

Table I.F.3(2010) 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, 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	1,975	2,920	2,894	2,916	2,132	1,615	2,857	1,827
Industry group **								
Agric., fish., forest.	1,933	--	--	--	--	--	3,083	1,351
Mining and manufacturing	1,839	--	--	--	--	--	2,886	1,731
Construction	2,692	--	--	--	--	--	2,731	2,662
Utilities and transp.	1,612	--	--	--	--	--	2,280	1,561
Wholesale trade	2,038	--	--	--	--	--	3,151	1,773
Fin. svcs. and real estate	1,922	--	--	--	--	--	2,634	1,850
Retail trade	2,217	--	--	--	--	--	2,948	2,100
Professional services	1,873	--	--	--	--	--	2,942	1,692
Other services	2,160	--	--	--	--	--	2,770	2,034
Ownership								
For profit, incorporated	2,028	--	--	--	--	--	2,975	1,868
For profit, unincorporated	2,019	--	--	--	--	--	2,567	1,867
Nonprofit	1,645	--	--	--	--	--	2,324	1,586
Age of firm								
Less than 5 years	2,683	--	--	--	--	--	3,088	2,313
5-9 years	2,522	--	--	--	--	--	3,123	2,071
10-19 years	2,271	--	--	--	--	--	2,708	2,061
20 or more years	1,895	--	--	--	--	--	2,828	1,791
Multi/single status								
2 or more locations	1,741	--	--	--	--	--	2,993	1,718
1 location only	2,624	--	--	--	--	--	2,844	2,409
Percent full-time employees								
Less than 25%	2,100	--	--	--	--	--	2,571	2,005
25-49 %	2,080	--	--	--	--	--	2,769	1,953
50-74 %	1,927	--	--	--	--	--	3,029	1,786
75% or more	1,976	--	--	--	--	--	2,847	1,826
Union presence								
No union employees	2,145	--	--	--	--	--	2,949	1,939
Has union employees	1,647	--	--	--	--	--	1,791	1,639
Unknown	1,683	--	--	--	--	--	2,083	1,677
Percent low wage employees								
50% or more low wage	2,189	--	--	--	--	--	3,170	2,053
Less than 50% low wage	1,946	--	--	--	--	--	2,821	1,795

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.3(2010) 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, 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	32.85	73.20	47.71	54.35	75.92	32.58	41.61	32.52
Industry group **								
Agric., fish., forest.	147.57	--	--	--	--	--	343.22	164.51
Mining and manufacturing	98.59	--	--	--	--	--	124.34	107.32
Construction	132.89	--	--	--	--	--	145.56	184.11
Utilities and transp.	100.93	--	--	--	--	--	320.51	103.37
Wholesale trade	94.61	--	--	--	--	--	150.41	110.50
Fin. svcs. and real estate	93.95	--	--	--	--	--	163.22	95.44
Retail trade	44.49	--	--	--	--	--	131.56	42.44
Professional services	41.01	--	--	--	--	--	133.61	45.21
Other services	34.11	--	--	--	--	--	88.19	35.20
Ownership								
For profit, incorporated	33.37	--	--	--	--	--	47.03	34.04
For profit, unincorporated	95.66	--	--	--	--	--	162.52	89.66
Nonprofit	80.48	--	--	--	--	--	233.23	88.27
Age of firm								
Less than 5 years	165.79	--	--	--	--	--	252.32	215.55
5-9 years	132.32	--	--	--	--	--	188.69	122.34
10-19 years	87.70	--	--	--	--	--	53.23	123.99
20 or more years	33.47	--	--	--	--	--	78.71	27.39
Multi/single status								
2 or more locations	27.36	--	--	--	--	--	197.27	26.21
1 location only	65.91	--	--	--	--	--	34.39	118.38
Percent full-time employees								
Less than 25%	143.17	--	--	--	--	--	227.43	187.46
25-49 %	104.78	--	--	--	--	--	168.03	128.99
50-74 %	63.95	--	--	--	--	--	115.48	63.71
75% or more	34.38	--	--	--	--	--	46.44	34.05
Union presence								
No union employees	30.71	--	--	--	--	--	48.65	29.55
Has union employees	62.94	--	--	--	--	--	136.70	66.03
Unknown	54.11	--	--	--	--	--	400.89	54.23
Percent low wage employees								
50% or more low wage	68.08	--	--	--	--	--	86.79	77.00
Less than 50% low wage	32.85	--	--	--	--	--	43.12	33.02

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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