

**Enrollee Cost Sharing for ESI: All Firm Sizes, 2013**

State	Percent of private-sector employees enrolled in a health insurance plan that had a deductible (Table II.F.1)	Average individual deductible (in dollars) per employee enrolled with single coverage in a health insurance plan that had a deductible at private-sector establishments (Table II.F.2)		Average family deductible (in dollars) per employee enrolled with family coverage in a health insurance plan that had a deductible at private-sector establishments (Table II.F.3)		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 private-sector establishments (Table II.F.5)		Average coinsurance (in percent) for an office visit to a physician per employee enrolled in a health insurance plan that had a physician coinsurance at private-sector establishments (Table II.F.6)		Percent of private-sector employees enrolled in a health insurance plan that had an individual deductible of \$1,200 or more and a family deductible of \$2,400 or more		
		Estimate	SE	Estimate	SE	Estimate	SE	Estimate	SE	Estimate	SE	
Alabama	0.90	0.01	670.31	35.70	1611.26	118.97	27.85	0.45	19.26	0.80	0.12	0.02
Alaska	0.93	0.02	1156.99	79.34	2295.30	132.72	26.80	0.87	20.01	0.64	0.28	0.03
Arizona	0.84	0.04	1440.92	87.21	2764.70	113.72	23.51	0.52	18.59	0.68	0.41	0.04
Arkansas	0.92	0.02	985.61	38.75	1936.29	104.43	25.99	0.57	21.77	0.99	0.19	0.03
California	0.62	0.02	1193.95	41.43	2386.07	127.26	23.48	0.55	18.66	0.47	0.22	0.01
Colorado	0.86	0.02	1381.63	79.64	2753.60	207.21	26.51	0.99	18.37	0.80	0.35	0.04
Connecticut	0.78	0.03	1597.70	122.94	2986.00	133.47	25.23	0.49	19.43	1.18	0.40	0.05
Delaware	0.90	0.02	1074.11	136.00	2339.61	284.55	22.64	0.92	17.41	0.65	0.29	0.05
District of Columbia	0.61	0.05	766.52	44.43	1825.46	117.82	21.10	0.82	16.55	0.89	0.14	0.01
Florida	0.84	0.02	1346.20	61.17	2642.44	97.90	25.27	0.47	20.53	0.47	0.36	0.02
Georgia	0.93	0.01	1163.56	78.83	2647.64	169.68	25.21	0.67	19.79	1.35	0.37	0.03
Hawaii	0.36	0.03	697.74	78.15	1906.02	259.33	16.35	0.58	14.47	0.40	0.08	0.02
Idaho	0.94	0.03	1294.59	44.32	2221.25	157.32	25.60	0.66	19.53	0.61	0.33	0.03
Illinois	0.85	0.02	1300.57	54.52	2584.14	164.19	25.06	0.66	17.43	0.41	0.34	0.03
Indiana	0.89	0.02	1274.34	76.91	2629.54	143.15	24.01	0.46	18.56	0.93	0.32	0.03
Iowa	0.96	0.01	1392.52	68.99	2563.44	123.76	21.76	0.82	19.95	0.81	0.40	0.04
Kansas	0.90	0.02	1376.70	82.74	2449.70	125.49	24.79	0.44	20.16	0.48	0.34	0.04
Kentucky	0.90	0.02	1491.01	53.82	2709.49	154.18	24.09	0.60	18.60	0.85	0.41	0.02
Louisiana	0.86	0.03	1137.43	78.49	2548.14	261.58	27.37	0.86	21.39	0.90	0.31	0.05
Maine	0.96	0.01	1784.42	88.52	2937.25	241.63	21.22	0.56	19.25	0.92	0.47	0.03
Maryland	0.77	0.03	1074.78	59.04	2027.30	186.40	21.49	0.67	17.29	0.82	0.25	0.04
Massachusetts	0.66	0.04	1133.58	55.20	2316.75	70.19	21.85	0.47	18.72	1.24	0.23	0.02
Michigan	0.84	0.03	1122.79	108.36	2063.77	158.23	23.82	0.81	19.82	0.32	0.29	0.03
Minnesota	0.89	0.02	1383.90	182.00	2520.23	182.95	25.41	0.46	19.37	0.72	0.31	0.04
Mississippi	0.97	0.01	1102.23	73.50	2473.96	158.48	27.37	0.80	20.87	0.67	0.31	0.05
Missouri	0.90	0.02	1373.76	73.18	2655.42	152.15	25.22	0.81	18.75	1.11	0.35	0.04
Montana	0.94	0.03	1632.61	105.89	2500.21	273.51	24.67	1.19	22.77	0.91	0.38	0.05
Nebraska	0.98	0.01	1219.55	50.85	2505.84	149.04	27.05	0.71	21.80	0.74	0.31	0.05
Nevada	0.79	0.02	1120.77	67.92	2624.33	181.75	24.70	0.56	20.98	0.82	0.31	0.03
New Hampshire	0.90	0.02	1620.92	97.35	3419.56	284.53	25.23	0.57	19.51	0.76	0.50	0.03
New Jersey	0.68	0.03	1311.28	83.94	2567.36	177.19	24.64	0.38	16.47	0.65	0.26	0.03
New Mexico	0.84	0.03	1122.82	47.76	2405.78	174.36	26.77	0.64	20.86	0.83	0.26	0.05
New York	0.62	0.04	1111.75	33.73	2273.32	86.41	23.89	0.59	19.14	0.55	0.21	0.01
North Carolina	0.94	0.02	1367.08	56.47	2555.68	125.88	25.33	0.74	21.02	0.63	0.33	0.03
North Dakota	0.94	0.01	1029.70	61.45	2095.43	117.30	26.06	0.37	17.55	0.94	0.23	0.02
Ohio	0.91	0.02	1293.20	74.94	2285.76	149.09	23.97	0.60	18.89	0.89	0.30	0.03
Oklahoma	0.93	0.01	1227.47	56.11	2963.37	219.30	24.98	0.64	20.12	0.47	0.32	0.02
Oregon	0.90	0.02	1294.63	95.51	2598.77	265.03	24.50	0.74	19.09	1.08	0.36	0.04
Pennsylvania	0.81	0.02	1108.15	99.53	1989.26	145.76	22.43	0.89	15.98	0.72	0.25	0.04
Rhode Island	0.85	0.02	1160.77	36.30	2381.84	106.28	22.25	0.87	17.99	0.96	0.27	0.02
South Carolina	0.95	0.01	1313.77	103.52	2465.79	161.75	26.83	0.42	19.78	0.77	0.38	0.04
South Dakota	0.96	0.02	1610.15	133.18	3001.34	216.61	25.75	0.48	19.97	0.69	0.46	0.04
Tennessee	0.93	0.01	1484.44	88.14	2845.88	218.93	25.73	0.66	19.82	0.62	0.38	0.03
Texas	0.90	0.02	1542.77	67.41	2900.01	142.29	25.95	0.35	21.01	0.83	0.38	0.02
Utah	0.87	0.03	1195.21	62.51	2655.56	151.42	23.26	0.97	20.11	0.52	0.38	0.04
Vermont	0.87	0.03	1726.92	115.06	2927.87	228.59	21.14	0.92	18.12	0.97	0.37	0.05
Virginia	0.69	0.03	1173.05	47.23	2272.64	86.30	22.50	0.33	20.66	0.45	0.23	0.02
Washington	0.91	0.03	1127.19	46.25	2571.09	180.94	23.64	0.48	17.26	0.75	0.36	0.04
West Virginia	0.86	0.03	1141.93	140.34	1874.39	145.10	21.27	0.72	18.25	0.79	0.23	0.03
Wisconsin	0.86	0.03	1334.86	105.01	2643.65	256.45	24.06	0.70	17.37	0.72	0.35	0.05
Wyoming	0.98	0.01	1173.47	58.61	2161.05	201.04	24.28	0.72	23.29	0.97	0.31	0.04
United States	0.81	0.007	1273.35	20.13	2491.24	23.23	24.31	0.13	19.16	0.10	0.30	0.00

\* Indicates the relative standard error for the estimate exceeds 30% and should be treated with extreme caution due to its low precision. NA indicates an estimate is not available.

Source: 2013 Medical Expenditure Panel Survey Insurance Component (MEPS-IC) unpublished estimates from AHRQ. Prepared by SHADAC.

Census Note: These data contain unpublished tabulations and may contain high sampling error as reflected in the relative standard error (or cv, as appropriate). High sampling error arises when data are tabulated at levels for which the sample size is inadequate because of cost or other constraints. These data also contain nonsampling errors, such as errors of coverage, measurement, missing data and imputation, specification, and classification, that introduce unknown biases. However, the Census Bureau makes every effort to keep all biases to a minimum. These tabulations have not undergone a thorough review, and therefore, you should exercise caution in their use and interpretation. Unpublished data are intended for your internal use only and may not be published citing the Census Bureau as the data source.

**Enrollee Cost Sharing for ESI: Firms with fewer than 50 Employees, 2013**

State	Percent of private-sector employees enrolled in a health insurance plan that had a deductible (Table II.F.1)	Average individual deductible (in dollars) per employee enrolled with single coverage in a health insurance plan that had a deductible at private-sector establishments (Table II.F.2)		Average family deductible (in dollars) per employee enrolled with family coverage in a health insurance plan that had a deductible at private-sector establishments (Table II.F.3)		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 private-sector establishments (Table II.F.5)		Average coinsurance (in percent) for an office visit to a physician per employee enrolled in a health insurance plan that had a physician coinsurance at private-sector establishments (Table II.F.6)		Percent of private-sector employees enrolled in a health insurance plan that had an individual deductible of \$1,200 or more and a family deductible of \$2,400 or more	
		Estimate	SE	Estimate	SE	Estimate	SE	Estimate	SE	Estimate	SE
Alabama	0.85	0.06	656.57	81.66	1340.42	132.68	32.09	0.94	0.10	0.04	
Alaska	0.96	0.04	1842.34	150.35	3959.15	476.84	27.51	2.57	0.51	0.06	
Arizona	0.99	0.01	1890.26	103.06	4606.99	354.88	25.47	1.64	0.52	0.07	
Arkansas	0.86	0.03	1202.85	101.87	2453.85	359.55	26.10	1.14	0.23	0.05	
California	0.63	0.03	1550.47	78.45	3378.81	259.80	28.28	0.68	0.26	0.02	
Colorado	0.94	0.02	1963.54	103.34	4460.23	667.36	32.83	2.13	0.52	0.06	
Connecticut	0.74	0.04	2475.73	159.51	4574.62	487.86	25.50	1.02	0.57	0.05	
Delaware	0.85	0.04	1181.13	164.58	2438.54	444.19	24.17	1.00	0.29	0.07	
District of Columbia	0.37	0.07	1112.00	126.43	2453.85	372.91	18.70	1.39	0.11	0.04	
Florida	0.87	0.03	1958.22	117.50	4621.21	302.60	27.81	1.17	0.54	0.03	
Georgia	0.95	0.02	1848.85	180.52	4861.00	701.14	30.23	1.46	0.61	0.05	
Hawaii	0.22	0.06	701.01	165.98	1176.08	329.48	15.43	0.46	0.03	0.01	
Idaho	0.96	0.02	1778.39	101.13	3739.43	275.90	27.99	0.96	0.51	0.06	
Illinois	0.87	0.03	1764.76	105.80	4221.14	310.27	27.28	1.60	0.43	0.05	
Indiana	0.97	0.01	1797.21	214.41	4149.30	401.27	25.53	0.85	0.53	0.07	
Iowa	0.93	0.02	1709.05	153.81	3609.65	488.10	23.98	0.55	0.50	0.06	
Kansas	0.90	0.03	1567.18	115.22	2913.46	240.60	25.35	1.13	0.35	0.05	
Kentucky	0.90	0.04	1836.90	65.12	3960.49	381.72	25.09	1.23	0.52	0.04	
Louisiana	0.94	0.02	1400.71	129.73	3892.90	353.37	31.87	1.31	0.44	0.10	
Maine	0.97	0.01	2754.97	104.67	5266.69	547.78	26.68	0.77	0.70	0.04	
Maryland	0.69	0.05	1627.95	94.83	3233.41	289.22	24.15	0.93	0.37	0.06	
Massachusetts	0.76	0.03	1423.20	145.95	2814.41	198.77	22.31	0.87	0.32	0.04	
Michigan	0.87	0.04	1465.58	180.73	3108.51	288.22	24.62	0.78	0.38	0.03	
Minnesota	0.92	0.04	1433.34	129.30	2885.92	504.88	29.79	1.42	0.38	0.06	
Mississippi	0.99	0.01	1369.25	131.15	2683.60	266.25	27.43	1.36	0.26	0.08	
Missouri	0.82	0.08	1778.66	131.00	4421.71	302.76	27.21	0.86	0.36	0.04	
Montana	0.97	0.02	1982.48	267.05	2864.28	353.46	26.53	3.43	0.44	0.03	
Nebraska	0.96	0.03	1895.44	133.47	3677.24	461.49	28.69	1.41	0.61	0.05	
Nevada	0.77	0.06	1516.74	164.24	2677.46	235.80	27.15	1.11	0.36	0.06	
New Hampshire	0.88	0.06	2324.51	98.06	5611.36	451.12	26.01	1.05	0.66	0.08	
New Jersey	0.67	0.05	2002.40	178.17	3993.71	381.62	28.22	0.87	0.41	0.06	
New Mexico	0.79	0.05	1313.28	129.42	3483.23	477.61	27.85	0.77	0.30	0.07	
New York	0.53	0.05	1460.75	53.85	3414.85	232.09	27.14	0.71	0.23	0.03	
North Carolina	0.93	0.02	2147.60	82.68	5169.13	437.37	24.15	0.87	0.61	0.06	
North Dakota	0.88	0.03	947.78	77.29	1552.31	159.56	26.68	0.82	0.13	0.03	
Ohio	0.89	0.03	1724.30	107.06	3357.90	243.41	25.51	1.06	0.40	0.05	
Oklahoma	0.98	0.01	1166.93	53.64	3179.52	246.42	25.86	0.57	0.26	0.04	
Oregon	0.91	0.04	1493.64	114.30	4316.95	474.35	27.44	0.63	0.47	0.06	
Pennsylvania	0.63	0.05	1318.97	315.99	2662.13	549.08	22.80	1.28	0.22	0.04	
Rhode Island	0.89	0.03	1215.30	132.63	2601.75	184.51	19.98	0.76	0.33	0.05	
South Carolina	0.98	0.01	1841.52	132.72	3993.19	430.57	29.57	0.84	0.54	0.05	
South Dakota	0.96	0.03	1669.43	170.39	4640.67	206.62	25.60	0.74	0.58	0.04	
Tennessee	0.94	0.02	2445.62	176.90	4385.56	347.29	26.85	1.20	0.63	0.08	
Texas	0.93	0.02	2141.28	136.36	5447.01	411.19	28.77	0.68	0.60	0.04	
Utah	0.92	0.04	1308.80	154.72	3038.45	294.15	26.01	1.17	0.43	0.08	
Vermont	0.88	0.04	2147.62	59.57	4409.41	273.44	25.90	1.81	0.51	0.06	
Virginia	0.69	0.06	1397.21	156.48	2366.21	346.64	23.81	0.61	0.22	0.05	
Washington	0.93	0.02	1278.25	48.85	3197.15	236.58	26.57	0.77	0.37	0.05	
West Virginia	0.86	0.04	1602.45	136.57	3863.91	365.18	19.95	1.15	0.42	0.08	
Wisconsin	0.90	0.04	1724.42	147.11	4242.15	268.36	28.48	1.07	0.49	0.05	
Wyoming	0.98	0.01	1404.41	91.34	3651.62	284.11	28.81	3.72	0.42	0.07	
United States	0.79	0.01	1695.16	24.19	3760.90	55.66	26.75	0.22	0.39	0.01	

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		Estimate	SE	Estimate	SE	Estimate	SE	Estimate	SE	Estimate	SE	
Alabama	0.94	0.05	505.70	76.95	1506.28	320.20	32.23	0.92			0.06	0.03
Alaska												
Arizona	0.86	0.17	1792.49	360.26							0.61	0.15
Arkansas	0.98	0.15	1351.81	241.00							0.42	0.12
California	0.51	0.07	1767.03	217.78	3130.56	553.97	26.08	1.55			0.25	0.07
Colorado	0.95	0.15	1768.16	331.13	2972.08	645.05	27.80	4.27			0.56	0.13
Connecticut	0.82	0.07	2729.18	424.77	4805.10	957.52	31.93	2.33			0.71	0.11
Delaware	0.68	0.16									0.54	0.16
District of Columbia	0.51	0.07	889.83	131.72			17.85	1.65			0.16	0.09
Florida	0.87	0.06	1749.17	286.57	3480.73	670.97	26.75	4.05			0.45	0.12
Georgia	0.93	0.11	1799.21	260.41	5075.70	1077.26	28.23	3.54			0.64	0.13
Hawaii	0.29	0.11					13.70	0.96			0.04	0.05
Idaho	1.00	0.11	1691.31	237.34	3341.22	640.43					0.58	0.13
Illinois	0.78	0.10	1976.52	335.53	3556.18	647.39	29.36	4.64			0.41	0.09
Indiana	0.94	0.14	1919.47	392.96	4384.79	899.83	23.95	3.06			0.54	0.13
Iowa	0.86	0.07	1766.70	225.52	2488.85	493.31	23.33	3.71			0.51	0.11
Kansas	1.00	0.11	1716.04	271.83	2910.39	512.70	30.06	5.18			0.33	0.10
Kentucky	1.00	0.00	2238.30	372.19	4307.60	894.40					0.68	0.12
Louisiana	0.86	0.10	1256.48	228.86	2487.40	621.35					0.35	0.16
Maine	0.95	0.11	1601.72	349.22	3774.22	888.05	22.90	1.27			0.52	0.13
Maryland	0.66	0.12	1104.29	246.34			22.49	3.50			0.23	0.07
Massachusetts	0.65	0.13					21.43	4.04			0.33	0.14
Michigan	0.85	0.09			3290.97	487.20					0.49	0.12
Minnesota	0.70	0.12									0.41	0.16
Mississippi												
Missouri	0.93	0.13	1686.84	268.38	3678.59	776.92	26.46	3.21			0.44	0.11
Montana	1.00	0.15	1356.27	273.77							0.35	0.13
Nebraska	0.99	0.01	2086.83	424.13	4217.80	583.28					0.50	0.12
Nevada												
New Hampshire	0.97	0.14	1751.54	401.63	4582.61	1094.79	20.91	4.21			0.61	0.14
New Jersey	0.56	0.12					22.69	4.27			0.43	0.10
New Mexico												
New York	0.72	0.09	1696.04	239.29	3640.28	466.94	24.87	1.22			0.51	0.09
North Carolina	0.99	0.01	1980.48	299.23	5037.51	926.77	26.97	3.47			0.73	0.08
North Dakota	0.90	0.08	1361.41	149.30	3144.55	482.59	26.29	1.13			0.35	0.09
Ohio	0.99	0.01	1926.61	348.21	3531.55	508.64					0.49	0.13
Oklahoma	0.83	0.15	1496.23	314.97	4400.15	943.57	25.86	4.94			0.46	0.13
Oregon	0.97	0.15	1799.10	301.68	3743.43	844.27	25.29	4.28			0.60	0.14
Pennsylvania	0.64	0.10	1397.17	228.78	3081.51	437.13	19.08	1.96			0.34	0.10
Rhode Island	0.86	0.09	1185.40	151.90	2441.44	507.47	25.19	2.61			0.24	0.07
South Carolina	0.89	0.14	1622.88	552.71							0.50	0.12
South Dakota	1.00	0.11	2086.95	490.78	4025.80	800.31	27.49	4.26			0.63	0.12
Tennessee	0.94	0.03	2807.20	484.04	4884.02	927.90					0.64	0.13
Texas	0.93	0.03	2201.63	166.55	5001.14	488.16	27.54	2.21			0.66	0.08
Utah	0.84	0.12	1397.47	223.35	3218.63	523.85	25.11	3.36			0.50	0.14
Vermont	0.94	0.04	3718.95	513.51							0.78	0.07
Virginia	0.41	0.08					20.02	3.27			0.05	0.03
Washington	0.99	0.07	1267.09	218.05	4658.82	1160.89	24.70	1.50			0.37	0.12
West Virginia	1.00	0.11	2565.79	601.03							0.51	0.13
Wisconsin	0.78	0.13	1911.16	429.57	3774.93	917.08					0.44	0.15
Wyoming												
United States	0.78	0.01	1755.36	49.03	3633.86	156.81	25.37	0.44	21.00	0.73	0.44	0.02

\* Indicates the relative standard error for the estimate exceeds 30% and should be treated with extreme caution due to its low precision. NA indicates an estimate is not available.

Source: 2013 Medical Expenditure Panel Survey Insurance Component (MEPS-IC) unpublished estimates from AHRQ. Prepared by SHADAC.

Census Note: These data contain unpublished tabulations and may contain high sampling error as reflected in the relative standard error (or cv, as appropriate). High sampling error arises when data are tabulated at levels for which the sample size is inadequate because of cost or other constraints. These data also contain nonsampling errors, such as errors of coverage, measurement, missing data and imputation, specification, and classification, that introduce unknown biases. However, the Census Bureau makes every effort to keep all biases to a minimum. These tabulations have not undergone a thorough review, and therefore, you should exercise caution in their use and interpretation. Unpublished data are intended for your internal use only and may not be published citing the Census Bureau as the data source.

Enrollee Cost Sharing for ESI: Firms with 100-249, 2013

State	Percent of private-sector employees enrolled in a health insurance plan that had a deductible (Table II.F.1)	Average individual deductible (in dollars) per employee enrolled with single coverage in a health insurance plan that had a deductible at private-sector establishments (Table II.F.2)		Average family deductible (in dollars) per employee enrolled with family coverage in a health insurance plan that had a deductible at private-sector establishments (Table II.F.3)		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 private-sector establishments (Table II.F.5)		Average coinsurance (in percent) for an office visit to a physician per employee enrolled in a health insurance plan that had a physician coinsurance at private-sector establishments (Table II.F.6)		Percent of private-sector employees enrolled in a health insurance plan that had an individual deductible of \$1,200 or more and a family deductible of \$2,400 or more		
		Estimate	SE	Estimate	SE	Estimate	SE	Estimate	SE	Estimate	SE	
Alabama	0.80	0.10	771.48	177.19	1645.31	227.98	33.52	0.68	19.59	0.34	0.08	0.06
Alaska	0.97	0.02	1349.98	155.16	3260.13	379.33					0.43	0.11
Arizona	0.99	0.10	2107.03	436.99	3803.54	883.05	24.95	2.87			0.71	0.12
Arkansas	1.00	0.00	1402.31	147.79	3510.86	710.17					0.55	0.12
California	0.32	0.07	1398.09	208.14	3193.08	401.59	24.72	1.34	20.07	2.77	0.14	0.04
Colorado	0.86	0.10	1642.61	317.72	3921.46	793.96	0.00	0.00			0.45	0.14
Connecticut	0.73	0.10	2627.66	430.54	4273.48	519.04	26.81	2.35			0.64	0.12
Delaware												
District of Columbia	0.47	0.11	964.37	185.83	2440.60	491.87	22.15	3.12			0.16	0.10
Florida	0.85	0.06	1771.07	218.90	3583.27	469.80	24.75	1.73			0.52	0.12
Georgia	0.93	0.04	1617.58	284.17	4320.43	628.16	27.31	1.07			0.65	0.09
Hawaii	0.24	0.07					15.40	0.58			0.09	0.06
Idaho	0.99	0.01	1700.53	469.77	3408.82	968.90	26.76	3.60			0.45	0.13
Illinois	0.79	0.04	1358.96	223.39	3019.67	480.13	25.38	2.30			0.36	0.11
Indiana	0.94	0.10	1402.85	236.41	3010.83	602.64	25.22	4.00			0.40	0.11
Iowa	0.99	0.01	1836.08	287.70	3315.01	592.44	23.53	1.18			0.57	0.10
Kansas	0.96	0.10	1919.08	294.36	2710.03	789.76					0.57	0.13
Kentucky	0.88	0.11	2071.56	331.53	3771.70	675.75	24.86	2.91			0.59	0.14
Louisiana	0.83	0.08	1290.72	179.10	3510.29	399.88	32.02	2.10			0.43	0.10
Maine	0.99	0.04	2489.05	343.50	4361.35	1359.34	22.37	2.51	20.10	3.20	0.72	0.11
Maryland	0.53	0.14	1470.01	310.43	3113.41	877.49	19.36	2.07			0.26	0.13
Massachusetts	0.79	0.11	1202.88	201.03	2359.23	727.11	23.40	1.31			0.29	0.10
Michigan	0.74	0.11	1021.67	238.92	1605.20	299.50	29.99	4.40			0.17	0.07
Minnesota	0.83	0.05	1572.78	384.58	2556.95	846.94	22.96	3.98	21.81	3.27	0.26	0.11
Mississippi	0.94	0.04	1548.66	198.45	5004.14	821.78	29.69	1.79			0.48	0.12
Missouri	0.93	0.04	2220.41	319.45	5051.78	747.87	22.98	1.24			0.61	0.12
Montana	0.99	0.01	1680.26	225.21	2918.50	562.69			28.54	2.72	0.47	0.12
Nebraska	1.00	0.00	1525.00	185.85	3447.08	465.37	27.20	3.08			0.64	0.12
Nevada	0.57	0.12	1791.01	494.54			27.20	1.72			0.34	0.11
New Hampshire	0.79	0.09	2409.11	230.47	7067.86	907.61	23.68	0.99			0.62	0.10
New Jersey	0.41	0.10	1566.30	207.15	2830.58	349.08	25.83	2.93			0.27	0.11
New Mexico	0.77	0.11	1244.41	247.90			24.49	2.94			0.28	0.13
New York	0.49	0.09	1202.04	193.71	2301.14	407.90	25.31	1.20			0.16	0.08
North Carolina	0.92	0.11	1966.33	383.43	3559.77	919.58	27.88	5.63			0.49	0.11
North Dakota	0.96	0.10	927.99	174.95	1807.89	372.17					0.23	0.10
Ohio	0.97	0.02	1828.10	334.29	2921.96	579.72	24.50	1.36			0.43	0.10
Oklahoma	1.00	0.00	1351.05	143.57	4146.51	575.10	26.24	1.73			0.40	0.11
Oregon	0.81	0.08	1665.82	271.19	2468.13	515.49	26.06	1.91			0.35	0.11
Pennsylvania	0.85	0.10	1448.43	262.45	1923.06	399.36	19.60	1.46			0.33	0.09
Rhode Island	0.79	0.09	1718.83	268.28	3194.43	590.36	22.24	2.34			0.38	0.09
South Carolina	0.98	0.01	2145.46	343.78	3848.27	635.84					0.54	0.12
South Dakota	1.00	0.00	1743.58	195.79	2764.37	361.13	23.78	2.81	22.96	4.70	0.57	0.11
Tennessee	0.96	0.02	2462.95	255.82	6423.53	955.73	29.93	4.26			0.81	0.12
Texas	0.96	0.02	2154.31	198.51	4306.37	589.66	26.57	0.79			0.55	0.06
Utah	0.90	0.05	1325.07	260.86	2881.97	543.22	24.33	2.89			0.34	0.12
Vermont	0.92	0.10	1803.32	330.84	2533.70	882.77					0.37	0.11
Virginia	0.63	0.13	1299.97	218.01	2583.59	486.32	24.29	1.26			0.20	0.06
Washington	0.96	0.03	1056.13	147.05	2954.88	490.45	24.24	1.29			0.51	0.10
West Virginia	0.77	0.14	1472.82	406.55			17.88	3.44			0.27	0.13
Wisconsin	0.80	0.09	2401.46	421.30	4170.06	761.54	26.17	2.15			0.50	0.10
Wyoming	1.00	0.11	945.24	182.36	2415.86	466.79					0.33	0.10
United States	0.77	0.03	1659.75	67.57	3249.39	101.18	25.22	0.43	19.44	0.53	0.38	0.02

\* Indicates the relative standard error for the estimate exceeds 30% and should be treated with extreme caution due to its low precision. NA indicates an estimate is not available.

Source: 2013 Medical Expenditure Panel Survey Insurance Component (MEPS-IC) unpublished estimates from AHRQ. Prepared by SHADAC.

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**Enrollee Cost Sharing for ESI: Firms with 250 or More Employees, 2013**

State	Percent of private-sector employees enrolled in a health insurance plan that had a deductible (Table II.F.1)	Average individual deductible (in dollars) per employee enrolled with single coverage in a health insurance plan that had a deductible at private-sector establishments (Table II.F.2)		Average family deductible (in dollars) per employee enrolled with family coverage in a health insurance plan that had a deductible at private-sector establishments (Table II.F.3)		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 private-sector establishments (Table II.F.5)		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 private-sector establishments (Table II.F.6)		Percent of private-sector employees enrolled in a health insurance plan that had an individual deductible of \$1,200 or more and a family deductible of \$2,400 or more		
		Estimate	SE	Estimate	SE	Estimate	SE	Estimate	SE	Estimate	SE	
Alabama	0.91	0.02	677.85	45.63	1651.81	135.30	25.54	0.65	19.26	0.86	0.14	0.02
Alaska	0.94	0.02	860.07	57.49	1845.62	122.68	26.65	1.11	19.62	1.32	0.18	0.03
Arizona	0.80	0.04	1192.25	109.69	2309.16	171.38	22.83	0.64	18.38	0.90	0.35	0.04
Arkansas	0.92	0.02	833.76	47.81	1707.44	115.11	26.38	0.71	22.49	1.29	0.13	0.02
California	0.65	0.02	969.89	34.13	2115.04	120.30	21.30	0.52	17.28	0.53	0.21	0.02
Colorado	0.83	0.02	1096.15	97.10	2309.25	257.26	24.65	1.14	18.29	0.90	0.28	0.05
Connecticut	0.80	0.04	1089.73	110.40	2356.17	190.73	24.37	0.50	18.38	1.03	0.30	0.06
Delaware	0.93	0.02	967.34	155.78	2245.94	312.26	22.22	1.19	16.55	0.58	0.27	0.05
District of Columbia	0.72	0.05	661.91	58.62	1718.39	159.81	22.24	1.07	15.54	0.81	0.14	0.02
Florida	0.83	0.02	1072.72	54.55	2248.26	77.65	24.57	0.55	20.15	0.39	0.30	0.02
Georgia	0.92	0.02	889.00	68.18	2157.19	182.90	23.19	0.67	19.74	1.44	0.28	0.04
Hawaii	0.47	0.05	638.42	80.61	1935.23	255.08	17.29	0.77	14.80	1.39	0.11	0.04
Idaho	0.92	0.04	894.61	107.84	1730.75	187.70	24.29	1.13	18.01	0.66	0.22	0.06
Illinois	0.86	0.02	1050.63	83.13	2146.95	191.91	23.84	0.93	17.54	0.58	0.31	0.05
Indiana	0.86	0.03	1034.58	74.86	2191.22	164.41	23.61	0.62	18.20	1.21	0.25	0.03
Iowa	0.97	0.01	1186.22	72.48	2290.51	150.42	20.63	1.04	19.98	0.86	0.34	0.04
Kansas	0.87	0.04	1162.57	92.66	2213.11	107.47	23.16	0.58	20.00	0.47	0.32	0.03
Kentucky	0.90	0.02	1243.92	68.74	2370.26	135.07	23.73	0.69	18.15	0.82	0.35	0.03
Louisiana	0.84	0.04	994.50	104.02	2179.16	280.18	24.68	0.77	20.00	0.73	0.26	0.06
Maine	0.96	0.02	1232.92	144.43	2042.01	301.29	19.13	0.53	18.05	1.40	0.33	0.06
Maryland	0.85	0.03	844.53	79.06	1705.44	166.21	20.59	1.01	17.54	0.85	0.21	0.04
Massachusetts	0.62	0.06	978.23	40.43	2099.84	94.92	21.47	0.72	18.73	1.21	0.18	0.02
Michigan	0.85	0.05	976.60	120.57	1761.50	167.63	22.59	1.07	19.52	0.48	0.27	0.05
Minnesota	0.90	0.02	1312.92	229.82	2419.24	200.51	24.71	0.64	18.42	0.75	0.30	0.04
Mississippi	0.97	0.01	916.63	87.76	2187.45	207.25	27.38	1.08	21.03	0.84	0.29	0.06
Missouri	0.91	0.01	1075.90	70.61	2083.49	145.57	24.73	1.25	19.11	1.09	0.30	0.05
Montana	0.89	0.04	1363.62	169.45	2212.81	347.44	22.21	1.65	18.80	1.08	0.33	0.07
Nebraska	0.98	0.02	967.64	60.69	2105.28	156.72	26.65	0.80	21.83	1.02	0.20	0.05
Nevada	0.83	0.01	966.15	60.81	2521.58	236.79	23.49	1.02	20.53	0.60	0.30	0.03
New Hampshire	0.91	0.03	1189.19	90.73	2473.13	316.11	25.76	1.09	19.40	0.86	0.42	0.05
New Jersey	0.72	0.04	1030.91	112.67	2169.21	207.15	23.37	0.67	16.08	0.80	0.20	0.04
New Mexico	0.87	0.04	1016.69	49.68	2183.99	147.12	26.10	0.86	20.25	0.83	0.25	0.05
New York	0.65	0.04	868.28	27.93	1887.23	119.10	22.33	0.97	18.87	0.53	0.18	0.02
North Carolina	0.94	0.02	1020.86	69.93	2069.10	147.66	25.18	1.11	20.57	0.70	0.23	0.04
North Dakota	0.97	0.01	997.96	113.11	2131.87	207.42	25.17	0.90	18.03	1.25	0.25	0.04
Ohio	0.90	0.03	1027.64	99.34	1959.47	174.20	23.48	0.79	18.43	0.48	0.25	0.04
Oklahoma	0.92	0.03	1174.06	158.19	2713.05	332.69	24.34	0.65	20.28	0.43	0.31	0.04
Oregon	0.90	0.03	987.82	123.57	2096.36	223.84	22.52	0.67	18.15	1.23	0.28	0.06
Pennsylvania	0.87	0.03	980.96	113.68	1844.95	174.49	23.14	0.97	15.83	0.77	0.23	0.05
Rhode Island	0.83	0.04	1049.97	72.67	2191.51	185.92	22.71	1.28	17.62	1.01	0.23	0.03
South Carolina	0.95	0.02	1015.16	101.45	2086.24	155.85	25.85	0.43	19.49	0.92	0.32	0.05
South Dakota	0.95	0.03	1450.94	188.69	2582.13	324.67	25.85	0.73	19.23	1.00	0.37	0.07
Tennessee	0.92	0.02	1040.23	59.57	2183.14	121.27	25.11	0.51	19.53	0.78	0.27	0.02
Texas	0.88	0.02	1200.04	81.64	2337.83	98.21	25.19	0.47	20.76	1.00	0.29	0.03
Utah	0.86	0.04	1137.12	69.27	2473.53	177.65	22.17	1.23	20.14	0.73	0.35	0.03
Vermont	0.84	0.05	1199.91	172.88	2454.82	329.13	19.44	1.22	17.45	0.87	0.27	0.06
Virginia	0.71	0.04	1103.57	69.44	2241.73	139.15	22.07	0.50	20.75	0.50	0.24	0.03
Washington	0.88	0.07	1047.24	106.11	2251.33	242.81	22.09	0.81	16.62	0.90	0.33	0.05
West Virginia	0.85	0.04	742.19	72.17	1442.37	126.89	21.49	1.01	17.84	0.98	0.17	0.03
Wisconsin	0.86	0.03	1010.32	92.37	2043.06	240.84	22.17	1.23	17.27	0.71	0.29	0.05
Wyoming	0.97	0.02	960.08	79.44	1845.18	196.64	22.15	0.94	21.00	1.25	0.25	0.05
United States	0.83	0.01	1032.21	18.30	2124.06	17.18	23.38	0.21	18.76	0.14	0.26	0.00

\* Indicates the relative standard error for the estimate exceeds 30% and should be treated with extreme caution due to its low precision. NA indicates an estimate is not available.

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