

Table 15.13-- HEALTH INSURANCE PREMIUMS AND OTHER COSTS FOR PRIVATE-SECTOR ESTABLISHMENTS AND EMPLOYEES: 2022

Subject	Unit	Hawaii	United States
Premium and contribution			
Single coverage			
Average total single premium per enrolled employee	Dollars	7,367	7,590
Percent of total premiums contributed by employees	Percent	13.1	21.6
Family coverage			
Average total family premium	Dollars	20,804	21,931
Percent of total premiums contributed by employees	Percent	23.7	29.6
Employee-plus-one coverage			
Average total employee-plus-one premium per enrolled employee	Dollars	14,486	14,943
Percent of total premiums contributed by employees	Percent	22.6	28.4
Deductible			
Percent of employees enrolled in a plan that had a deductible	Percent	45.9	89.2
Average individual deductible per employee enrolled with single coverage plan that had a deductible	Dollars	1,352	1,992
Average family deductible per employee enrolled with family coverage plan that had a deductible	Dollars	3,527	3,811
Copayment			
Percent of employees enrolled in a plan that had a copayment for an office visit to a physician	Percent	61.4	57.2
Average copayment for an office visit to a physician per employee enrolled in a plan that had a physician copayment	Dollars	18.77	27.44

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Table 15.13-- HEALTH INSURANCE PREMIUMS AND OTHER COSTS FOR PRIVATE-SECTOR ESTABLISHMENTS AND EMPLOYEES: 2022 -- 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	32.3	36.5
Average coinsurance for an office visit to a physician per employee enrolled in a plan that had coinsurance payment for an office visit	Percent	18.5	20.1
Maximum out-of-pocket			
Percent of employees enrolled with single coverage plan that had an individual maximum out-of-pocket	Percent	75.0	91.4
Percent of employees enrolled with family coverage plan that had a family maximum out-of-pocket	Percent	79.6	89.8
Average individual out-of-pocket maximum per employee enrolled with single coverage plan that had a maximum out-of-pocket	Dollars	3,351	4,663
Average family maximum out-of-pocket per employee enrolled with family coverage plan that had a maximum out-of-pocket	Dollars	7,994	8,848

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 25, 2024.