

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, 2018

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	3,392	4,171	4,461	4,610	3,645	3,035	4,364	3,263
Industry group **								
Agric., fish., forest.	2,825	--	--	--	2,063 *	2,216	4,398	2,346
Mining and manufacturing	3,279	4,073	5,136	4,796	3,928	2,737	4,979	3,177
Construction	3,709	3,730	4,607	4,293	3,493	2,823	4,055	3,519
Utilities and transp.	3,075	--	3,640	4,249	3,305	2,912	4,096	3,007
Wholesale trade	3,561	4,594	4,723	4,824	3,867	2,985	4,522	3,401
Fin. svcs. and real estate	3,352	4,350	3,151	4,679	3,574	3,181	4,307	3,278
Retail trade	3,912	3,452	5,123	4,984	4,080	3,704	4,659	3,814
Professional services	3,283	4,619	4,560	4,492	3,608	2,887	4,531	3,105
Other services	3,527	3,655	4,159	4,531	3,329	3,345	3,859	3,465
Ownership								
For profit, incorporated	3,472	4,159	4,467	4,758	3,689	3,149	4,421	3,349
For profit, unincorporated	3,585	4,397	4,826	4,674	3,910	2,884	4,484	3,368
Nonprofit	2,887	3,555	3,874	3,547	3,299	2,610	3,672	2,829
Age of firm								
Less than 5 years	4,495	4,583	4,366	5,900	3,865	2,689	4,748	4,210
5-9 years	4,112	4,607	4,952	4,533	3,568	3,106	4,602	3,736
10-19 years	3,767	4,404	4,205	4,267	3,719	2,842	4,297	3,503
20 or more years	3,292	3,711	4,523	4,571	3,626	3,042	4,242	3,220
Multi/single status								
2 or more locations	3,203	--	3,758	4,821	3,706	3,051	4,508	3,187
1 location only	4,014	4,157	4,508	4,548	3,550	2,375	4,352	3,721
Percent full-time employees								
Less than 25%	3,738	--	4,586	4,560	4,134	3,584	3,442	3,807
25-49 %	3,644	3,588	4,586	4,040	3,321	3,582	4,161	3,552
50-74 %	3,402	3,946	3,972	5,069	4,395	2,863	4,018	3,319
75% or more	3,381	4,260	4,497	4,598	3,589	3,034	4,416	3,246
Union presence								
No union employees	3,625	4,454	4,554	4,758	3,697	3,244	4,538	3,471
Has union employees	2,674	1,661	2,867	3,018	3,309	2,597	2,051	2,696
Percent low-wage employees								
50% or more low-wage	4,005	4,929	4,607	4,713	4,444	3,740	4,647	3,933
Less than 50% low-wage	3,350	4,110	4,454	4,605	3,597	2,983	4,348	3,215
Percent women employees								
Less than 25%	3,462	4,007	4,497	4,463	3,581	2,848	4,257	3,263
25-49 %	3,238	3,747	4,437	4,735	3,600	2,946	4,305	3,145
50-74 %	3,585	4,395	4,774	4,864	4,100	3,291	4,717	3,478
75% or more	3,235	4,791	4,017	4,583	3,295	2,974	4,317	3,125
Percent age 50 or older employees								
Less than 25%	3,687	4,154	4,354	4,759	3,736	3,269	4,354	3,533
25-49 %	3,184	3,346	4,383	4,495	3,558	2,948	4,139	3,122
50-74 %	3,551	4,457	4,813	4,332	3,689	3,064	4,564	3,335
75% or more	3,843	5,033	5,051	6,048	3,847	2,848	5,047	3,352

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 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, 2018

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	36.94	196.77	156.43	114.04	101.88	43.14	96.65	39.49
Industry group **								
Agric., fish., forest.	436.75	--	--	--	721.07 *	501.20	294.27	445.99
Mining and manufacturing	92.13	500.20	436.42	363.60	235.85	84.48	258.06	95.05
Construction	189.00	532.33	442.97	286.22	375.20	300.31	267.21	244.91
Utilities and transp.	153.48	--	758.77	430.10	483.93	171.24	425.66	159.29
Wholesale trade	147.52	661.36	541.97	488.24	345.03	160.90	319.55	160.85
Fin. svcs. and real estate	87.37	645.23	469.07	442.27	250.84	94.97	397.50	87.91
Retail trade	162.81	848.53	577.02	287.63	324.84	217.19	387.16	179.90
Professional services	62.60	338.22	266.50	175.71	184.07	69.79	164.22	65.66
Other services	99.85	393.62	342.65	322.20	300.94	102.46	222.92	109.73
Ownership								
For profit, incorporated	43.33	246.80	193.92	137.00	120.60	50.56	120.07	45.93
For profit, unincorporated	112.23	396.40	348.26	272.46	264.37	119.56	210.41	126.55
Nonprofit	94.41	477.46	304.03	280.86	249.46	110.68	212.15	99.62
Age of firm								
Less than 5 years	258.47	407.84	463.08	522.15	456.77	463.88	299.20	419.34
5-9 years	215.53	599.00	458.44	271.31	449.39	303.22	288.27	295.39
10-19 years	125.42	305.02	288.06	179.51	265.45	196.24	167.68	165.00
20 or more years	39.66	313.93	220.94	147.14	117.29	44.37	135.56	41.32
Multi/single status								
2 or more locations	41.01	--	455.32	220.07	125.06	43.45	271.16	41.32
1 location only	87.73	197.51	163.96	133.02	172.35	296.70	102.35	131.29
Percent full-time employees								
Less than 25%	285.61	--	583.78	638.39	786.72	289.72	875.28	276.56
25-49 %	232.37	794.34	714.27	298.62	547.95	301.06	466.11	257.85
50-74 %	143.73	332.08	521.36	363.13	418.28	156.15	245.27	159.44
75% or more	39.14	222.70	169.31	123.26	106.03	45.65	105.41	41.60
Union presence								
No union employees	40.55	187.31	160.90	116.02	103.95	48.80	94.31	44.09
Has union employees	76.71	400.87	516.87	314.45	351.84	77.69	294.39	78.60
Percent low-wage employees								
50% or more low-wage	138.63	598.89	687.42	337.41	393.53	167.87	344.62	148.31
Less than 50% low-wage	38.15	205.22	160.05	118.92	105.05	44.45	99.98	40.80
Percent women employees								
Less than 25%	77.53	348.33	219.77	169.81	180.24	92.46	144.71	87.33
25-49 %	68.23	285.44	371.81	227.59	174.54	79.47	195.64	71.48
50-74 %	71.45	385.72	399.90	282.45	250.35	76.75	242.49	74.50
75% or more	76.03	446.98	347.58	292.14	190.78	87.23	209.66	79.09
Percent age 50 or older employees								
Less than 25%	62.34	278.56	222.25	154.53	162.26	71.91	140.36	68.96
25-49 %	52.11	405.22	280.37	184.81	157.63	57.57	181.70	53.87
50-74 %	93.82	403.80	389.67	295.55	226.31	124.45	219.04	102.46
75% or more	289.02	619.62	655.46	1,054.87	617.44	302.14	437.32	340.37

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 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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