

Table I.F.11 Average family maximum out-of-pocket (in dollars) per employee enrolled with family coverage in a health insurance plan that had a maximum out-of-pocket at private-sector establishments by firm size and selected characteristics: United States, 2016

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	7,881	8,283	7,948	8,567	7,906	7,749	8,330	7,820
Industry group **								
Agric., fish., forest.	8,458	--	--	--	9,446	7,659	8,286	8,581
Mining and manufacturing	7,975	8,654	9,920	8,347	7,866	7,875	8,806	7,905
Construction	7,804	7,812	5,775	8,899	7,802	8,083	7,486	7,978
Utilities and transp.	6,655	--	7,370	7,874	8,064	6,419	7,414	6,612
Wholesale trade	8,139	8,700	8,068	7,956	8,023	8,203	8,366	8,097
Fin. svcs. and real estate	7,837	7,024	5,873	9,040	7,453	7,910	7,297	7,876
Retail trade	8,718	8,698	8,516	9,430	8,616	8,665	8,980	8,689
Professional services	7,876	8,830	8,498	8,651	8,112	7,616	8,597	7,778
Other services	7,929	8,111	9,568	8,157	7,581	7,828	8,776	7,764
Ownership								
For profit, incorporated	7,862	8,316	7,599	8,569	7,835	7,762	8,287	7,801
For profit, unincorporated	8,548	8,790	8,675	8,803	7,977	8,788	8,552	8,547
Nonprofit	7,492	6,969	9,264	8,233	8,081	7,198	8,259	7,443
Age of firm								
Less than 5 years	8,872	8,380	8,279	9,382	8,894	9,106	8,264	9,352
5-9 years	8,185	7,825	8,101	8,889	8,067	7,680	8,134	8,216
10-19 years	7,969	8,466	8,866	8,254	7,774	7,276	8,550	7,676
20 or more years	7,829	8,290	7,424	8,535	7,865	7,763	8,279	7,793
Multi/single status								
2 or more locations	7,814	--	7,963	8,703	7,987	7,754	8,299	7,807
1 location only	8,092	8,274	7,948	8,532	7,779	7,580	8,333	7,893
Percent full-time employees								
Less than 25%	8,065	7,890	8,365	8,061	7,667	8,206	8,298	7,976
25-49 %	8,172	9,921	7,599	7,952	7,276	8,474	8,408	8,143
50-74 %	8,434	9,834	9,255	8,245	7,965	8,399	9,468	8,301
75% or more	7,815	7,977	7,847	8,615	7,928	7,651	8,222	7,760
Union presence								
No union employees	7,986	8,501	8,297	8,832	7,898	7,801	8,531	7,895
Has union employees	7,557	--	6,129	6,789	7,964	7,635	6,474	7,611
Percent low-wage employees								
50% or more low-wage	8,414	9,919	8,044	8,560	8,194	8,377	9,463	8,299
Less than 50% low-wage	7,844	8,127	7,945	8,568	7,886	7,703	8,266	7,786

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2016 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.11 Standard errors for average family maximum out-of-pocket (in dollars) per employee enrolled with family coverage in a health insurance plan that had a maximum out-of-pocket at private-sector establishments by firm size and selected characteristics: United States, 2016

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	67.11	248.41	284.39	185.16	126.13	91.01	155.24	73.17
Industry group **								
Agric., fish., forest.	500.23	--	--	--	1,052.18	744.92	845.26	617.64
Mining and manufacturing	161.68	762.44	807.16	386.50	298.68	219.17	454.21	170.36
Construction	338.51	807.92	620.64	728.83	484.53	988.96	491.48	444.68
Utilities and transp.	205.29	--	586.75	659.06	485.51	231.01	561.59	214.35
Wholesale trade	221.34	806.75	866.95	566.15	429.92	313.75	576.03	240.20
Fin. svcs. and real estate	177.76	735.26	662.92	489.62	357.91	215.29	433.27	188.20
Retail trade	166.77	780.49	529.08	356.49	433.53	204.52	345.94	180.76
Professional services	141.23	443.45	464.24	333.09	214.07	198.63	276.27	155.68
Other services	167.50	518.75	582.91	446.22	359.78	228.88	359.26	184.60
Ownership								
For profit, incorporated	73.53	304.87	343.97	202.09	158.26	95.81	186.97	79.60
For profit, unincorporated	205.38	475.85	505.97	508.76	335.19	329.48	343.75	237.47
Nonprofit	190.33	645.45	724.00	695.56	243.55	247.94	421.40	199.84
Age of firm								
Less than 5 years	418.17	532.69	950.67	1,138.02	645.72	760.07	442.02	657.88
5-9 years	278.74	590.71	553.99	670.80	517.04	562.39	407.16	373.41
10-19 years	221.05	502.28	485.94	386.54	357.47	579.13	293.80	291.68
20 or more years	73.75	383.98	411.93	198.54	143.66	92.93	224.73	77.57
Multi/single status								
2 or more locations	80.11	--	808.52	262.46	160.36	92.53	354.11	81.08
1 location only	118.40	248.84	297.71	222.84	202.56	515.84	167.02	165.11
Percent full-time employees								
Less than 25%	306.27	1,110.05	2,000.21	617.04	679.31	285.64	866.27	267.58
25-49 %	326.63	962.42	1,068.92	435.28	706.71	376.83	564.15	359.00
50-74 %	167.61	469.38	654.89	431.52	375.21	213.95	338.74	181.05
75% or more	74.09	281.83	310.99	203.44	134.64	101.23	171.75	80.77
Union presence								
No union employees	76.87	247.30	255.18	190.35	134.12	112.32	148.71	85.87
Has union employees	139.25	--	1,044.66	422.24	368.14	155.80	705.01	141.26
Percent low-wage employees								
50% or more low-wage	157.70	502.16	992.90	616.62	306.09	199.00	522.79	163.34
Less than 50% low-wage	70.88	262.80	293.01	191.87	133.00	96.55	160.59	77.46

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2016 Medical Expenditure Panel Survey-Insurance Component.

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

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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.