

Table I.F.3(2012) 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, 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	2,322	3,568	3,372	3,567	2,614	1,880	3,515	2,142
Industry group **								
Agric., fish., forest.	2,901	4,518	3,685	3,452	3,227	1,437	3,745	2,523
Mining and manufacturing	2,006	4,024	3,111	3,669	2,232	1,583	3,705	1,846
Construction	3,139	3,194	3,657	3,331	3,191	2,202	3,414	2,896
Utilities and transp.	1,893	3,841	2,583	3,147	2,768	1,606	3,042	1,812
Wholesale trade	2,456	3,821	3,300	3,807	2,444	1,903	3,503	2,250
Fin. svcs. and real estate	2,501	3,525	3,346	3,601	2,657	2,298	3,485	2,416
Retail trade	2,468	3,751	3,660	3,938	2,900	2,045	3,714	2,291
Professional services	2,280	3,850	3,630	3,285	2,751	1,775	3,703	2,072
Other services	2,422	2,871	2,865	3,840	2,664	2,013	3,114	2,287
Ownership								
For profit, incorporated	2,314	3,642	3,443	3,620	2,693	1,856	3,572	2,120
For profit, unincorporated	2,665	3,674	3,318	3,561	2,641	2,268	3,632	2,468
Nonprofit	2,054	2,596	2,758	3,262	2,310	1,709	2,784	1,989
Age of firm								
Less than 5 years	2,807	3,469	3,236	3,048	2,096	2,218	3,407	2,273
5-9 years	3,176	3,870	3,276	3,605	2,750	1,533	3,502	2,912
10-19 years	3,009	3,750	3,746	3,494	2,665	1,931	3,706	2,571
20 or more years	2,182	3,278	3,231	3,655	2,625	1,879	3,429	2,083
Multi/single status								
2 or more locations	2,045	3,990	3,033	3,618	2,592	1,891	3,432	2,022
1 location only	3,137	3,562	3,405	3,553	2,643	1,433	3,523	2,797
Percent full-time employees								
Less than 25%	2,515	3,486	3,017	3,925	3,059	1,904	3,395	2,317
25-49 %	2,322	3,750	3,448	3,329	3,146	1,883	3,526	2,174
50-74 %	2,145	3,680	3,464	3,301	2,639	1,743	3,494	1,953
75% or more	2,341	3,542	3,369	3,594	2,589	1,898	3,519	2,162
Union presence								
No union employees	2,606	3,745	3,420	3,608	2,716	1,928	3,620	2,355
Has union employees	1,641	1,178	2,187	2,836	1,813	1,578	1,888	1,631
Unknown	2,131	1,953	5,766	3,761	2,740	2,098	3,763	2,120
Percent low wage employees								
50% or more low wage	2,342	3,895	3,331	3,390	2,976	1,958	3,520	2,212
Less than 50% low wage	2,319	3,530	3,376	3,583	2,564	1,868	3,514	2,132

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.3(2012) 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, 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	26.14	160.99	80.69	76.04	46.00	32.78	70.54	25.82
Industry group **								
Agric., fish., forest.	257.04	748.36	822.38	799.72	817.90	145.53	438.53	312.96
Mining and manufacturing	74.92	474.81	239.86	180.57	113.07	60.13	148.28	75.90
Construction	137.05	358.85	323.38	137.16	292.79	292.39	161.49	193.72
Utilities and transp.	77.18	690.54	574.75	448.98	443.51	80.64	533.47	82.92
Wholesale trade	112.85	412.97	314.21	193.22	162.77	151.56	220.92	103.89
Fin. svcs. and real estate	52.31	517.95	451.61	287.59	136.57	84.69	257.04	61.30
Retail trade	59.45	405.88	330.78	173.14	240.23	62.44	203.09	69.79
Professional services	52.53	155.15	179.86	169.84	158.06	63.82	79.22	60.89
Other services	76.10	261.14	131.82	275.17	146.55	81.48	180.77	80.45
Ownership								
For profit, incorporated	38.39	164.23	98.80	67.31	73.17	37.82	72.18	38.11
For profit, unincorporated	74.27	245.10	249.52	346.04	127.63	137.79	137.69	91.31
Nonprofit	79.26	361.24	230.18	178.26	106.97	87.24	185.75	86.28
Age of firm								
Less than 5 years	133.46	224.69	361.14	432.32	287.73	320.54	152.38	263.37
5-9 years	124.95	311.06	194.19	225.13	238.40	388.85	147.45	195.58
10-19 years	73.02	333.11	211.27	135.09	215.76	110.02	154.03	105.97
20 or more years	32.13	279.85	117.78	75.16	65.96	35.79	78.68	31.84
Multi/single status								
2 or more locations	30.12	853.66	277.92	162.91	68.25	33.09	172.43	30.26
1 location only	62.63	153.75	75.99	92.83	106.45	138.86	79.68	83.09
Percent full-time employees								
Less than 25%	214.96	528.10	593.51	548.90	309.71	158.72	287.79	250.18
25-49 %	92.50	490.73	405.98	322.09	285.83	74.32	139.35	103.61
50-74 %	41.69	230.10	334.77	354.10	166.67	59.23	156.01	37.52
75% or more	31.17	213.49	95.36	82.31	58.67	37.43	87.28	31.54
Union presence								
No union employees	26.15	160.65	67.52	58.45	53.01	58.90	61.82	36.55
Has union employees	44.35	205.73	443.36	416.65	148.96	39.77	194.89	43.22
Unknown	64.86	514.29	1,159.54	920.79	158.46	58.34	540.51	60.82
Percent low wage employees								
50% or more low wage	36.11	250.49	375.07	118.02	172.31	33.59	169.35	42.01
Less than 50% low wage	30.48	193.40	83.11	81.53	54.10	38.76	76.53	31.11

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.