

Table 15.13-- HEALTH INSURANCE PREMIUMS AND OTHER COSTS FOR PRIVATE-SECTOR ESTABLISHMENTS AND EMPLOYEES: 2021

Subject	Unit	Hawaii	United States
Premium and contribution			
Single coverage			
Average total single premium per enrolled employee	Dollars	6,573	7,380
Percent of total premiums contributed by employees	Percent	14.8	22.3
Family coverage			
Average total family premium	Dollars	18,539	21,381
Percent of total premiums contributed by employees	Percent	32.1	28.9
Employee-plus-one coverage			
Average total employee-plus-one premium per enrolled employee	Dollars	12,733	14,634
Percent of total premiums contributed by employees	Percent	29.3	28.7
Deductible			
Percent of employees enrolled in a plan that had a deductible	Percent	35.5	88.5
Average individual deductible per employee enrolled with single coverage plan that had a deductible	Dollars	1,232	2,004
Average family deductible per employee enrolled with family coverage plan that had a deductible	Dollars	2,570	3,868
Copayment			
Percent of employees enrolled in a plan that had a copayment for an office visit to a physician	Percent	61.6	56.8
Average copayment for an office visit to a physician per employee enrolled in a plan that had a physician copayment	Dollars	18.69	27.41

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Table 15.13-- HEALTH INSURANCE PREMIUMS AND OTHER COSTS FOR PRIVATE-SECTOR ESTABLISHMENTS AND EMPLOYEES: 2021 -- Con.

Subject	Unit	Hawaii	United States
Coinsurance			
Percent of employees enrolled in a plan that had a coinsurance payment for an office visit to a physician	Percent	35.9	38.3
Average coinsurance for an office visit to a physician per employee enrolled in a plan that had coinsurance payment for an office visit	Percent	13.8	20.8
Maximum out-of-pocket			
Percent of employees enrolled with single coverage plan that had an individual maximum out-of-pocket	Percent	68.9	93.5
Percent of employees enrolled with family coverage plan that had a family maximum out-of-pocket	Percent	64.4	89.6
Average individual out-of-pocket maximum per employee enrolled with single coverage plan that had a maximum out-of-pocket	Dollars	3,200	4,688
Average family maximum out-of-pocket per employee enrolled with family coverage plan that had a maximum out-of-pocket	Dollars	8,193	8,983

Source: U.S. Department of Health & Human Services, Agency for Healthcare Research and Quality, Medical Expenditure Panel Survey Insurance Component <https://meps.ahrq.gov/mepsweb/data_stats/publications.jsp> accessed June 9, 2023.