

Table I.F.2(2012) 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, 2012

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	1,167	1,600	1,585	1,659	1,278	881	1,628	1,051
Industry group **								
Agric., fish., forest.	1,344	1,937	1,061	1,681	1,455	812	1,585	1,274
Mining and manufacturing	1,086	1,590	1,531	1,839	1,196	762	1,728	977
Construction	1,570	1,670	1,786	1,682	1,387	1,103	1,708	1,418
Utilities and transp.	986	1,849	1,351	1,675	1,265	774	1,627	896
Wholesale trade	1,251	1,629	1,709	1,725	1,094	871	1,782	1,023
Fin. svcs. and real estate	1,234	1,661	1,901	1,709	1,238	1,107	1,756	1,162
Retail trade	1,177	1,645	1,497	1,833	1,442	908	1,683	1,071
Professional services	1,155	1,592	1,575	1,448	1,323	844	1,547	1,048
Other services	1,110	1,413	1,398	1,692	1,235	838	1,499	1,008
Ownership								
For profit, incorporated	1,163	1,623	1,606	1,695	1,322	873	1,652	1,038
For profit, unincorporated	1,310	1,598	1,588	1,747	1,217	1,047	1,666	1,184
Nonprofit	1,054	1,381	1,420	1,401	1,199	788	1,373	1,006
Age of firm								
Less than 5 years	1,381	1,541	1,677	1,523	910	1,030	1,621	1,086
5-9 years	1,471	1,656	1,562	1,564	1,214	1,014	1,592	1,347
10-19 years	1,458	1,710	1,669	1,706	1,246	901	1,705	1,257
20 or more years	1,087	1,517	1,518	1,685	1,322	879	1,597	1,018
Multi/single status								
2 or more locations	994	1,252	1,695	1,673	1,273	883	1,688	974
1 location only	1,507	1,605	1,575	1,656	1,286	796	1,622	1,372
Percent full-time employees								
Less than 25%	1,126	1,211	1,479	1,924	1,259	815	1,414	1,059
25-49 %	1,140	1,685	1,568	1,760	1,339	893	1,633	1,043
50-74 %	1,123	1,597	1,498	1,566	1,286	881	1,532	1,030
75% or more	1,176	1,607	1,598	1,661	1,275	881	1,645	1,055
Union presence								
No union employees	1,284	1,614	1,600	1,677	1,306	894	1,642	1,146
Has union employees	839	935	1,191	1,413	983	782	1,194	825
Unknown	959	1,138	2,073	1,238	1,223	945	1,471	955
Percent low wage employees								
50% or more low wage	1,159	1,551	1,415	1,599	1,469	888	1,510	1,101
Less than 50% low wage	1,168	1,607	1,607	1,669	1,229	879	1,645	1,040

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2012 Medical Expenditure Panel Survey-Insurance Component.

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

** 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(2012) 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, 2012

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	8.42	50.67	33.25	29.28	31.08	8.78	24.93	11.34
Industry group **								
Agric., fish., forest.	102.53	245.09	266.71	278.75	191.61	161.38	180.49	128.71
Mining and manufacturing	36.99	52.29	83.56	123.57	71.15	29.83	96.85	40.26
Construction	88.20	188.48	128.55	105.22	133.64	116.00	91.85	131.10
Utilities and transp.	33.00	162.76	242.13	120.51	216.60	54.39	71.27	35.44
Wholesale trade	56.98	103.98	152.97	116.26	71.29	76.04	79.86	54.89
Fin. svcs. and real estate	25.67	206.09	170.97	85.96	64.45	39.70	113.75	30.88
Retail trade	21.54	88.02	78.21	117.43	123.16	24.52	58.09	26.19
Professional services	15.43	82.95	55.33	67.82	45.40	23.41	39.79	24.09
Other services	39.08	73.56	54.11	76.30	43.32	47.51	58.27	37.35
Ownership								
For profit, incorporated	14.59	46.71	32.22	32.89	35.95	13.63	31.57	19.18
For profit, unincorporated	35.79	90.40	78.80	78.48	81.45	51.56	50.24	43.42
Nonprofit	30.99	129.95	97.84	69.53	52.89	37.88	82.04	38.91
Age of firm								
Less than 5 years	60.20	106.18	182.21	117.65	100.46	173.71	100.12	80.74
5-9 years	36.37	92.05	88.93	73.30	91.84	185.87	65.38	77.94
10-19 years	35.69	74.30	73.02	55.32	43.90	55.09	59.86	39.76
20 or more years	9.30	61.30	40.85	40.92	34.09	10.64	31.72	12.95
Multi/single status								
2 or more locations	11.20	226.73	118.38	43.99	41.21	8.75	66.57	10.16
1 location only	22.70	50.20	35.54	35.02	50.80	63.01	31.39	30.87
Percent full-time employees								
Less than 25%	76.28	169.68	151.99	211.61	67.96	70.57	86.10	83.37
25-49 %	37.91	199.75	157.08	94.60	132.16	29.06	89.97	52.54
50-74 %	18.12	90.35	139.80	86.57	63.45	21.98	38.04	21.42
75% or more	7.91	64.20	45.08	29.58	41.51	8.88	31.79	12.48
Union presence								
No union employees	8.27	51.18	29.30	31.18	33.89	19.91	23.62	16.76
Has union employees	18.71	148.12	228.67	169.74	110.04	15.46	185.15	18.04
Unknown	15.67	259.90	432.59	296.67	56.26	18.04	242.97	16.53
Percent low wage employees								
50% or more low wage	28.84	87.94	60.19	50.30	78.34	29.50	39.41	33.17
Less than 50% low wage	9.66	60.56	39.33	31.22	38.43	12.02	30.94	13.11

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2012 Medical Expenditure Panel Survey-Insurance Component.

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

** 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.