

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, 2020

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	1,945	2,317	2,418	2,426	2,229	1,652	2,376	1,873
Industry group **								
Agric., fish., forest.	2,028	1,920	--	3,097	3,213	1,015	2,593	1,845
Mining and manufacturing	1,862	2,604	2,581	2,463	1,973	1,563	2,504	1,785
Construction	2,300	2,386	2,815	2,525	2,660	1,366	2,513	2,163
Utilities and transp.	1,763	1,733	2,071	2,469	2,098	1,550	2,146	1,718
Wholesale trade	2,067	2,456	2,696	2,496	2,202	1,632	2,571	1,953
Fin. svs. and real estate	1,821	2,530	2,099	2,145	2,156	1,643	2,241	1,785
Retail trade	2,067	2,568	2,426	2,581	2,705	1,698	2,448	2,006
Professional services	1,882	2,314	2,355	2,294	2,107	1,634	2,296	1,814
Other services	2,036	2,178	2,287	2,417	2,369	1,820	2,290	1,992
Ownership								
For profit, incorporated	1,964	2,392	2,424	2,445	2,289	1,668	2,394	1,886
For profit, unincorporated	2,062	2,260	2,545	2,592	2,212	1,720	2,488	1,980
Nonprofit	1,771	1,907	2,170	2,110	2,053	1,538	2,088	1,739
Age of firm								
Less than 5 years	2,250	2,471	1,942	2,567	1,698	2,386	2,360	2,146
5-9 years	2,360	2,338	2,592	2,239	2,261	2,903	2,317	2,397
10-19 years	2,169	2,473	2,345	2,351	2,376	1,526	2,378	2,072
20 or more years	1,887	2,182	2,471	2,455	2,218	1,652	2,390	1,834
Multi/single status								
2 or more locations	1,801	--	2,364	2,521	2,194	1,654	2,463	1,787
1 location only	2,324	2,307	2,423	2,393	2,285	1,578	2,366	2,288
Percent full-time employees								
Less than 25%	2,131	2,028	1,840	3,078	2,370	1,787	1,993	2,148
25-49 %	2,121	2,679	1,942	2,321	2,370	1,945	2,133	2,119
50-74 %	1,922	2,540	2,095	2,507	2,486	1,623	2,460	1,845
75% or more	1,938	2,269	2,480	2,408	2,195	1,643	2,381	1,861
Union presence								
No union employees	2,018	2,334	2,411	2,444	2,265	1,698	2,379	1,946
Has union employees	1,544	--	2,686	1,882	1,709	1,506	2,204	1,532
Percent low-wage employees								
50% or more low-wage	2,161	2,221	2,493	2,514	2,627	1,942	2,493	2,130
Less than 50% low-wage	1,919	2,325	2,414	2,418	2,183	1,611	2,368	1,839
Percent women employees								
Less than 25%	2,134	2,376	2,655	2,448	2,346	1,627	2,478	2,018
25-49 %	1,840	2,246	2,130	2,464	2,067	1,652	2,256	1,795
50-74 %	1,893	2,217	2,243	2,360	2,217	1,687	2,300	1,850
75% or more	1,937	2,399	2,400	2,400	2,291	1,617	2,345	1,869
Percent age 50 or older employees								
Less than 25%	2,040	2,362	2,428	2,368	2,324	1,663	2,361	1,957
25-49 %	1,856	2,296	2,365	2,501	2,155	1,632	2,375	1,808
50-74 %	2,016	2,344	2,313	2,409	2,147	1,757	2,427	1,923
75% or more	2,250	2,169	2,946	2,371	2,557	1,617	2,388	2,154

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 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.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, 2020**

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	17.62	78.01	65.35	46.40	43.95	21.27	38.50	19.44
Industry group **								
Agric., fish., forest.	396.91	447.25	--	670.06	563.53	228.97	675.56	439.87
Mining and manufacturing	43.43	429.47	200.21	118.19	97.70	47.05	119.90	45.52
Construction	105.03	257.88	189.98	138.59	205.23	160.79	116.33	151.77
Utilities and transp.	64.27	261.13	319.42	216.57	130.62	67.75	165.74	67.62
Wholesale trade	68.02	252.72	244.08	168.77	144.59	84.58	141.39	74.16
Fin. svs. and real estate	46.77	215.42	270.11	147.38	145.55	43.91	123.51	49.38
Retail trade	64.72	248.97	194.36	180.39	195.63	63.62	119.14	72.21
Professional services	32.97	132.31	107.70	76.72	70.14	45.89	68.09	36.57
Other services	41.13	177.09	165.60	99.58	114.13	48.80	93.51	45.20
Ownership								
For profit, incorporated	20.78	95.88	76.62	58.62	55.69	23.01	45.87	22.79
For profit, unincorporated	47.48	176.01	153.67	98.64	130.60	48.59	92.97	53.42
Nonprofit	50.35	169.63	226.10	108.89	85.65	74.52	111.74	54.16
Age of firm								
Less than 5 years	111.64	220.60	212.57	181.71	210.29	157.63	163.34	151.18
5-9 years	82.88	179.14	224.60	134.11	166.68	159.68	118.23	116.29
10-19 years	65.37	166.17	115.92	107.71	131.78	110.42	72.42	88.52
20 or more years	18.99	112.36	89.78	57.82	48.61	21.59	51.31	20.18
Multi/single status								
2 or more locations	19.72	--	149.25	81.09	50.28	21.56	100.89	19.97
1 location only	36.04	78.26	70.22	55.69	82.20	121.02	41.49	57.21
Percent full-time employees								
Less than 25%	168.31	250.88	368.42	420.07	173.68	114.13	186.25	186.73
25-49 %	66.01	260.25	226.37	185.71	166.83	76.69	135.14	73.45
50-74 %	56.92	194.85	164.29	189.78	158.11	57.50	134.22	60.62
75% or more	19.37	87.96	72.94	47.79	47.93	23.96	41.89	21.43
Union presence								
No union employees	19.55	78.29	65.26	46.92	45.69	25.16	38.75	22.04
Has union employees	36.72	--	593.21	279.71	148.78	37.14	296.96	36.80
Percent low-wage employees								
50% or more low-wage	58.18	192.31	211.68	148.72	116.79	74.93	132.36	62.16
Less than 50% low-wage	18.42	83.24	68.03	48.84	47.16	21.44	40.19	20.36
Percent women employees								
Less than 25%	39.81	140.64	110.93	71.96	96.13	46.51	63.23	48.09
25-49 %	32.95	203.35	130.32	116.83	88.14	37.25	97.54	34.53
50-74 %	30.98	143.42	133.34	112.49	73.83	34.98	78.08	33.07
75% or more	42.30	124.93	147.59	87.13	93.39	57.15	78.93	47.31
Percent age 50 or older employees								
Less than 25%	28.77	116.47	87.41	62.05	72.20	32.60	54.53	32.97
25-49 %	25.38	136.09	121.32	83.67	64.13	28.49	68.07	26.80
50-74 %	50.93	183.63	159.59	118.58	82.29	81.86	103.16	57.20
75% or more	163.26	242.17	460.18	311.35	493.62	103.01	203.72	241.55

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 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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