

Table I.F.3 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, 2015

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	2,915	4,154	4,026	3,971	3,169	2,539	4,090	2,760
Industry group **								
Agric., fish., forest.	3,837	--	--	3,360	4,392	2,801	4,624	3,578
Mining and manufacturing	2,702	4,800	3,989	3,550	2,845	2,391	3,822	2,607
Construction	3,617	3,904	3,787	3,964	3,795	2,455	4,137	3,304
Utilities and transp.	2,990	4,293	5,323	4,690	4,130	2,646	4,981	2,840
Wholesale trade	3,072	3,955	4,000	3,932	3,061	2,626	4,109	2,850
Fin. svcs. and real estate	2,896	4,012	4,173	4,372	2,965	2,749	3,860	2,835
Retail trade	3,308	4,225	4,638	4,328	4,456	2,875	4,529	3,156
Professional services	2,722	4,436	3,759	3,924	3,039	2,305	4,017	2,560
Other services	3,037	3,637	4,159	4,240	3,354	2,629	4,039	2,857
Ownership								
For profit, incorporated	2,955	4,321	4,082	4,004	3,195	2,611	4,238	2,792
For profit, unincorporated	3,231	4,215	3,873	4,122	3,256	2,677	3,921	3,057
Nonprofit	2,441	2,855	3,744	3,535	2,995	2,014	3,133	2,383
Age of firm								
Less than 5 years	4,196	4,685	4,214	4,552	3,165	4,045	4,563	3,655
5-9 years	3,640	4,274	3,709	4,067	3,121	3,381	4,082	3,332
10-19 years	3,704	4,207	4,327	4,216	3,763	2,612	4,179	3,482
20 or more years	2,762	3,834	3,896	3,793	3,047	2,531	3,930	2,675
Multi/single status								
2 or more locations	2,661	--	3,380	4,327	2,978	2,539	4,183	2,643
1 location only	3,748	4,156	4,080	3,871	3,468	2,538	4,082	3,462
Percent full-time employees								
Less than 25%	3,943	4,154	4,080*	4,085	3,974	3,869	3,981	3,935
25-49 %	3,316	4,363	3,521	4,920	3,971	2,872	3,978	3,257
50-74 %	2,912	3,704	4,608	4,244	3,740	2,504	4,381	2,726
75% or more	2,888	4,222	3,994	3,922	3,087	2,517	4,066	2,731
Union presence								
No union employees	3,135	4,366	4,142	4,133	3,297	2,697	4,248	2,951
Has union employees	2,212	1,237	2,527	2,385	2,377	2,187	2,137	2,214
Percent low-wage employees								
50% or more low-wage	3,594	3,668	3,685	4,696	3,899	3,377	4,250	3,537
Less than 50% low-wage	2,856	4,197	4,033	3,920	3,107	2,460	4,080	2,689

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2015 Medical Expenditure Panel Survey-Insurance Component.

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

* Figure does not meet standard of reliability or precision.

-- Data suppressed due to high standard errors or few 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 Standard errors 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, 2015

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	32.16	154.97	141.97	105.32	85.19	36.44	88.06	33.61
Industry group **								
Agric., fish., forest.	508.96	--	--	711.61	1,162.65	362.30	756.65	632.19
Mining and manufacturing	73.43	599.42	495.08	198.01	162.80	87.81	244.87	76.00
Construction	218.55	451.09	386.62	340.06	587.20	250.91	264.14	306.70
Utilities and transp.	157.85	914.30	988.12	884.49	589.15	149.42	707.84	153.01
Wholesale trade	112.88	408.57	350.75	366.15	216.77	154.82	225.26	125.93
Fin. svcs. and real estate	65.94	524.97	358.80	314.50	178.03	72.47	247.86	67.53
Retail trade	84.59	470.92	457.92	264.66	274.88	89.71	275.82	86.94
Professional services	55.30	290.42	237.25	188.44	131.08	61.92	153.60	56.68
Other services	117.39	319.07	406.57	352.16	232.61	148.15	249.02	126.53
Ownership								
For profit, incorporated	37.51	195.79	160.16	127.05	109.23	41.27	106.82	38.85
For profit, unincorporated	95.76	290.29	332.47	231.96	215.85	128.74	175.97	110.19
Nonprofit	79.64	375.29	692.26	288.43	160.32	91.43	260.45	82.56
Age of firm								
Less than 5 years	226.13	438.59	490.41	402.06	419.19	858.93	290.23	321.06
5-9 years	172.41	382.65	300.36	297.20	302.46	585.81	215.72	238.58
10-19 years	126.04	251.18	297.73	194.68	266.54	201.87	153.93	167.06
20 or more years	33.47	241.65	194.30	140.12	91.08	37.15	129.33	34.16
Multi/single status								
2 or more locations	33.89	--	303.43	238.56	89.31	36.82	372.53	33.90
1 location only	76.09	156.38	151.43	117.35	167.56	250.73	90.40	115.30
Percent full-time employees								
Less than 25%	184.91	854.10	1,309.34 *	542.90	389.57	228.82	514.28	195.37
25-49 %	156.12	705.02	643.34	620.44	473.98	137.38	372.26	166.15
50-74 %	89.27	338.96	531.49	525.07	211.53	88.46	357.24	85.45
75% or more	35.31	177.81	151.27	108.27	91.45	40.71	93.48	37.02
Union presence								
No union employees	37.39	155.44	148.05	105.77	92.28	44.52	89.35	39.81
Has union employees	55.83	218.16	336.80	334.71	200.99	59.32	243.59	57.24
Percent low-wage employees								
50% or more low-wage	102.75	409.01	658.24	309.10	310.21	116.38	311.23	108.66
Less than 50% low-wage	33.40	164.21	144.33	109.99	87.99	37.49	91.45	34.77

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2015 Medical Expenditure Panel Survey-Insurance Component.

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

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** 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.