

Table I.F.2(2010) 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, 2010

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	1,025	1,421	1,420	1,513	1,155	738	1,447	917
Industry group **								
Agric., fish., forest.	835	--	--	--	--	--	1,266	557
Mining and manufacturing	974	--	--	--	--	--	1,479	883
Construction	1,463	--	--	--	--	--	1,625	1,279
Utilities and transp.	854	--	--	--	--	--	1,470	777
Wholesale trade	1,045	--	--	--	--	--	1,476	894
Fin. svcs. and real estate	1,017	--	--	--	--	--	1,438	955
Retail trade	1,102	--	--	--	--	--	1,437	1,032
Professional services	998	--	--	--	--	--	1,426	881
Other services	995	--	--	--	--	--	1,346	891
Ownership								
For profit, incorporated	1,045	--	--	--	--	--	1,499	926
For profit, unincorporated	1,094	--	--	--	--	--	1,378	972
Nonprofit	871	--	--	--	--	--	1,138	837
Age of firm								
Less than 5 years	1,265	--	--	--	--	--	1,371	1,136
5-9 years	1,252	--	--	--	--	--	1,400	1,081
10-19 years	1,246	--	--	--	--	--	1,484	1,098
20 or more years	970	--	--	--	--	--	1,454	887
Multi/single status								
2 or more locations	851	--	--	--	--	--	1,512	832
1 location only	1,368	--	--	--	--	--	1,441	1,278
Percent full-time employees								
Less than 25%	973	--	--	--	--	--	1,217	914
25-49 %	1,057	--	--	--	--	--	1,379	982
50-74 %	951	--	--	--	--	--	1,337	885
75% or more	1,039	--	--	--	--	--	1,468	920
Union presence								
No union employees	1,139	--	--	--	--	--	1,465	1,015
Has union employees	737	--	--	--	--	--	968	726
Unknown	770	--	--	--	--	--	1,411	753
Percent low wage employees								
50% or more low wage	1,041	--	--	--	--	--	1,412	970
Less than 50% low wage	1,022	--	--	--	--	--	1,453	904

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2010 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 no 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(2010) 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, 2010

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	17.75	33.18	30.02	28.05	50.22	11.74	20.99	20.07
Industry group **								
Agric., fish., forest.	81.28	--	--	--	--	--	100.90	89.19
Mining and manufacturing	41.79	--	--	--	--	--	81.74	46.53
Construction	94.96	--	--	--	--	--	188.70	91.69
Utilities and transp.	56.69	--	--	--	--	--	153.87	61.69
Wholesale trade	69.87	--	--	--	--	--	82.16	87.89
Fin. svcs. and real estate	45.20	--	--	--	--	--	63.60	51.58
Retail trade	40.97	--	--	--	--	--	72.33	41.42
Professional services	23.52	--	--	--	--	--	55.93	31.07
Other services	22.31	--	--	--	--	--	21.54	23.03
Ownership								
For profit, incorporated	19.27	--	--	--	--	--	28.33	22.68
For profit, unincorporated	35.80	--	--	--	--	--	24.37	46.44
Nonprofit	44.78	--	--	--	--	--	79.38	47.85
Age of firm								
Less than 5 years	50.74	--	--	--	--	--	63.58	78.20
5-9 years	41.20	--	--	--	--	--	51.05	53.94
10-19 years	29.54	--	--	--	--	--	37.56	44.36
20 or more years	21.90	--	--	--	--	--	34.62	22.51
Multi/single status								
2 or more locations	15.69	--	--	--	--	--	63.34	14.95
1 location only	39.05	--	--	--	--	--	23.79	75.84
Percent full-time employees								
Less than 25%	38.62	--	--	--	--	--	105.65	48.29
25-49 %	38.28	--	--	--	--	--	89.33	50.04
50-74 %	27.39	--	--	--	--	--	62.01	23.54
75% or more	19.74	--	--	--	--	--	22.96	24.14
Union presence								
No union employees	18.18	--	--	--	--	--	22.69	24.31
Has union employees	25.45	--	--	--	--	--	60.86	27.15
Unknown	28.84	--	--	--	--	--	88.69	28.22
Percent low wage employees								
50% or more low wage	32.55	--	--	--	--	--	37.66	34.93
Less than 50% low wage	17.37	--	--	--	--	--	25.28	20.50

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2010 Medical Expenditure Panel Survey-Insurance Component.

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