

**Table I.F.2 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, 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	1,808	2,193	2,059	2,271	2,045	1,540	2,136	1,743
Industry group **								
Agric., fish., forest.	2,271	--	--	2,619	2,765 *	1,551	2,875	2,123
Mining and manufacturing	1,670	1,958	2,410	2,457	1,781	1,359	2,191	1,605
Construction	2,033	2,248	1,854	2,152	2,213	1,556	1,943	2,099
Utilities and transp.	1,901	2,614	2,786	2,342	2,309	1,714	2,598	1,841
Wholesale trade	1,861	1,990	1,955	2,594	1,748	1,586	2,083	1,797
Fin. svcs. and real estate	1,782	1,985	2,360	2,013	1,805	1,715	2,128	1,742
Retail trade	1,917	2,426	2,364	2,336	2,410	1,567	2,305	1,847
Professional services	1,730	2,125	1,941	2,261	2,023	1,408	2,122	1,650
Other services	1,867	2,356	1,947	2,092	2,243	1,610	2,101	1,814
Ownership								
For profit, incorporated	1,819	2,273	2,120	2,316	2,036	1,566	2,184	1,749
For profit, unincorporated	1,956	2,094	2,137	2,289	2,137	1,655	2,180	1,887
Nonprofit	1,614	1,763	1,430	2,012	2,000	1,304	1,707	1,603
Age of firm								
Less than 5 years	1,978	2,029	1,806	2,301	1,951	990	2,025	1,931
5-9 years	2,201	2,087	1,955	2,372	2,463	1,600	2,086	2,288
10-19 years	2,128	2,354	2,190	2,210	2,110	1,859	2,172	2,104
20 or more years	1,730	2,185	2,071	2,274	1,996	1,528	2,155	1,680
Multi/single status								
2 or more locations	1,649	1,548	2,125	2,266	1,934	1,542	2,101	1,639
1 location only	2,169	2,207	2,055	2,273	2,195	1,452	2,140	2,198
Percent full-time employees								
Less than 25%	2,069	2,383	1,970	1,969	2,510	1,842	2,112	2,061
25-49 %	1,872	2,093	1,924	2,364	2,304	1,516	2,044	1,847
50-74 %	1,820	2,275	2,043	2,217	2,190	1,556	2,161	1,760
75% or more	1,798	2,181	2,068	2,280	2,001	1,533	2,137	1,729
Union presence								
No union employees	1,876	2,208	2,077	2,291	2,083	1,569	2,154	1,809
Has union employees	1,490	1,328	1,349	1,884	1,611	1,461	1,521	1,490
Percent low-wage employees								
50% or more low-wage	1,994	2,485	1,952	2,250	2,483	1,718	2,242	1,966
Less than 50% low-wage	1,781	2,170	2,067	2,274	1,974	1,512	2,127	1,708

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.

\* Figure does not meet standard of reliability or precision.

-- 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.2 Standard errors 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, 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	17.09	63.48	62.94	52.69	44.20	20.99	34.70	19.41
Industry group **								
Agric., fish., forest.	420.95	--	--	658.10	1,016.95 *	149.21	484.81	509.89
Mining and manufacturing	42.58	216.23	335.45	124.47	86.85	44.89	134.71	44.49
Construction	77.29	214.82	163.97	127.40	184.22	108.71	102.05	108.26
Utilities and transp.	62.83	305.19	269.84	166.49	202.41	69.22	147.26	66.77
Wholesale trade	86.50	215.77	135.28	378.78	111.94	67.77	106.57	107.65
Fin. svcs. and real estate	48.54	143.13	225.80	111.83	92.21	66.57	106.78	53.74
Retail trade	42.81	204.34	175.10	137.78	112.84	37.44	107.12	46.51
Professional services	30.39	102.98	96.54	83.41	68.27	36.65	59.86	33.99
Other services	48.43	175.89	141.66	99.74	170.56	47.32	86.38	55.62
Ownership								
For profit, incorporated	20.16	75.58	78.02	67.24	53.49	24.29	42.13	22.80
For profit, unincorporated	52.97	137.10	134.48	100.77	145.50	67.46	77.72	64.87
Nonprofit	42.08	210.61	139.57	118.05	87.52	46.99	97.13	45.73
Age of firm								
Less than 5 years	148.56	178.33	233.96	160.81	401.23	202.45	115.17	277.19
5-9 years	98.74	172.49	137.66	166.60	235.56	182.35	96.23	155.39
10-19 years	48.87	130.03	134.00	86.21	106.93	93.78	71.77	64.79
20 or more years	18.26	89.08	82.29	74.46	42.23	21.64	46.94	19.69
Multi/single status								
2 or more locations	18.38	383.11	208.15	86.23	41.66	21.24	99.21	18.68
1 location only	38.12	64.18	65.73	64.26	89.00	144.15	37.07	65.58
Percent full-time employees								
Less than 25%	106.43	384.45	218.47	184.42	305.07	98.68	174.36	122.15
25-49 %	64.58	217.89	160.43	157.14	139.40	67.55	109.28	71.69
50-74 %	43.24	160.44	160.06	98.04	129.61	48.02	84.78	48.40
75% or more	19.57	72.03	70.67	60.84	50.39	24.19	39.17	22.32
Union presence								
No union employees	19.23	64.34	64.03	53.73	46.65	25.37	35.19	22.45
Has union employees	36.35	254.81	289.38	268.49	156.51	36.19	174.22	37.05
Percent low-wage employees								
50% or more low-wage	47.82	224.05	176.43	110.83	128.33	50.00	122.31	51.27
Less than 50% low-wage	18.37	65.97	66.14	58.04	46.26	23.12	36.13	21.07

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.

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-- 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.