

Table 15.13-- HEALTH INSURANCE PREMIUMS AND OTHER COSTS FOR PRIVATE-SECTOR ESTABLISHMENTS AND EMPLOYEES: 2023

Subject	Unit	Hawaii	United States
Premium and contribution			
Single coverage			
Average total single premium per enrolled employee	Dollars	7,730	8,182
Percent of total premiums contributed by employees	Percent	13.7	20.0
Family coverage			
Average total family premium	Dollars	20,730	23,938
Percent of total premiums contributed by employees	Percent	24.6	28.8
Employee-plus-one coverage			
Average total employee-plus-one premium per enrolled employee	Dollars	15,551	16,141
Percent of total premiums contributed by employees	Percent	32.8	27.7
Deductible			
Percent of employees enrolled in a plan that had a deductible	Percent	48.2	89.4
Average individual deductible per employee enrolled with single coverage plan that had a deductible	Dollars	1,059	1,930
Average family deductible per employee enrolled with family coverage plan that had a deductible	Dollars	2,683	3,733
Copayment			
Percent of employees enrolled in a plan that had a copayment for an office visit to a physician	Percent	69.9	57.9
Average copayment for an office visit to a physician per employee enrolled in a plan that had a physician copayment	Dollars	16.80	27.22

Continued on next page.

Table 15.13-- HEALTH INSURANCE PREMIUMS AND OTHER COSTS FOR PRIVATE-SECTOR ESTABLISHMENTS AND EMPLOYEES: 2023 -- 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	26.5	35.0
Average coinsurance for an office visit to a physician per employee enrolled in a plan that had coinsurance payment for an office visit	Percent	16.1	19.7
Maximum out-of-pocket			
Percent of employees enrolled with single coverage plan that had an individual maximum out-of-pocket	Percent	82.9	92.5
Percent of employees enrolled with family coverage plan that had a family maximum out-of-pocket	Percent	86.6	90.3
Average individual out-of-pocket maximum per employee enrolled with single coverage plan that had a maximum out-of-pocket	Dollars	3,173	4,625
Average family maximum out-of-pocket per employee enrolled with family coverage plan that had a maximum out-of-pocket	Dollars	7,830	8,874

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 12, 2025.