

**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, 2015**

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	2,871	4,184	4,082	3,780	3,007	2,538	4,068	2,704
Industry group **								
Agric., fish., forest.	4,006	--	--	3,552	--	2,665	4,509	3,807
Mining and manufacturing	2,616	4,592	4,433	3,270	2,625	2,387	3,841	2,521
Construction	3,345	3,988	3,726	3,343	3,532	2,468	3,820	3,077
Utilities and transp.	3,071	--	5,122	5,301	3,908	2,764	5,378	2,885
Wholesale trade	3,036	3,934	3,775	3,577	3,096	2,668	3,920	2,847
Fin. svcs. and real estate	2,869	3,910	4,400	4,427	2,834	2,731	3,844	2,804
Retail trade	3,259	3,965	4,737	4,114	4,353	2,888	4,276	3,115
Professional services	2,686	4,465	3,817	3,872	2,936	2,271	4,060	2,498
Other services	2,985	3,874	4,319	4,186	3,068	2,614	4,211	2,751
Ownership								
For profit, incorporated	2,927	4,442	4,158	3,808	3,052	2,615	4,260	2,751
For profit, unincorporated	3,045	3,891	3,830	3,873	2,848	2,645	3,723	2,858
Nonprofit	2,405	2,833	3,784	3,475	2,956	2,007	3,116	2,339
Age of firm								
Less than 5 years	3,994	4,645	4,323	3,961	2,877	4,749	4,353	3,391
5-9 years	3,673	4,114	3,942	4,084	3,077	3,528	4,049	3,377
10-19 years	3,572	4,246	4,379	3,991	3,519	2,605	4,194	3,259
20 or more years	2,727	3,967	3,892	3,651	2,897	2,530	3,933	2,635
Multi/single status								
2 or more locations	2,635	--	3,375	4,280	2,859	2,539	4,247	2,617
1 location only	3,618	4,202	4,140	3,641	3,217	2,534	4,054	3,226
Percent full-time employees								
Less than 25%	4,046	4,416	--	3,718	4,164	3,974	3,927	4,078
25-49 %	3,185	3,612	3,916	4,791	3,627	2,836	3,889	3,121
50-74 %	2,931	3,776	4,455	3,951	3,885	2,564	4,397	2,733
75% or more	2,841	4,253	4,054	3,740	2,918	2,511	4,041	2,673
Union presence								
No union employees	3,084	4,421	4,211	3,998	3,144	2,684	4,263	2,880
Has union employees	2,208	1,167	2,662	2,137	2,255	2,212	2,057	2,215
Percent low-wage employees								
50% or more low-wage	3,587	3,836	3,972	4,608	3,582	3,469	4,134	3,541
Less than 50% low-wage	2,810	4,213	4,084	3,730	2,961	2,451	4,065	2,629

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2015 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.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, 2015**

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	35.40	168.76	159.14	130.13	95.71	39.16	104.08	36.43
Industry group **								
Agric., fish., forest.	543.89	--	--	812.18	--	331.19	924.97	671.65
Mining and manufacturing	77.45	539.06	593.89	200.86	168.71	90.45	284.12	78.76
Construction	245.82	536.84	426.04	371.49	677.78	294.01	291.84	344.46
Utilities and transp.	167.04	--	873.16	1,187.74	460.60	161.36	813.70	153.73
Wholesale trade	137.30	313.76	346.45	422.61	240.83	213.13	228.70	158.73
Fin. svcs. and real estate	69.31	500.87	348.71	402.18	189.72	75.18	264.54	70.77
Retail trade	86.95	521.24	575.95	268.00	301.21	91.61	298.47	88.09
Professional services	60.05	308.26	247.99	220.43	139.46	65.97	166.49	60.82
Other services	127.66	396.30	537.10	500.78	247.10	148.31	336.96	129.01
Ownership								
For profit, incorporated	41.48	213.65	177.51	158.52	124.16	44.40	127.79	42.21
For profit, unincorporated	96.00	291.69	302.20	227.76	216.81	126.14	172.41	109.77
Nonprofit	90.53	372.44	924.46	377.89	170.68	100.83	336.46	92.59
Age of firm								
Less than 5 years	256.11	443.25	655.48	338.66	467.66	1,390.25	314.43	379.57
5-9 years	203.74	405.79	349.58	378.08	357.72	736.08	242.76	294.44
10-19 years	134.35	275.01	305.08	210.25	296.52	209.52	164.20	178.83
20 or more years	36.88	277.80	211.90	180.65	102.31	39.89	164.70	36.98
Multi/single status								
2 or more locations	36.83	--	324.37	330.62	98.59	39.56	555.50	36.53
1 location only	86.17	170.20	169.90	139.12	184.33	273.50	103.56	128.72
Percent full-time employees								
Less than 25%	229.23	1,027.88	--	617.95	448.38	275.04	655.85	231.31
25-49 %	166.05	580.04	634.41	724.68	457.27	162.04	337.59	177.24
50-74 %	105.47	380.25	570.39	779.48	249.41	101.44	470.71	95.65
75% or more	38.64	191.86	170.07	130.05	102.29	43.50	107.82	40.05
Union presence								
No union employees	41.15	167.95	165.01	132.58	102.64	47.40	104.38	42.93
Has union employees	61.95	213.74	401.33	292.44	239.68	65.56	253.89	63.79
Percent low-wage employees								
50% or more low-wage	114.23	472.09	604.98	375.30	367.93	125.14	305.62	121.37
Less than 50% low-wage	36.65	178.58	162.01	135.21	98.67	39.91	108.45	37.41

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2015 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.