

**Table 15.13-- HEALTH INSURANCE PREMIUMS AND OTHER COSTS FOR PRIVATE-SECTOR ESTABLISHMENTS AND EMPLOYEES: 2020**

Subject	Unit	Hawaii	United States
Premium and Contribution			
Single coverage			
Average total single premium per enrolled employee	Dollars	7,040	7,149
Percent of total premiums contributed by employees	Percent	12.1	21.4
Family coverage			
Average total family premium	Dollars	19,567	20,758
Percent of total premiums contributed by employees	Percent	26.8	28.8
Employee-plus-one coverage			
Average total employee-plus-one premium per enrolled employee	Dollars	14,276	14,191
Percent of total premiums contributed by employees	Percent	27.7	28.4
Deductible			
Percent of employees enrolled in a plan that had a deductible	Percent	39.1	89.2
Average individual deductible per employee enrolled with single coverage plan that had a deductible	Dollars	1,346	1,945
Average family deductible per employee enrolled with family coverage plan that had a deductible	Dollars	3,248	3,722
Copayment			
Percent of employees enrolled in a plan that had a copayment for an office visit to a physician	Percent	69.8	58.8
Average copayment for an office visit to a physician per employee enrolled in a plan that had a physician copayment	Dollars	16.91	26.92

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**Table 15.13-- HEALTH INSURANCE PREMIUMS AND OTHER COSTS FOR PRIVATE-SECTOR ESTABLISHMENTS AND EMPLOYEES: 2020 -- 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	27.5	35.1
Average coinsurance for an office visit to a physician per employee enrolled in a plan that had coinsurance payment for an office visit	Percent	16.8	20.5
Maximum out-of-pocket			
Percent of employees enrolled with single coverage plan that had an individual maximum out-of-pocket	Percent	82.8	91.0
Percent of employees enrolled with family coverage plan that had a family maximum out-of-pocket	Percent	81.2	88.7
Average individual out-of-pocket maximum per employee enrolled with single coverage plan that had a maximum out-of-pocket	Dollars	3,329	4,594
Average family maximum out-of-pocket per employee enrolled with family coverage plan that had a maximum out-of-pocket	Dollars	7,735	8,867

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](https://meps.ahrq.gov/mepsweb/data_stats/publications.jsp)> accessed June 8, 2022.