

**Table I.F.2(2014) 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, 2014**

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	1,353	1,648	1,780	1,804	1,461	1,106	1,777	1,259
Industry group **								
Agric., fish., forest.	1,747	1,645	--	--	2,394	1,434	1,699	1,770
Mining and manufacturing	1,268	1,631	1,718	1,908	1,340	1,003	1,810	1,197
Construction	1,758	1,810	1,835	2,065	1,611	1,210	1,936	1,617
Utilities and transp.	1,347	1,763	1,968	1,606	1,522	1,207	1,854	1,272
Wholesale trade	1,371	1,700	1,804	1,858	1,249	971	1,870	1,190
Fin. svcs. and real estate	1,321	1,737	1,609	1,534	1,482	1,210	1,742	1,263
Retail trade	1,380	1,694	2,015	2,087	1,711	1,110	1,964	1,283
Professional services	1,327	1,586	1,703	1,707	1,493	1,076	1,658	1,255
Other services	1,330	1,553	1,853	1,677	1,356	1,117	1,719	1,225
Ownership								
For profit, incorporated	1,353	1,679	1,826	1,859	1,450	1,114	1,822	1,250
For profit, unincorporated	1,548	1,701	1,666	1,891	1,633	1,219	1,784	1,456
Nonprofit	1,218	1,232	1,603	1,441	1,395	1,005	1,451	1,188
Age of firm								
Less than 5 years	1,705	1,540	1,757	2,040	1,521	1,243	1,789	1,627
5-9 years	1,564	1,678	1,686	1,706	1,397	1,132	1,735	1,395
10-19 years	1,620	1,673	1,779	1,790	1,563	1,233	1,755	1,534
20 or more years	1,283	1,656	1,806	1,796	1,437	1,101	1,797	1,216
Multi/single status								
2 or more locations	1,194	1,916	1,696	1,717	1,412	1,104	1,776	1,178
1 location only	1,681	1,645	1,787	1,832	1,522	1,170	1,777	1,584
Percent full-time employees								
Less than 25%	1,386	1,580	1,423	1,700	1,535	1,214	1,531	1,350
25-49 %	1,385	1,414	1,819	1,755	1,637	1,180	1,733	1,318
50-74 %	1,355	1,714	1,567	1,806	1,637	1,164	1,663	1,304
75% or more	1,350	1,652	1,808	1,808	1,429	1,087	1,799	1,246
Union presence								
No union employees	1,476	1,655	1,798	1,843	1,513	1,151	1,795	1,370
Has union employees	995	1,223	1,296	1,113	1,044	974	1,210	987
Unknown	1,148	--	--	--	1,243	1,145	--	1,147
Percent low-wage employees								
50% or more low-wage	1,379	1,774	1,840	1,866	1,607	1,169	1,828	1,316
Less than 50% low-wage	1,347	1,630	1,774	1,795	1,434	1,091	1,770	1,247

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2014 Medical Expenditure Panel Survey-Insurance Component.

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

-- Data suppressed due to high standard errors or few reported values in cell.

\*\* 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(2014) 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, 2014**

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	13.24	38.94	47.74	41.28	32.40	15.00	27.98	14.49
Industry group **								
Agric., fish., forest.	192.05	176.06	--	--	302.75	306.39	167.12	271.07
Mining and manufacturing	34.17	122.82	112.84	100.23	75.13	35.39	87.55	35.85
Construction	92.50	136.33	129.09	223.75	179.58	98.94	106.39	142.91
Utilities and transp.	56.76	173.92	244.44	166.25	176.78	69.10	123.58	62.30
Wholesale trade	50.51	115.34	174.15	106.07	116.50	52.58	90.54	53.83
Fin. svs. and real estate	40.06	126.79	122.49	137.47	71.80	48.50	78.71	42.02
Retail trade	33.70	162.27	154.22	118.13	104.00	28.51	93.74	33.97
Professional services	22.74	66.39	83.22	56.60	55.37	29.39	43.37	25.87
Other services	31.94	80.87	138.77	86.38	82.97	36.45	75.57	33.15
Ownership								
For profit, incorporated	15.38	46.10	52.06	48.78	39.87	16.78	30.19	16.78
For profit, unincorporated	43.06	94.14	116.29	102.21	101.95	61.01	79.76	51.53
Nonprofit	32.52	82.83	207.69	106.65	62.72	39.37	108.61	33.58
Age of firm								
Less than 5 years	84.55	96.42	154.36	180.48	183.91	88.05	119.16	118.65
5-9 years	57.34	87.99	123.67	82.42	155.77	166.65	63.53	92.26
10-19 years	41.32	87.86	89.14	81.62	89.02	69.37	53.82	57.45
20 or more years	14.41	56.24	68.43	56.02	35.57	15.46	38.81	15.09
Multi/single status								
2 or more locations	13.59	323.24	116.37	60.40	33.09	15.12	74.84	13.72
1 location only	27.26	39.23	50.68	50.81	60.34	110.66	29.98	45.16
Percent full-time employees								
Less than 25%	64.54	138.12	255.95	127.35	103.31	99.44	107.79	75.33
25-49 %	41.60	131.72	160.43	145.19	120.36	46.59	112.63	43.15
50-74 %	29.09	108.37	114.45	97.17	67.70	33.16	67.99	31.44
75% or more	15.60	44.59	53.09	47.08	37.32	17.74	31.86	17.13
Union presence								
No union employees	16.43	39.42	48.85	42.80	35.08	21.58	28.56	19.25
Has union employees	22.64	276.46	166.73	101.15	79.60	23.77	106.64	23.02
Unknown	31.12	--	--	--	155.07	31.77	--	31.20
Percent low-wage employees								
50% or more low-wage	28.77	92.95	153.92	110.81	67.87	31.50	90.39	29.17
Less than 50% low-wage	14.86	42.54	50.21	44.52	36.38	16.98	29.39	16.49

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2014 Medical Expenditure Panel Survey-Insurance Component.

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\*\* 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.