

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, 2018

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	4,416	4,600	4,703	4,832	4,417	4,269	4,730	4,357
Industry group **								
Agric., fish., forest.	4,481	4,964	--	--	4,397	3,995	5,010	4,325
Mining and manufacturing	4,333	4,816	5,189	4,952	4,605	3,940	5,063	4,234
Construction	4,793	4,790	4,832	5,062	4,719	4,444	4,826	4,773
Utilities and transp.	4,301	4,023	4,312	5,179	4,311	4,177	4,440	4,287
Wholesale trade	4,306	4,633	4,692	4,708	4,311	4,041	4,742	4,199
Fin. svs. and real estate	4,202	4,971	4,144	4,657	4,093	4,131	4,573	4,153
Retail trade	4,919	4,370	4,557	5,073	4,796	4,980	4,753	4,945
Professional services	4,326	4,618	4,688	4,678	4,353	4,173	4,696	4,256
Other services	4,431	4,281	4,734	4,725	4,374	4,347	4,623	4,393
Ownership								
For profit, incorporated	4,483	4,607	4,686	4,943	4,516	4,333	4,750	4,431
For profit, unincorporated	4,463	4,749	4,893	4,760	4,286	4,320	4,841	4,355
Nonprofit	4,113	4,155	4,452	4,327	4,260	3,969	4,357	4,090
Age of firm								
Less than 5 years	4,714	5,081	4,723	4,627	4,730	3,958	4,909	4,522
5-9 years	4,629	4,569	4,623	4,828	4,485	4,591	4,673	4,593
10-19 years	4,560	4,831	4,633	4,683	4,434	4,411	4,690	4,494
20 or more years	4,371	4,291	4,749	4,906	4,387	4,262	4,724	4,331
Multi/single status								
2 or more locations	4,344	5,159	4,899	4,878	4,467	4,279	4,991	4,332
1 location only	4,583	4,594	4,689	4,820	4,337	3,845	4,707	4,467
Percent full-time employees								
Less than 25%	4,708	4,973	4,365	4,682	4,892	4,673	4,663	4,715
25-49 %	4,531	3,570	4,565	4,673	4,581	4,508	4,525	4,531
50-74 %	4,778	4,677	4,574	5,095	4,648	4,800	4,690	4,793
75% or more	4,361	4,613	4,729	4,819	4,371	4,183	4,744	4,288
Union presence								
No union employees	4,473	4,621	4,743	4,864	4,428	4,308	4,753	4,407
Has union employees	4,182	4,014	3,508	4,041	4,303	4,181	4,039	4,186
Percent low-wage employees								
50% or more low-wage	4,679	4,413	4,990	4,826	4,555	4,698	4,747	4,671
Less than 50% low-wage	4,380	4,615	4,681	4,833	4,396	4,205	4,728	4,311
Percent women employees								
Less than 25%	4,483	4,631	4,812	4,919	4,519	4,109	4,768	4,383
25-49 %	4,366	4,653	4,471	5,038	4,456	4,208	4,738	4,318
50-74 %	4,357	4,554	4,847	4,637	4,328	4,279	4,708	4,311
75% or more	4,482	4,562	4,602	4,676	4,363	4,474	4,673	4,447
Percent age 50 or older employees								
Less than 25%	4,444	4,717	4,570	4,765	4,331	4,323	4,692	4,377
25-49 %	4,370	4,134	4,878	4,860	4,460	4,249	4,711	4,335
50-74 %	4,514	4,621	4,780	5,083	4,555	4,212	4,820	4,419
75% or more	4,559	4,935	4,670	4,388	4,396	4,411	4,881	4,323

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 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, 2018

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	24.54	78.81	83.08	54.12	55.25	35.59	44.77	28.03
Industry group **								
Agric., fish., forest.	294.26	592.18	--	--	393.71	544.45	381.11	358.77
Mining and manufacturing	61.86	270.17	204.04	148.87	144.07	71.78	122.28	67.81
Construction	99.11	235.61	205.52	167.19	225.25	271.66	122.76	141.97
Utilities and transp.	113.92	371.74	404.32	257.97	288.01	141.75	217.16	123.73
Wholesale trade	87.95	313.01	288.07	220.47	176.69	118.53	178.85	96.84
Fin. svcs. and real estate	65.14	241.61	412.29	188.62	196.99	67.17	191.01	68.82
Retail trade	97.17	304.96	305.25	168.51	146.44	135.22	158.01	108.87
Professional services	40.56	129.57	148.08	99.64	84.48	58.30	79.33	45.73
Other services	51.06	176.92	174.76	124.37	162.18	53.09	100.33	57.63
Ownership								
For profit, incorporated	30.46	92.75	102.28	64.56	71.02	43.99	53.99	35.05
For profit, unincorporated	52.41	171.94	172.59	131.06	111.13	75.08	101.63	59.67
Nonprofit	58.80	266.27	221.30	155.45	127.18	73.32	132.30	62.97
Age of firm								
Less than 5 years	111.19	192.57	224.55	204.95	249.32	345.33	127.53	181.26
5-9 years	93.58	173.29	263.13	165.59	197.14	237.97	124.62	135.99
10-19 years	68.64	153.91	160.89	126.57	127.83	193.30	93.70	91.90
20 or more years	28.14	122.94	117.18	66.99	66.93	36.62	62.56	30.61
Multi/single status								
2 or more locations	30.36	510.03	241.28	103.02	66.75	35.93	121.41	30.86
1 location only	42.38	79.42	87.21	63.30	97.19	239.89	47.46	68.92
Percent full-time employees								
Less than 25%	92.83	295.04	279.28	263.63	209.72	129.64	176.20	104.53
25-49 %	119.32	402.37	316.51	194.70	196.60	203.51	177.41	136.09
50-74 %	74.79	220.74	252.76	143.42	127.16	114.52	132.35	84.47
75% or more	26.94	87.65	92.41	60.72	63.40	38.17	49.88	30.73
Union presence								
No union employees	27.22	80.43	84.12	54.27	57.55	43.72	45.31	32.04
Has union employees	56.87	337.46	410.90	324.69	212.55	60.22	260.19	57.99
Percent low-wage employees								
50% or more low-wage	71.98	274.30	244.49	153.00	165.71	94.01	135.05	78.80
Less than 50% low-wage	26.06	82.40	86.93	57.70	59.01	37.97	47.28	29.92
Percent women employees								
Less than 25%	47.29	134.20	130.13	88.27	101.57	78.13	71.23	58.59
25-49 %	49.29	185.29	169.71	134.17	125.01	63.22	104.86	54.10
50-74 %	49.76	169.28	219.22	106.86	112.10	67.98	103.77	54.89
75% or more	51.59	157.20	169.93	119.84	111.99	73.82	94.32	58.37
Percent age 50 or older employees								
Less than 25%	39.27	109.93	121.37	80.02	85.04	62.90	66.42	46.63
25-49 %	36.77	173.32	151.58	92.38	88.85	47.03	83.50	39.66
50-74 %	67.43	191.64	178.48	128.81	138.51	115.51	104.67	82.64
75% or more	125.62	214.28	369.77	296.38	253.44	260.57	168.73	177.69

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 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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