

Table I.F.10 Average individual out-of-pocket maximum (in dollars) per employee enrolled with single coverage in a health insurance plan that had a maximum out-of-pocket at private-sector establishments by firm size and selected characteristics: United States, 2016

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	4,099	4,247	4,375	4,516	4,217	3,895	4,420	4,036
Industry group **								
Agric., fish., forest.	4,675	2,839	--	5,718	5,037	4,038	4,275	4,872
Mining and manufacturing	4,091	3,951	4,185	4,643	4,246	3,871	4,377	4,058
Construction	4,522	4,401	4,850	4,782	4,413	3,686	4,809	4,312
Utilities and transp.	3,638	4,247	4,205	4,260	4,155	3,401	4,078	3,588
Wholesale trade	4,250	4,703	3,861	4,584	4,215	4,124	4,465	4,178
Fin. svcs. and real estate	3,910	3,868	3,995	4,443	3,934	3,840	4,039	3,895
Retail trade	4,277	3,955	4,164	4,677	4,171	4,245	4,317	4,269
Professional services	4,043	4,595	4,356	4,302	4,248	3,817	4,390	3,982
Other services	4,210	4,049	4,614	4,476	4,213	4,069	4,510	4,136
Ownership								
For profit, incorporated	4,129	4,386	4,372	4,602	4,246	3,920	4,480	4,058
For profit, unincorporated	4,370	4,300	4,602	4,504	4,456	4,196	4,489	4,331
Nonprofit	3,792	3,295	3,873	4,105	3,971	3,658	3,877	3,784
Age of firm								
Less than 5 years	4,387	4,307	4,265	4,574	4,281	4,359	4,295	4,444
5-9 years	4,463	4,494	4,390	4,667	4,481	3,705	4,497	4,436
10-19 years	4,351	4,281	4,422	4,553	4,341	4,060	4,450	4,295
20 or more years	4,026	4,125	4,358	4,463	4,163	3,886	4,405	3,981
Multi/single status								
2 or more locations	3,982	--	4,070	4,480	4,186	3,898	4,350	3,973
1 location only	4,353	4,247	4,399	4,526	4,260	3,780	4,427	4,287
Percent full-time employees								
Less than 25%	4,306	4,683	4,982	4,035	4,100	4,413	4,605	4,248
25-49 %	4,293	4,538	4,145	4,427	4,558	4,116	4,447	4,264
50-74 %	4,175	4,172	4,517	4,245	4,135	4,144	4,355	4,143
75% or more	4,075	4,238	4,357	4,561	4,211	3,841	4,423	4,006
Union presence								
No union employees	4,169	4,269	4,370	4,547	4,222	3,963	4,420	4,109
Has union employees	3,794	3,380	4,480	3,893	4,165	3,734	4,416	3,774
Percent low-wage employees								
50% or more low-wage	4,268	4,376	4,674	4,486	4,394	4,118	4,636	4,221
Less than 50% low-wage	4,076	4,235	4,353	4,519	4,187	3,864	4,400	4,009

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.

-- 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.10 Standard errors for average individual out-of-pocket maximum (in dollars) per employee enrolled with single coverage in a health insurance plan that had a maximum out-of-pocket at private-sector establishments by firm size and selected characteristics: United States, 2016

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	23.80	104.43	95.20	56.70	52.88	32.54	52.71	26.49
Industry group **								
Agric., fish., forest.	411.88	520.42	--	1,186.27	260.75	463.60	784.51	466.86
Mining and manufacturing	62.02	333.61	269.46	158.61	135.24	78.47	172.24	66.16
Construction	118.98	429.14	334.05	169.64	234.96	264.93	188.47	152.62
Utilities and transp.	90.73	415.52	543.80	275.66	242.88	104.51	259.51	96.62
Wholesale trade	85.31	370.29	268.88	220.00	168.41	118.95	193.52	93.28
Fin. svcs. and real estate	66.37	206.84	384.65	228.16	140.27	84.23	169.33	71.33
Retail trade	56.58	280.35	192.05	174.62	149.89	69.31	136.73	62.16
Professional services	46.65	167.56	164.97	95.37	100.44	66.25	89.70	52.36
Other services	61.59	246.76	180.60	127.33	134.75	92.08	115.30	71.31
Ownership								
For profit, incorporated	27.41	122.47	114.53	70.88	65.76	35.41	63.64	30.29
For profit, unincorporated	67.73	222.22	208.70	123.50	148.09	111.93	113.65	81.87
Nonprofit	60.78	266.34	240.00	140.34	105.22	88.18	151.07	65.12
Age of firm								
Less than 5 years	156.07	293.05	306.04	240.68	357.56	284.43	163.92	231.98
5-9 years	92.30	346.22	202.74	158.53	149.53	262.59	146.66	117.81
10-19 years	72.32	174.44	210.55	111.72	143.82	197.18	110.10	94.77
20 or more years	26.35	147.18	126.17	75.02	60.19	33.14	71.00	28.20
Multi/single status								
2 or more locations	28.45	--	214.17	106.32	64.50	33.05	143.04	28.90
1 location only	43.13	104.94	101.01	66.45	90.37	186.53	56.29	64.61
Percent full-time employees								
Less than 25%	99.55	454.65	415.49	246.56	223.42	117.10	220.16	109.87
25-49 %	85.20	485.89	289.73	232.31	219.94	93.82	188.21	94.91
50-74 %	57.36	266.79	269.16	154.32	128.04	75.19	151.81	61.69
75% or more	27.20	117.10	106.77	63.70	60.15	37.44	59.01	30.37
Union presence								
No union employees	26.59	105.75	97.58	57.54	55.59	39.76	53.60	30.35
Has union employees	52.50	517.85	420.23	316.74	175.52	55.45	286.76	53.23
Percent low-wage employees								
50% or more low-wage	60.14	404.26	264.16	154.32	117.55	81.13	169.36	63.73
Less than 50% low-wage	25.85	107.65	100.36	60.86	58.93	35.36	55.41	28.98

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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** 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.