

Table I.F.3 Average family deductible (in dollars) per employee enrolled with family coverage in a health insurance plan that had a deductible 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	3,655	4,966	5,124	4,676	4,035	3,173	5,067	3,452
Industry group **								
Agric., fish., forest.	3,814	3,748	--	4,432	3,046	3,792	5,494	3,432
Mining and manufacturing	3,348	3,893	5,401	4,334	3,729	2,917	5,193	3,235
Construction	4,729	4,856	6,293	5,088	4,573	3,377	5,555	4,325
Utilities and transp.	3,119	--	5,135	3,965	3,821	2,846	4,839	3,011
Wholesale trade	3,894	5,668	6,162	4,625	4,209	2,993	5,625	3,465
Fin. svcs. and real estate	3,549	3,992	4,866	4,239	3,948	3,313	4,258	3,475
Retail trade	4,224	4,378	4,870	5,157	4,756	3,936	4,884	4,139
Professional services	3,578	5,589	4,234	4,789	4,065	3,118	4,915	3,389
Other services	3,708	5,158	5,115	4,655	3,976	3,157	5,169	3,413
Ownership								
For profit, incorporated	3,747	4,875	5,376	4,799	4,129	3,269	5,199	3,537
For profit, unincorporated	3,663	4,875	4,759	4,816	3,728	3,037	4,977	3,373
Nonprofit	3,234	5,766	3,570	3,674	3,943	2,848	4,269	3,148
Age of firm								
Less than 5 years	5,111	5,332	5,432	5,172	4,816	5,143	5,198	5,040
5-9 years	4,486	5,379	3,888	4,433	4,488	4,332	4,620	4,384
10-19 years	4,230	5,018	5,385	4,598	4,031	3,372	5,363	3,736
20 or more years	3,498	4,730	5,216	4,673	3,931	3,147	5,020	3,365
Multi/single status								
2 or more locations	3,343	--	5,570	4,765	3,830	3,169	5,278	3,308
1 location only	4,584	5,023	5,077	4,647	4,323	3,322	5,042	4,215
Percent full-time employees								
Less than 25%	3,777	--	4,689	5,122	3,604	3,257	5,557	3,349
25-49 %	4,451	6,329	5,357	4,321	4,615	4,222	5,601	4,252
50-74 %	3,906	4,766	4,603	5,138	4,652	3,236	4,761	3,734
75% or more	3,604	4,925	5,176	4,652	3,967	3,129	5,067	3,404
Union presence								
No union employees	3,808	5,048	5,208	4,771	4,082	3,235	5,158	3,563
Has union employees	3,146	--	3,646	3,521	3,753	3,035	3,606	3,131
Percent low-wage employees								
50% or more low-wage	4,339	4,852	5,213	5,077	4,706	4,113	5,339	4,236
Less than 50% low-wage	3,599	4,975	5,121	4,654	3,987	3,084	5,051	3,385
Percent women employees								
Less than 25%	3,935	4,753	5,480	4,802	4,206	3,234	5,249	3,645
25-49 %	3,407	5,610	5,093	4,216	3,766	3,053	4,996	3,259
50-74 %	3,666	4,969	4,899	4,788	4,019	3,275	5,045	3,476
75% or more	3,618	4,774	4,569	4,851	4,263	3,162	4,692	3,483
Percent age 50 or older employees								
Less than 25%	4,056	5,040	5,238	4,870	4,293	3,480	5,171	3,810
25-49 %	3,399	4,660	4,734	4,637	3,982	3,045	4,879	3,275
50-74 %	3,629	5,035	6,149	4,358	3,624	3,053	5,252	3,349
75% or more	4,045	5,152	3,841	3,865	2,822	3,831	4,844	3,399

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.3 Standard errors for average family deductible (in dollars) per employee enrolled with family coverage in a health insurance plan that had a deductible 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	47.81	228.61	203.37	118.60	90.96	61.93	112.82	51.18
Industry group **								
Agric., fish., forest.	402.43	687.72	--	791.34	535.47	491.70	930.61	396.46
Mining and manufacturing	123.06	996.73	457.67	305.72	182.23	163.97	343.11	125.74
Construction	191.12	486.14	620.28	326.98	333.12	266.79	316.83	232.61
Utilities and transp.	146.09	--	494.48	520.36	365.77	163.95	406.93	148.73
Wholesale trade	178.10	1,276.35	511.99	373.81	283.87	235.32	395.77	178.90
Fin. svcs. and real estate	104.92	397.25	1,043.65	320.01	278.37	101.04	424.45	107.17
Retail trade	161.39	613.67	452.53	332.64	403.22	219.44	291.63	179.28
Professional services	90.62	370.89	303.57	256.77	162.79	120.97	186.48	98.85
Other services	155.34	535.04	411.67	315.12	302.51	195.44	279.67	163.69
Ownership								
For profit, incorporated	56.90	269.32	201.03	135.73	110.86	73.49	124.77	61.18
For profit, unincorporated	157.64	443.08	665.98	339.29	215.39	227.60	299.08	170.92
Nonprofit	97.92	909.17	518.14	303.93	221.58	110.81	395.74	100.27
Age of firm								
Less than 5 years	235.66	519.93	636.87	637.40	311.13	537.32	363.75	310.42
5-9 years	247.53	694.10	320.98	318.43	552.94	481.89	306.21	368.97
10-19 years	152.93	506.57	333.89	294.48	239.30	300.91	235.62	181.44
20 or more years	50.45	309.38	296.54	136.57	93.02	63.23	151.45	52.41
Multi/single status								
2 or more locations	53.47	--	615.97	220.00	94.46	62.50	304.82	53.86
1 location only	86.60	233.93	214.65	140.79	163.96	404.70	121.26	124.17
Percent full-time employees								
Less than 25%	297.31	--	932.67	1,138.77	442.35	314.25	791.51	237.99
25-49 %	279.59	1,342.45	878.47	632.09	415.85	428.16	578.40	317.49
50-74 %	148.70	439.41	335.13	328.41	375.93	168.53	251.26	168.24
75% or more	51.37	266.20	228.86	127.64	97.48	65.56	126.01	54.64
Union presence								
No union employees	51.58	232.41	208.80	121.10	94.78	69.69	116.02	55.52
Has union employees	113.31	--	513.74	448.14	296.01	124.18	358.27	116.42
Percent low-wage employees								
50% or more low-wage	151.31	630.79	594.79	429.58	284.59	200.28	406.18	161.97
Less than 50% low-wage	49.87	242.43	209.75	122.99	95.69	63.84	117.39	53.31
Percent women employees								
Less than 25%	95.72	362.05	303.30	186.74	159.05	154.06	174.03	108.63
25-49 %	97.42	757.78	512.22	198.72	184.76	118.52	298.10	101.18
50-74 %	76.04	352.28	425.66	260.15	157.12	87.91	229.89	75.80
75% or more	108.88	401.22	410.75	352.79	256.13	123.96	221.24	117.83
Percent age 50 or older employees								
Less than 25%	84.36	355.01	294.82	185.65	141.92	121.98	169.08	94.42
25-49 %	66.30	421.74	345.70	189.17	131.70	80.03	194.44	68.74
50-74 %	114.30	617.37	503.22	305.35	223.71	130.89	313.60	113.55
75% or more	237.14	557.10	485.86	334.26	414.35	335.72	382.57	237.33

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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