

Table I.G.1 Premium distributions (in dollars) for employees enrolled in single, employee-plus-one, and family coverage at the 10th, 25th, 50th(median), 75th and 90th percentiles at private-sector establishments that offer health insurance by firm size: United States, 2016

	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
Single coverage								
Average (mean)	6,101	6,340	6,100	5,786	6,084	6,174	6,070	6,108
10th percentile	3,700	3,300	3,600	3,400	3,400	4,200	3,600	3,900
25th percentile	4,800	4,500	4,500	4,300	4,700	5,100	4,500	4,900
50th percentile (median)	6,000	6,000	5,800	5,500	6,000	6,000	5,700	6,000
75th percentile	7,200	7,800	7,200	6,900	7,300	7,100	7,200	7,100
90th percentile	8,500	9,900	9,000	8,400	8,900	8,400	9,100	8,400
Employee-plus-one coverage								
Average (mean)	12,124	12,155	11,971	11,444	12,291	12,203	11,833	12,166
10th percentile	7,700	6,500	6,500	6,500	7,600	8,200	6,500	7,800
25th percentile	9,600	8,600	8,300	8,600	9,700	10,000	8,400	9,800
50th percentile (median)	12,000	12,000	11,000	11,000	12,000	12,000	11,000	12,000
75th percentile	14,000	15,000	15,000	14,000	15,000	14,000	14,000	14,000
90th percentile	17,000	19,000	18,000	17,000	17,000	17,000	18,000	17,000
Family coverage								
Average (mean)	17,710	16,148	16,736	16,310	17,600	18,121	16,471	17,893
10th percentile	11,000	8,100	9,600	9,600	11,000	13,000	9,200	12,000
25th percentile	14,000	12,000	12,000	13,000	14,000	15,000	12,000	15,000
50th percentile (median)	18,000	16,000	16,000	16,000	17,000	18,000	16,000	18,000
75th percentile	21,000	20,000	20,000	20,000	21,000	21,000	20,000	21,000
90th percentile	24,000	24,000	25,000	23,000	25,000	24,000	24,000	24,000

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2016 Medical Expenditure Panel Survey-Insurance Component.

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

Dollar amounts have been rounded for confidentiality reasons.

Table I.G.1 Standard errors for premium distributions (in dollars) for employees enrolled in single, employee-plus-one, and family coverage at the 10th, 25th, 50th(median), 75th and 90th percentiles at private-sector establishments that offer health insurance by firm size: United States, 2016

	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
Single coverage								
Average (mean)	26.96	105.25	95.09	63.90	71.52	33.82	53.29	30.64
10th percentile	54.74	150.46	98.28	72.46	162.36	50.59	57.31	70.62
25th percentile	21.52	130.85	88.34	61.50	89.04	38.52	56.66	34.09
50th percentile (median)	18.46	91.90	122.07	58.53	72.63	32.56	77.32	20.25
75th percentile	32.12	134.70	86.36	91.37	70.07	50.85	55.42	40.35
90th percentile	73.53	309.47	290.10	199.13	132.59	69.99	167.22	63.97
Employee-plus-one coverage								
Average (mean)	60.14	314.93	273.42	163.25	129.91	79.15	155.93	65.00
10th percentile	68.14	333.77	304.12	274.84	257.17	104.37	201.68	85.82
25th percentile	78.58	254.58	236.54	140.03	156.53	105.06	132.47	74.06
50th percentile (median)	49.97	304.54	321.21	199.35	125.86	82.04	196.28	61.42
75th percentile	91.14	472.08	560.93	231.07	197.78	126.06	297.64	96.58
90th percentile	167.92	979.64	561.85	420.55	306.00	159.43	281.97	163.53
Family coverage								
Average (mean)	84.41	370.36	389.69	232.37	189.94	108.62	207.40	91.81
10th percentile	128.14	478.52	333.92	403.45	265.77	135.06	312.59	128.48
25th percentile	80.89	362.54	363.91	338.74	303.98	143.64	152.26	122.08
50th percentile (median)	112.16	468.67	391.47	239.88	197.86	126.04	275.41	96.09
75th percentile	96.99	598.35	615.16	315.98	240.32	120.72	308.49	97.15
90th percentile	184.98	518.29	798.07	413.96	411.74	293.69	398.09	214.05

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2016 Medical Expenditure Panel Survey-Insurance Component.

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

Table I.G.2 Employee contribution distributions (in dollars) for employees enrolled in single, employee-plus-one, and family coverage at the 10th, 25th, 50th(median), 75th and 90th percentiles at private-sector establishments that offer health insurance by firm size: United States, 2016

	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
Single coverage								
Average (mean)	1,325	919	1,302	1,375	1,348	1,341	1,216	1,348
10th percentile	0	0	0	0	0	360	0	170
25th percentile	600	0	0	200*	600	780	0	710
50th percentile (median)	1,200	0	890	1,200	1,200	1,200	810	1,200
75th percentile	1,800	1,500	2,100	2,000	1,800	1,700	2,000	1,800
90th percentile	2,600	2,900	3,300	2,900	2,600	2,400	3,000	2,500
Employee-plus-one coverage								
Average (mean)	3,376	2,637	3,611	3,986	3,942	3,087	3,479	3,362
10th percentile	750	0	0	0	1,200	1,100	0	1,100
25th percentile	1,900	0	600*	2,000	2,300	1,900	40*	2,000
50th percentile (median)	3,000	990*	3,000	3,600	3,500	2,800	3,000	2,900
75th percentile	4,400	4,200	5,500	5,600	5,100	3,800	5,200	4,300
90th percentile	6,200	7,500	7,900	7,700	7,100	5,200	7,600	6,000
Family coverage								
Average (mean)	4,956	3,452	4,371	5,706	5,726	4,744	4,510	5,022
10th percentile	890	0	0	0	1,600	1,600	0	1,600
25th percentile	2,700	0	0	2,000	3,200	2,900	0	2,900
50th percentile (median)	4,400	0	3,100	4,900	4,900	4,300	3,300	4,400
75th percentile	6,400	6,000	7,300	8,500	7,300	5,900	7,200	6,300
90th percentile	9,500	10,000	12,000	13,000	11,000	8,000	12,000	9,000

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2016 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.

Dollar amounts have been rounded for confidentiality reasons.

Table I.G.2 Standard errors for employee contribution distributions (in dollars) for employees enrolled in single, employee-plus-one, and family coverage at the 10th, 25th, 50th(median), 75th and 90th percentiles at private-sector establishments that offer health insurance by firm size: United States, 2016

	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
Single coverage								
Average (mean)	13.19	57.49	55.63	40.28	31.45	16.14	31.86	14.54
10th percentile	24.63	121.97	105.12	58.57	62.11	22.11	60.61	44.38
25th percentile	16.05	121.97	105.12	84.47*	39.13	22.56	60.61	14.31
50th percentile (median)	15.16	121.97	73.55	30.73	30.84	14.89	47.16	10.87
75th percentile	16.26	109.66	102.89	50.79	40.14	19.80	50.49	18.38
90th percentile	27.87	96.87	160.49	73.61	69.06	36.81	47.44	33.68
Employee-plus-one coverage								
Average (mean)	35.96	226.72	169.00	96.97	84.16	44.83	100.92	38.50
10th percentile	92.42	418.70	209.92	152.92	123.25	75.32	153.48	69.50
25th percentile	41.32	418.70	299.51*	129.05	63.93	46.89	153.87*	35.63
50th percentile (median)	31.30	528.03*	258.39	114.21	89.15	27.05	154.46	32.83
75th percentile	58.58	289.07	302.76	155.96	110.88	40.85	154.63	70.37
90th percentile	101.86	739.18	438.59	191.40	237.55	97.37	218.87	92.41
Family coverage								
Average (mean)	56.41	249.56	259.73	209.00	125.87	70.55	146.06	61.09
10th percentile	158.09	556.60	497.95	399.37	213.27	84.45	340.18	89.84
25th percentile	61.33	556.60	497.95	332.74	113.51	72.19	340.18	71.55
50th percentile (median)	45.80	556.60	314.58	188.96	103.23	59.31	176.59	48.71
75th percentile	85.21	413.83	443.42	316.01	189.33	96.46	248.47	90.79
90th percentile	165.81	718.11	761.76	345.43	343.29	172.59	310.73	197.04

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2016 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.

Table I.G.3 Employer cost distributions (in dollars) for employees enrolled in single, employee-plus-one, and family coverage at the 10th, 25th, 50th(median), 75th and 90th percentiles at private-sector establishments that offer health insurance by firm size: United States, 2016

	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
Single coverage								
Average (mean)	4,776	5,421	4,798	4,411	4,736	4,833	4,854	4,760
10th percentile	2,400	2,100	2,000	1,900	2,100	2,800	2,000	2,400
25th percentile	3,500	3,300	3,000	2,900	3,200	3,800	3,000	3,600
50th percentile (median)	4,700	5,000	4,500	4,200	4,600	4,800	4,500	4,700
75th percentile	5,900	7,000	6,000	5,700	6,000	5,800	6,200	5,800
90th percentile	7,200	9,400	7,800	7,300	7,600	7,000	8,000	7,200
Employee-plus-one coverage								
Average (mean)	8,748	9,518	8,359	7,458	8,350	9,115	8,354	8,803
10th percentile	3,800	2,900	2,500	2,300	3,100	5,100	2,500	4,200
25th percentile	6,200	5,000	4,500	4,200	5,400	6,900	4,500	6,400
50th percentile (median)	8,600	9,100	7,200	6,900	8,400	9,000	7,400	8,800
75th percentile	11,000	12,000	12,000	9,700	11,000	11,000	11,000	11,000
90th percentile	14,000	17,000	15,000	13,000	13,000	13,000	16,000	13,000
Family coverage								
Average (mean)	12,754	12,696	12,365	10,604	11,874	13,377	11,962	12,871
10th percentile	5,000	3,300	3,600	2,800	4,000	7,400	3,400	5,900
25th percentile	9,300	7,000	6,900	5,500	7,600	10,000	6,300	9,600
50th percentile (median)	13,000	12,000	11,000	10,000	12,000	14,000	11,000	13,000
75th percentile	16,000	18,000	17,000	15,000	16,000	16,000	17,000	16,000
90th percentile	19,000	23,000	22,000	19,000	19,000	19,000	22,000	19,000

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2016 Medical Expenditure Panel Survey-Insurance Component.

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

Dollar amounts have been rounded for confidentiality reasons.

Table I.G.3 Standard errors for employer cost distributions (in dollars) for employees enrolled in single, employee-plus-one, and family coverage at the 10th, 25th, 50th(median), 75th and 90th percentiles at private-sector establishments that offer health insurance by firm size: United States, 2016

	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
Single coverage								
Average (mean)	26.37	113.33	99.21	63.08	64.07	34.71	56.06	29.67
10th percentile	42.10	142.30	92.92	51.05	48.41	40.17	48.11	45.85
25th percentile	33.48	151.04	90.37	84.16	80.82	33.74	33.17	34.16
50th percentile (median)	28.97	135.15	109.11	70.36	89.78	33.11	69.26	31.99
75th percentile	36.64	118.15	139.22	111.13	76.25	42.13	113.97	35.51
90th percentile	52.38	363.94	213.79	117.16	139.29	84.14	110.50	40.28
Employee-plus-one coverage								
Average (mean)	61.27	372.16	287.56	177.56	138.75	76.62	173.37	65.48
10th percentile	104.68	338.59	296.04	135.67	241.76	138.84	161.87	119.49
25th percentile	54.35	408.34	231.58	170.49	169.44	88.96	125.57	63.17
50th percentile (median)	77.61	452.78	376.36	196.97	214.44	106.93	188.41	66.31
75th percentile	86.13	402.11	530.24	244.85	190.75	91.40	275.59	94.28
90th percentile	143.22	1,048.76	920.26	658.75	264.73	154.04	576.52	145.75
Family coverage								
Average (mean)	89.70	397.28	439.74	253.54	184.20	116.72	234.13	96.94
10th percentile	207.85	399.28	342.38	184.51	183.15	240.84	164.11	235.89
25th percentile	75.38	653.95	415.87	290.05	231.49	120.66	230.49	123.61
50th percentile (median)	109.59	465.82	597.83	324.45	190.84	144.02	346.84	108.21
75th percentile	110.54	448.25	650.89	499.27	292.60	129.22	406.02	117.50
90th percentile	166.63	612.02	1,022.19	566.13	243.72	235.71	614.78	201.52

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2016 Medical Expenditure Panel Survey-Insurance Component.

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

Table I.G.4 Deductible distributions (in dollars) for employees enrolled in single and family coverage at the 10th, 25th, 50th (median), 75th and 90th percentiles at private-sector establishments that offer health insurance by firm size: United States, 2016

	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
Single coverage								
Average (mean)	1,696	2,082	2,071	2,164	1,963	1,386	2,105	1,615
10th percentile	450	470	480	480	460	380	480	400
25th percentile	750	970	930	970	950	570	980	750
50th percentile (median)	1,500	2,000	1,900	1,900	1,500	1,200	2,000	1,500
75th percentile	2,500	2,900	2,900	2,900	2,900	1,800	2,900	2,000
90th percentile	3,200	4,800	3,900	4,900	3,900	2,600	4,000	3,000
Family coverage								
Average (mean)	3,069	4,288	3,616	3,926	3,422	2,730	3,940	2,944
10th percentile	730	1,000	750	910	750	660	1,000	700
25th percentile	1,200	1,500	1,500	1,800	1,100	1,200	1,600	1,200
50th percentile (median)	2,600	3,000	2,900	3,000	2,900	2,400	3,000	2,600
75th percentile	4,000	5,900	4,900	4,900	4,900	3,600	5,000	3,900
90th percentile	6,000	9,000	7,600	7,900	6,900	5,200	8,000	6,000

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2016 Medical Expenditure Panel Survey-Insurance Component.

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

Dollar amounts have been rounded for confidentiality reasons.

Table I.G.4 Standard errors for deductible distributions (in dollars) for employees enrolled in single and family coverage at the 10th, 25th, 50th (median), 75th and 90th percentiles at private-sector establishments that offer health insurance by firm size: United States, 2016

	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
Single coverage								
Average (mean)	15.59	67.41	53.54	43.99	38.11	18.38	34.29	17.15
10th percentile	14.36	50.46	62.50	53.41	29.76	13.72	53.29	13.02
25th percentile	38.10	118.12	87.58	106.02	60.76	23.17	92.58	38.17
50th percentile (median)	40.57	124.96	114.32	108.67	73.26	61.98	117.88	40.71
75th percentile	55.63	122.37	106.58	111.13	99.15	63.85	109.46	58.62
90th percentile	122.41	270.83	214.44	232.54	126.71	21.23	117.96	80.76
Family coverage								
Average (mean)	37.13	207.45	154.57	116.63	90.90	44.80	98.49	39.61
10th percentile	31.33	127.77	153.97	97.35	55.60	30.03	104.20	34.71
25th percentile	60.67	122.90	122.43	132.56	123.26	53.50	122.20	50.37
50th percentile (median)	50.34	252.02	231.90	235.51	123.86	141.48	128.54	54.85
75th percentile	98.93	275.58	258.60	231.16	241.83	81.38	226.13	103.17
90th percentile	143.98	433.11	282.02	242.08	331.88	61.24	238.45	143.73

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2016 Medical Expenditure Panel Survey-Insurance Component.

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

Table I.G.5 Out-of-Pocket Maximum distributions (in dollars) for employees enrolled in single and family coverage at the 10th, 25th, 50th (median), 75th and 90th percentiles at private-sector establishments that offer health insurance by firm size: United States, 2016

	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
Single coverage								
Average (mean)	4,099	4,247	4,375	4,516	4,217	3,895	4,420	4,036
10th percentile	1,800	1,400	1,500	1,900	1,800	1,800	1,500	1,900
25th percentile	2,500	2,400	2,500	3,000	2,600	2,500	2,500	2,500
50th percentile (median)	4,000	3,900	4,000	4,500	4,000	3,500	4,200	4,000
75th percentile	5,900	6,000	6,000	6,300	6,000	5,000	6,200	5,500
90th percentile	6,500	6,600	6,600	6,600	6,600	6,300	6,600	6,400
Family coverage								
Average (mean)	7,881	8,283	7,948	8,567	7,906	7,749	8,330	7,820
10th percentile	3,000	2,700	1,900	3,400	3,000	3,100	2,800	3,200
25th percentile	5,000	4,900	4,900	5,700	5,000	5,000	4,900	5,000
50th percentile (median)	7,000	8,000	7,000	8,000	6,900	7,000	8,000	7,000
75th percentile	11,000	12,000	12,000	12,000	11,000	10,000	12,000	10,000
90th percentile	13,000	13,000	13,000	13,000	13,000	13,000	13,000	13,000

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2016 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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Table I.G.5 Standard errors for out-of-Pocket Maximum distributions (in dollars) for employees enrolled in single and family coverage at the 10th, 25th, 50th (median), 75th and 90th percentiles at private-sector establishments that offer health insurance by firm size: United States, 2016

	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
Single coverage								
Average (mean)	23.80	104.43	95.20	56.70	52.88	32.54	52.71	26.49
10th percentile	100.76	111.92	107.43	117.30	118.49	92.35	64.13	78.78
25th percentile	65.92	114.80	124.82	122.79	126.97	68.42	120.36	66.61
50th percentile (median)	122.35	124.57	134.94	134.99	127.78	48.16	127.74	122.58
75th percentile	116.30	253.19	245.86	31.47	132.11	121.29	62.32	115.28
90th percentile	14.38	75.43	30.54	22.41	26.40	83.71	23.05	23.09
Family coverage								
Average (mean)	67.11	248.41	284.39	185.16	126.13	91.01	155.24	73.17
10th percentile	140.06	258.61	222.85	262.29	186.46	123.41	241.78	103.02
25th percentile	127.53	286.12	489.60	272.42	245.23	144.81	236.01	128.49
50th percentile (median)	39.11	286.92	437.63	256.01	190.55	68.68	258.42	41.70
75th percentile	286.12	512.25	623.28	466.46	399.14	251.22	296.22	242.01
90th percentile	42.19	131.76	245.61	65.77	109.86	56.00	67.09	46.27

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2016 Medical Expenditure Panel Survey-Insurance Component.

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