

**Table I.F.2 Average individual deductible (in dollars) per employee enrolled with single coverage in a health insurance plan that had a deductible at private-sector establishments by firm size and selected characteristics: United States, 2019**

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	1,931	2,312	2,390	2,437	2,190	1,603	2,386	1,839
Industry group **								
Agric., fish., forest.	2,460	3,770	2,688	2,742	2,851	1,734	2,921	2,328
Mining and manufacturing	1,911	2,249	2,618	2,606	2,077	1,543	2,665	1,817
Construction	2,343	2,415	2,580	2,773	2,255	1,490	2,609	2,156
Utilities and transp.	1,882	2,364	2,444	2,662	2,472	1,533	2,331	1,817
Wholesale trade	2,072	2,553	2,799	2,482	2,126	1,533	2,548	1,904
Fin. svcs. and real estate	1,848	2,278	2,322	2,092	2,049	1,698	2,254	1,795
Retail trade	1,980	2,303	2,383	2,557	2,512	1,612	2,422	1,894
Professional services	1,858	2,275	2,199	2,265	2,103	1,592	2,248	1,784
Other services	1,929	2,181	2,217	2,274	2,310	1,628	2,258	1,858
Ownership								
For profit, incorporated	1,953	2,323	2,384	2,509	2,265	1,630	2,410	1,861
For profit, unincorporated	2,066	2,344	2,704	2,475	2,066	1,671	2,500	1,929
Nonprofit	1,703	2,084	1,886	1,960	2,063	1,429	1,940	1,677
Age of firm								
Less than 5 years	2,452	2,239	2,607	2,637	2,428	1,672	2,433	2,472
5-9 years	2,383	2,415	2,157	2,511	2,363	2,311	2,385	2,381
10-19 years	2,115	2,323	2,647	2,221	2,131	1,661	2,434	1,935
20 or more years	1,858	2,297	2,299	2,462	2,170	1,593	2,356	1,795
Multi/single status								
2 or more locations	1,764	2,198	2,312	2,526	2,147	1,605	2,434	1,744
1 location only	2,316	2,315	2,398	2,408	2,258	1,515	2,379	2,255
Percent full-time employees								
Less than 25%	2,060	2,040	2,422	2,187	2,382	1,805	2,189	2,031
25-49 %	2,090	2,223	2,373	2,353	2,786	1,756	2,286	2,059
50-74 %	2,042	2,313	2,142	2,437	2,526	1,650	2,291	1,980
75% or more	1,907	2,322	2,428	2,446	2,117	1,584	2,407	1,807
Union presence								
No union employees	2,012	2,323	2,398	2,450	2,233	1,649	2,395	1,919
Has union employees	1,525	--	2,151	1,994	1,716	1,476	2,070	1,509
Percent low-wage employees								
50% or more low-wage	2,127	2,265	2,505	2,652	2,560	1,866	2,514	2,087
Less than 50% low-wage	1,902	2,316	2,383	2,415	2,137	1,556	2,376	1,799
Percent women employees								
Less than 25%	2,156	2,529	2,438	2,618	2,272	1,723	2,535	2,035
25-49 %	1,816	2,389	2,612	2,318	2,099	1,498	2,436	1,719
50-74 %	1,849	2,194	2,136	2,314	2,167	1,622	2,222	1,795
75% or more	1,899	2,057	2,331	2,289	2,237	1,602	2,216	1,834
Percent age 50 or older employees								
Less than 25%	2,057	2,372	2,532	2,468	2,266	1,651	2,477	1,935
25-49 %	1,806	2,210	2,212	2,381	2,183	1,557	2,261	1,754
50-74 %	2,023	2,265	2,359	2,481	2,053	1,705	2,353	1,934
75% or more	2,147	2,353	2,238	2,317	1,670	2,058	2,325	1,967

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2019 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.2 Standard errors for average individual deductible (in dollars) per employee enrolled with single coverage in a health insurance plan that had a deductible at private-sector establishments by firm size and selected characteristics: United States, 2019**

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	17.72	64.76	68.16	42.61	38.53	23.61	35.16	19.82
Industry group **								
Agric., fish., forest.	218.07	642.74	324.37	704.64	356.22	173.20	407.47	242.72
Mining and manufacturing	48.10	347.35	226.29	134.93	94.07	58.42	135.65	50.57
Construction	77.76	176.92	130.65	130.62	166.31	126.67	90.28	113.91
Utilities and transp.	84.87	366.91	216.59	232.32	205.76	97.86	157.48	93.38
Wholesale trade	78.22	267.48	367.70	141.71	120.22	84.89	187.52	73.43
Fin. svcs. and real estate	40.83	181.50	188.05	142.67	97.52	46.77	110.71	43.44
Retail trade	49.27	215.63	139.35	141.01	133.79	53.88	101.55	54.25
Professional services	31.38	123.38	108.64	72.02	65.20	49.25	59.15	36.16
Other services	57.81	119.55	133.18	87.94	119.54	69.57	70.66	66.08
Ownership								
For profit, incorporated	21.97	83.51	63.83	52.78	49.63	28.54	38.80	24.87
For profit, unincorporated	46.12	130.00	233.00	101.80	85.64	63.86	98.38	48.75
Nonprofit	42.50	189.51	179.57	95.01	86.76	50.97	96.73	45.94
Age of firm								
Less than 5 years	107.51	165.97	396.88	166.64	179.50	211.90	160.57	142.80
5-9 years	81.01	232.73	129.05	134.94	179.64	240.80	106.06	117.40
10-19 years	81.48	112.95	129.59	89.54	102.45	195.73	70.01	108.80
20 or more years	18.38	97.41	69.26	54.68	43.81	22.90	42.58	20.00
Multi/single status								
2 or more locations	20.63	544.53	146.84	74.93	44.93	23.97	90.44	21.03
1 location only	31.95	65.29	73.89	51.29	69.12	131.01	38.27	50.89
Percent full-time employees								
Less than 25%	79.60	414.22	282.41	147.98	159.80	111.62	180.65	88.79
25-49 %	89.12	194.27	189.41	154.71	162.04	123.97	110.17	101.36
50-74 %	53.64	168.83	133.30	126.41	123.01	62.93	88.46	62.71
75% or more	19.65	74.01	79.41	48.10	42.16	26.08	40.27	21.82
Union presence								
No union employees	20.23	65.26	68.33	43.54	40.53	29.05	35.36	23.21
Has union employees	35.52	--	412.68	185.87	113.66	38.38	224.88	36.00
Percent low-wage employees								
50% or more low-wage	41.27	338.56	213.60	127.45	103.63	43.06	138.40	42.66
Less than 50% low-wage	19.53	65.34	71.05	45.34	41.74	26.77	36.54	22.09
Percent women employees								
Less than 25%	35.73	115.40	94.23	76.98	68.39	63.48	56.14	43.18
25-49 %	35.17	150.53	209.81	84.33	79.52	40.52	94.26	36.66
50-74 %	31.77	138.17	133.12	87.31	78.63	35.98	73.25	34.44
75% or more	41.46	124.85	112.16	79.87	83.51	50.78	63.15	46.68
Percent age 50 or older employees								
Less than 25%	29.16	105.37	109.95	62.25	61.98	34.44	54.37	32.82
25-49 %	26.31	115.96	100.14	72.94	54.49	33.81	57.68	28.42
50-74 %	50.68	143.66	142.59	113.66	117.52	76.30	84.19	60.35
75% or more	91.17	193.43	268.22	215.15	201.54	107.83	138.19	117.42

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2019 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.