

Table I.F.11 Average family maximum out-of-pocket (in dollars) per employee enrolled with family 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, 2017

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	8,183	8,883	8,681	8,737	8,078	8,062	8,821	8,098
Industry group **								
Agric., fish., forest.	7,831	--	--	--	7,080	7,769	9,384	7,506
Mining and manufacturing	7,880	9,676	8,242	9,279	7,948	7,555	8,990	7,793
Construction	8,609	9,475	8,351	8,085	9,438	8,143	8,649	8,586
Utilities and transp.	8,038	8,299	9,070	6,659	7,896	8,102	8,488	8,011
Wholesale trade	8,101	8,202	8,651	8,350	8,232	7,915	8,501	8,023
Fin. svs. and real estate	8,220	9,691	9,754	8,411	7,443	8,274	9,419	8,153
Retail trade	9,063	9,901	8,988	8,971	8,352	9,194	9,711	8,981
Professional services	8,149	9,056	8,725	8,915	8,065	7,981	8,824	8,057
Other services	8,104	7,802	8,528	9,188	8,038	7,934	8,505	8,029
Ownership								
For profit, incorporated	8,243	8,901	8,803	8,729	8,150	8,129	8,911	8,156
For profit, unincorporated	8,074	9,929	8,438	9,072	7,949	7,688	9,027	7,882
Nonprofit	7,969	7,119	8,085	8,389	7,898	7,969	7,839	7,981
Age of firm								
Less than 5 years	8,559	9,340	9,751	9,065	7,539	7,188	9,639	7,564
5-9 years	8,388	8,318	8,095	9,035	8,519	7,504	8,190	8,520
10-19 years	8,462	9,783	8,739	8,687	7,895	8,240	9,233	8,123
20 or more years	8,132	8,295	8,666	8,681	8,105	8,063	8,645	8,091
Multi/single status								
2 or more locations	8,106	--	7,648	8,963	8,120	8,077	8,782	8,097
1 location only	8,431	8,908	8,753	8,674	8,017	7,466	8,824	8,108
Percent full-time employees								
Less than 25%	7,770	--	--	8,142	7,385	8,093	7,207	7,892
25-49 %	8,605	9,247	9,246	9,255	8,619	8,388	9,185	8,494
50-74 %	8,687	9,583	8,620	8,453	7,844	8,835	8,845	8,666
75% or more	8,129	8,851	8,681	8,756	8,088	7,976	8,836	8,037
Union presence								
No union employees	8,244	8,931	8,642	8,864	8,060	8,114	8,801	8,152
Has union employees	7,986	7,839	9,060	7,935	8,194	7,941	9,058	7,943
Percent low-wage employees								
50% or more low-wage	8,669	8,740	7,862	8,508	8,956	8,626	8,397	8,697
Less than 50% low-wage	8,147	8,894	8,713	8,751	8,009	8,019	8,845	8,053

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2017 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.11 Standard errors for average family maximum out-of-pocket (in dollars) per employee enrolled with family 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, 2017

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	65.33	260.80	215.43	171.71	137.09	87.42	135.72	71.58
Industry group **								
Agric., fish., forest.	570.92	--	--	--	1,059.73	840.66	1,077.23	639.59
Mining and manufacturing	196.96	929.93	1,133.60	390.65	286.34	275.36	420.97	207.75
Construction	322.40	691.09	443.77	593.19	701.03	429.43	391.27	457.35
Utilities and transp.	244.54	609.27	851.38	753.23	626.56	283.59	390.02	257.83
Wholesale trade	180.59	751.99	573.09	509.95	425.45	228.91	340.46	204.96
Fin. svs. and real estate	187.91	638.04	621.87	499.52	265.49	229.65	392.35	198.16
Retail trade	148.33	928.66	842.22	507.65	391.57	168.65	427.23	158.00
Professional services	106.01	483.27	342.59	249.25	226.04	139.71	227.62	115.72
Other services	186.78	621.62	658.97	461.65	443.53	240.25	426.66	204.85
Ownership								
For profit, incorporated	70.02	304.92	256.39	210.98	163.51	89.84	161.13	76.24
For profit, unincorporated	278.63	545.58	496.20	329.04	391.45	452.63	294.81	321.71
Nonprofit	159.07	747.57	610.57	489.58	308.18	207.93	438.85	168.76
Age of firm								
Less than 5 years	426.79	709.75	1,070.21	526.54	883.97	972.85	472.78	620.55
5-9 years	288.52	679.39	533.01	567.04	585.11	626.88	403.95	392.62
10-19 years	184.84	560.58	326.40	386.54	333.64	395.97	294.14	228.74
20 or more years	72.48	335.03	299.61	213.92	154.16	90.36	167.26	76.95
Multi/single status								
2 or more locations	78.28	--	604.38	360.51	175.08	88.97	316.21	79.19
1 location only	112.72	264.38	226.27	195.00	221.53	479.28	145.44	164.53
Percent full-time employees								
Less than 25%	394.21	--	--	651.36	793.73	532.06	838.18	441.21
25-49 %	306.91	615.29	1,067.88	713.96	711.26	416.20	533.32	348.14
50-74 %	157.20	612.17	596.77	596.35	457.88	181.09	427.90	168.75
75% or more	71.94	306.39	232.29	185.13	147.48	96.60	148.97	78.71
Union presence								
No union employees	66.06	263.88	217.45	157.68	130.19	93.78	133.76	73.73
Has union employees	174.77	1,472.41	949.86	730.84	560.02	192.42	714.22	178.54
Percent low-wage employees								
50% or more low-wage	170.39	932.45	752.14	461.56	414.97	208.96	480.17	181.22
Less than 50% low-wage	68.98	273.09	222.32	180.13	143.78	92.71	141.06	75.72

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2017 Medical Expenditure Panel Survey-Insurance Component.

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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.