

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, 2019

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	4,476	4,933	5,135	5,067	4,561	4,187	5,126	4,352
Industry group **								
Agric., fish., forest.	4,733	5,400	4,312	4,490	5,437	4,319	4,726	4,735
Mining and manufacturing	4,398	5,131	5,204	5,064	4,256	4,232	5,354	4,292
Construction	5,033	5,267	5,426	5,268	5,358	3,914	5,344	4,839
Utilities and transp.	4,522	4,148	4,892	4,773	4,797	4,406	4,723	4,496
Wholesale trade	4,567	4,906	5,527	5,310	4,378	3,974	5,316	4,311
Fin. svcs. and real estate	4,373	4,704	5,038	5,021	4,516	4,199	5,012	4,290
Retail trade	4,630	5,496	5,219	5,298	4,946	4,245	5,446	4,481
Professional services	4,404	4,755	5,324	4,855	4,500	4,157	5,054	4,288
Other services	4,408	5,006	4,415	5,074	4,503	4,141	4,850	4,315
Ownership								
For profit, incorporated	4,510	5,046	5,093	5,096	4,608	4,235	5,148	4,386
For profit, unincorporated	4,556	4,737	5,408	5,231	4,558	4,056	5,179	4,378
Nonprofit	4,265	4,641	5,028	4,644	4,420	4,057	4,863	4,203
Age of firm								
Less than 5 years	5,213	5,290	5,674	5,178	5,174	4,111	5,461	4,974
5-9 years	4,897	4,548	5,044	5,073	4,760	4,964	5,011	4,817
10-19 years	4,726	5,099	5,324	4,988	4,582	4,167	5,157	4,477
20 or more years	4,391	4,833	5,006	5,075	4,503	4,182	5,072	4,310
Multi/single status								
2 or more locations	4,317	4,869	5,126	5,141	4,557	4,193	5,266	4,291
1 location only	4,851	4,934	5,136	5,044	4,568	3,905	5,108	4,619
Percent full-time employees								
Less than 25%	4,993	5,475	5,477	4,843	5,191	4,827	5,130	4,964
25-49 %	4,681	5,375	5,174	5,132	5,175	4,339	5,394	4,575
50-74 %	4,637	4,908	4,918	4,994	4,851	4,356	4,944	4,565
75% or more	4,436	4,907	5,158	5,075	4,482	4,148	5,137	4,304
Union presence								
No union employees	4,536	4,941	5,173	5,087	4,573	4,202	5,148	4,394
Has union employees	4,192	4,419	4,330	4,400	4,447	4,146	4,459	4,184
Percent low-wage employees								
50% or more low-wage	4,805	5,568	4,911	5,311	5,144	4,577	5,350	4,752
Less than 50% low-wage	4,429	4,886	5,147	5,043	4,482	4,119	5,110	4,290
Percent women employees								
Less than 25%	4,663	4,911	5,142	5,131	4,880	4,164	5,184	4,505
25-49 %	4,363	5,235	5,203	5,091	4,303	4,120	5,253	4,232
50-74 %	4,433	4,922	5,167	5,129	4,531	4,221	5,060	4,347
75% or more	4,448	4,692	5,032	4,833	4,533	4,246	4,957	4,349
Percent age 50 or older employees								
Less than 25%	4,564	4,988	5,215	5,109	4,628	4,179	5,188	4,400
25-49 %	4,379	4,731	5,067	5,007	4,516	4,185	5,018	4,307
50-74 %	4,589	5,155	5,120	4,969	4,607	4,218	5,202	4,427
75% or more	4,647	4,763	4,935	5,804	3,669	4,259	4,995	4,289

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2019 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

** 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, 2019

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	28.38	104.32	98.01	56.36	57.55	40.69	53.82	31.61
Industry group **								
Agric., fish., forest.	204.11	755.60	685.29	404.31	360.43	266.92	487.52	223.21
Mining and manufacturing	85.58	461.64	223.01	156.82	176.31	116.03	151.47	92.36
Construction	123.15	377.67	226.59	220.55	204.39	264.43	176.00	166.20
Utilities and transp.	124.80	376.39	587.19	327.71	261.94	171.21	324.17	135.43
Wholesale trade	80.75	389.24	278.95	169.82	141.00	107.82	174.00	84.48
Fin. svcs. and real estate	67.40	187.55	295.82	226.20	123.51	87.31	148.52	71.99
Retail trade	68.69	414.22	253.33	156.78	179.28	77.60	165.63	71.31
Professional services	42.53	180.65	141.95	92.69	93.42	60.68	86.75	47.63
Other services	105.23	230.46	309.62	133.54	142.82	160.94	150.20	119.31
Ownership								
For profit, incorporated	36.44	128.60	114.67	69.50	75.00	51.62	64.75	40.81
For profit, unincorporated	68.81	207.58	185.55	118.30	151.50	96.73	117.35	78.22
Nonprofit	57.88	423.79	353.51	148.71	108.80	76.59	179.76	60.60
Age of firm								
Less than 5 years	144.59	233.99	262.59	290.91	287.50	184.21	190.82	209.01
5-9 years	101.36	316.93	330.27	149.84	194.24	251.43	172.03	123.53
10-19 years	131.98	224.91	234.02	123.37	125.42	373.99	118.53	178.35
20 or more years	29.83	141.22	119.72	68.81	67.68	38.70	66.58	32.16
Multi/single status								
2 or more locations	33.78	445.44	256.83	91.06	55.92	41.45	131.92	34.38
1 location only	50.61	105.87	105.19	68.26	118.25	206.18	58.42	78.66
Percent full-time employees								
Less than 25%	139.35	464.80	358.68	310.05	246.65	214.45	258.90	160.19
25-49 %	85.49	346.32	357.76	195.22	149.50	114.68	163.21	93.39
50-74 %	82.36	280.89	324.72	186.68	164.11	118.80	168.94	93.16
75% or more	31.89	118.23	106.69	62.17	64.10	45.81	59.97	35.42
Union presence								
No union employees	31.83	105.52	95.87	57.52	60.59	49.19	54.03	36.13
Has union employees	65.96	561.29	760.27	237.05	199.34	71.40	376.65	67.02
Percent low-wage employees								
50% or more low-wage	54.41	398.95	257.53	167.42	116.73	62.02	176.14	56.45
Less than 50% low-wage	31.34	107.30	102.24	59.66	62.44	46.13	56.25	35.22
Percent women employees								
Less than 25%	59.91	166.10	168.83	91.88	94.84	110.34	88.97	71.41
25-49 %	55.53	254.70	171.35	130.51	135.09	70.92	123.01	60.26
50-74 %	45.38	215.61	229.53	104.06	96.64	57.32	112.95	48.51
75% or more	70.14	219.88	215.60	120.17	106.98	104.81	118.04	77.96
Percent age 50 or older employees								
Less than 25%	45.58	149.59	142.65	76.21	83.75	70.03	73.59	52.02
25-49 %	43.79	204.22	189.30	103.05	96.43	56.45	105.10	46.82
50-74 %	64.50	289.81	187.07	146.18	129.82	95.40	141.76	71.18
75% or more	139.91	257.84	332.70	240.83	268.51	242.60	189.55	184.28

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2019 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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