

Table I.F.3(2014) Average family deductible (in dollars) per employee enrolled with family 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	2,640	3,740	3,727	3,636	2,739	2,313	3,810	2,476
Industry group **								
Agric., fish., forest.	3,303	3,887	--	--	4,439	2,315	4,069	3,008
Mining and manufacturing	2,435	3,578	3,356	3,716	2,579	2,085	3,639	2,338
Construction	3,182	3,586	3,364	3,859	2,816	2,445	3,766	2,811
Utilities and transp.	2,584	3,328	3,930	3,162	2,552	2,463	3,642	2,487
Wholesale trade	2,726	4,299	4,577	3,665	2,634	2,026	4,306	2,326
Fin. svcs. and real estate	2,778	3,720	3,320	3,236	2,739	2,703	3,588	2,719
Retail trade	2,845	3,966	4,343	4,511	3,676	2,417	4,570	2,643
Professional services	2,548	3,893	3,815	3,523	2,886	2,154	3,786	2,390
Other services	2,588	3,347	3,619	3,482	2,326	2,335	3,500	2,400
Ownership								
For profit, incorporated	2,692	3,783	3,833	3,718	2,781	2,380	3,913	2,524
For profit, unincorporated	2,833	3,991	3,364	3,630	2,799	2,306	3,768	2,584
Nonprofit	2,245	2,706	3,425	3,105	2,549	1,957	3,018	2,182
Age of firm								
Less than 5 years	3,237	3,839	2,864	4,031	2,875	2,166	3,770	2,833
5-9 years	3,272	4,061	3,822	3,593	2,678	2,396	3,834	2,835
10-19 years	3,178	3,686	3,697	3,744	2,816	2,644	3,792	2,907
20 or more years	2,527	3,591	3,828	3,565	2,715	2,301	3,820	2,420
Multi/single status								
2 or more locations	2,408	--	3,510	3,528	2,633	2,319	3,687	2,388
1 location only	3,344	3,734	3,745	3,668	2,883	2,061	3,824	2,956
Percent full-time employees								
Less than 25%	2,944	3,752	4,651	3,857	2,915	2,624	3,770	2,825
25-49 %	2,870	3,176	3,686	3,925	3,161	2,570	3,613	2,762
50-74 %	2,599	3,936	3,823	3,499	3,171	2,307	3,781	2,464
75% or more	2,634	3,741	3,712	3,632	2,689	2,300	3,821	2,463
Union presence								
No union employees	2,892	3,859	3,820	3,764	2,879	2,399	3,934	2,661
Has union employees	2,030	1,616	2,603	2,419	1,865	2,027	2,366	2,014
Unknown	2,466	--	--	--	3,194	2,452	--	2,465
Percent low-wage employees								
50% or more low-wage	2,791	3,971	3,921	3,606	3,323	2,532	3,677	2,704
Less than 50% low-wage	2,622	3,714	3,714	3,638	2,689	2,282	3,821	2,448

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.3(2014) Standard error for average family deductible (in dollars) per employee enrolled with family 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	27.84	116.42	109.63	86.95	70.31	34.06	70.68	29.59
Industry group **								
Agric., fish., forest.	311.04	615.85	--	--	439.49	508.95	450.31	367.63
Mining and manufacturing	70.92	433.52	292.33	201.21	143.71	88.60	185.75	74.20
Construction	153.03	375.62	238.84	378.76	306.79	212.13	251.60	181.16
Utilities and transp.	128.39	416.68	511.56	268.12	308.80	161.28	260.46	138.48
Wholesale trade	108.83	368.36	468.03	238.28	231.26	139.47	219.73	110.73
Fin. svcs. and real estate	76.69	333.81	321.58	247.03	136.84	94.87	208.87	80.65
Retail trade	80.64	418.09	457.23	265.33	273.15	78.98	227.92	79.39
Professional services	49.72	206.52	206.71	168.15	151.00	53.18	132.43	52.00
Other services	68.72	269.22	259.56	211.06	163.05	83.13	155.35	73.02
Ownership								
For profit, incorporated	32.52	141.46	124.35	102.28	85.73	39.64	81.98	34.64
For profit, unincorporated	91.82	260.14	280.67	231.97	178.40	119.41	193.13	96.52
Nonprofit	66.37	208.39	380.74	225.04	171.14	71.79	188.50	69.23
Age of firm								
Less than 5 years	182.06	306.43	305.08	439.80	318.05	288.26	278.03	216.96
5-9 years	151.51	264.93	295.96	238.00	220.03	412.30	190.51	192.08
10-19 years	83.60	220.72	240.62	161.99	162.46	127.08	135.34	98.32
20 or more years	30.77	187.50	143.57	115.42	85.87	35.27	96.80	31.96
Multi/single status								
2 or more locations	30.39	--	336.93	137.05	71.44	34.43	175.12	30.71
1 location only	67.12	116.66	115.41	105.36	136.79	207.84	76.13	96.73
Percent full-time employees								
Less than 25%	167.39	524.00	964.91	323.54	392.74	202.41	389.41	180.22
25-49 %	105.14	547.49	509.24	338.38	299.87	120.46	289.61	110.35
50-74 %	63.97	316.06	269.87	188.69	216.30	68.79	172.52	66.33
75% or more	31.56	129.72	119.95	95.62	75.95	39.47	78.93	33.62
Union presence								
No union employees	36.13	117.58	113.81	91.48	76.39	49.00	72.31	39.46
Has union employees	53.55	240.52	387.08	225.23	157.11	59.50	216.59	55.11
Unknown	72.90	--	--	--	526.39	73.80	--	73.03
Percent low-wage employees								
50% or more low-wage	68.05	336.49	470.03	218.79	191.08	77.88	229.77	70.63
Less than 50% low-wage	30.07	123.84	112.58	91.90	74.09	37.23	74.21	32.03

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.