

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, 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	3,722	4,804	4,829	4,609	4,056	3,392	4,666	3,609
Industry group **								
Agric., fish., forest.	3,149 *	--	--	--	4,000	1,294	7,376 *	2,000
Mining and manufacturing	3,336	--	4,583	4,638	3,766	2,985	4,169	3,282
Construction	4,032	3,198	5,577	4,446	4,138	3,091	4,499	3,778
Utilities and transp.	3,242	4,118	3,098	4,284	3,517	3,064	3,997	3,203
Wholesale trade	4,332	6,688	5,402	5,028	4,205	3,971	5,464	4,159
Fin. svcs. and real estate	3,717	5,743	4,421	4,921	4,005	3,474	5,001	3,619
Retail trade	4,280	6,967	5,986	4,982	4,603	3,909	5,763	4,112
Professional services	3,569	4,941	4,694	4,220	4,029	3,219	4,530	3,446
Other services	4,109	3,716	4,257	4,454	4,562	3,980	4,101	4,111
Ownership								
For profit, incorporated	3,765	4,873	4,832	4,618	3,989	3,474	4,658	3,653
For profit, unincorporated	4,094	5,259	5,471	5,294	4,300	3,582	5,336	3,895
Nonprofit	3,240	3,638	3,611	3,685	4,149	2,904	3,646	3,211
Age of firm								
Less than 5 years	4,815	5,157	4,531	5,265	3,860	5,845	4,991	4,537
5-9 years	4,893	5,197	5,259	4,799	4,568	5,276	4,869	4,913
10-19 years	4,057	5,389	4,679	4,240	4,131	3,261	4,658	3,824
20 or more years	3,624	4,256	4,871	4,606	4,017	3,390	4,555	3,558
Multi/single status								
2 or more locations	3,522	--	3,751	4,573	3,913	3,404	4,429	3,509
1 location only	4,492	4,768	4,917	4,621	4,338	2,762	4,692	4,315
Percent full-time employees								
Less than 25%	3,930	5,649	5,594	4,634	4,337	3,640	4,955	3,784
25-49 %	4,134	4,848	4,828	3,957	5,078	3,815	4,354	4,088
50-74 %	3,989	5,153	5,326	5,368	4,843	3,533	5,270	3,807
75% or more	3,679	4,693	4,762	4,566	3,974	3,360	4,592	3,573
Union presence								
No union employees	3,885	5,072	4,837	4,684	4,154	3,512	4,770	3,758
Has union employees	3,068	--	4,700 *	3,404	3,078	3,059	3,213	3,063
Percent low-wage employees								
50% or more low-wage	4,145	3,588	5,787	4,300	5,056	3,901	4,407	4,123
Less than 50% low-wage	3,697	4,885	4,803	4,622	4,002	3,358	4,677	3,576
Percent women employees								
Less than 25%	3,808	4,517	5,263	4,441	4,120	3,213	4,646	3,621
25-49 %	3,782	5,759	4,323	5,119	3,584	3,651	4,900	3,696
50-74 %	3,612	4,366	4,581	4,578	4,214	3,330	4,681	3,525
75% or more	3,639	5,011	4,608	4,437	4,628	3,164	4,396	3,546
Percent age 50 or older employees								
Less than 25%	3,768	4,625	4,731	4,530	3,938	3,326	4,509	3,609
25-49 %	3,677	5,276	5,143	4,570	4,167	3,423	4,883	3,603
50-74 %	3,775	4,301	4,589	5,124	3,910	3,350	4,715	3,616
75% or more	4,072	5,342	4,245	3,660	4,290 *	3,484	4,765	3,788

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.

* Figure does not meet standard of reliability or precision.

-- 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, 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	51.60	277.09	181.59	132.97	113.80	67.90	126.16	55.79
Industry group **								
Agric., fish., forest.	1,123.89 *	--	--	--	728.19	261.60	2,300.85 *	570.41
Mining and manufacturing	109.00	--	459.16	299.20	317.51	104.48	247.23	114.66
Construction	209.98	848.83	603.40	421.54	385.16	291.33	407.19	235.32
Utilities and transp.	165.64	529.96	535.65	546.55	448.17	178.36	370.05	171.19
Wholesale trade	235.89	753.88	553.76	438.62	331.59	386.36	462.03	266.34
Fin. svcs. and real estate	100.79	1,117.03	548.82	363.40	207.30	113.26	434.04	101.73
Retail trade	236.39	931.46	653.08	433.63	859.22	259.86	488.71	251.19
Professional services	68.49	377.81	306.07	235.47	157.70	81.77	199.80	71.90
Other services	209.17	348.90	336.16	205.14	316.71	305.53	196.53	237.53
Ownership								
For profit, incorporated	65.23	343.73	212.81	162.85	144.99	86.35	153.27	70.98
For profit, unincorporated	128.48	548.28	378.06	301.41	269.86	162.86	259.08	138.46
Nonprofit	91.44	474.00	568.95	263.00	217.48	102.89	290.36	95.55
Age of firm								
Less than 5 years	350.72	402.43	691.99	658.21	619.88	606.73	494.18	430.21
5-9 years	242.81	674.80	470.57	367.46	533.39	461.34	314.78	357.16
10-19 years	161.71	648.28	393.06	280.03	365.74	214.34	287.51	189.60
20 or more years	56.60	369.07	231.24	156.00	122.03	70.53	151.83	59.74
Multi/single status								
2 or more locations	60.26	--	379.99	246.37	142.32	68.98	312.56	60.96
1 location only	94.93	280.09	192.80	157.58	185.22	235.02	136.23	132.36
Percent full-time employees								
Less than 25%	177.85	949.36	1,183.80	681.28	368.72	172.15	588.38	167.16
25-49 %	177.52	590.87	1,120.58	365.80	459.65	205.76	458.90	191.15
50-74 %	183.78	740.54	676.59	769.76	461.03	200.85	555.71	189.16
75% or more	55.91	313.08	192.75	132.98	118.34	75.22	128.82	60.69
Union presence								
No union employees	59.16	267.69	172.51	134.61	119.75	84.15	122.23	65.38
Has union employees	91.81	--	1,478.37 *	595.34	324.98	96.17	710.63	91.43
Percent low-wage employees								
50% or more low-wage	155.01	408.21	643.68	416.51	433.89	168.24	311.31	166.10
Less than 50% low-wage	53.98	294.56	185.62	137.35	116.72	71.76	131.05	58.47
Percent women employees								
Less than 25%	93.74	516.61	302.01	179.16	235.24	107.93	192.52	104.07
25-49 %	120.23	517.49	298.62	352.61	202.94	155.99	311.39	127.62
50-74 %	76.09	406.83	402.83	278.31	167.83	88.63	262.45	78.57
75% or more	92.45	567.17	396.25	309.00	235.47	95.40	267.57	97.57
Percent age 50 or older employees								
Less than 25%	75.75	424.70	246.31	213.58	182.72	90.25	191.21	80.23
25-49 %	78.39	624.92	360.21	186.26	171.15	97.20	222.12	82.23
50-74 %	110.48	287.69	383.97	376.19	216.80	139.64	266.75	119.33
75% or more	384.02	954.06	664.42	446.16	1,315.55 *	311.30	600.31	479.75

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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