00%	1.10%	1.87%
Census division:			
New England	2.86%	3.29%	3.21%
Middle Atlantic	2.72%	2.80%	5.06%
East North Central	2.38%	2.70%	4.52%
West North Central	2.57%	2.78%	5.86%
South Atlantic	2.59%	2.88%	5.02%
East South Central	3.95%	4.27%	5.73%
West South Central	3.18%	3.47%	4.12%
Mountain	2.57%	2.88%	4.37%
Pacific	3.30%	3.61%	6.57%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

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

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

Table XI.F.15.b Among civilian enrollees with family coverage: Percent in a non-high deductible health insurance plan with exclusive providers by private and State/local government sectors and census division: United States, 2021

Census division	Civilian **	Private sector	State/local government sector
United States	14.2%	11.2%	25.5%
Census division:			
New England	13.5%	11.6%	20.0%
Middle Atlantic	14.1%	10.5%	22.6%
East North Central	10.2%	8.1%	17.6%
West North Central	10.6%	10.5%	11.0%
South Atlantic	13.7%	10.5%	27.2% *
East South Central	7.0%	7.3%	5.7% *
West South Central	9.3%	8.4%	15.5%
Mountain	10.7%	8.7%	18.2%
Pacific	28.6%	20.6%	54.0%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

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

* Figure does not meet standard of reliability or precision.

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

Table XI.F.15.b Standard errors for among civilian enrollees with family coverage: Percent in a non-high deductible health insurance plan with exclusive providers by private and State/local government sectors and census division: United States, 2021

Census division	Civilian **	Private sector	State/local government sector
United States	0.51%	0.57%	1.05%
Census division:			
New England	1.52%	1.91%	1.56%
Middle Atlantic	1.17%	1.44%	2.10%
East North Central	0.99%	0.97%	2.78%
West North Central	1.62%	1.90%	2.57%
South Atlantic	1.06%	1.25%	1.68%
East South Central	1.09%	1.28%	1.79% *
West South Central	1.36%	1.51%	2.55%
Mountain	1.19%	1.18%	3.33%
Pacific	1.97%	2.33%	2.75%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

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

* Figure does not meet standard of reliability or precision.

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

Table XI.F.15.c Among civilian enrollees with family coverage: Percent in a non-high deductible health insurance plan with mixed providers where a gatekeeper is required by private and State/local government sectors and census division: United States, 2021

Census division	Civilian **	Private sector	State/local government sector
United States	3.3%	3.1%	3.9%
Census division:			
New England	5.3%	3.2%	12.3%
Middle Atlantic	3.4%	3.6% *	2.8% *
East North Central	3.8%	3.3%	5.7%
West North Central	3.3%	3.2%	3.7% *
South Atlantic	1.9%	2.1%	1.3% *
East South Central	2.0%	1.8%	3.1% *
West South Central	2.6%	2.4%	3.5% *
Mountain	2.2%	2.4%	1.7% *
Pacific	4.8%	4.9%	4.2%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

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

* Figure does not meet standard of reliability or precision.

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

Table XI.F.15.c Standard errors for among civilian enrollees with family coverage: Percent in a non-high deductible health insurance plan with mixed providers where a gatekeeper is required by private and State/local government sectors and census division: United States, 2021

Census division	Civilian **	Private sector	State/local government sector
United States	0.25%	0.30%	0.42%
Census division:			
New England	0.86%	0.85%	2.18%
Middle Atlantic	0.93%	1.26% *	1.01% *
East North Central	0.68%	0.77%	1.39%
West North Central	0.60%	0.69%	1.23% *
South Atlantic	0.47%	0.57%	0.44% *
East South Central	0.44%	0.49%	1.02% *
West South Central	0.61%	0.67%	1.27% *
Mountain	0.43%	0.52%	0.68% *
Pacific	0.80%	0.99%	1.10%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

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

* Figure does not meet standard of reliability or precision.

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

Table XI.F.15.d Among civilian enrollees with family coverage: Percent in a non-high deductible health insurance plan with mixed providers where a gatekeeper is not required by private and State/local government sectors and census division: United States, 2021

Census division	Civilian **	Private sector	State/local government sector
United States	26.1%	24.0%	33.7%
Census division:			
New England	28.5%	27.8%	30.8%
Middle Atlantic	35.8%	29.7%	50.2%
East North Central	23.8%	23.7%	24.1%
West North Central	22.3%	19.8%	33.5%
South Atlantic	22.4%	20.8%	29.2%
East South Central	34.1%	28.5%	57.6%
West South Central	26.0%	25.4%	30.5%
Mountain	24.6%	21.0%	37.8%
Pacific	22.0%	22.3%	20.8%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

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

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

Table XI.F.15.d Standard errors for among civilian enrollees with family coverage: Percent in a non-high deductible health insurance plan with mixed providers where a gatekeeper is not required by private and State/local government sectors and census division: United States, 2021

Census division	Civilian **	Private sector	State/local government sector
United States	0.66%	0.76%	1.23%
Census division:			
New England	2.13%	2.69%	2.13%
Middle Atlantic	2.00%	2.30%	3.35%
East North Central	1.68%	1.93%	3.40%
West North Central	1.37%	1.51%	3.01%
South Atlantic	1.34%	1.58%	1.84%
East South Central	2.83%	2.99%	5.20%
West South Central	2.23%	2.54%	2.60%
Mountain	1.63%	1.75%	3.76%
Pacific	1.88%	2.43%	1.57%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

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

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

Table XI.F.15.e Among civilian enrollees with family coverage: Percent in a non-high deductible health insurance plan with any providers by private and State/local government sectors and census division: United States, 2021

Census division	Civilian **	Private sector	State/local government sector
United States	3.4%	3.3%	3.9%
Census division:			
New England	3.2%	3.7%	1.3% *
Middle Atlantic	5.8%	3.8%	10.4% *
East North Central	2.9%	2.8%	2.9% *
West North Central	3.4%	3.3%	4.1% *
South Atlantic	3.0%	3.6%	0.7% *
East South Central	2.9%	2.7%	3.9% *
West South Central	4.0%	4.2%	2.7% *
Mountain	2.5%	3.1%	0.2% *
Pacific	2.4%	2.4%	2.6% *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

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

* Figure does not meet standard of reliability or precision.

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

Table XI.F.15.e Standard errors for among civilian enrollees with family coverage: Percent in a non-high deductible health insurance plan with any providers by private and State/local government sectors and census division: United States, 2021

Census division	Civilian **	Private sector	State/local government sector
United States	0.21%	0.23%	0.55%
Census division:			
New England	0.78%	1.00%	0.43% *
Middle Atlantic	0.73%	0.73%	1.77% *
East North Central	0.59%	0.53%	1.97% *
West North Central	0.59%	0.64%	1.50% *
South Atlantic	0.46%	0.56%	0.40% *
East South Central	0.60%	0.67%	1.42% *
West South Central	0.80%	0.86%	2.26% *
Mountain	0.59%	0.74%	0.13% *
Pacific	0.41%	0.43%	0.99% *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

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

* Figure does not meet standard of reliability or precision.

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

Table XI.F.16 Percent of civilian employees enrolled in family coverage that had a high deductible health insurance plan with a savings option by private and State/local government sectors and census division: United States, 2021

Census division	Civilian **	Private sector	State/local government sector
United States	27.9%	32.2%	12.3%
Census division:			
New England	27.6%	32.8%	9.9%
Middle Atlantic	23.8%	32.6%	3.0%
East North Central	33.2%	35.4%	25.4%
West North Central	31.9%	34.4%	21.2%
South Atlantic	31.1%	35.4%	13.1%
East South Central	28.9%	33.0%	11.9%
West South Central	24.9%	27.0%	10.6%
Mountain	33.3%	36.9%	20.0%
Pacific	20.3%	24.9%	5.8%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

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

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

Table XI.F.16 Standard errors for percent of civilian employees enrolled in family coverage that had a high deductible health insurance plan with a savings option by private and State/local government sectors and census division: United States, 2021

Census division	Civilian **	Private sector	State/local government sector
United States	0.70%	0.85%	0.77%
Census division:			
New England	1.97%	2.48%	1.41%
Middle Atlantic	1.68%	2.20%	0.71%
East North Central	1.96%	2.32%	2.97%
West North Central	2.01%	2.34%	2.83%
South Atlantic	1.91%	2.27%	2.36%
East South Central	3.17%	3.70%	2.20%
West South Central	2.27%	2.56%	2.18%
Mountain	1.93%	2.31%	2.08%
Pacific	1.73%	2.16%	1.66%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

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

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

Table XI.F.17 Percent of civilian employees enrolled in family coverage that had a high deductible health insurance plan without a savings option by private and State/local government sectors and census division: United States, 2021

Census division	Civilian **	Private sector	State/local government sector
United States	25.1%	26.3%	20.6%
Census division:			
New England	22.0%	20.9%	25.6%
Middle Atlantic	17.2%	19.9%	10.9%
East North Central	26.2%	26.7%	24.3%
West North Central	28.5%	28.9%	26.6%
South Atlantic	27.8%	27.7%	28.4%
East South Central	25.0%	26.7%	17.8%
West South Central	33.3%	32.7%	37.2%
Mountain	26.7%	27.9%	22.2%
Pacific	21.9%	24.8%	12.6%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

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

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

Table XI.F.17 Standard errors for percent of civilian employees enrolled in family coverage that had a high deductible health insurance plan without a savings option by private and State/local government sectors and census division: United States, 2021

Census division	Civilian **	Private sector	State/local government sector
United States	0.58%	0.70%	0.87%
Census division:			
New England	1.64%	2.04%	1.73%
Middle Atlantic	1.27%	1.64%	1.82%
East North Central	1.43%	1.66%	2.83%
West North Central	1.66%	1.84%	4.00%
South Atlantic	1.60%	1.91%	2.17%
East South Central	1.92%	2.27%	3.06%
West South Central	2.05%	2.31%	2.91%
Mountain	1.66%	1.96%	2.88%
Pacific	1.78%	2.28%	1.52%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

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

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

Table XI.F.18 Percent of civilian employees enrolled in a health insurance plan that had a copayment for an office visit to a specialist physician by private and State/local government sectors and census division: United States, 2021

Census division	Civilian **	Private sector	State/local government sector
United States	58.9%	56.9%	68.9%
Census division:			
New England	62.0%	60.5%	70.5%
Middle Atlantic	62.8%	59.6%	76.7%
East North Central	52.5%	50.9%	61.7%
West North Central	49.4%	48.5%	54.0%
South Atlantic	60.3%	57.7%	72.5%
East South Central	57.2%	58.8%	50.3%
West South Central	60.8%	57.5%	75.2%
Mountain	55.8%	54.1%	64.2%
Pacific	64.0%	62.0%	73.7%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

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

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

Table XI.F.18 Standard errors for percent of civilian employees enrolled in a health insurance plan that had a copayment for an office visit to a specialist physician by private and State/local government sectors and census division: United States, 2021

Census division	Civilian **	Private sector	State/local government sector
United States	0.60%	0.69%	0.96%
Census division:			
New England	2.18%	2.51%	2.23%
Middle Atlantic	1.75%	1.95%	4.18%
East North Central	1.46%	1.61%	3.26%
West North Central	1.65%	1.86%	3.36%
South Atlantic	1.61%	1.90%	1.23%
East South Central	1.93%	2.08%	4.70%
West South Central	1.93%	2.28%	2.14%
Mountain	1.59%	1.82%	2.49%
Pacific	1.51%	1.78%	1.92%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

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

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

Table XI.F.19 Average copayment (in dollars) for an office visit to a specialist physician per employee enrolled in a health insurance plan that had a specialist physician copayment at civilian establishments by private and State/local government sectors and census division: United States, 2021

Census division	Civilian **	Private sector	State/local government sector
United States	44.30	46.29	36.42
Census division:			
New England	38.68	40.62	29.03
Middle Atlantic	40.34	44.04	27.59
East North Central	43.59	45.94	32.45
West North Central	45.13	46.73	37.87
South Atlantic	49.15	49.80	46.76
East South Central	47.70	48.74	42.44
West South Central	48.09	48.54	46.61
Mountain	47.40	48.48	42.92
Pacific	38.96	42.84	23.26

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

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

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

Table XI.F.19 Standard errors for average copayment (in dollars) for an office visit to a specialist physician per employee enrolled in a health insurance plan that had a specialist physician copayment at civilian establishments by private and State/local government sectors and census division: United States, 2021

Census division	Civilian **	Private sector	State/local government sector
United States	0.29	0.35	0.38
Census division:			
New England	0.67	0.80	0.99
Middle Atlantic	0.67	0.82	0.66
East North Central	0.63	0.70	1.10
West North Central	0.96	1.17	1.12
South Atlantic	0.66	0.80	0.98
East South Central	0.86	1.03	0.90
West South Central	0.83	1.05	0.82
Mountain	0.73	0.87	0.98
Pacific	0.98	1.18	0.60

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

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

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

Table XI.F.20 Average coinsurance (in percentages) for an office visit to a specialist physician per employee enrolled in a health insurance plan that had a specialist physician coinsurance at civilian establishments by private and State/local government sectors and census division: United States, 2021

Census division	Civilian **	Private sector	State/local government sector
United States	22.1	22.1	21.8
Census division:			
New England	20.9	21.1	18.1
Middle Atlantic	22.7	21.8	31.0
East North Central	21.2	21.4	19.3
West North Central	22.0	22.1	21.2
South Atlantic	22.1	22.4	20.4
East South Central	23.7	24.4	21.1
West South Central	23.7	23.6	24.3
Mountain	21.4	21.4	21.5
Pacific	21.4	21.5	20.4

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

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

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

Table XI.F.20 Standard errors for average coinsurance (in percentages) for an office visit to a specialist physician per employee enrolled in a health insurance plan that had a specialist physician coinsurance at civilian establishments by private and State/local government sectors and census division: United States, 2021

Census division	Civilian **	Private sector	State/local government sector
United States	0.21	0.22	0.66
Census division:			
New England	0.65	0.69	1.19
Middle Atlantic	0.80	0.57	4.17
East North Central	0.53	0.58	0.90
West North Central	0.64	0.71	1.16
South Atlantic	0.43	0.51	0.28
East South Central	0.53	0.64	0.63
West South Central	0.77	0.86	0.77
Mountain	0.33	0.36	0.64
Pacific	0.54	0.57	1.83

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

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

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

Table XI.F.21 Percent of civilian employees enrolled in a health insurance plan that had a coinsurance payment for an office visit to a specialist physician by private and State/local government sectors and census division: United States, 2021

Census division	Civilian **	Private sector	State/local government sector
United States	36.6%	38.6%	26.7%
Census division:			
New England	31.4%	34.3%	14.2%
Middle Atlantic	32.0%	35.4%	16.8%
East North Central	39.6%	41.4%	29.2%
West North Central	39.7%	41.5%	30.4%
South Atlantic	37.4%	38.9%	30.3%
East South Central	41.2%	39.5%	48.5%
West South Central	37.6%	41.1%	22.5%
Mountain	39.5%	41.0%	31.8%
Pacific	33.0%	35.1%	23.0%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

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

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

Table XI.F.21 Standard errors for percent of civilian employees enrolled in a health insurance plan that had a coinsurance payment for an office visit to a specialist physician by private and State/local government sectors and census division: United States, 2021

Census division	Civilian **	Private sector	State/local government sector
United States	0.60%	0.69%	0.99%
Census division:			
New England	1.97%	2.26%	1.37%
Middle Atlantic	1.76%	1.94%	4.44%
East North Central	1.45%	1.59%	3.23%
West North Central	1.68%	1.88%	3.72%
South Atlantic	1.66%	1.98%	1.61%
East South Central	1.91%	2.04%	4.68%
West South Central	1.95%	2.30%	2.12%
Mountain	1.60%	1.84%	2.39%
Pacific	1.47%	1.73%	1.94%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

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

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

Table XI.F.22 Percent of civilian employees enrolled in a health insurance plan that had a copayment for hospital admission per day by private and State/local government sectors and census division: United States, 2021

Census division	Civilian **	Private sector	State/local government sector
United States	6.8%	6.0%	10.9%
Census division:			
New England	5.0%	4.1%	10.0%
Middle Atlantic	8.5%	8.8%	7.6%
East North Central	2.8%	2.4%	5.0%
West North Central	3.6%	4.1%	1.2% *
South Atlantic	5.8%	5.8%	5.6%
East South Central	13.0%	11.0%	21.4%
West South Central	8.2%	3.6%	28.1%
Mountain	4.5%	4.6%	4.1%
Pacific	10.2%	9.5%	13.7%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

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

* Figure does not meet standard of reliability or precision.

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

Table XI.F.22 Standard errors for percent of civilian employees enrolled in a health insurance plan that had a copayment for hospital admission per day by private and State/local government sectors and census division: United States, 2021

Census division	Civilian **	Private sector	State/local government sector
United States	0.29%	0.31%	0.74%
Census division:			
New England	0.67%	0.76%	1.08%
Middle Atlantic	0.88%	1.01%	1.74%
East North Central	0.37%	0.38%	1.24%
West North Central	0.80%	0.95%	0.65% *
South Atlantic	0.65%	0.77%	0.78%
East South Central	1.66%	1.54%	5.50%
West South Central	0.91%	0.66%	3.28%
Mountain	0.67%	0.77%	1.04%
Pacific	0.95%	1.11%	1.35%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

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

* Figure does not meet standard of reliability or precision.

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

Table XI.F.23 Percent of civilian employees enrolled in a health insurance plan that had a copayment for hospital admission per stay by private and State/local government sectors and census division: United States, 2021

Census division	Civilian **	Private sector	State/local government sector
United States	22.4%	19.9%	34.7%
Census division:			
New England	30.8%	27.9%	47.2%
Middle Atlantic	31.8%	27.6%	50.3%
East North Central	16.2%	15.1%	22.5%
West North Central	14.9%	13.2%	23.2%
South Atlantic	23.2%	20.5%	35.3%
East South Central	16.8%	14.7%	25.9%
West South Central	18.8%	18.2%	21.4%
Mountain	19.2%	17.8%	26.3%
Pacific	26.7%	21.8%	50.1%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

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

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

Table XI.F.23 Standard errors for percent of civilian employees enrolled in a health insurance plan that had a copayment for hospital admission per stay by private and State/local government sectors and census division: United States, 2021

Census division	Civilian **	Private sector	State/local government sector
United States	0.50%	0.56%	0.99%
Census division:			
New England	1.92%	2.19%	2.57%
Middle Atlantic	1.71%	1.97%	2.58%
East North Central	1.01%	1.06%	2.96%
West North Central	1.24%	1.36%	3.07%
South Atlantic	1.17%	1.38%	1.36%
East South Central	1.31%	1.41%	3.43%
West South Central	1.49%	1.68%	3.16%
Mountain	1.38%	1.55%	2.91%
Pacific	1.52%	1.70%	2.68%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

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

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

Table XI.F.24 Average copayment (in dollars) for a hospital admission per day per employee enrolled in a health insurance plan that had a hospital admission copayment at civilian establishments by private and State/local government sectors and census division: United States, 2021

Census division	Civilian **	Private sector	State/local government sector
United States	267.20	305.89	164.83
Census division:			
New England	211.00	243.50	133.76
Middle Atlantic	242.26	250.40	200.89
East North Central	313.99	372.32	150.06
West North Central	299.38	309.15	129.83
South Atlantic	344.39	353.29	301.87
East South Central	193.31	252.58	60.85
West South Central	210.86	321.45	150.56
Mountain	254.25	267.71	180.45
Pacific	293.94	329.36	176.05

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

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

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

Table XI.F.24 Standard errors for average copayment (in dollars) for a hospital admission per day per employee enrolled in a health insurance plan that had a hospital admission copayment at civilian establishments by private and State/local government sectors and census division: United States, 2021

Census division	Civilian **	Private sector	State/local government sector
United States	8.60	11.25	6.91
Census division:			
New England	19.60	28.29	17.55
Middle Atlantic	19.08	21.69	34.44
East North Central	36.92	45.35	22.10
West North Central	29.95	31.57	21.61
South Atlantic	25.34	30.40	16.89
East South Central	18.01	22.14	4.77
West South Central	12.41	28.74	8.41
Mountain	24.76	28.93	29.39
Pacific	20.72	27.30	8.97

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

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

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

Table XI.F.25 Average copayment (in dollars) for a hospital admission per stay per employee enrolled in a health insurance plan that had a hospital admission copayment at civilian establishments by private and State/local government sectors and census division: United States, 2021

Census division	Civilian **	Private sector	State/local government sector
United States	523.97	630.04	232.36
Census division:			
New England	623.59	742.32	215.56
Middle Atlantic	521.87	636.64	242.48
East North Central	517.17	606.40	172.31
West North Central	574.61	696.98	222.37
South Atlantic	582.32	704.60	252.04
East South Central	397.75	467.04	226.58
West South Central	639.75	687.35	466.64
Mountain	574.58	635.08	372.69
Pacific	374.50	495.32	121.76

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

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

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

Table XI.F.25 Standard errors for average copayment (in dollars) for a hospital admission per stay per employee enrolled in a health insurance plan that had a hospital admission copayment at civilian establishments by private and State/local government sectors and census division: United States, 2021

Census division	Civilian **	Private sector	State/local government sector
United States	17.89	23.78	9.47
Census division:			
New England	62.62	82.00	10.02
Middle Atlantic	43.38	59.85	7.58
East North Central	44.34	54.31	16.01
West North Central	58.65	81.16	26.56
South Atlantic	50.78	67.23	9.80
East South Central	37.20	51.21	23.91
West South Central	71.60	88.41	87.25
Mountain	41.03	53.73	35.48
Pacific	33.52	47.63	7.34

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

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

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

Table XI.F.26 Average coinsurance (in percentages) for a hospital admission per employee enrolled in a health insurance plan that had a hospital coinsurance at civilian establishments by private and State/local government sectors and census division: United States, 2021

Census division	Civilian **	Private sector	State/local government sector
United States	20.7	20.9	19.7
Census division:			
New England	19.4	19.5	17.8
Middle Atlantic	20.7	20.8	19.3
East North Central	19.6	20.0	17.0
West North Central	20.5	20.6	19.6
South Atlantic	21.2	21.3	20.8
East South Central	21.6	22.0	18.9
West South Central	21.0	20.9	21.7
Mountain	21.1	21.2	20.6
Pacific	21.0	21.2	18.6

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

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

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

Table XI.F.26 Standard errors for average coinsurance (in percentages) for a hospital admission per employee enrolled in a health insurance plan that had a hospital coinsurance at civilian establishments by private and State/local government sectors and census division: United States, 2021

Census division	Civilian **	Private sector	State/local government sector
United States	0.10	0.12	0.16
Census division:			
New England	0.52	0.57	0.85
Middle Atlantic	0.42	0.44	1.12
East North Central	0.19	0.21	0.53
West North Central	0.30	0.33	0.61
South Atlantic	0.26	0.31	0.20
East South Central	0.36	0.40	0.56
West South Central	0.29	0.35	0.33
Mountain	0.21	0.24	0.40
Pacific	0.32	0.35	0.38

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

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

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

Table XI.F.27 Percent of civilian employees enrolled in a health insurance plan that had a coinsurance payment for hospital admission by private and State/local government sectors and census division: United States, 2021

Census division	Civilian **	Private sector	State/local government sector
United States	74.5%	77.7%	59.1%
Census division:			
New England	66.9%	71.6%	39.5%
Middle Atlantic	61.6%	69.9%	24.8%
East North Central	82.6%	83.6%	76.8%
West North Central	82.0%	83.2%	76.0%
South Atlantic	76.3%	77.4%	71.3%
East South Central	73.1%	77.3%	54.8%
West South Central	84.0%	85.0%	79.7%
Mountain	80.4%	81.8%	73.4%
Pacific	65.3%	71.4%	36.1%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

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

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

Table XI.F.27 Standard errors for percent of civilian employees enrolled in a health insurance plan that had a coinsurance payment for hospital admission by private and State/local government sectors and census division: United States, 2021

Census division	Civilian **	Private sector	State/local government sector
United States	0.50%	0.56%	0.99%
Census division:			
New England	1.80%	1.98%	2.32%
Middle Atlantic	1.58%	1.70%	2.70%
East North Central	0.95%	1.00%	2.76%
West North Central	1.16%	1.29%	2.69%
South Atlantic	1.24%	1.47%	1.34%
East South Central	1.90%	1.93%	5.05%
West South Central	1.27%	1.48%	2.15%
Mountain	1.33%	1.48%	2.86%
Pacific	1.60%	1.82%	2.25%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

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

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

Table XI.F.28 Percent of civilian employees enrolled in a health insurance plan that had a separate deductible for prescription drugs by private and State/local government sectors and census division: United States, 2021

Census division	Civilian **	Private sector	State/local government sector
United States	10.3%	9.4%	14.8%
Census division:			
New England	9.6%	7.8%	19.5%
Middle Atlantic	11.5%	10.0%	18.4%
East North Central	6.8%	7.6%	2.4% *
West North Central	6.9%	7.8%	2.4% *
South Atlantic	8.4%	8.4%	8.4%
East South Central	19.6%	18.2%	26.1%
West South Central	12.7%	9.8%	25.1%
Mountain	8.6%	7.7%	12.8%
Pacific	12.3%	10.5%	21.0%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

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

* Figure does not meet standard of reliability or precision.

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

Table XI.F.28 Standard errors for percent of civilian employees enrolled in a health insurance plan that had a separate deductible for prescription drugs by private and State/local government sectors and census division: United States, 2021

Census division	Civilian **	Private sector	State/local government sector
United States	0.36%	0.40%	0.85%
Census division:			
New England	0.94%	1.05%	1.52%
Middle Atlantic	1.01%	1.22%	1.36%
East North Central	0.77%	0.89%	0.80% *
West North Central	0.67%	0.78%	0.79% *
South Atlantic	0.79%	0.93%	1.04%
East South Central	2.25%	2.47%	5.38%
West South Central	1.36%	1.30%	4.82%
Mountain	0.88%	0.90%	2.69%
Pacific	0.92%	1.05%	1.78%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

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

* Figure does not meet standard of reliability or precision.

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

Table XI.F.29 Average prescription drug deductible (in dollars) per employee enrolled in a health insurance plan that had a separate prescription drug deductible at civilian establishments by private and State/local government sectors and census division: United States, 2021

Census division	Civilian **	Private sector	State/local government sector
United States	340	384	205
Census division:			
New England	389	476	186 *
Middle Atlantic	302	352	183
East North Central	690	675	--
West North Central	363	361	392 *
South Atlantic	289	326	121
East South Central	291	326	187
West South Central	227	287	126
Mountain	265	293	182
Pacific	356	387	283

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

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

* Figure does not meet standard of reliability or precision.

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

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

Table XI.F.29 Standard errors for average prescription drug deductible (in dollars) per employee enrolled in a health insurance plan that had a separate prescription drug deductible at civilian establishments by private and State/local government sectors and census division: United States, 2021

Census division	Civilian **	Private sector	State/local government sector
United States	16.34	20.71	15.81
Census division:			
New England	48.65	62.93	62.70 *
Middle Atlantic	32.34	46.45	16.68
East North Central	80.20	84.40	--
West North Central	40.98	42.85	122.68 *
South Atlantic	40.15	48.79	9.16
East South Central	39.99	50.68	49.83
West South Central	21.57	32.74	9.58
Mountain	31.65	38.94	39.78
Pacific	37.40	48.32	47.33

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

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

* Figure does not meet standard of reliability or precision.

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

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

Table XI.F.30 Percent of civilian employees enrolled in a health insurance plan that had a prescription drug copay for generic, preferred, non-preferred, and specialty tiers by private and State/local government sectors and census division: United States, 2021

Census division	Civilian **	Private sector	State/local government sector
Generic:			
United States	72.5%	71.6%	76.7%
New England	77.5%	77.0%	80.2%
Middle Atlantic	76.6%	78.1%	69.5%
East North Central	68.2%	67.3%	73.2%
West North Central	61.4%	62.0%	58.7%
South Atlantic	73.0%	71.5%	79.9%
East South Central	73.2%	71.8%	79.1%
West South Central	67.8%	66.8%	71.9%
Mountain	70.7%	69.2%	78.3%
Pacific	80.2%	78.0%	90.9%
Preferred:			
United States	65.7%	64.3%	72.7%
New England	66.6%	64.2%	80.7%
Middle Atlantic	70.5%	70.5%	70.6%
East North Central	63.9%	62.9%	69.5%
West North Central	56.2%	56.0%	57.3%
South Atlantic	65.0%	62.8%	75.3%
East South Central	66.4%	65.6%	69.5%
West South Central	63.9%	62.7%	68.6%
Mountain	61.3%	61.7%	59.7%
Pacific	71.5%	67.9%	88.7%
Non-Preferred:			
United States	62.6%	61.7%	66.9%
New England	65.2%	62.6%	80.3%
Middle Atlantic	69.0%	68.8%	69.9%
East North Central	62.6%	61.5%	68.6%
West North Central	53.1%	52.3%	56.8%
South Atlantic	60.9%	60.6%	62.6%
East South Central	64.3%	63.7%	67.3%
West South Central	62.8%	61.7%	67.2%
Mountain	59.3%	59.8%	57.1%
Pacific	63.6%	61.7%	72.8%
Specialty:			
United States	43.8%	40.7%	58.8%
New England	43.2%	39.2%	66.3%
Middle Atlantic	50.2%	48.4%	58.3%
East North Central	41.6%	39.2%	55.4%
West North Central	40.9%	38.8%	51.3%
South Atlantic	44.0%	39.7%	64.1%
East South Central	41.8%	40.0%	49.7%
West South Central	49.0%	47.5%	55.2%
Mountain	37.7%	36.6%	43.3%
Pacific	41.7%	35.8%	69.9%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

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

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

Table X1.F.30 Standard errors for percent of civilian employees enrolled in a health insurance plan that had a prescription drug copay for generic, preferred, non-preferred, and specialty tiers by private and State/local government sectors and census division: United States, 2021

Census division	Civilian **	Private sector	State/local government sector
Generic:			
United States	0.57%	0.66%	0.79%
New England	1.53%	1.75%	2.22%
Middle Atlantic	1.38%	1.63%	2.08%
East North Central	1.39%	1.56%	2.64%
West North Central	1.71%	1.86%	4.23%
South Atlantic	1.69%	2.02%	1.09%
East South Central	1.64%	1.91%	2.67%
West South Central	1.78%	2.07%	3.07%
Mountain	1.57%	1.83%	1.97%
Pacific	1.38%	1.65%	1.00%
Preferred:			
United States	0.60%	0.70%	0.88%
New England	2.37%	2.71%	2.20%
Middle Atlantic	1.53%	1.82%	2.00%
East North Central	1.47%	1.64%	2.77%
West North Central	1.82%	2.01%	4.24%
South Atlantic	1.65%	1.96%	1.22%
East South Central	1.82%	2.08%	3.53%
West South Central	1.90%	2.22%	3.21%
Mountain	1.65%	1.81%	3.95%
Pacific	1.60%	1.90%	1.16%
Non-Preferred:			
United States	0.61%	0.71%	0.93%
New England	2.40%	2.74%	2.20%
Middle Atlantic	1.54%	1.83%	2.02%
East North Central	1.47%	1.65%	2.75%
West North Central	1.88%	2.10%	4.22%
South Atlantic	1.63%	1.95%	1.63%
East South Central	1.86%	2.11%	3.86%
West South Central	1.89%	2.20%	3.24%
Mountain	1.61%	1.81%	3.42%
Pacific	1.73%	2.03%	2.18%
Specialty:			
United States	0.60%	0.69%	0.93%
New England	2.05%	2.31%	2.32%
Middle Atlantic	1.76%	2.05%	2.61%
East North Central	1.50%	1.65%	3.11%
West North Central	1.67%	1.89%	3.46%
South Atlantic	1.53%	1.78%	1.47%
East South Central	2.04%	2.18%	4.75%
West South Central	1.88%	2.19%	3.23%
Mountain	1.56%	1.74%	3.39%
Pacific	1.70%	1.98%	1.85%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

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

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

Table XI.F.31 Average prescription drug copay (in dollars) per employee enrolled in a health insurance plan that had a prescription drug copay for generic, preferred, non-preferred, and specialty tiers by private and State/local government sectors and census division: United States, 2021

Census division	Civilian **	Private sector	State/local government sector
Generic:			
United States	11.25	11.52	10.04
New England	10.77	10.79	10.62
Middle Atlantic	10.81	11.27	8.52
East North Central	11.51	11.80	10.01
West North Central	12.14	12.11	12.29
South Atlantic	11.18	11.22	11.00
East South Central	11.16	11.27	10.71
West South Central	11.97	12.10	11.44
Mountain	11.69	11.83	11.08
Pacific	10.68	11.40	7.72
Preferred:			
United States	34.39	35.02	31.72
New England	32.66	33.52	28.67
Middle Atlantic	32.36	33.74	26.23
East North Central	35.04	35.95	30.28
West North Central	35.45	35.71	34.19
South Atlantic	35.43	35.47	35.26
East South Central	35.73	35.76	35.61
West South Central	35.94	35.81	36.46
Mountain	34.34	34.70	32.47
Pacific	33.01	34.29	28.29
Non-Preferred:			
United States	58.63	60.02	52.45
New England	54.82	56.01	49.42
Middle Atlantic	55.39	57.12	47.85
East North Central	61.68	63.13	54.22
West North Central	61.82	62.62	58.08
South Atlantic	60.89	61.90	56.34
East South Central	61.93	61.49	63.75
West South Central	63.20	63.63	61.49
Mountain	60.01	61.59	51.89
Pacific	51.01	53.94	39.07
Specialty:			
United States	95.44	103.55	68.44
New England	81.36	87.93	58.84
Middle Atlantic	76.36	84.85	45.11
East North Central	103.11	111.98	67.03
West North Central	102.02	107.71	80.20
South Atlantic	101.18	105.30	89.34
East South Central	110.10	116.53	87.67
West South Central	99.24	104.59	79.54
Mountain	115.75	124.09	81.00
Pacific	84.67	100.61	45.43

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

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

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

Table X1.F.31 Standard errors for average prescription drug copay (in dollars) per employee enrolled in a health insurance plan that had a prescription drug copay for generic, preferred, non-preferred, and specialty tiers by private and State/local government sectors and census division: United States, 2021

Census division	Civilian **	Private sector	State/local government sector
Generic:			
United States	0.07	0.08	0.10
New England	0.26	0.30	0.28
Middle Atlantic	0.23	0.26	0.49
East North Central	0.16	0.18	0.28
West North Central	0.20	0.23	0.32
South Atlantic	0.13	0.16	0.17
East South Central	0.22	0.27	0.22
West South Central	0.28	0.34	0.17
Mountain	0.21	0.24	0.41
Pacific	0.17	0.21	0.15
Preferred:			
United States	0.18	0.22	0.28
New England	0.45	0.53	0.64
Middle Atlantic	0.54	0.62	0.99
East North Central	0.44	0.49	0.99
West North Central	0.54	0.62	1.02
South Atlantic	0.41	0.50	0.40
East South Central	0.59	0.69	0.96
West South Central	0.49	0.60	0.45
Mountain	0.54	0.61	0.92
Pacific	0.59	0.71	0.74
Non-Preferred:			
United States	0.34	0.39	0.63
New England	0.91	1.10	0.89
Middle Atlantic	0.93	1.04	2.25
East North Central	0.90	0.98	2.44
West North Central	1.48	1.70	2.66
South Atlantic	0.76	0.91	0.85
East South Central	1.05	1.08	3.08
West South Central	1.14	1.41	1.04
Mountain	0.92	1.05	1.62
Pacific	0.85	1.01	0.76
Specialty:			
United States	1.14	1.42	1.23
New England	2.32	3.06	1.56
Middle Atlantic	2.60	3.26	2.70
East North Central	3.49	4.13	5.00
West North Central	3.00	3.50	4.18
South Atlantic	2.51	3.19	3.18
East South Central	3.79	4.44	4.82
West South Central	3.05	3.84	2.68
Mountain	4.24	5.15	3.96
Pacific	3.80	4.91	1.50

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

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

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

Table XI.F.32 Percent of civilian employees enrolled in a health insurance plan that had a prescription drug coinsurance for generic, preferred, non-preferred, and specialty tiers by private and State/local government sectors and census division: United States, 2021

Census division	Civilian **	Private sector	State/local government sector
Generic:			
United States	19.0%	19.7%	15.9%
New England	14.7%	15.6%	9.5%
Middle Atlantic	16.3%	15.2%	21.2%
East North Central	20.7%	22.1%	12.9%
West North Central	23.6%	23.5%	24.0%
South Atlantic	18.8%	19.9%	13.7%
East South Central	21.3%	22.6%	15.6%
West South Central	21.3%	22.0%	18.4%
Mountain	20.1%	21.4%	13.6%
Pacific	16.3%	17.0%	13.3%
Preferred:			
United States	30.4%	31.9%	22.7%
New England	26.5%	29.4%	9.5%
Middle Atlantic	26.7%	27.9%	21.1%
East North Central	30.6%	31.9%	23.5%
West North Central	33.2%	34.3%	27.3%
South Atlantic	31.0%	33.6%	19.1%
East South Central	30.8%	31.6%	27.3%
West South Central	35.6%	36.9%	30.1%
Mountain	33.0%	32.2%	36.7%
Pacific	26.9%	29.3%	15.8%
Non-Preferred:			
United States	32.3%	33.3%	27.3%
New England	29.6%	32.9%	10.3%
Middle Atlantic	27.4%	28.7%	21.2%
East North Central	32.1%	33.4%	24.6%
West North Central	35.2%	36.6%	27.8%
South Atlantic	33.9%	34.2%	32.9%
East South Central	31.2%	32.5%	25.7%
West South Central	36.1%	37.2%	31.4%
Mountain	34.1%	33.2%	38.8%
Pacific	30.6%	31.9%	24.5%
Specialty:			
United States	41.3%	43.3%	32.0%
New England	35.4%	39.0%	14.9%
Middle Atlantic	32.5%	34.9%	22.2%
East North Central	42.1%	43.2%	35.7%
West North Central	41.7%	43.2%	34.0%
South Atlantic	41.4%	44.5%	27.2%
East South Central	47.9%	47.3%	50.8%
West South Central	37.9%	38.1%	36.9%
Mountain	47.4%	47.5%	47.0%
Pacific	46.7%	50.3%	29.5%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

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

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

Table XI.F.32 Standard errors for percent of civilian employees enrolled in a health insurance plan that had a prescription drug coinsurance for generic, preferred, non-preferred, and specialty tiers by private and State/local government sectors and census division: United States, 2021

Census division	Civilian **	Private sector	State/local government sector
Generic:			
United States	0.53%	0.62%	0.72%
New England	1.40%	1.61%	1.88%
Middle Atlantic	1.17%	1.40%	1.38%
East North Central	1.31%	1.48%	2.04%
West North Central	1.55%	1.63%	4.54%
South Atlantic	1.66%	1.99%	0.94%
East South Central	1.48%	1.75%	2.28%
West South Central	1.68%	1.94%	3.10%
Mountain	1.60%	1.88%	1.58%
Pacific	1.25%	1.48%	1.40%
Preferred:			
United States	0.61%	0.71%	0.85%
New England	1.94%	2.24%	1.88%
Middle Atlantic	1.58%	1.90%	1.36%
East North Central	1.46%	1.63%	2.73%
West North Central	1.87%	2.07%	4.46%
South Atlantic	1.68%	1.99%	1.05%
East South Central	1.75%	2.01%	3.28%
West South Central	1.95%	2.28%	3.20%
Mountain	1.72%	1.88%	4.16%
Pacific	1.62%	1.91%	1.58%
Non-Preferred:			
United States	0.61%	0.71%	0.89%
New England	2.03%	2.34%	1.90%
Middle Atlantic	1.59%	1.91%	1.37%
East North Central	1.46%	1.64%	2.71%
West North Central	1.93%	2.14%	4.44%
South Atlantic	1.65%	1.97%	1.58%
East South Central	1.76%	2.03%	3.25%
West South Central	1.94%	2.27%	3.22%
Mountain	1.69%	1.90%	3.57%
Pacific	1.64%	1.93%	2.19%
Specialty:			
United States	0.62%	0.72%	0.94%
New England	2.08%	2.40%	1.85%
Middle Atlantic	1.68%	2.02%	1.38%
East North Central	1.45%	1.63%	2.84%
West North Central	1.75%	1.92%	4.34%
South Atlantic	1.65%	1.95%	1.38%
East South Central	2.13%	2.37%	4.90%
West South Central	1.91%	2.23%	3.26%
Mountain	1.71%	1.91%	3.79%
Pacific	1.77%	2.06%	2.25%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

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

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

Table XI.F.33 Average prescription drug coinsurance (in percentages) per civilian employee enrolled in a health insurance plan that had a prescription drug coinsurance for generic, preferred, non-preferred, and specialty tiers by private and State/local government sectors and census division: United States, 2021

Census division	Civilian **	Private sector	State/local government sector
Generic:			
United States	21.2	21.5	19.5
New England	20.7	21.6	12.9
Middle Atlantic	20.7	21.1	19.6
East North Central	21.9	21.7	23.9
West North Central	21.7	21.4	23.0
South Atlantic	21.1	21.4	19.0
East South Central	22.7	23.4	18.2
West South Central	23.2	23.5	21.8
Mountain	21.2	21.1	21.8
Pacific	18.3	19.3	12.0
Preferred:			
United States	25.4	25.3	26.1
New England	24.0	24.4	16.7
Middle Atlantic	27.4	26.0	35.6
East North Central	24.4	24.7	22.7
West North Central	25.2	25.0	26.7
South Atlantic	26.4	26.7	24.4
East South Central	25.0	25.8	21.2
West South Central	25.6	25.7	25.4
Mountain	25.4	24.8	27.6
Pacific	23.8	23.6	25.5
Non-Preferred:			
United States	34.5	34.3	35.8
New England	32.5	32.9	25.4
Middle Atlantic	38.1	37.2	43.6
East North Central	31.5	31.4	32.2
West North Central	35.1	35.0	35.7
South Atlantic	35.9	36.5	32.8
East South Central	31.3	32.9	22.3
West South Central	35.7	35.4	37.2
Mountain	34.7	32.6	43.3
Pacific	33.2	32.5	37.6
Specialty:			
United States	27.7	27.6	28.5
New England	30.6	31.0	25.2
Middle Atlantic	32.2	30.8	42.6
East North Central	26.3	26.6	23.8
West North Central	27.7	27.5	29.1
South Atlantic	27.5	27.5	27.7
East South Central	28.2	29.5	22.6
West South Central	26.6	27.3	23.7
Mountain	26.5	25.8	30.0
Pacific	27.0	26.3	32.6

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

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

Table X1.F.33 Standard errors for average prescription drug coinsurance (in percentages) per civilian employee enrolled in a health insurance plan that had a prescription drug coinsurance for generic, preferred, non-preferred, and specialty tiers by private and State/local government sectors and census division: United States, 2021

Census division	Civilian **	Private sector	State/local government sector
Generic:			
United States	0.32	0.37	0.38
New England	0.84	0.93	0.92
Middle Atlantic	0.66	0.87	0.16
East North Central	0.71	0.74	2.53
West North Central	0.38	0.42	0.81
South Atlantic	1.08	1.26	0.34
East South Central	1.00	1.15	0.98
West South Central	1.13	1.34	0.64
Mountain	0.56	0.62	0.84
Pacific	0.63	0.71	0.82
Preferred:			
United States	0.25	0.28	0.39
New England	0.82	0.87	1.06
Middle Atlantic	0.55	0.64	1.00
East North Central	0.60	0.65	1.46
West North Central	0.58	0.57	2.04
South Atlantic	0.62	0.69	0.43
East South Central	0.67	0.79	0.73
West South Central	0.93	1.10	0.75
Mountain	0.56	0.56	1.61
Pacific	0.69	0.76	0.89
Non-Preferred:			
United States	0.49	0.57	0.65
New England	1.38	1.45	2.54
Middle Atlantic	1.46	1.72	1.52
East North Central	0.96	1.05	2.02
West North Central	1.54	1.63	4.52
South Atlantic	1.19	1.39	1.13
East South Central	0.98	1.10	1.02
West South Central	1.77	2.09	2.03
Mountain	0.99	1.10	1.34
Pacific	1.42	1.64	1.34
Specialty:			
United States	0.29	0.32	0.47
New England	1.07	1.14	1.73
Middle Atlantic	0.89	1.02	1.45
East North Central	0.50	0.53	1.43
West North Central	0.64	0.65	2.12
South Atlantic	0.87	0.97	0.95
East South Central	0.97	1.06	1.85
West South Central	1.11	1.34	0.85
Mountain	0.61	0.64	1.48
Pacific	0.63	0.69	0.76

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

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