

**Table I.F.10 Average individual out-of-pocket maximum (in dollars) per employee enrolled with single coverage in a health insurance plan that had a maximum out-of-pocket at private-sector establishments by firm size and selected characteristics: United States, 2017**

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	4,246	4,373	4,377	4,626	4,288	4,105	4,446	4,206
Industry group **								
Agric., fish., forest.	4,562	--	--	5,103	4,595	4,493	4,577	4,557
Mining and manufacturing	4,161	4,249	4,297	4,921	4,276	3,894	4,489	4,120
Construction	4,499	4,433	4,450	4,611	4,622	4,131	4,435	4,545
Utilities and transp.	4,228	5,212	4,684	4,903	4,427	4,063	4,880	4,163
Wholesale trade	4,235	3,835	4,045	4,608	4,170	4,194	4,166	4,255
Fin. svcs. and real estate	4,063	4,780	4,674	4,190	3,938	4,017	4,519	4,012
Retail trade	4,523	4,056	4,574	4,726	4,722	4,428	4,468	4,533
Professional services	4,214	4,377	4,365	4,622	4,235	4,072	4,498	4,158
Other services	4,273	4,470	4,259	4,456	4,256	4,204	4,365	4,251
Ownership								
For profit, incorporated	4,269	4,330	4,409	4,701	4,302	4,132	4,470	4,229
For profit, unincorporated	4,261	4,533	4,493	4,439	4,252	4,107	4,488	4,193
Nonprofit	4,130	4,321	3,894	4,466	4,274	3,972	4,198	4,122
Age of firm								
Less than 5 years	4,392	4,321	4,929	4,677	4,130	3,053	4,761	4,037
5-9 years	4,474	4,102	4,206	5,026	4,515	3,835	4,301	4,605
10-19 years	4,366	4,630	4,572	4,520	4,203	4,145	4,598	4,247
20 or more years	4,207	4,319	4,201	4,594	4,298	4,111	4,345	4,190
Multi/single status								
2 or more locations	4,169	3,209	4,135	4,684	4,269	4,113	4,363	4,164
1 location only	4,417	4,401	4,392	4,607	4,313	3,800	4,456	4,381
Percent full-time employees								
Less than 25%	4,329	3,881	4,366	4,787	4,756	4,017	4,451	4,303
25-49 %	4,438	4,015	4,584	4,607	4,636	4,308	4,418	4,442
50-74 %	4,454	4,549	4,073	4,600	4,299	4,491	4,513	4,443
75% or more	4,207	4,373	4,397	4,627	4,257	4,042	4,439	4,160
Union presence								
No union employees	4,259	4,383	4,395	4,630	4,336	4,059	4,460	4,210
Has union employees	4,188	3,905	3,566	4,555	3,849	4,226	3,952	4,194
Percent low-wage employees								
50% or more low-wage	4,504	4,974	4,164	4,652	4,786	4,355	4,642	4,486
Less than 50% low-wage	4,208	4,331	4,392	4,622	4,211	4,066	4,428	4,162

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2017 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.10 Standard errors for average individual out-of-pocket maximum (in dollars) per employee enrolled with single coverage in a health insurance plan that had a maximum out-of-pocket at private-sector establishments by firm size and selected characteristics: United States, 2017**

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	21.34	80.43	89.45	58.55	47.94	28.62	47.22	23.80
Industry group **								
Agric., fish., forest.	306.98	--	--	669.13	629.49	526.14	479.30	371.12
Mining and manufacturing	62.49	373.37	342.47	191.66	115.43	79.18	156.12	67.60
Construction	107.85	289.59	328.65	174.58	233.13	177.87	182.56	131.53
Utilities and transp.	98.60	289.23	438.29	275.09	227.99	118.24	251.98	103.87
Wholesale trade	81.70	296.23	220.52	196.43	190.75	115.52	145.14	96.66
Fin. svcs. and real estate	59.39	202.61	321.74	197.64	138.01	73.82	157.92	63.86
Retail trade	56.89	234.27	245.81	199.78	149.03	62.71	137.97	62.30
Professional services	40.31	128.11	125.41	99.84	82.34	59.01	75.63	45.78
Other services	49.64	187.85	206.63	129.35	131.73	61.83	110.13	55.45
Ownership								
For profit, incorporated	24.87	98.13	107.90	72.21	60.25	31.40	57.41	27.51
For profit, unincorporated	59.80	166.11	191.05	133.61	120.42	99.39	101.18	71.42
Nonprofit	59.53	233.04	262.20	141.52	108.27	87.28	137.27	64.57
Age of firm								
Less than 5 years	137.23	237.77	405.36	220.40	217.12	330.30	180.78	174.84
5-9 years	114.34	200.16	249.67	255.83	200.26	192.55	146.29	166.07
10-19 years	64.92	144.77	136.73	118.05	124.74	174.09	85.03	87.51
20 or more years	23.24	119.30	111.97	69.75	55.01	29.05	61.28	24.97
Multi/single status								
2 or more locations	25.04	516.93	315.55	132.53	55.49	28.56	135.11	25.44
1 location only	40.81	80.48	92.82	64.51	84.74	270.68	50.33	63.11
Percent full-time employees								
Less than 25%	125.42	430.78	424.12	353.37	280.47	132.22	349.71	132.23
25-49 %	86.22	354.90	333.15	198.86	191.35	116.63	186.57	95.61
50-74 %	57.66	224.01	226.86	141.46	154.10	74.42	121.62	64.60
75% or more	24.04	89.61	99.82	66.87	53.47	32.11	53.01	26.82
Union presence								
No union employees	23.09	81.34	90.51	60.16	48.66	32.70	48.06	26.23
Has union employees	55.83	557.68	517.27	246.40	197.49	59.22	230.76	56.95
Percent low-wage employees								
50% or more low-wage	50.16	283.69	242.78	141.49	108.24	62.43	147.52	53.18
Less than 50% low-wage	23.35	83.17	94.06	63.78	51.94	31.77	49.66	26.26

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2017 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.