

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, 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	8,867	9,335	9,795	10,072	9,032	8,593	9,785	8,769
Industry group **								
Agric., fish., forest.	8,877	12,864	--	12,010	8,188	5,662	12,168	8,307
Mining and manufacturing	8,434	9,974	7,499	9,732	8,906	8,117	8,694	8,417
Construction	9,486	8,753	9,416	10,859	9,430	8,360	10,214	9,155
Utilities and transp.	8,178	--	9,480	8,602	9,090	7,894	8,657	8,152
Wholesale trade	9,226	10,157	10,459	9,611	9,249	8,991	9,794	9,142
Fin. svcs. and real estate	8,747	7,864	9,615	10,047	9,204	8,550	9,364	8,698
Retail trade	9,258	10,554	10,436	10,277	8,095	9,362	10,055	9,188
Professional services	8,870	10,192	10,337	10,097	8,953	8,599	10,399	8,714
Other services	9,290	8,615	9,805	9,751	9,646	9,163	9,136	9,310
Ownership								
For profit, incorporated	8,889	9,426	9,708	10,296	8,970	8,608	9,845	8,781
For profit, unincorporated	9,316	9,903	10,499	9,788	9,209	9,132	10,174	9,190
Nonprofit	8,477	7,739	9,272	8,994	9,154	8,234	8,731	8,463
Age of firm								
Less than 5 years	10,376	10,466	9,743	11,309	9,181	10,467	10,759	9,828
5-9 years	9,845	9,910	10,075	10,906	9,142	9,242	10,244	9,562
10-19 years	9,005	9,935	11,034	9,973	8,538	8,012	10,042	8,656
20 or more years	8,790	8,446	9,220	9,838	9,123	8,614	9,358	8,754
Multi/single status								
2 or more locations	8,694	--	8,662	9,384	8,930	8,623	8,942	8,691
1 location only	9,562	9,293	9,906	10,283	9,238	7,223	9,884	9,315
Percent full-time employees								
Less than 25%	7,658	--	9,852	9,659	9,483	7,177	9,867	7,440
25-49 %	9,578	9,404	8,824	10,823	10,649	9,131	10,251	9,463
50-74 %	9,490	10,940	10,271	10,929	9,235	9,298	10,719	9,356
75% or more	8,797	8,956	9,779	9,982	8,983	8,516	9,655	8,707
Union presence								
No union employees	8,928	9,522	10,046	10,064	9,052	8,580	9,857	8,807
Has union employees	8,641	5,326	--	10,186	8,834	8,626	8,686	8,640
Percent low-wage employees								
50% or more low-wage	9,326	9,864	10,636	9,751	10,145	9,043	10,103	9,262
Less than 50% low-wage	8,840	9,296	9,768	10,084	8,974	8,564	9,771	8,739
Percent women employees								
Less than 25%	8,960	9,262	9,636	10,058	9,298	8,317	9,708	8,804
25-49 %	8,798	8,987	9,176	10,194	8,449	8,761	9,636	8,740
50-74 %	8,661	9,466	10,421	9,680	9,066	8,403	9,812	8,576
75% or more	9,188	9,738	10,370	10,408	9,668	8,870	10,220	9,092
Percent age 50 or older employees								
Less than 25%	8,758	10,274	9,598	9,835	8,744	8,336	9,925	8,542
25-49 %	8,940	10,023	10,238	10,353	9,189	8,714	10,224	8,869
50-74 %	8,723	7,575	9,762	10,028	9,073	8,373	8,892	8,697
75% or more	9,305	8,241	7,802	10,091	9,716	9,498	8,608	9,598

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.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, 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	68.81	387.58	268.75	177.69	150.90	88.15	177.47	73.54
Industry group **								
Agric., fish., forest.	1,285.41	1,019.24	--	504.65	760.83	310.45	1,126.03	1,510.78
Mining and manufacturing	153.81	1,327.94	752.36	396.84	372.55	177.29	462.46	161.04
Construction	255.59	741.02	1,029.65	519.94	404.86	320.83	573.27	249.35
Utilities and transp.	334.91	--	1,544.96	759.50	619.51	401.90	835.38	349.24
Wholesale trade	254.46	739.84	754.39	581.53	403.27	390.44	564.61	282.15
Fin. svcs. and real estate	156.65	1,183.67	560.27	575.04	293.54	188.10	707.60	159.42
Retail trade	258.09	1,201.41	630.80	407.88	856.96	203.15	411.32	276.40
Professional services	121.45	544.03	453.66	360.65	245.37	153.17	289.68	127.79
Other services	222.55	581.40	650.78	386.34	399.12	308.86	351.59	247.22
Ownership								
For profit, incorporated	85.72	501.08	324.58	210.44	193.26	109.22	216.68	91.92
For profit, unincorporated	152.16	561.86	561.21	377.68	354.08	199.52	342.70	164.95
Nonprofit	160.21	773.07	775.94	482.38	290.15	201.45	433.62	167.60
Age of firm								
Less than 5 years	486.35	983.77	1,247.17	582.97	1,171.96	762.84	637.89	702.08
5-9 years	315.41	606.46	638.08	492.12	622.38	861.72	394.17	449.36
10-19 years	268.47	678.26	515.17	463.78	514.36	421.96	374.44	324.60
20 or more years	73.19	579.04	301.61	200.49	150.83	90.52	223.87	76.54
Multi/single status								
2 or more locations	78.84	--	600.14	318.88	190.53	89.35	380.96	79.70
1 location only	136.17	389.88	287.60	206.50	247.32	450.92	192.25	189.62
Percent full-time employees								
Less than 25%	455.95	--	1,137.22	721.92	672.65	398.32	654.43	431.31
25-49 %	260.98	1,758.37	981.68	840.90	560.07	291.82	903.24	255.88
50-74 %	204.17	749.82	876.95	421.51	380.52	254.24	461.11	216.96
75% or more	75.29	414.83	292.91	195.24	162.40	97.33	194.04	80.57
Union presence								
No union employees	77.88	402.08	248.89	179.01	161.52	105.99	173.63	84.83
Has union employees	151.71	695.22	--	899.90	394.66	164.07	1,219.58	152.10
Percent low-wage employees								
50% or more low-wage	207.83	1,121.30	1,080.71	695.89	401.84	247.99	537.41	219.18
Less than 50% low-wage	71.92	406.75	275.01	182.34	156.60	92.62	183.91	76.95
Percent women employees								
Less than 25%	135.42	743.66	463.06	272.46	256.33	188.08	283.92	151.77
25-49 %	144.75	598.56	466.20	405.18	313.25	177.93	368.81	152.53
50-74 %	106.87	732.99	465.72	330.19	232.97	126.94	339.35	110.99
75% or more	170.71	784.70	677.81	424.00	315.22	215.40	456.17	179.51
Percent age 50 or older employees								
Less than 25%	129.29	437.86	442.97	285.82	294.48	173.16	269.83	140.46
25-49 %	91.16	628.81	395.50	259.00	187.23	111.10	252.74	95.07
50-74 %	204.73	824.34	499.58	434.53	383.17	286.50	449.56	226.02
75% or more	460.44	964.66	1,188.40	702.93	1,343.08	604.48	689.41	574.03

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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** 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.