

**Table I.F.2(2008) 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, 2008**

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	869	1,191	1,153	1,168	896	675	1,177	782
Industry group **								
Agric., fish., forest.	1,475	.	.	.	.	.	1,664	1,363
Mining and manufacturing	781	.	.	.	.	.	1,123	727
Construction	1,061	.	.	.	.	.	1,103	1,019
Utilities and transp.	985	.	.	.	.	.	1,099	968
Wholesale trade	1,018	.	.	.	.	.	1,214	924
Fin. svcs. and real estate	874	.	.	.	.	.	1,256	808
Retail trade	792	.	.	.	.	.	1,298	683
Professional services	873	.	.	.	.	.	1,149	779
Other services	809	.	.	.	.	.	1,146	719
Ownership								
For profit, incorporated	885	.	.	.	.	.	1,204	791
For profit, unincorporated	890	.	.	.	.	.	1,183	779
Nonprofit	755	.	.	.	.	.	892	734
Age of firm								
Less than 5 years	1,099	.	.	.	.	.	1,124	1,066
5-9 years	1,050	.	.	.	.	.	1,185	904
10-19 years	1,065	.	.	.	.	.	1,156	983
20 or more years	877	.	.	.	.	.	1,195	785
Unknown	707	.	.	.	.	.	728*	707
Multi/single status								
2 or more locations	734	.	.	.	.	.	1,265	719
1 location only	1,099	.	.	.	.	.	1,170	1,012
Percent full-time employees								
Less than 25%	565	.	.	.	.	.	1,019	498
25-49 %	820	.	.	.	.	.	1,241	730
50-74 %	828	.	.	.	.	.	1,146	751
75% or more	887	.	.	.	.	.	1,181	799
Union presence								
No union employees	943	.	.	.	.	.	1,188	845
Has union employees	625	.	.	.	.	.	815	615
Unknown	703	.	.	.	.	.	1,349	693
Percent low wage employees								
50% or more low wage	860	.	.	.	.	.	1,249	791
Less than 50% low wage	871	.	.	.	.	.	1,166	779

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2008 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(2008) 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, 2008**

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	7.04	23.94	35.30	42.56	34.90	20.37	13.13	8.14
Industry group **								
Agric., fish., forest.	227.55	.	.	.	.	.	178.71	260.84
Mining and manufacturing	23.28	.	.	.	.	.	100.31	23.04
Construction	40.59	.	.	.	.	.	64.51	98.05
Utilities and transp.	97.72	.	.	.	.	.	73.71	105.84
Wholesale trade	39.71	.	.	.	.	.	32.70	62.18
Fin. svcs. and real estate	42.76	.	.	.	.	.	66.35	47.88
Retail trade	27.83	.	.	.	.	.	37.99	34.18
Professional services	24.74	.	.	.	.	.	47.93	22.12
Other services	22.47	.	.	.	.	.	35.84	23.03
Ownership								
For profit, incorporated	9.29	.	.	.	.	.	17.14	11.03
For profit, unincorporated	23.14	.	.	.	.	.	46.65	30.08
Nonprofit	20.71	.	.	.	.	.	41.16	22.47
Age of firm								
Less than 5 years	42.38	.	.	.	.	.	33.00	115.85
5-9 years	61.65	.	.	.	.	.	74.84	73.86
10-19 years	36.11	.	.	.	.	.	26.75	73.70
20 or more years	17.51	.	.	.	.	.	21.02	20.44
Unknown	21.13	.	.	.	.	.	418.62*	21.19
Multi/single status								
2 or more locations	11.60	.	.	.	.	.	89.91	10.30
1 location only	14.32	.	.	.	.	.	12.36	30.98
Percent full-time employees								
Less than 25%	47.04	.	.	.	.	.	82.45	40.02
25-49 %	32.25	.	.	.	.	.	101.60	31.43
50-74 %	25.54	.	.	.	.	.	33.12	26.48
75% or more	8.37	.	.	.	.	.	15.22	9.02
Union presence								
No union employees	7.33	.	.	.	.	.	12.98	8.93
Has union employees	25.15	.	.	.	.	.	98.91	26.74
Unknown	21.18	.	.	.	.	.	167.29	25.72
Percent low wage employees								
50% or more low wage	22.14	.	.	.	.	.	57.26	26.40
Less than 50% low wage	9.01	.	.	.	.	.	19.19	11.46

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2008 Medical Expenditure Panel Survey-Insurance Component.

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