Table I.G. 5 Out-of-Pocket Maximum distributions (in dollars) for employees enrolled in single and family coverage at the 10th, 25th, 50th (median), 75th and 90th percentiles at private-sector establishments that offer health insurance by firm size: United States, 2020

|  | Total | $\begin{array}{r} \text { Less } \\ \text { than } 10 \\ \text { employees } \end{array}$ | $\begin{array}{r} 10-24 \\ \text { employees } \end{array}$ | $\begin{array}{r} 25-99 \\ \text { employees } \end{array}$ | $\begin{array}{r} 100-999 \\ \text { employees } \end{array}$ | 1000 or more employees | Less than 50 employees | 50 or more employees |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Single coverage |  |  |  |  |  |  |  |  |
| Average (mean) | 4,594 | 4,954 | 5,101 | 5,094 | 4,706 | 4,375 | 5,098 | 4,516 |
| 10th percentile | 2,100 | 2,000 | 2,000 | 2,500 | 2,200 | 2,000 | 2,000 | 2,100 |
| 25th percentile | 3,000 | 3,000 | 3,500 | 3,500 | 3,000 | 3,000 | 3,400 | 3,000 |
| 50th percentile (median) | 4,500 | 4,900 | 5,000 | 5,000 | 5,000 | 4,000 | 5,000 | 4,400 |
| 75th percentile | 6,300 | 6,700 | 6,700 | 6,600 | 6,300 | 6,000 | 6,700 | 6,000 |
| 90th percentile | 6,900 | 7,900 | 7,800 | 7,800 | 6,900 | 6,600 | 7,800 | 6,800 |
| Family coverage |  |  |  |  |  |  |  |  |
| Average (mean) | 8,867 | 9,335 | 9,795 | 10,072 | 9,032 | 8,593 | 9,785 | 8,769 |
| 10th percentile | 4,400 | 3,900 | 3,000 | 4,800 | 4,500 | 4,400 | 3,900 | 4,400 |
| 25th percentile | 6,000 | 5,800 | 6,000 | 7,000 | 6,000 | 6,000 | 6,000 | 6,000 |
| 50th percentile (median) | 8,000 | 8,900 | 9,900 | 10,000 | 8,900 | 8,000 | 9,900 | 8,000 |
| 75th percentile | 12,000 | 13,000 | 13,000 | 13,000 | 12,000 | 11,000 | 13,000 | 12,000 |
| 90th percentile | 14,000 | 15,000 | 16,000 | 15,000 | 14,000 | 13,000 | 15,000 | 13,000 |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 Medical Expenditure Panel SurveyInsurance Component.
Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.
Dollar amounts have been rounded for confidentiality reasons.

Table I.G. 5 Standard errors for out-of-Pocket Maximum distributions (in dollars) for employees enrolled in single and family coverage at the 10th, 25th, 50 th (median), 75 th and 90 th percentiles at private-sector establishments that offer health insurance by firm size: United States, 2020

|  | Total | Less <br> than 10 <br> employees |  | $\mathbf{1 0 - 2 4}$ <br> employees | $\mathbf{2 5 - 9 9}$ <br> employees | $\mathbf{1 0 0 - 9 9 9}$ <br> employees | $\mathbf{1 0 0 0}$ or <br> more <br> employees | Less <br> than $\mathbf{5 0}$ <br> employees |
| :--- | ---: | ---: | ---: | ---: | ---: | ---: | ---: | ---: |
| $\mathbf{5 0}$ or more <br> employees |  |  |  |  |  |  |  |  |
| Single coverage |  |  |  |  |  |  |  |  |
| Average (mean) | 25.29 | 132.31 | 94.02 | 70.01 | 54.57 | 33.40 | 58.11 | 27.76 |
| 10th percentile | 68.54 | 130.38 | 131.52 | 125.72 | 123.58 | 98.39 | 122.57 | 71.94 |
| 25th percentile | 63.46 | 140.26 | 214.86 | 130.30 | 124.62 | 63.88 | 127.64 | 63.61 |
| 50th percentile (median) | 126.61 | 237.36 | 141.25 | 120.31 | 125.17 | 57.09 | 128.48 | 126.94 |
| 75th percentile | 26.52 | 131.76 | 108.35 | 79.08 | 85.06 | 120.40 | 66.81 | 119.21 |
| 90th percentile | 16.35 | 136.21 | 111.72 | 97.91 | 94.47 | 32.50 | 82.44 | 29.51 |
| Family coverage |  |  |  |  |  |  |  |  |
| Average (mean) |  |  |  |  |  |  |  |  |
| 10th percentile | 68.81 | 387.58 | 268.75 | 177.69 | 150.90 | 88.15 | 177.47 | 73.54 |
| 25th percentile | 127.51 | 376.12 | 239.58 | 260.42 | 231.49 | 131.75 | 255.18 | 128.39 |
| 50th percentile (median) | 184.89 | 728.50 | 298.33 | 370.34 | 265.23 | 238.14 | 237.64 | 188.26 |
| 75th percentile | 119.61 | 739.85 | 470.90 | 354.85 | 259.23 | 121.05 | 268.80 | 120.04 |
| 90th percentile | 203.97 | 310.90 | 299.36 | 146.76 | 175.76 | 245.54 | 131.29 | 198.53 |
|  | 73.49 | 432.40 | 456.60 | 261.88 | 169.92 | 73.01 | 228.26 | 56.59 |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 Medical Expenditure Panel SurveyInsurance Component.
Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

