

**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, 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	4,594	4,954	5,101	5,094	4,706	4,375	5,098	4,516
Industry group **								
Agric., fish., forest.	4,100	4,575	--	5,006	4,579	2,920	5,277	3,830
Mining and manufacturing	4,481	4,840	4,855	5,141	4,582	4,208	5,031	4,420
Construction	4,931	4,845	5,034	5,279	5,263	4,085	5,250	4,744
Utilities and transp.	4,322	5,234	5,481	4,455	4,495	4,144	5,233	4,217
Wholesale trade	4,478	4,078	5,421	4,829	4,513	4,169	4,890	4,385
Fin. svcs. and real estate	4,461	5,218	4,602	5,469	4,607	4,276	5,060	4,410
Retail trade	4,747	5,420	5,071	5,003	5,394	4,462	5,074	4,700
Professional services	4,618	4,982	5,197	5,082	4,558	4,490	5,145	4,541
Other services	4,699	4,986	5,074	5,131	4,803	4,527	5,020	4,646
Ownership								
For profit, incorporated	4,607	4,951	5,127	5,163	4,772	4,360	5,122	4,521
For profit, unincorporated	4,748	5,130	4,965	5,145	4,831	4,508	5,145	4,674
Nonprofit	4,427	4,612	5,100	4,674	4,416	4,352	4,853	4,390
Age of firm								
Less than 5 years	4,972	5,266	5,449	5,147	4,354	4,866	5,422	4,590
5-9 years	5,167	5,299	5,863	5,304	4,717	4,258	5,538	4,870
10-19 years	4,801	5,161	5,016	5,013	4,922	4,241	5,100	4,670
20 or more years	4,532	4,651	4,931	5,085	4,674	4,381	4,957	4,490
Multi/single status								
2 or more locations	4,470	6,591	5,090	5,085	4,666	4,382	5,012	4,460
1 location only	4,932	4,934	5,102	5,097	4,772	4,015	5,108	4,789
Percent full-time employees								
Less than 25%	4,652	4,531	5,390	5,942	5,308	4,027	5,085	4,605
25-49 %	4,743	5,337	4,929	4,921	4,964	4,564	4,771	4,739
50-74 %	4,598	5,313	4,914	4,976	4,742	4,447	5,154	4,531
75% or more	4,586	4,883	5,121	5,094	4,683	4,362	5,105	4,503
Union presence								
No union employees	4,630	4,985	5,128	5,125	4,706	4,370	5,116	4,540
Has union employees	4,410	3,101	4,132	4,390	4,703	4,389	4,376	4,411
Percent low-wage employees								
50% or more low-wage	4,695	5,203	4,501	5,214	5,021	4,509	5,143	4,656
Less than 50% low-wage	4,582	4,935	5,129	5,084	4,672	4,356	5,095	4,498
Percent women employees								
Less than 25%	4,754	5,050	5,082	5,020	4,898	4,388	5,122	4,639
25-49 %	4,502	4,841	5,025	5,310	4,645	4,305	5,140	4,436
50-74 %	4,494	4,976	5,179	5,182	4,475	4,350	5,084	4,434
75% or more	4,681	4,912	5,130	4,955	4,846	4,511	5,019	4,631
Percent age 50 or older employees								
Less than 25%	4,663	5,234	5,101	4,951	4,868	4,334	5,175	4,543
25-49 %	4,527	4,772	5,065	5,184	4,546	4,396	5,048	4,483
50-74 %	4,680	4,870	5,270	5,322	4,781	4,357	5,158	4,577
75% or more	4,709	4,525	4,827	5,218	4,940	4,339	4,614	4,771

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.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, 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	25.29	132.31	94.02	70.01	54.57	33.40	58.11	27.76
Industry group **								
Agric., fish., forest.	364.34	753.32	--	409.82	470.88	235.28	543.19	375.97
Mining and manufacturing	69.44	626.47	336.88	175.48	144.06	89.56	167.48	74.53
Construction	123.47	302.50	294.29	185.49	245.32	242.84	167.53	165.08
Utilities and transp.	108.13	556.40	382.53	353.09	214.18	139.12	240.89	116.22
Wholesale trade	95.27	475.77	243.08	241.16	196.09	124.85	223.92	104.71
Fin. svcs. and real estate	66.88	347.65	261.85	283.17	154.89	72.84	212.65	69.68
Retail trade	73.94	405.25	274.23	257.54	210.92	74.60	185.86	80.85
Professional services	49.33	230.71	175.21	129.72	85.32	70.53	107.20	54.09
Other services	61.22	287.33	246.54	159.75	142.88	78.05	140.67	66.87
Ownership								
For profit, incorporated	29.73	157.18	110.84	85.13	67.57	37.71	68.27	32.67
For profit, unincorporated	67.62	324.12	212.77	174.45	165.39	81.11	151.93	74.74
Nonprofit	67.70	305.47	285.72	167.70	105.65	98.99	149.02	72.31
Age of firm								
Less than 5 years	171.54	255.19	318.76	337.14	290.50	294.39	222.84	244.25
5-9 years	138.24	447.48	234.23	208.90	200.92	667.64	199.16	186.11
10-19 years	88.13	263.41	204.73	176.96	165.05	162.32	114.20	116.76
20 or more years	27.13	176.98	118.18	80.47	59.27	34.26	74.66	28.85
Multi/single status								
2 or more locations	29.36	723.82	226.42	114.61	67.81	33.78	171.24	29.73
1 location only	49.51	132.72	100.73	85.13	92.91	221.47	61.71	74.53
Percent full-time employees								
Less than 25%	259.69	571.39	583.03	453.78	234.18	253.53	346.97	284.39
25-49 %	95.85	325.09	323.05	325.37	170.09	126.32	327.91	98.63
50-74 %	68.05	281.18	259.65	277.18	165.25	81.96	162.02	73.33
75% or more	28.22	150.94	104.08	73.69	60.57	37.72	63.44	31.05
Union presence								
No union employees	27.68	133.70	95.33	71.41	56.84	38.38	58.98	30.89
Has union employees	62.53	107.72	398.47	307.16	200.81	67.85	283.93	63.54
Percent low-wage employees								
50% or more low-wage	77.34	440.83	339.56	174.12	129.40	104.28	192.26	82.12
Less than 50% low-wage	26.67	137.81	96.65	74.50	58.96	34.90	60.68	29.38
Percent women employees								
Less than 25%	49.13	198.29	146.73	99.24	119.60	67.24	85.36	58.39
25-49 %	51.35	326.76	198.76	175.18	116.77	61.44	147.78	54.35
50-74 %	44.23	302.27	225.35	180.87	90.01	52.35	142.47	46.33
75% or more	61.07	216.47	210.54	144.29	102.25	90.29	118.17	67.75
Percent age 50 or older employees								
Less than 25%	42.31	171.36	149.12	98.11	93.80	57.41	85.16	47.72
25-49 %	35.36	299.05	156.66	117.65	77.09	43.19	102.77	37.36
50-74 %	80.71	289.38	209.88	200.07	116.10	128.69	141.38	92.47
75% or more	161.69	377.66	205.14	373.26	438.68	171.70	235.49	215.74

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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