

Table I.F.2(2013) Average individual deductible (in dollars) per employee enrolled with single coverage in a health insurance plan that had a deductible at private-sector establishments by firm size and selected characteristics: United States, 2013

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	1,273	1,611	1,739	1,742	1,465	974	1,695	1,169
Industry group **								
Agric., fish., forest.	1,176	1,800	1,433	2,017	505*	914	1,580	1,071
Mining and manufacturing	1,236	1,620	1,796	1,927	1,371	886	1,808	1,142
Construction	1,496	1,652	1,868	1,627	1,308	1,004	1,668	1,341
Utilities and transp.	1,111	1,908	1,929	1,630	1,412	917	1,918	1,031
Wholesale trade	1,439	1,568	1,474	1,967	1,644	932	1,705	1,325
Fin. svcs. and real estate	1,302	1,751	1,777	1,644	1,365	1,183	1,708	1,245
Retail trade	1,229	1,667	1,911	1,700	1,754	944	1,794	1,110
Professional services	1,258	1,542	1,775	1,655	1,472	938	1,663	1,148
Other services	1,277	1,566	1,563	1,703	1,558	963	1,609	1,181
Ownership								
For profit, incorporated	1,278	1,621	1,768	1,751	1,470	1,003	1,708	1,168
For profit, unincorporated	1,412	1,643	1,756	1,940	1,509	945	1,760	1,291
Nonprofit	1,125	1,361	1,452	1,442	1,419	827	1,450	1,082
Age of firm								
Less than 5 years	1,548	1,546	1,732	1,583	1,477	953	1,603	1,454
5-9 years	1,576	1,721	1,670	1,742	1,304	1,001	1,716	1,412
10-19 years	1,582	1,710	1,729	1,636	1,599	1,244	1,684	1,503
20 or more years	1,195	1,526	1,766	1,794	1,450	963	1,717	1,124
Multi/single status								
2 or more locations	1,094	1,685	1,865	1,785	1,394	971	1,831	1,073
1 location only	1,649	1,610	1,728	1,728	1,570	1,134	1,681	1,609
Percent full-time employees								
Less than 25%	1,223	1,105	1,539	1,528	1,386	1,062	1,361	1,182
25-49 %	1,218	1,872	1,578	1,609	1,711	965	1,665	1,152
50-74 %	1,252	1,702	1,894	1,835	1,743	910	1,815	1,148
75% or more	1,281	1,603	1,730	1,742	1,413	986	1,689	1,173
Union presence								
No union employees	1,390	1,621	1,756	1,761	1,495	975	1,718	1,266
Has union employees	919	1,160	1,272	1,529	1,206	831	1,103	912
Unknown	1,097	1,827	1,429	1,076	1,240	1,090	1,276	1,094
Percent low wage employees								
50% or more low wage	1,298	1,665	1,747	1,817	1,637	1,006	1,691	1,238
Less than 50% low wage	1,268	1,604	1,738	1,729	1,424	967	1,696	1,153

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2013 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.F.2(2013) Standard error for average individual deductible (in dollars) per employee enrolled with single coverage in a health insurance plan that had a deductible at private-sector establishments by firm size and selected characteristics: United States, 2013

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	20.13	34.46	49.69	28.37	48.92	11.35	24.19	19.16
Industry group **								
Agric., fish., forest.	170.44	274.99	341.55	288.77	427.05*	140.72	185.55	191.24
Mining and manufacturing	49.80	109.19	100.71	110.76	69.50	57.80	74.29	58.82
Construction	41.94	151.95	157.42	86.05	215.54	89.79	83.30	99.05
Utilities and transp.	43.70	136.09	495.66	236.52	66.46	60.74	159.45	49.11
Wholesale trade	84.27	113.87	90.19	163.43	229.77	47.14	68.02	100.77
Fin. svcs. and real estate	38.82	73.38	179.91	138.19	84.98	43.02	89.28	38.71
Retail trade	32.39	85.52	176.72	81.55	107.07	26.07	105.41	35.09
Professional services	29.59	60.64	28.35	63.62	78.98	30.71	21.89	34.66
Other services	57.87	101.16	101.28	83.83	187.28	31.33	47.68	70.73
Ownership								
For profit, incorporated	19.70	30.75	57.40	41.68	51.84	15.14	28.39	18.58
For profit, unincorporated	26.90	79.09	110.38	74.15	67.60	41.84	64.02	41.14
Nonprofit	38.87	104.56	129.99	86.29	108.27	39.37	69.40	45.39
Age of firm								
Less than 5 years	67.88	72.33	137.17	116.15	128.73	142.19	64.82	118.59
5-9 years	31.99	75.15	86.59	80.65	86.43	173.22	50.32	70.57
10-19 years	49.90	67.13	112.91	57.34	165.91	119.22	39.90	64.54
20 or more years	21.36	44.67	74.83	61.69	55.04	10.81	36.78	20.30
Multi/single status								
2 or more locations	16.17	332.71	165.00	63.63	52.31	9.83	94.48	14.82
1 location only	35.27	35.05	50.93	31.23	68.33	171.77	25.95	61.49
Percent full-time employees								
Less than 25%	74.28	138.11	215.07	142.29	154.59	103.82	79.57	80.45
25-49 %	38.16	114.09	158.76	105.57	132.04	47.87	105.16	39.58
50-74 %	61.71	57.11	179.77	104.96	260.66	30.12	74.86	72.70
75% or more	18.22	40.95	50.86	39.22	44.87	15.18	26.55	17.75
Union presence								
No union employees	23.75	36.28	54.26	29.08	51.85	15.81	26.91	25.70
Has union employees	28.11	256.33	145.61	136.74	146.63	28.66	121.98	30.25
Unknown	11.78	462.94	353.66	283.85	130.59	12.82	222.48	11.78
Percent low wage employees								
50% or more low wage	37.41	87.15	167.31	58.86	115.63	29.88	71.97	40.46
Less than 50% low wage	17.21	36.02	44.42	42.15	42.80	12.01	22.82	15.13

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2013 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.