

Table I.F.3(2006) 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, 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	1,351	1,940	1,957	1,762	1,245	1,206	1,923	1,243
Industry group **								
Agric., fish., forest.	1,344	.	.	.	.	.	2,271	1,018
Mining and manufacturing	1,180	.	.	.	.	.	1,966	1,101
Construction	1,514	.	.	.	.	.	1,677	1,379
Utilities and transp.	1,307	.	.	.	.	.	2,408	1,189
Wholesale trade	1,334	.	.	.	.	.	2,109	1,106
Fin. svcs. and real estate	1,340	.	.	.	.	.	1,677	1,290
Retail trade	1,646	.	.	.	.	.	2,087	1,593
Professional services	1,383	.	.	.	.	.	2,043	1,251
Other services	1,295	.	.	.	.	.	1,765	1,181
Ownership								
For profit, incorporated	1,370	.	.	.	.	.	1,961	1,261
For profit, unincorporated	1,398	.	.	.	.	.	1,970	1,232
Nonprofit	1,166	.	.	.	.	.	1,459	1,127
Age of firm								
Less than 5 years	1,743	.	.	.	.	.	1,953	1,496
5-9 years	1,559	.	.	.	.	.	1,943	1,258
10-19 years	1,553	.	.	.	.	.	2,026	1,246
20 or more years	1,358	.	.	.	.	.	1,877	1,251
Unknown	1,222	.	.	.	.	.	2,061	1,219
Multi/single status								
2 or more locations	1,236	.	.	.	.	.	1,977	1,223
1 location only	1,663	.	.	.	.	.	1,919	1,358
Percent full-time employees								
Less than 25%	1,431	.	.	.	.	.	1,789	1,342
25-49 %	1,161	.	.	.	.	.	2,266	1,015
50-74 %	1,423	.	.	.	.	.	2,024	1,289
75% or more	1,351	.	.	.	.	.	1,907	1,246
Union presence								
No union employees	1,435	.	.	.	.	.	1,993	1,279
Has union employees	1,072	.	.	.	.	.	935	1,080
Unknown	1,331	.	.	.	.	.	1,863	1,326
Percent low wage employees								
50% or more low wage	1,432	.	.	.	.	.	2,090	1,369
Less than 50% low wage	1,336	.	.	.	.	.	1,908	1,218

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.

. 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.3(2006) Standard error 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, 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	13.68	75.40	114.71	66.38	49.02	23.98	57.81	20.41
Industry group **								
Agric., fish., forest.	330.14	.	.	.	.	.	361.20	253.88
Mining and manufacturing	33.40	.	.	.	.	.	161.65	32.16
Construction	92.11	.	.	.	.	.	133.96	111.86
Utilities and transp.	88.19	.	.	.	.	.	295.08	84.23
Wholesale trade	46.02	.	.	.	.	.	128.58	42.90
Fin. svcs. and real estate	54.14	.	.	.	.	.	183.54	56.48
Retail trade	40.23	.	.	.	.	.	137.09	53.68
Professional services	31.91	.	.	.	.	.	31.76	37.17
Other services	86.28	.	.	.	.	.	162.03	99.32
Ownership								
For profit, incorporated	20.51	.	.	.	.	.	64.72	24.97
For profit, unincorporated	39.02	.	.	.	.	.	62.58	46.73
Nonprofit	61.71	.	.	.	.	.	155.89	67.91
Age of firm								
Less than 5 years	136.31	.	.	.	.	.	173.38	139.57
5-9 years	62.93	.	.	.	.	.	96.30	81.73
10-19 years	70.62	.	.	.	.	.	86.70	78.06
20 or more years	24.70	.	.	.	.	.	81.75	29.22
Unknown	39.84	.	.	.	.	.	338.46	39.54
Multi/single status								
2 or more locations	19.58	.	.	.	.	.	198.41	18.92
1 location only	23.27	.	.	.	.	.	62.28	54.43
Percent full-time employees								
Less than 25%	157.68	.	.	.	.	.	296.92	163.54
25-49 %	77.65	.	.	.	.	.	237.83	84.71
50-74 %	60.55	.	.	.	.	.	146.19	61.36
75% or more	15.03	.	.	.	.	.	55.13	21.10
Union presence								
No union employees	13.57	.	.	.	.	.	56.90	17.51
Has union employees	45.29	.	.	.	.	.	91.49	46.84
Unknown	60.85	.	.	.	.	.	326.25	59.82
Percent low wage employees								
50% or more low wage	27.33	.	.	.	.	.	205.68	26.18
Less than 50% low wage	12.76	.	.	.	.	.	58.30	20.70

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2006 Medical Expenditure Panel Survey-Insurance Component.

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