

Table II.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 private-sector establishments by firm size and State: United States, 2020

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	45.29	52.18	52.95	50.55	43.84	43.23	51.98	44.05
New England:								
Connecticut	44.78	56.14	53.77	57.72	40.61	42.09	60.83	42.35
Maine	46.73	57.06	52.23	52.04	48.52	37.30	56.89	43.69
Massachusetts	38.84	46.45	40.74	38.45	39.51	37.99	41.95	38.28
New Hampshire	47.38	66.04	59.44	54.23	44.85	42.28	62.14	44.07
Rhode Island	40.77	49.10	37.90	50.51	43.62	36.06	46.91	39.75
Vermont	45.93	55.45	61.31	53.83	43.56	38.81	59.83	41.67
Middle Atlantic:								
New Jersey	43.44	47.15	53.46	43.08	40.10	43.55	51.17	42.00
New York	42.56	48.59	46.39	47.48	43.31	40.47	47.24	41.75
Pennsylvania	49.36	41.16	47.30	51.92	41.11	52.98	45.95	49.89
East North Central:								
Illinois	43.50	51.35	51.19	52.67	46.86	39.48	51.55	42.34
Indiana	47.37	--	62.29	44.85	45.93	46.67	58.04	46.11
Michigan	41.53	--	39.44	40.31	36.75	44.17	38.80	41.90
Ohio	44.58	53.11	56.16	51.25	40.71	44.11	53.11	43.25
Wisconsin	48.24	56.91	63.56	65.89	47.73	43.46	68.58	45.31
West North Central:								
Iowa	46.76	57.31	55.57	49.43	44.16	45.43	61.17	44.17
Kansas	48.11	56.07	47.09	55.32	47.30	45.34	52.10	47.11
Minnesota	53.60	40.30	--	42.76	29.43	60.72	42.00	55.05
Missouri	48.86	69.87	63.22	51.12	51.44	45.43	58.16	47.76
Nebraska	51.43	--	57.42	67.30	42.59	47.57	61.59	49.80
North Dakota	37.41	29.19	27.20	28.90	41.93	41.20	30.17	39.27
South Dakota	44.18	44.18	48.67	55.01	40.58	41.34	48.87	43.02
South Atlantic:								
Delaware	45.07	--	59.51	51.75	41.83	42.73	59.01	42.87
District of Columbia	36.83	39.42	40.21	35.73	34.07	39.00	37.03	36.79
Florida	54.41	62.24	62.18	60.34	52.18	51.99	62.33	52.80
Georgia	47.40	--	66.32	59.62	52.19	38.33	64.58	44.72
Maryland	39.68	32.87	48.14	44.74	38.65	37.91	45.61	37.96
North Carolina	55.98	--	64.76	76.43	62.12	51.18	67.93	53.99
South Carolina	48.58	--	49.49	45.74	45.97	49.76	52.21	48.23
Virginia	46.52	52.65	64.37	46.95	40.47	45.96	53.65	45.19
West Virginia	42.53	--	43.23	42.07	40.95	43.93	41.60	42.65
East South Central:								
Alabama	42.83	50.41	51.84	56.25	42.22	37.51	53.79	40.47
Kentucky	46.77	51.39	54.00	55.04	47.57	43.63	52.63	45.97
Mississippi	45.11	50.89	36.73	41.63	46.71	45.96	45.17	45.10
Tennessee	45.39	70.49	43.57	56.09	44.84	42.50	52.19	44.56
West South Central:								
Arkansas	46.59	--	48.79	44.52	49.01	45.81	48.51	46.11
Louisiana	51.16	50.74	50.74	52.54	48.56	51.76	51.89	50.97
Oklahoma	43.14	46.43	47.08	52.22	44.73	39.00	49.63	41.69
Texas	50.96	51.38	61.48	56.50	54.84	47.28	54.25	50.37
Mountain:								
Arizona	45.76	--	56.07	51.06	53.60	41.31	57.87	44.07
Colorado	48.06	60.95	57.36	58.87	44.20	43.60	57.84	46.08
Idaho	41.26	--	42.24	52.53	37.51	38.04	46.54	40.20
Montana	46.59	--	--	52.03	40.45	43.22	57.14	42.76
Nevada	44.64	58.16	57.49	55.23	47.01	37.73	54.24	42.32
New Mexico	45.84	67.82	59.31	49.80	40.27	43.45	58.63	43.10
Utah	41.21	37.99	44.72	41.48	40.04	41.45	41.01	41.27
Wyoming	46.05	34.30	54.95	46.05	48.13	43.77	46.62	45.88
Pacific:								
Alaska	42.65	56.54	--	53.49	40.28	38.97	58.08	40.53
California	39.68	54.92	52.91	48.74	36.47	34.81	51.51	37.02
Hawaii	20.71	18.65	19.02	20.85	16.59	23.22	19.45	21.11
Oregon	39.83	55.92	41.96	47.99	33.97	38.01	48.75	37.64
Washington	37.01	47.04	53.20	33.00	32.64	37.03	44.78	34.92

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 Medical Expenditure Panel Survey-Insurance Component.

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

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

Table II.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 private-sector establishments by firm size and State: United States, 2020

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.41	1.32	1.00	0.79	0.69	0.66	0.69	0.47
New England:								
Connecticut	1.07	3.35	6.21	3.37	4.06	0.97	3.23	1.02
Maine	1.55	3.92	3.45	5.59	1.75	1.64	2.80	1.73
Massachusetts	1.44	5.44	2.36	1.95	2.97	2.28	1.95	1.68
New Hampshire	1.86	6.02	5.19	3.35	2.74	3.12	3.32	1.94
Rhode Island	1.32	6.02	5.46	3.69	1.84	1.82	3.25	1.45
Vermont	1.58	5.51	8.04	4.07	3.07	2.27	3.69	1.63
Middle Atlantic:								
New Jersey	1.79	4.87	2.23	3.59	2.55	3.19	2.26	2.04
New York	0.76	3.25	2.51	2.90	1.90	0.85	1.59	0.85
Pennsylvania	3.83	5.54	6.27	2.96	2.07	6.78	3.04	4.39
East North Central:								
Illinois	1.29	3.72	2.98	2.45	1.88	1.64	1.87	1.40
Indiana	1.22	--	7.67	4.27	2.04	1.42	6.01	1.16
Michigan	1.81	--	2.55	4.02	2.33	2.91	2.46	2.02
Ohio	1.74	3.86	8.92	3.14	3.54	2.39	3.14	1.93
Wisconsin	2.48	4.55	11.31	6.85	5.69	2.66	5.87	2.47
West North Central:								
Iowa	1.90	7.03	6.35	5.75	4.55	2.30	3.89	2.01
Kansas	1.71	4.55	5.14	3.61	3.38	2.88	3.23	1.99
Minnesota	10.46	2.37	--	4.97	2.75	13.03	2.75	11.51
Missouri	1.71	5.68	3.86	4.02	3.89	2.33	3.87	1.87
Nebraska	1.89	--	8.56	4.06	3.39	1.54	4.79	2.02
North Dakota	1.29	3.59	2.06	2.33	3.95	2.02	2.16	1.58
South Dakota	1.69	7.19	3.83	4.00	2.79	2.54	3.24	1.91
South Atlantic:								
Delaware	1.55	--	3.64	2.85	4.16	1.24	3.65	1.55
District of Columbia	1.52	6.08	4.99	2.97	2.94	2.11	2.94	1.72
Florida	1.57	2.90	7.09	5.25	2.85	2.05	5.26	1.55
Georgia	1.68	--	4.32	2.51	1.41	2.02	2.89	1.79
Maryland	1.26	4.28	4.78	5.06	2.06	1.58	3.83	1.19
North Carolina	1.68	--	8.56	6.21	5.10	1.38	5.57	1.68
South Carolina	1.56	--	4.17	3.59	3.46	1.91	3.88	1.67
Virginia	1.17	8.77	7.75	2.34	2.53	1.37	3.85	1.19
West Virginia	1.82	--	7.36	5.23	4.04	2.01	4.39	1.97
East South Central:								
Alabama	1.88	2.15	2.58	1.49	3.03	2.49	1.41	2.07
Kentucky	1.36	4.94	2.66	2.06	1.97	2.09	1.91	1.52
Mississippi	1.50	8.44	2.07	4.37	2.33	2.06	4.07	1.61
Tennessee	1.57	8.85	7.58	4.96	4.48	1.48	4.56	1.65
West South Central:								
Arkansas	1.52	--	5.40	4.84	2.99	1.84	3.67	1.67
Louisiana	1.45	7.28	6.60	2.52	2.64	2.33	3.00	1.64
Oklahoma	1.63	6.55	4.44	2.96	3.15	2.28	2.95	1.81
Texas	1.31	3.62	5.26	3.40	2.83	1.81	2.44	1.49
Mountain:								
Arizona	2.08	--	5.36	4.15	2.71	2.77	3.67	2.20
Colorado	1.87	1.59	5.75	3.71	4.15	2.25	2.78	2.11
Idaho	1.46	--	4.57	4.81	2.01	1.24	2.75	1.71
Montana	2.20	--	--	2.60	2.78	3.07	4.49	2.23
Nevada	1.75	7.18	6.79	2.98	2.84	2.23	3.52	1.94
New Mexico	1.66	8.39	8.30	2.81	2.78	2.14	4.09	1.64
Utah	1.30	5.43	2.91	3.62	3.07	1.75	2.70	1.48
Wyoming	2.62	3.68	6.60	4.72	7.26	2.63	3.46	3.26
Pacific:								
Alaska	1.74	4.70	--	5.84	2.75	1.67	7.87	1.64
California	1.43	4.84	2.75	2.75	3.00	2.38	2.23	1.71
Hawaii	0.72	2.07	2.19	1.79	0.82	1.12	1.20	0.87
Oregon	1.98	9.63	4.54	3.38	2.03	3.51	3.43	2.34
Washington	1.13	3.99	2.53	1.47	1.70	2.07	2.25	1.26

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 Medical Expenditure Panel Survey-Insurance Component.

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

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