

Table I.F.11 Average family maximum out-of-pocket (in dollars) per employee enrolled with family 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	8,534	9,597	9,814	9,553	8,747	8,160	9,777	8,368
Industry group **								
Agric., fish., forest.	9,461	--	10,375	7,785	10,049	10,192	8,170	9,889
Mining and manufacturing	8,047	8,244	9,919	8,718	8,491	7,652	9,888	7,941
Construction	9,151	8,636	9,402	9,710	9,532	7,707	9,155	9,149
Utilities and transp.	8,744	--	11,464	8,055	9,455	8,616	9,834	8,690
Wholesale trade	8,828	8,895	10,214	9,824	8,577	8,393	9,926	8,574
Fin. svcs. and real estate	8,443	10,910	8,184	9,597	8,514	8,222	9,858	8,304
Retail trade	8,797	9,206	9,744	10,540	10,103	8,255	9,964	8,645
Professional services	8,525	9,720	10,514	9,752	8,692	8,144	10,085	8,334
Other services	8,552	9,686	8,914	9,778	8,224	8,268	9,564	8,338
Ownership								
For profit, incorporated	8,645	9,450	10,007	9,553	8,791	8,316	9,840	8,482
For profit, unincorporated	8,325	10,193	9,402	10,006	8,719	7,387	10,039	7,982
Nonprofit	8,238	8,866	8,944	8,871	8,606	8,019	8,860	8,191
Age of firm								
Less than 5 years	9,378	10,499	10,379	9,427	8,770	8,068	9,822	9,003
5-9 years	9,354	9,922	9,999	9,088	8,936	9,875	9,970	8,907
10-19 years	9,203	9,075	9,741	9,503	8,739	9,377	9,807	8,927
20 or more years	8,401	9,496	9,666	9,652	8,731	8,111	9,707	8,298
Multi/single status								
2 or more locations	8,318	8,058	10,182	9,580	8,746	8,170	10,096	8,289
1 location only	9,203	9,646	9,779	9,544	8,748	7,788	9,740	8,794
Percent full-time employees								
Less than 25%	9,043	8,266	10,410	8,738	9,037	9,073	9,315	8,994
25-49 %	8,981	10,367	9,991	9,462	9,588	8,543	10,358	8,766
50-74 %	8,621	9,983	11,404	10,111	8,396	8,072	10,438	8,274
75% or more	8,502	9,525	9,632	9,533	8,741	8,140	9,681	8,352
Union presence								
No union employees	8,707	9,637	9,909	9,704	8,745	8,294	9,855	8,511
Has union employees	7,984	--	8,260	7,534	8,758	7,874	8,445	7,971
Percent low-wage employees								
50% or more low-wage	9,156	9,910	10,045	10,036	9,752	8,881	10,074	9,065
Less than 50% low-wage	8,484	9,566	9,806	9,530	8,683	8,093	9,759	8,310
Percent women employees								
Less than 25%	8,787	9,695	9,760	9,509	9,262	8,133	9,873	8,565
25-49 %	8,038	9,681	8,890	9,004	8,274	7,764	9,114	7,939
50-74 %	8,756	9,608	10,668	10,373	8,967	8,372	10,305	8,559
75% or more	8,690	9,111	9,861	9,633	8,256	8,606	9,598	8,590
Percent age 50 or older employees								
Less than 25%	8,824	9,685	9,906	9,690	8,780	8,441	9,864	8,614
25-49 %	8,334	9,477	9,478	9,376	8,662	8,080	9,614	8,234
50-74 %	8,500	9,173	10,523	9,188	9,005	7,806	9,849	8,278
75% or more	9,553	9,997	9,187	11,698	7,816	8,747	9,817	9,344

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.

-- 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.11 Standard errors for average family maximum out-of-pocket (in dollars) per employee enrolled with family 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	65.31	291.35	286.57	158.44	126.38	86.50	156.51	70.07
Industry group **								
Agric., fish., forest.	676.07	--	1,293.06	1,024.51	1,159.89	861.94	1,208.23	713.72
Mining and manufacturing	207.49	1,329.32	707.88	399.86	294.90	296.57	445.53	215.03
Construction	255.63	701.93	675.63	547.50	438.84	405.74	485.35	298.72
Utilities and transp.	231.05	--	793.30	644.40	553.33	270.12	838.59	239.06
Wholesale trade	186.57	892.18	757.42	501.73	324.94	273.78	450.30	203.68
Fin. svcs. and real estate	145.24	503.67	1,238.02	437.37	284.93	173.43	551.48	147.35
Retail trade	170.60	1,169.41	767.61	361.99	351.44	193.57	510.17	178.84
Professional services	111.21	481.79	456.88	306.73	219.63	139.33	266.06	117.49
Other services	223.43	640.89	733.43	355.44	407.40	326.97	365.05	251.70
Ownership								
For profit, incorporated	72.66	395.79	303.94	194.82	141.62	94.96	185.96	77.57
For profit, unincorporated	252.98	485.01	902.28	329.02	405.81	367.80	379.18	281.10
Nonprofit	140.05	627.05	920.83	424.17	308.86	172.97	435.02	146.59
Age of firm								
Less than 5 years	422.99	491.14	931.44	935.21	632.15	424.58	608.65	522.09
5-9 years	312.83	893.06	562.17	480.37	659.64	553.22	405.41	452.20
10-19 years	167.19	587.46	503.24	349.17	324.64	308.54	297.26	202.83
20 or more years	71.69	429.80	418.91	178.95	141.99	89.10	207.07	74.96
Multi/single status								
2 or more locations	75.66	1,270.42	598.86	266.71	140.80	88.34	355.95	76.46
1 location only	122.73	296.00	308.43	192.71	232.04	374.09	169.64	169.51
Percent full-time employees								
Less than 25%	428.75	1,314.22	875.03	823.31	991.98	604.87	719.56	489.10
25-49 %	266.91	652.02	911.08	651.00	543.11	382.65	453.69	305.75
50-74 %	216.96	817.87	466.56	438.79	485.92	261.46	414.63	225.40
75% or more	70.88	327.66	323.51	173.10	133.22	93.96	175.18	75.87
Union presence								
No union employees	68.82	297.41	289.31	161.33	125.61	96.83	160.40	74.51
Has union employees	159.23	--	1,491.49	538.55	453.80	171.52	678.98	162.44
Percent low-wage employees								
50% or more low-wage	167.59	1,190.74	678.41	425.07	479.74	181.75	564.95	172.21
Less than 50% low-wage	69.16	295.34	295.80	164.79	130.51	92.80	162.15	74.41
Percent women employees								
Less than 25%	125.91	539.28	329.01	246.72	209.01	194.73	212.23	143.08
25-49 %	129.35	702.84	694.51	346.01	217.98	169.22	409.40	135.62
50-74 %	118.59	432.88	555.12	291.40	259.04	145.23	292.68	124.51
75% or more	124.94	539.49	745.19	353.57	324.86	146.54	343.10	132.67
Percent age 50 or older employees								
Less than 25%	115.41	492.40	475.23	214.10	205.47	168.59	238.64	126.76
25-49 %	91.40	500.77	420.33	272.70	180.45	113.68	278.68	95.63
50-74 %	156.97	604.98	562.40	356.05	373.42	188.42	328.45	170.46
75% or more	431.74	696.12	935.88	770.85	749.92	502.91	520.86	663.15

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

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