Table I.G.5 Out-of-Pocket Maximum distributions (in dollars) for employees enrolled in single and family coverage at the 10th, 25th, 50th (median), 75th and 90th percentiles at private-sector establishments that offer health insurance by firm size: United States, 2016

|                          | Total  | Less than<br>10<br>employees | 10-24<br>employees | 25-99<br>employees | 100-999<br>employees | 1000 or<br>more<br>employees | Less than<br>50<br>employees | 50 or more<br>employees |
|--------------------------|--------|------------------------------|--------------------|--------------------|----------------------|------------------------------|------------------------------|-------------------------|
| Single coverage          |        |                              |                    |                    |                      |                              |                              |                         |
| Average (mean)           | 4,099  | 4,247                        | 4,375              | 4,516              | 4,217                | 3,895                        | 4,420                        | 4,036                   |
| 10th percentile          | 1,800  | 1,400                        | 1,500              | 1,900              | 1,800                | 1,800                        | 1,500                        | 1,900                   |
| 25th percentile          | 2,500  | 2,400                        | 2,500              | 3,000              | 2,600                | 2,500                        | 2,500                        | 2,500                   |
| 50th percentile (median) | 4,000  | 3,900                        | 4,000              | 4,500              | 4,000                | 3,500                        | 4,200                        | 4,000                   |
| 75th percentile          | 5,900  | 6,000                        | 6,000              | 6,300              | 6,000                | 5,000                        | 6,200                        | 5,500                   |
| 90th percentile          | 6,500  | 6,600                        | 6,600              | 6,600              | 6,600                | 6,300                        | 6,600                        | 6,400                   |
| Family coverage          |        |                              |                    |                    |                      |                              |                              |                         |
| Average (mean)           | 7,881  | 8,283                        | 7,948              | 8,567              | 7,906                | 7,749                        | 8,330                        | 7,820                   |
| 10th percentile          | 3,000  | 2,700                        | 1,900              | 3,400              | 3,000                | 3,100                        | 2,800                        | 3,200                   |
| 25th percentile          | 5,000  | 4,900                        | 4,900              | 5,700              | 5,000                | 5,000                        | 4,900                        | 5,000                   |
| 50th percentile (median) | 7,000  | 8,000                        | 7,000              | 8,000              | 6,900                | 7,000                        | 8,000                        | 7,000                   |
| 75th percentile          | 11,000 | 12,000                       | 12,000             | 12,000             | 11,000               | 10,000                       | 12,000                       | 10,000                  |
| 90th percentile          | 13,000 | 13,000                       | 13,000             | 13,000             | 13,000               | 13,000                       | 13,000                       | 13,000                  |

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.

Dollar amounts have been rounded for confidentiality reasons.

Table I.G.5 Standard errors for out-of-Pocket Maximum distributions (in dollars) for employees enrolled in single and family coverage at the 10th, 25th, 50th (median), 75th and 90th percentiles at private-sector establishments that offer health insurance by firm size: United States, 2016

|                          | Total  | Less than<br>10<br>employees | 10-24<br>employees | 25-99<br>employees | 100-999<br>employees | 1000 or<br>more<br>employees | Less than 50 employees | 50 or more<br>employees |
|--------------------------|--------|------------------------------|--------------------|--------------------|----------------------|------------------------------|------------------------|-------------------------|
| Single coverage          |        |                              |                    |                    |                      |                              |                        |                         |
| Average (mean)           | 23.80  | 104.43                       | 95.20              | 56.70              | 52.88                | 32.54                        | 52.71                  | 26.49                   |
| 10th percentile          | 100.76 | 111.92                       | 107.43             | 117.30             | 118.49               | 92.35                        | 64.13                  | 78.78                   |
| 25th percentile          | 65.92  | 114.80                       | 124.82             | 122.79             | 126.97               | 68.42                        | 120.36                 | 66.61                   |
| 50th percentile (median) | 122.35 | 124.57                       | 134.94             | 134.99             | 127.78               | 48.16                        | 127.74                 | 122.58                  |
| 75th percentile          | 116.30 | 253.19                       | 245.86             | 31.47              | 132.11               | 121.29                       | 62.32                  | 115.28                  |
| 90th percentile          | 14.38  | 75.43                        | 30.54              | 22.41              | 26.40                | 83.71                        | 23.05                  | 23.09                   |
| Family coverage          |        |                              |                    |                    |                      |                              |                        |                         |
| Average (mean)           | 67.11  | 248.41                       | 284.39             | 185.16             | 126.13               | 91.01                        | 155.24                 | 73.17                   |
| 10th percentile          | 140.06 | 258.61                       | 222.85             | 262.29             | 186.46               | 123.41                       | 241.78                 | 103.02                  |
| 25th percentile          | 127.53 | 286.12                       | 489.60             | 272.42             | 245.23               | 144.81                       | 236.01                 | 128.49                  |
| 50th percentile (median) | 39.11  | 286.92                       | 437.63             | 256.01             | 190.55               | 68.68                        | 258.42                 | 41.70                   |
| 75th percentile          | 286.12 | 512.25                       | 623.28             | 466.46             | 399.14               | 251.22                       | 296.22                 | 242.01                  |
| 90th percentile          | 42.19  | 131.76                       | 245.61             | 65.77              | 109.86               | 56.00                        | 67.09                  | 46.27                   |

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.