

Table 15.14-- HEALTH INSURANCE PREMIUMS AND OTHER COSTS FOR PRIVATE-SECTOR ESTABLISHMENTS AND EMPLOYEES: 2019

Subject	Unit	Hawaii	United States
Premium and Contribution			
Single coverage			
Average total single premium per enrolled employee	Dollars	6,671	6,972
Percent of total premiums contributed by employees	Percent	10.8	21.4
Family coverage			
Average total family premium	Dollars	19,243	20,486
Percent of total premiums contributed by employees	Percent	25.2	28.0
Employee-plus-one coverage			
Average total employee-plus-one premium per enrolled employee	Dollars	13,170	13,989
Percent of total premiums contributed by employees	Percent	29.6	27.7
Deductible			
Percent of employees enrolled in a plan that had a deductible	Percent	38.3	86.6
Average individual deductible per employee enrolled with single coverage plan that had a deductible	Dollars	1,264	1,931
Average family deductible per employee enrolled with family coverage plan that had a deductible	Dollars	2,619	3,655
Copayment			
Percent of employees enrolled in a plan that had a copayment for an office visit to a physician	Percent	73.5	59.8
Average copayment for an office visit to a physician per employee enrolled in a plan that had a physician copayment	Dollars	17.02	26.68

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Table 15.14-- HEALTH INSURANCE PREMIUMS AND OTHER COSTS FOR PRIVATE-SECTOR ESTABLISHMENTS AND EMPLOYEES: 2019 -- 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	22.3	34.5
Average coinsurance for an office visit to a physician per employee enrolled in a plan that had coinsurance payment for an office visit	Percent	17.5	20.0
Maximum out-of-pocket			
Percent of employees enrolled with single coverage plan that had an individual maximum out-of-pocket	Percent	80.4	90.9
Percent of employees enrolled with family coverage plan that had a family maximum out-of-pocket	Percent	78.4	91.6
Average individual out-of-pocket maximum per employee enrolled with single coverage plan that had a maximum out-of-pocket	Dollars	3,060	4,476
Average family maximum out-of-pocket per employee enrolled with family coverage plan that had a maximum out-of-pocket	Dollars	7,707	8,534

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/quick_tables_search.jsp?component=2&subcomponent=2> accessed July 10, 2021.