

**Table I.F.2(2006) 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, 2006**

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	714	1,006	981	944	769	537	1,007	630
Industry group **								
Agric., fish., forest.	1,052	.	.	.	.	.	1,219	820*
Mining and manufacturing	661	.	.	.	.	.	1,122	579
Construction	934	.	.	.	.	.	1,084	804
Utilities and transp.	663	.	.	.	.	.	1,236	545
Wholesale trade	778	.	.	.	.	.	1,061	641
Fin. svcs. and real estate	655	.	.	.	.	.	882	611
Retail trade	768	.	.	.	.	.	1,103	704
Professional services	726	.	.	.	.	.	932	662
Other services	644	.	.	.	.	.	932	549
Ownership								
For profit, incorporated	722	.	.	.	.	.	1,040	630
For profit, unincorporated	721	.	.	.	.	.	1,009	600
Nonprofit	661	.	.	.	.	.	708	654
Age of firm								
Less than 5 years	926	.	.	.	.	.	982	823
5-9 years	895	.	.	.	.	.	1,021	741
10-19 years	828	.	.	.	.	.	1,012	688
20 or more years	747	.	.	.	.	.	1,006	673
Unknown	518	.	.	.	.	.	1,045	515
Multi/single status								
2 or more locations	604	.	.	.	.	.	1,034	593
1 location only	915	.	.	.	.	.	1,005	788
Percent full-time employees								
Less than 25%	662	.	.	.	.	.	901	604
25-49 %	624	.	.	.	.	.	1,081	508
50-74 %	747	.	.	.	.	.	1,018	656
75% or more	715	.	.	.	.	.	1,005	633
Union presence								
No union employees	775	.	.	.	.	.	1,026	675
Has union employees	501	.	.	.	.	.	524	499
Unknown	570	.	.	.	.	.	824	565
Percent low wage employees								
50% or more low wage	714	.	.	.	.	.	1,017	663
Less than 50% low wage	714	.	.	.	.	.	1,006	621

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2006 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 no 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(2006) Standard error 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, 2006**

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	8.92	24.89	22.66	46.05	25.71	11.29	19.53	13.07
Industry group **								
Agric., fish., forest.	190.14	.	.	.	.	.	190.62	322.73 *
Mining and manufacturing	26.54	.	.	.	.	.	88.75	28.43
Construction	47.65	.	.	.	.	.	64.52	73.27
Utilities and transp.	35.77	.	.	.	.	.	62.21	30.63
Wholesale trade	34.83	.	.	.	.	.	100.18	34.51
Fin. svcs. and real estate	19.24	.	.	.	.	.	39.63	22.80
Retail trade	19.65	.	.	.	.	.	50.75	22.85
Professional services	24.58	.	.	.	.	.	23.77	27.26
Other services	33.49	.	.	.	.	.	50.91	34.97
Ownership								
For profit, incorporated	12.84	.	.	.	.	.	21.37	15.24
For profit, unincorporated	26.38	.	.	.	.	.	38.54	24.49
Nonprofit	41.43	.	.	.	.	.	52.08	48.36
Age of firm								
Less than 5 years	48.31	.	.	.	.	.	59.72	104.48
5-9 years	33.37	.	.	.	.	.	54.26	60.71
10-19 years	43.95	.	.	.	.	.	32.39	64.07
20 or more years	10.82	.	.	.	.	.	44.90	11.30
Unknown	20.00	.	.	.	.	.	209.54	19.01
Multi/single status								
2 or more locations	9.41	.	.	.	.	.	53.74	9.64
1 location only	16.22	.	.	.	.	.	20.18	42.28
Percent full-time employees								
Less than 25%	42.09	.	.	.	.	.	83.20	49.30
25-49 %	34.34	.	.	.	.	.	121.33	27.00
50-74 %	31.81	.	.	.	.	.	52.44	28.09
75% or more	9.63	.	.	.	.	.	25.17	14.80
Union presence								
No union employees	8.26	.	.	.	.	.	19.97	12.17
Has union employees	20.99	.	.	.	.	.	77.26	21.90
Unknown	33.43	.	.	.	.	.	182.57	33.30
Percent low wage employees								
50% or more low wage	16.97	.	.	.	.	.	51.83	20.73
Less than 50% low wage	8.24	.	.	.	.	.	16.56	12.55

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2006 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.