

Table I.C.1(2001) Average total single premium (in dollars) per enrolled employee at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2001

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	2,889.19	3,209.17	3,024.37	2,786.96	2,900.40	2,836.96	3,031.09	2,845.25
Industry group **								
Agric., fish., forest.	2,708.67	2,860.07	2,779.62	2,549.71	3,179.87	2,467.04	2,853.84	2,602.62
Mining and manufacturing	2,737.74	2,980.53	3,012.38	2,592.12	2,758.55	2,730.78	2,848.26	2,717.47
Construction	2,631.86	2,824.84	2,751.83	2,491.54	2,508.06	2,639.02	2,707.21	2,542.57
Utilities and transp.	2,816.55	2,933.75	3,235.71	2,681.82	3,321.12	2,729.24	2,956.92	2,800.14
Wholesale trade	2,734.99	3,105.46	3,090.88	2,738.39	2,633.92	2,605.19	2,963.81	2,637.12
Fin. svcs. and real est.	2,944.37	3,427.05	3,282.72	3,048.75	2,970.46	2,862.99	3,271.30	2,890.51
Retail trade	2,773.93	2,962.38	2,857.64	2,658.67	2,716.44	2,772.43	2,834.04	2,750.63
Professional services	2,991.61	3,409.03	3,118.35	2,867.55	3,033.24	2,887.48	3,167.68	2,930.32
Other Services	3,062.43	3,366.48	3,063.50	3,058.18	3,058.37	3,013.51	3,232.76	3,010.69
Ownership								
For profit, incorporated	2,821.14	3,150.71	2,993.69	2,707.09	2,801.21	2,785.40	2,964.44	2,777.23
For profit, unincorporated	3,031.99	3,211.12	2,915.53	2,734.79	3,134.48	2,979.35	3,053.64	3,013.03
Nonprofit	3,181.54	3,594.30	3,319.92	3,220.67	3,096.61	3,155.28	3,429.62	3,125.57
Unknown	2,839.04	6,060.00 *	*****	3,335.08	2,794.85	2,826.36	3,492.50	2,826.28
Age of firm								
Less than 5 years	3,013.05	3,123.40	2,953.55	2,743.90	3,006.97	3,325.07	2,988.98	3,047.38
5-9 years	2,818.62	2,999.83	2,882.98	2,569.18	3,004.97	2,640.54	2,848.13	2,780.72
10-19 years	2,838.19	3,274.02	2,935.37	2,725.80	2,642.96	2,664.68	3,000.27	2,682.54
20 or more years	2,956.45	3,275.68	3,116.27	2,852.41	2,936.88	2,933.71	3,110.57	2,915.31
Unknown	2,747.11	3,596.70	1,950.01 *	2,442.20	2,892.73	2,739.18	2,862.50	2,746.74
Multi/single status								
2 or more locations	2,856.74	3,652.20	3,105.95	2,910.47	2,930.04	2,824.22	3,088.51	2,848.76
1 location only	2,946.64	3,198.40	3,016.32	2,752.68	2,844.80	3,182.26	3,025.42	2,830.34
Percent full-time employees								
Less than 25%	2,669.50	3,271.34	3,464.53	2,831.81	2,841.03	2,419.20	3,164.73	2,544.06
25-49%	2,744.05	3,016.25	3,224.87	2,997.59	2,717.61	2,623.15	3,129.62	2,657.53
50-74%	3,018.90	3,396.33	3,096.65	2,940.07	3,056.58	2,951.23	3,201.37	2,971.02
75% or more	2,882.36	3,186.28	2,999.27	2,760.62	2,888.67	2,842.76	3,002.96	2,843.37
Union presence								
No union employees	2,859.63	3,204.92	2,988.29	2,763.65	2,861.48	2,778.42	3,011.03	2,798.76
Has union employees	2,937.82	3,331.18	3,562.04	3,136.92	3,234.47	2,844.12	3,449.06	2,908.16
Unknown	3,149.14	3,338.10	3,462.98	3,199.81	2,732.52	3,161.13	3,334.16	3,139.11
Percent low wage employees **								
50% or more low wage	2,812.74	3,210.80	2,978.79	2,729.85	2,857.88	2,621.10	2,967.70	2,752.09
Less than 50% low wage	2,922.53	3,216.46	3,025.84	2,793.18	2,914.41	2,857.63	3,040.73	2,861.63
Unknown	2,860.05	3,043.77	3,342.32	2,951.93	2,890.76	2,851.53	3,100.67	2,854.33

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2001 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.

** 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.

***** No estimate available. No reported values in cell.

Table I.C.1(2001) Standard error for average total single premium (in dollars) per enrolled employee at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2001

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	14.33	60.75	31.86	20.80	35.21	33.63	19.50	20.04
Industry group **								
Agric., fish., forest.	74.92	306.19	492.73	276.88	244.24	241.68	187.87	106.17
Mining and manufacturing	41.26	141.77	144.88	63.96	109.10	55.79	100.66	45.98
Construction	52.61	103.26	120.11	74.08	106.06	108.55	63.78	70.32
Utilities and transp.	79.98	204.48	199.68	95.48	180.25	52.54	132.46	86.73
Wholesale trade	67.25	121.91	86.40	125.21	119.35	119.05	75.58	76.39
Fin. svcs. and real est.	45.21	136.18	118.31	121.26	118.82	75.34	70.53	53.05
Retail trade	32.87	63.55	106.84	53.72	63.50	56.35	66.95	44.09
Professional services	50.95	74.37	63.49	45.93	56.26	101.05	30.05	67.43
Other Services	40.86	118.94	149.16	118.24	63.06	83.39	89.64	57.29
Ownership								
For profit, incorporated	12.78	54.41	41.94	33.24	47.75	35.91	29.10	18.24
For profit, unincorporated	45.41	105.56	105.36	129.72	101.41	141.18	54.39	57.29
Nonprofit	71.16	227.61	118.79	85.04	65.26	155.15	89.24	76.18
Unknown	123.73	1,916.34 *	*****	674.51	327.96	136.57	1,020.83	121.78
Age of firm								
Less than 5 years	32.67	89.62	79.21	124.99	120.81	160.21	51.11	78.59
5-9 years	37.89	62.06	71.69	44.34	190.29	104.43	49.37	91.37
10-19 years	45.12	101.20	65.08	65.73	55.87	53.76	50.47	47.03
20 or more years	30.16	81.06	48.10	30.46	37.72	80.03	31.12	40.93
Unknown	37.95	1,013.09	585.02 *	320.03	270.76	39.96	577.41	37.87
Multi/single status								
2 or more locations	26.83	317.30	92.56	56.98	56.11	32.05	57.59	26.98
1 location only	14.84	62.95	41.46	26.14	62.12	138.74	24.53	29.36
Percent full-time employees								
Less than 25%	55.29	100.73	239.23	81.03	63.40	75.20	123.47	68.46
25-49%	47.54	91.84	226.54	96.31	104.69	56.83	120.69	49.64
50-74%	64.89	100.79	35.22	41.56	68.51	128.07	53.53	73.84
75% or more	11.80	63.08	37.27	24.65	48.39	30.46	23.65	16.16
Union presence								
No union employees	12.76	58.28	26.22	17.48	39.63	36.66	20.16	14.31
Has union employees	88.30	322.35	256.23	141.74	129.66	99.41	108.09	96.46
Unknown	99.69	181.64	452.14	201.50	134.15	119.20	145.74	107.46
Percent low wage employees **								
50% or more low wage	29.49	82.14	110.33	38.33	85.56	53.48	54.07	33.73
Less than 50% low wage	26.56	62.11	30.39	22.97	35.21	77.56	23.11	40.78
Unknown	27.03	262.73	244.01	161.01	241.78	34.06	100.97	27.16

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2001 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.

** 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.

***** No estimate available. No reported values in cell.

Table I. C. 1. a(2001) Average total single premium (in dollars) for exclusive-provider plans per enrolled employee at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2001

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	2,672.69	2,998.83	2,780.57	2,601.38	2,652.77	2,622.21	2,832.55	2,617.23
Industry group **								
Agric., fish., forest.	2,446.21	2,471.73	2,814.62	2,304.70	2,096.35	2,544.82	2,505.04	2,346.99
Mining and manufacturing	2,497.89	2,854.44	2,977.92	2,362.89	2,386.83	2,524.89	2,720.48	2,448.02
Construction	2,368.01	2,653.37	2,540.84	2,252.60	2,124.85	2,254.60	2,525.06	2,173.14
Utilities and transp.	2,507.56	2,863.78	2,837.35	2,388.61	2,635.71	2,404.52	2,836.09	2,398.73
Wholesale trade	2,441.17	3,025.28	2,881.14	2,448.47	2,217.71	2,269.69	2,790.17	2,275.48
Fin. svcs. and real est.	2,640.50	2,990.53	3,068.22	2,820.31	2,639.37	2,575.65	2,989.62	2,590.20
Retail trade	2,587.45	2,806.13	2,663.00	2,542.72	2,507.74	2,529.59	2,716.20	2,512.88
Professional services	2,786.15	3,212.67	2,734.22	2,541.73	2,848.86	2,749.57	2,852.63	2,765.35
Other Services	2,902.70	3,173.62	2,849.45	3,056.61	2,992.34	2,719.39	3,153.36	2,815.38
Ownership								
For profit, incorporated	2,579.93	3,017.01	2,741.94	2,523.00	2,537.66	2,511.66	2,786.57	2,507.41
For profit, unincorporated	2,765.82	2,969.86	2,720.68	2,568.69	2,726.88	2,666.95	2,864.20	2,655.68
Nonprofit	3,036.89	2,949.43	3,074.35	3,036.01	2,858.30	3,220.34	3,080.67	3,027.45
Unknown	2,638.56	*****	*****	3,652.97	2,608.90	2,627.14	*****	2,638.56
Age of firm								
Less than 5 years	2,808.35	2,956.59	2,929.03	2,451.86	2,707.48	2,960.80	2,833.49	2,771.05
5-9 years	2,687.17	2,814.43	2,434.77	2,407.43	3,291.56	2,526.69	2,591.05	2,831.08
10-19 years	2,695.42	3,144.38	2,840.53	2,625.89	2,478.67	2,498.29	2,911.65	2,504.31
20 or more years	2,705.95	2,991.19	2,822.03	2,643.91	2,641.29	2,710.33	2,872.11	2,658.76
Unknown	2,523.94	4,704.00 *	1,860.00 *	2,825.42	2,436.73	2,526.39	2,917.55 *	2,523.02
Multi/single status								
2 or more locations	2,633.92	3,320.25	2,907.31	2,662.97	2,652.57	2,620.94	2,805.57	2,628.01
1 location only	2,731.11	2,995.62	2,770.93	2,587.04	2,653.12	2,653.33	2,834.82	2,578.41
Percent full-time employees								
Less than 25%	2,910.17	3,119.50	3,311.92	2,966.16	3,023.49	2,433.54	3,096.73	2,820.16
25-49%	2,527.44	2,901.33	3,255.62	2,772.65	2,672.41	2,156.90	3,082.40	2,352.06
50-74%	2,968.11	3,106.45	3,040.80	2,827.10	2,802.54	3,025.57	3,005.24	2,958.91
75% or more	2,621.28	2,983.22	2,716.91	2,557.56	2,617.74	2,551.33	2,793.88	2,558.02
Union presence								
No union employees	2,668.31	2,995.92	2,710.98	2,582.88	2,660.59	2,602.53	2,807.68	2,602.89
Has union employees	2,688.30	3,055.60	3,797.60	2,929.66	2,620.23	2,653.99	3,300.93	2,657.10
Unknown	2,683.52	3,139.08	3,813.56	2,910.01	2,465.84	2,637.19	3,371.39	2,632.09
Percent low wage employees **								
50% or more low wage	2,762.15	3,171.97	2,791.06	2,677.85	2,777.04	2,547.45	2,896.94	2,692.41
Less than 50% low wage	2,709.61	2,988.89	2,739.19	2,590.81	2,617.83	2,749.69	2,813.35	2,655.14
Unknown	2,554.18	2,657.27	4,121.88	2,460.57	2,579.20	2,540.56	2,931.19	2,539.44

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2001 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.

** 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.

***** No estimate available. No reported values in cell.

Table I. C. 1. a(2001) Standard error for average total single premium (in dollars) for exclusive-provider plans per enrolled employee at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2001

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	33.59	67.02	72.10	40.66	65.40	78.00	32.24	50.49
Industry group **								
Agric., fish., forest.	128.00	467.02	692.33	509.64	425.53	609.10	353.47	270.27
Mining and manufacturing	24.03	242.01	176.05	84.05	87.90	91.61	118.51	44.88
Construction	49.48	206.99	189.27	33.96	85.18	114.28	86.29	41.82
Utilities and transp.	66.87	471.55	456.59	206.78	220.67	69.59	200.16	61.54
Wholesale trade	120.31	189.06	247.08	165.09	191.72	151.38	133.09	109.41
Fin. svcs. and real est.	46.97	164.77	100.94	84.43	99.38	58.28	68.06	45.84
Retail trade	53.81	84.45	151.44	52.15	120.89	61.68	93.76	43.37
Professional services	97.63	84.53	96.45	49.46	75.51	164.21	40.20	120.43
Other Services	81.49	155.34	179.00	209.73	196.57	101.53	134.22	83.26
Ownership								
For profit, incorporated	22.28	62.35	71.22	46.51	103.72	43.43	50.87	35.20
For profit, unincorporated	46.92	81.59	192.47	127.08	91.22	138.41	49.86	61.97
Nonprofit	119.59	259.95	135.90	106.14	54.96	236.95	110.46	142.18
Unknown	205.95	*****	*****	1,095.55	646.72	225.22	*****	205.95
Age of firm								
Less than 5 years	85.16	210.13	247.37	116.90	303.28	497.01	103.78	128.53
5-9 years	103.57	47.17	118.42	84.01	440.33	94.76	64.64	280.99
10-19 years	36.39	127.78	134.31	54.16	49.27	106.24	62.60	36.21
20 or more years	53.85	130.47	103.05	55.15	33.19	131.61	63.89	74.22
Unknown	53.60	1,487.54 *	588.18 *	845.87	266.05	57.45	896.95 *	53.08
Multi/single status								
2 or more locations	67.42	336.04	154.52	72.67	52.84	80.31	99.93	67.42
1 location only	36.38	69.26	75.13	47.28	110.33	158.92	38.59	64.69
Percent full-time employees								
Less than 25%	65.60	149.44	446.14	162.86	257.62	160.64	169.33	89.54
25-49%	93.20	262.15	319.13	159.94	136.88	91.73	216.29	73.51
50-74%	130.61	64.21	165.09	129.63	125.25	254.72	78.24	159.77
75% or more	19.06	84.27	78.10	37.56	82.66	32.82	28.93	28.61
Union presence								
No union employees	26.74	67.03	54.15	43.77	84.84	48.40	27.21	37.14
Has union employees	171.01	293.92	356.56	183.53	84.41	206.77	248.05	184.79
Unknown	74.17	540.36	852.14	447.62	310.47	72.65	204.82	59.70
Percent low wage employees **								
50% or more low wage	67.54	132.20	99.30	112.95	168.54	83.16	73.89	87.31
Less than 50% low wage	40.58	67.53	63.12	34.60	34.21	124.79	22.40	63.06
Unknown	43.87	411.63	746.63	90.73	148.71	48.36	166.98	46.41

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2001 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.

** 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.

***** No estimate available. No reported values in cell.

Table I. C. 1.b(2001) Average total single premium (in dollars) for mixed-provider plans per enrolled employee at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2001

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	2,984.42	3,325.38	3,090.15	2,895.56	3,005.03	2,932.58	3,114.70	2,948.25
Industry group **								
Agric., fish., forest.	2,843.09	2,916.15	2,193.41	3,052.92	3,500.92	2,440.60	2,987.57	2,786.33
Mining and manufacturing	2,840.90	3,015.20	3,044.18	2,733.96	2,914.42	2,799.16	2,912.82	2,828.87
Construction	2,778.89	2,967.67	2,874.43	2,619.86	2,627.03	2,923.76	2,834.26	2,715.78
Utilities and transp.	2,876.77	2,785.08	3,460.65 *	2,772.45	3,464.30	2,774.72	2,929.93	2,872.28
Wholesale trade	2,838.71	3,076.70	3,037.89	2,849.19	2,809.20	2,751.63	2,962.37	2,793.57
Fin. svcs. and real est.	3,130.56	3,669.87	3,318.45	3,155.59	3,135.13	3,062.23	3,399.30	3,083.89
Retail trade	2,773.21	3,063.52	3,012.28	2,684.26	2,818.54	2,701.89	2,913.22	2,728.87
Professional services	3,093.98	3,497.61	3,192.91	3,038.42	3,108.04	2,988.36	3,278.11	3,030.02
Other Services	3,151.59	3,474.86	3,059.29	3,099.00	3,064.65	3,178.87	3,264.74	3,122.53
Ownership								
For profit, incorporated	2,922.40	3,208.92	3,069.68	2,817.13	2,900.93	2,900.38	3,032.43	2,892.06
For profit, unincorporated	3,201.99	3,418.09	3,032.03	2,891.98	3,369.10	3,085.22	3,216.71	3,191.72
Nonprofit	3,232.15	3,874.59	3,297.85	3,292.98	3,228.79	3,109.95	3,546.00	3,166.60
Unknown	2,933.38	6,060.00 *	*****	3,288.86	2,675.52	2,936.57	3,492.50	2,915.64
Age of firm								
Less than 5 years	3,137.92	3,214.76	3,040.49	2,924.59	3,092.15	3,498.44	3,102.01	3,186.00
5-9 years	2,922.24	3,179.05	3,105.33	2,704.11	2,826.75	2,795.09	3,036.59	2,789.66
10-19 years	2,898.72	3,365.15	2,872.92	2,776.82	2,725.87	2,806.07	3,018.39	2,784.40
20 or more years	3,066.45	3,392.75	3,200.03	2,971.79	3,064.72	3,039.72	3,194.73	3,035.92
Unknown	2,824.14	3,300.47 *	2,051.51	2,439.61	3,017.71	2,812.08	2,819.19	2,824.16
Multi/single status								
2 or more locations	2,950.90	3,514.84	3,112.08	3,009.19	3,048.33	2,912.05	3,170.51	2,943.33
1 location only	3,050.35	3,318.73	3,087.75	2,859.70	2,920.33	3,476.20	3,108.39	2,970.45
Percent full-time employees								
Less than 25%	2,722.70	3,538.24	3,524.73	2,944.70	2,766.73	2,551.36	3,362.45	2,609.13
25-49%	2,814.02	3,221.95	3,147.49	3,150.67	2,720.14	2,744.04	3,201.40	2,750.17
50-74%	2,961.43	3,626.37	3,080.15	2,978.02	3,224.95	2,734.69	3,312.73	2,874.85
75% or more	3,003.04	3,282.84	3,082.15	2,877.89	2,993.25	2,988.19	3,085.01	2,979.15
Union presence								
No union employees	2,943.85	3,324.05	3,071.63	2,875.52	2,939.59	2,862.93	3,100.57	2,888.89
Has union employees	3,038.55	3,428.44	3,411.58	3,149.63	3,587.20	2,897.36	3,435.56	3,014.68
Unknown	3,368.58	3,256.75	3,164.03	3,303.18	2,857.99	3,407.70	3,241.97	3,374.49
Percent low wage employees **								
50% or more low wage	2,838.52	3,262.02	2,986.60	2,804.36	2,899.84	2,668.52	3,004.12	2,791.38
Less than 50% low wage	3,023.91	3,329.14	3,110.74	2,898.73	3,037.62	2,945.68	3,126.90	2,974.01
Unknown	2,974.51	3,519.86	2,834.23	3,257.97	2,975.86	2,965.62	3,301.11	2,968.88

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2001 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.

** 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.

***** No estimate available. No reported values in cell.

Table I.C.1.b(2001) Standard error for average total single premium (in dollars) for mixed-provider plans per enrolled employee at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2001

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	16.46	55.19	32.39	35.57	65.03	34.96	20.42	20.52
Industry group **								
Agric., fish., forest.	137.97	308.61	486.18	355.91	449.24	252.45	307.39	142.21
Mining and manufacturing	62.13	162.60	159.26	82.05	151.95	58.58	100.23	67.91
Construction	39.98	104.94	220.38	91.49	156.32	120.84	85.93	61.20
Utilities and transp.	87.51	185.78	1,116.75 *	118.14	185.72	55.04	238.77	86.79
Wholesale trade	55.85	140.04	144.03	132.63	142.25	106.25	59.99	79.88
Fin. svcs. and real est.	59.37	191.18	145.28	155.80	141.90	108.28	72.49	69.89
Retail trade	49.89	97.83	114.26	95.87	74.67	78.00	78.58	59.68
Professional services	30.79	85.61	74.84	44.89	68.87	56.81	40.71	41.37
Other Services	86.02	130.02	133.22	94.08	101.00	152.34	82.31	108.13
Ownership								
For profit, incorporated	23.50	55.44	53.59	52.13	80.02	45.30	30.78	26.84
For profit, unincorporated	77.40	142.28	136.71	166.17	175.46	167.03	94.28	103.86
Nonprofit	52.53	208.61	175.74	142.62	91.13	102.55	131.29	49.03
Unknown	98.68	1,916.34 *	*****	819.51	200.67	111.92	1,020.83	95.91
Age of firm								
Less than 5 years	53.31	143.08	236.96	214.96	133.19	164.19	103.00	64.02
5-9 years	68.84	104.35	139.50	74.42	95.23	164.38	85.56	72.93
10-19 years	63.60	126.89	80.16	72.14	99.39	96.36	59.45	82.02
20 or more years	31.34	59.38	32.29	58.90	58.95	77.20	22.43	40.57
Unknown	42.10	1,043.70 *	614.06	332.05	367.76	41.06	623.82	41.92
Multi/single status								
2 or more locations	16.48	239.51	82.61	83.11	82.07	27.15	72.80	17.46
1 location only	25.55	56.75	33.85	40.90	95.68	197.79	21.46	56.22
Percent full-time employees								
Less than 25%	77.87	257.13	455.02	138.32	113.08	63.73	170.87	59.24
25-49%	50.89	193.37	196.70	201.08	135.45	74.97	171.28	56.95
50-74%	54.26	178.88	83.76	82.34	79.71	84.18	113.89	63.48
75% or more	20.36	64.73	32.81	41.28	78.71	47.41	25.55	29.28
Union presence								
No union employees	21.46	50.76	28.35	31.53	72.72	44.09	22.25	28.40
Has union employees	49.19	624.44	271.54	226.71	186.70	48.70	211.79	56.71
Unknown	172.06	623.79	414.11	272.99	178.23	189.79	217.68	181.74
Percent low wage employees **								
50% or more low wage	39.19	127.60	149.46	76.03	90.22	64.48	95.35	36.84
Less than 50% low wage	27.75	60.84	39.74	37.30	54.76	70.78	30.82	38.53
Unknown	40.12	343.56	419.84	171.14	329.52	49.57	159.58	38.75

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2001 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.

** 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.

***** No estimate available. No reported values in cell.

Table I. C. 1. c(2001) Average total single premium (in dollars) for any-provider plans per enrolled employee at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2001

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	3,058.29	3,288.40	3,535.80	2,869.68	3,168.96	2,913.74	3,280.62	2,963.50
Industry group **								
Agric., fish., forest.	2,598.26	3,233.39	3,248.91	1,381.00	3,226.90	2,869.53	3,099.09	1,770.92
Mining and manufacturing	2,848.53	3,303.86	2,948.40	2,588.05	2,754.54	2,872.14	2,980.10	2,827.31
Construction	2,853.41	2,773.24	3,008.14	2,627.02	3,033.46	2,366.32	2,732.80	3,002.72
Utilities and transp.	2,826.90	3,904.49	3,460.82	3,385.41	2,333.84	2,724.42	3,670.23	2,743.30
Wholesale trade	3,237.47	3,537.59	4,615.11	3,066.22	3,359.23	2,646.00	3,549.61	2,927.58
Fin. svcs. and real est.	2,847.85	2,929.34	3,895.14	3,165.19	2,840.60	2,745.27	3,334.97	2,755.50
Retail trade	3,312.67	3,110.15	2,640.81	3,056.36	2,715.57	3,544.60	2,841.46	3,493.00
Professional services	3,245.97	3,480.24	4,089.95	3,092.65	3,376.80	2,825.96	3,629.20	3,016.27
Other Services	3,067.40	3,454.85	3,617.57	2,801.08	3,351.75	2,656.19	3,347.03	2,918.94
Ownership								
For profit, incorporated	3,012.76	3,264.03	3,481.90	2,803.88	3,007.64	2,919.26	3,234.90	2,927.22
For profit, unincorporated	2,872.97	3,067.77	3,101.40	2,452.11	2,842.12	2,875.85	2,922.80	2,795.36
Nonprofit	3,628.17	4,202.33	3,990.19	3,552.44	3,609.50	3,233.27	4,050.33	3,418.87
Unknown	2,790.69	*****	*****	*****	4,419.04	2,720.68	*****	2,790.69
Age of firm								
Less than 5 years	2,903.23	3,166.89	2,512.10	2,545.06	3,194.40	5,015.82	2,829.61	3,044.51
5-9 years	2,679.97	2,804.73	3,329.79	2,581.73	2,960.36	1,709.98	2,883.38	2,417.31
10-19 years	3,143.39	3,197.30	3,793.39	2,836.77	2,754.38	2,944.11	3,267.23	2,938.54
20 or more years	3,159.39	3,495.68	3,576.89	2,963.02	3,254.58	2,961.31	3,425.14	3,038.16
Unknown	2,896.35	4,492.54 *	*****	2,337.43	2,764.63	2,899.18	3,233.65	2,895.62
Multi/single status								
2 or more locations	2,981.90	5,398.88	3,546.58	3,197.33	3,135.41	2,914.68	3,575.58	2,961.55
1 location only	3,178.46	3,250.66	3,534.50	2,797.83	3,237.61	2,853.41	3,259.18	2,973.97
Percent full-time employees								
Less than 25%	2,141.85	2,832.24	3,514.71	2,359.68	2,237.15	1,847.11	2,798.44	1,929.87
25-49%	2,957.34	2,657.40	3,353.53	3,121.61	2,907.33	2,870.43	2,994.88	2,939.26
50-74%	3,665.32	3,290.19	3,294.49	3,323.13	2,999.65	4,085.18	3,339.35	3,821.83
75% or more	3,013.05	3,327.59	3,600.43	2,833.89	3,229.83	2,784.75	3,307.51	2,889.11
Union presence								
No union employees	2,984.54	3,268.76	3,528.54	2,803.88	3,146.20	2,687.62	3,244.92	2,830.23
Has union employees	3,341.39	3,637.81	3,657.43	3,847.53	3,333.31	3,294.68	3,927.71	3,297.75
Unknown	3,107.24	4,647.68	2,820.00 *	*****	2,929.91	3,069.45	4,319.08	3,065.06
Percent low wage employees **								
50% or more low wage	2,821.21	3,129.22	3,447.98	2,534.49	2,939.23	2,159.43	3,039.63	2,615.30
Less than 50% low wage	3,088.39	3,318.92	3,593.01	3,038.75	3,248.84	2,594.61	3,363.89	2,872.29
Unknown	3,112.14	3,298.88	2,333.34 *	2,563.84	3,185.11	3,111.36	2,992.66	3,114.29

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2001 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.

** 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.

***** No estimate available. No reported values in cell.

Table I. C. 1. c(2001) Standard error for average total single premium (in dollars) for any-provider plans per enrolled employee at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2001

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	57.26	146.67	156.66	79.82	80.57	111.63	94.49	74.23
Industry group **								
Agric., fish., forest.	251.03	444.86	654.27	400.06	937.48	813.24	251.92	500.52
Mining and manufacturing	78.83	459.78	396.96	297.14	260.00	125.32	232.21	112.55
Construction	173.65	285.94	364.72	390.51	638.77	513.96	182.84	388.47
Utilities and transp.	183.44	716.28	538.84	532.22	668.41	227.61	169.48	205.94
Wholesale trade	143.60	640.06	1,063.08	343.43	677.77	194.76	263.66	170.64
Fin. svcs. and real est.	184.13	182.67	779.79	614.50	371.70	282.33	159.25	225.45
Retail trade	142.04	245.67	181.73	275.56	375.43	163.66	102.22	161.56
Professional services	154.38	340.90	258.33	214.05	150.08	335.03	227.13	183.76
Other Services	62.23	203.42	354.81	180.17	157.63	215.16	121.41	70.12
Ownership								
For profit, incorporated	62.45	149.25	121.64	112.14	118.59	129.50	91.47	92.04
For profit, unincorporated	92.91	137.55	199.39	234.71	529.56	178.59	112.15	151.24
Nonprofit	120.99	358.30	448.28	216.29	203.68	271.22	233.67	114.86
Unknown	207.59	*****	*****	*****	897.46	226.33	*****	207.59
Age of firm								
Less than 5 years	207.61	368.35	538.30	618.72	885.76	1,391.22	226.46	671.55
5-9 years	151.79	148.09	418.20	356.74	430.98	350.37	136.47	157.17
10-19 years	113.39	167.90	310.21	362.89	288.58	494.21	167.47	185.35
20 or more years	77.68	171.81	150.45	111.69	114.96	175.97	93.26	93.26
Unknown	97.37	1,350.14 *	*****	699.02	227.51	101.53	919.27	97.13
Multi/single status								
2 or more locations	87.46	1,213.03	394.76	218.99	139.76	113.41	288.15	89.52
1 location only	78.86	159.14	199.05	111.64	197.83	561.16	99.30	107.41
Percent full-time employees								
Less than 25%	108.92	477.60	629.67	339.28	412.89	136.63	299.16	115.67
25-49%	86.90	450.21	440.83	374.60	454.22	211.32	162.61	211.80
50-74%	151.23	288.09	277.75	160.99	290.21	133.31	236.73	149.40
75% or more	70.39	158.99	214.94	106.10	106.17	130.94	127.90	83.93
Union presence								
No union employees	55.27	150.78	178.91	96.51	74.41	138.18	99.40	89.98
Has union employees	150.45	753.99	700.00	698.79	205.57	161.74	402.01	150.25
Unknown	166.63	1,074.07	891.76 *	*****	575.49	166.11	914.80	162.94
Percent low wage employees **								
50% or more low wage	87.40	191.31	308.19	120.17	163.42	162.18	176.07	65.23
Less than 50% low wage	86.30	174.12	151.92	142.00	132.69	187.22	113.54	100.64
Unknown	69.68	722.63	983.44 *	618.42	268.49	71.82	871.59	71.64

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2001 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.

** 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.

***** No estimate available. No reported values in cell.

Table I.C.2(2001) Average total employee contribution (in dollars) per enrolled employee for single coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2001

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	498.40	370.82	466.86	526.43	504.79	514.84	452.29	512.68
Industry group **								
Agric., fish., forest.	449.48	431.53 *	663.02 *	246.19	674.54	489.25	401.13	484.80
Mining and manufacturing	423.14	284.84	420.25	473.11	447.44	398.14	432.73	421.38
Construction	441.67	336.88	413.32	403.95	574.86	513.67	391.15	501.53
Utilities and transp.	393.11	677.83	431.94	388.77	536.74	357.76	499.99	380.61
Wholesale trade	426.70	438.92	507.91	391.99	409.66	435.43	450.45	416.55
Fin. svcs. and real est.	539.17	331.43	262.14	549.29	473.05	589.26	358.00	569.02
Retail trade	643.34	413.37	592.99	693.54	817.88	632.81	536.42	684.77
Professional services	438.90	324.16	427.99	447.90	471.66	451.63	382.16	458.65
Other Services	607.41	432.34	575.93	702.48	510.18	661.50	596.62	610.68
Ownership								
For profit, incorporated	511.72	380.15	480.03	525.43	522.31	528.76	463.59	526.46
For profit, unincorporated	472.49	351.02	372.63	553.90	585.10	486.82	402.06	534.15
Nonprofit	442.60	355.81	468.45	502.28	422.07	446.47	437.62	443.73
Unknown	498.84	*****	*****	833.40	574.33	485.05	668.20 *	495.54
Age of firm								
Less than 5 years	509.06	320.66	561.66	560.40	762.68	474.15	377.43	696.76
5-9 years	543.68	389.71	479.06	690.55	524.12	645.36	520.47	573.48
10-19 years	499.48	402.29	505.95	518.44	534.16	532.85	450.23	546.78
20 or more years	494.53	358.09	433.41	497.26	495.47	523.71	447.94	506.97
Unknown	493.02	46.37 *	187.38 *	719.63	413.14	497.79	300.78 *	493.64
Multi/single status								
2 or more locations	520.58	333.33	499.24	526.97	537.57	516.31	559.19	519.25
1 location only	459.12	371.73	463.67	526.28	443.31	474.95	441.72	484.82
Percent full-time employees								
Less than 25%	601.41	569.37	608.12	602.06	582.90	610.16	589.21	604.51
25-49%	631.09	545.94	585.79	739.76	763.31	582.60	669.33	622.52
50-74%	551.02	425.45	663.10	691.15	625.12	500.21	587.54	541.43
75% or more	481.26	353.50	434.14	498.00	476.11	510.29	423.99	499.78
Union presence								
No union employees	510.90	373.03	476.04	531.53	512.26	546.25	455.71	533.08
Has union employees	408.44	226.45 *	336.30	451.15	438.16	405.22	377.79	410.22
Unknown	569.18	434.56 *	336.48 *	431.66 *	555.08	583.10	409.02	577.86
Percent low wage employees **								
50% or more low wage	610.24	543.38	566.91	653.78	616.74	606.42	595.24	616.12
Less than 50% low wage	465.25	343.55	449.22	492.40	470.81	498.19	424.40	486.30
Unknown	511.80	301.25 *	390.91	602.79	506.32	513.53	463.54	512.95

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2001 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.

** 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.

***** No estimate available. No reported values in cell.

Table I.C.2(2001) Standard error for average total employee contribution (in dollars) per enrolled employee for single coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2001

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	8.29	15.72	23.29	17.21	24.82	12.60	12.26	10.47
Industry group **								
Agric., fish., forest.	61.12	135.01 *	318.41 *	50.19	163.58	61.80	88.93	71.67
Mining and manufacturing	11.22	39.28	49.89	37.20	31.64	15.99	35.68	15.98
Construction	39.48	25.31	48.19	85.92	101.00	94.85	26.11	63.90
Utilities and transp.	48.12	169.62	98.36	50.37	75.73	55.87	105.63	48.90
Wholesale trade	23.81	92.39	59.38	30.82	75.74	28.45	48.46	29.27
Fin. svcs. and real est.	15.45	46.31	58.36	88.35	37.05	14.26	23.91	18.92
Retail trade	28.05	30.62	86.25	53.16	114.62	18.63	48.75	36.72
Professional services	15.49	22.22	45.37	34.88	23.61	30.20	24.63	20.23
Other Services	16.36	41.32	53.64	66.22	35.87	29.69	47.14	14.81
Ownership								
For profit, incorporated	6.61	18.82	27.73	22.09	19.04	12.25	20.45	9.03
For profit, unincorporated	50.91	36.74	66.72	64.52	114.36	58.09	29.58	83.46
Nonprofit	21.97	94.83	92.28	57.89	37.71	41.01	61.02	26.84
Unknown	26.70	*****	*****	227.35	87.57	28.37	222.50 *	28.90
Age of firm								
Less than 5 years	35.62	35.49	71.96	138.94	87.56	88.66	23.72	77.57
5-9 years	37.62	56.43	41.18	100.59	69.39	64.03	53.26	37.18
10-19 years	11.69	27.48	36.03	26.30	21.87	60.68	23.47	29.98
20 or more years	9.50	23.87	33.99	20.44	38.44	13.30	18.99	12.08
Unknown	18.47	22.43 *	93.62 *	136.07	50.46	19.46	154.65 *	18.43
Multi/single status								
2 or more locations	12.32	88.61	68.01	41.27	24.49	13.49	66.62	11.69
1 location only	9.63	14.23	24.00	18.41	29.75	45.14	13.56	24.79
Percent full-time employees								
Less than 25%	25.75	149.48	88.44	57.38	83.63	72.96	40.35	31.56
25-49%	26.97	114.93	78.59	75.60	67.54	38.50	66.65	31.58
50-74%	33.37	62.49	99.52	71.57	77.93	42.83	35.37	40.84
75% or more	7.77	14.97	22.54	20.40	22.43	11.82	12.82	8.69
Union presence								
No union employees	8.78	17.22	25.41	18.07	24.76	9.98	13.56	11.45
Has union employees	29.71	109.97 *	72.78	105.29	48.64	35.92	48.21	31.74
Unknown	52.54	144.80 *	112.49 *	138.93 *	84.91	56.69	56.46	55.13
Percent low wage employees **								
50% or more low wage	11.07	28.67	55.25	30.90	15.59	21.10	19.77	9.97
Less than 50% low wage	8.41	15.04	31.42	21.87	27.94	14.60	16.63	13.08
Unknown	15.01	105.79 *	116.96	143.28	43.41	15.47	63.43	14.24

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2001 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.

** 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.

***** No estimate available. No reported values in cell.

Table I. C. 2. a(2001) Average total employee contribution (in dollars) for exclusive-provider plans per enrolled employee for single coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2001

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	488.28	393.89	516.32	604.39	488.00	458.81	516.65	478.44
Industry group **								
Agric., fish., forest.	601.14	679.46 *	1,286.76	186.16 *	533.78	478.41	661.49 *	499.36
Mining and manufacturing	391.85	284.17	541.35	424.83	447.26	323.80	421.12	385.30
Construction	470.54	355.54	570.27	532.31	404.68	455.22	479.95	458.86
Utilities and transp.	462.22	1,110.21 *	349.06	347.07	497.28 *	400.59	680.99	389.75
Wholesale trade	394.05	417.12	552.83	370.06	333.42 *	416.05	458.97	363.23
Fin. svcs. and real est.	537.56	217.93	191.03 *	706.94 *	459.63	571.13	346.90	565.03
Retail trade	653.13	497.98	559.00	657.88	653.06	753.62	555.56	709.65
Professional services	407.75	287.19	386.79	523.59	467.99	383.71	399.85	410.23
Other Services	617.06	471.33	722.61	919.71	577.77	488.77	800.44	553.18
Ownership								
For profit, incorporated	506.50	429.25	554.54	597.05	520.05	471.74	540.06	494.73
For profit, unincorporated	466.44	389.90	360.27	627.91	560.38	378.46	437.07	499.31
Nonprofit	418.00	163.88 *	438.79	614.71	401.69	392.04	472.63	406.22
Unknown	496.52	*****	*****	1,783.81 *	567.27	477.02	*****	496.52
Age of firm								
Less than 5 years	516.49	458.91	606.94	653.49	545.89	336.32	507.25	530.19
5-9 years	602.62	363.16	577.32	750.42	701.94	636.25	581.65	634.02
10-19 years	541.00	462.29	547.16	648.93	562.48	453.74	498.94	578.17
20 or more years	477.18	339.79	473.60	554.40	457.90	477.69	506.64	468.82
Unknown	430.46	240.00 *	180.00 *	762.36	408.39	431.81	202.31	430.99
Multi/single status								
2 or more locations	477.54	235.52 *	603.95	554.06	509.69	460.99	650.28	471.59
1 location only	504.47	395.47	509.66	616.11	450.96	404.99	505.40	503.09
Percent full-time employees								
Less than 25%	562.37	377.83 *	939.09	752.10	575.23	310.83 *	669.37	510.74
25-49%	722.39	547.53 *	745.91	722.77	874.76	672.47	703.55	728.35
50-74%	519.06	417.12	906.89	785.32	491.50	439.15 *	709.58	471.89
75% or more	470.78	384.99	449.15	572.90	466.61	454.44	479.88	467.45
Union presence								
No union employees	522.33	390.75	526.89	604.19	501.36	529.75	516.25	525.19
Has union employees	373.23	466.64 *	484.87 *	642.95	383.44	352.82	608.60 *	361.25
Unknown	384.59	527.81 *	117.08 *	427.76 *	542.78	379.56	337.65 *	388.10
Percent low wage employees **								
50% or more low wage	661.23	616.93	718.92	746.51	585.76	704.65	707.94	637.06
Less than 50% low wage	470.37	361.49	473.43	579.51	455.58	442.64	485.55	462.40
Unknown	446.02	218.34 *	390.33 *	460.20	477.32	449.01	312.96 *	451.22

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2001 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.

** 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.

***** No estimate available. No reported values in cell.

Table I. C. 2. a(2001) Standard error for average total employee contribution (in dollars) for exclusive-provider plans per enrolled employee for single coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2001

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	14.53	25.38	30.32	19.07	23.82	32.97	24.96	18.37
Industry group **								
Agric., fish., forest.	120.85	303.79 *	343.44	184.56 *	146.36	120.82	202.22 *	128.96
Mining and manufacturing	14.45	63.34	85.40	33.85	52.07	29.06	66.24	18.63
Construction	45.35	44.25	133.83	99.07	97.66	123.44	59.42	51.81
Utilities and transp.	57.15	493.98 *	98.64	65.64	261.17 *	42.77	199.12	36.53
Wholesale trade	52.91	114.37	123.98	84.03	101.19 *	58.19	63.67	55.15
Fin. svcs. and real est.	25.00	60.16	59.65 *	276.70 *	67.45	19.59	65.23	33.52
Retail trade	20.56	60.21	90.95	71.66	76.64	32.30	50.43	30.21
Professional services	35.11	36.60	71.72	89.58	54.91	75.61	60.86	55.29
Other Services	35.96	69.63	95.30	109.94	53.17	37.02	88.33	26.18
Ownership								
For profit, incorporated	11.50	39.49	42.78	35.20	31.06	27.27	40.98	14.90
For profit, unincorporated	30.89	52.25	93.06	59.85	73.14	62.08	43.71	44.06
Nonprofit	49.10	55.61 *	122.63	135.46	33.27	83.07	86.24	54.98
Unknown	44.08	*****	*****	542.78 *	101.44	41.69	*****	44.08
Age of firm								
Less than 5 years	46.07	81.04	152.63	115.90	93.65	63.55	51.18	117.19
5-9 years	54.83	62.56	81.77	147.72	121.74	77.54	77.38	60.96
10-19 years	38.11	64.03	33.12	59.48	62.57	94.42	33.20	60.28
20 or more years	20.83	45.06	60.13	33.45	34.21	34.02	49.94	24.03
Unknown	21.45	75.89 *	56.92 *	227.29	74.56	22.00	60.49	21.57
Multi/single status								
2 or more locations	22.41	77.06 *	112.84	63.51	25.09	33.23	73.34	23.43
1 location only	16.95	25.53	30.58	27.18	37.19	84.92	26.86	29.88
Percent full-time employees								
Less than 25%	69.73	176.24 *	270.15	164.90	110.25	122.66 *	65.66	84.84
25-49%	46.05	174.80 *	167.80	135.71	126.84	47.02	138.63	60.43
50-74%	92.35	91.96	212.14	147.91	54.89	141.81 *	83.04	107.94
75% or more	11.82	35.42	34.45	25.60	34.32	17.91	28.82	15.03
Union presence								
No union employees	14.03	25.69	33.72	26.27	29.10	20.44	27.05	16.65
Has union employees	57.45	163.30 *	381.22 *	164.90	50.59	61.04	186.48 *	55.91
Unknown	50.21	182.85 *	41.17 *	182.26 *	142.03	56.71	127.93 *	52.04
Percent low wage employees **								
50% or more low wage	28.41	105.59	66.83	82.27	60.99	88.01	29.75	39.14
Less than 50% low wage	19.41	31.23	48.25	27.26	34.27	42.62	32.50	25.24
Unknown	16.86	182.18 *	216.89 *	85.74	59.75	20.40	153.73 *	19.64

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2001 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.

** 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.

***** No estimate available. No reported values in cell.

Table I. C. 2. b(2001) Average total employee contribution (in dollars) for mixed-provider plans per enrolled employee for single coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2001

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	505.07	369.05	445.16	480.32	497.87	545.06	427.58	526.58
Industry group **								
Agric., fish., forest.	436.63	267.18 *	147.43 *	274.13 *	788.39	497.13	208.08 *	526.41
Mining and manufacturing	434.95	262.63	342.38	508.73	445.87	420.74	439.31	434.23
Construction	400.85	346.17	286.84	341.04	529.26	572.71	339.47	470.80
Utilities and transp.	392.02	387.11 *	434.95	407.71	548.33	364.53	378.52	393.16
Wholesale trade	461.99	519.81	535.15	443.57	448.65	448.84	506.12	445.88
Fin. svcs. and real est.	546.73	400.29	317.56	485.68	487.39	602.45	389.17	574.09
Retail trade	648.01	377.51	646.53	625.96	900.91	621.36	540.02	682.20
Professional services	460.92	330.41	482.49	414.11	468.15	497.97	381.34	488.56
Other Services	596.56	422.33	438.30	553.71	430.44	740.25	475.94	627.55
Ownership								
For profit, incorporated	516.76	378.96	451.63	474.98	510.81	558.65	438.30	538.40
For profit, unincorporated	480.60	322.94	327.23	572.51	566.85 *	542.81	376.17	553.49
Nonprofit	454.47	405.22	509.98 *	441.14	417.92	487.66	405.73	464.65
Unknown	497.14	*****	*****	695.21 *	560.74	484.86	668.20 *	491.71
Age of firm								
Less than 5 years	467.91	250.23	531.25	439.10	708.47	566.25	318.23	668.33
5-9 years	509.52	444.16	409.55	648.63	434.88	593.68	493.86	527.69
10-19 years	479.67	367.41	490.34	450.59	518.03	621.78	427.30	529.69
20 or more years	509.49	382.25	422.50	467.75	497.66	560.43	430.88	528.19
Unknown	512.26	3.04 *	195.70 *	728.76	415.24	519.13	316.59 *	512.98
Multi/single status								
2 or more locations	540.95	376.36	483.76	518.79	535.74	545.84	536.03	541.12
1 location only	434.49	368.79	440.92	468.18	423.81	524.50	415.31	460.89
Percent full-time employees								
Less than 25%	596.06	848.16	583.33	616.92	544.67	585.82	690.08	579.37
25-49%	605.06	607.48	421.94	740.75	738.05	566.10	667.85	594.71
50-74%	586.60	441.73	523.20	616.87	733.29	554.05	523.47	602.16
75% or more	486.76	344.87	434.39	455.42	459.20	540.82	404.14	510.83
Union presence								
No union employees	504.63	373.79	456.22	488.47	500.27	552.50	433.96	529.40
Has union employees	442.12	112.14 *	211.92 *	338.74 *	466.83	456.60	242.27 *	454.13
Unknown	648.02	438.50 *	538.97 *	433.05 *	567.09	667.24	482.03	655.77
Percent low wage employees **								
50% or more low wage	581.10	543.41	451.09	620.70	589.85	585.67	548.32	590.43
Less than 50% low wage	465.30	340.38	446.35	437.84	478.97	525.06	402.73	495.61
Unknown	545.17	410.76	340.58 *	696.31	442.98	550.85	628.07	543.74

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2001 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.

** 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.

***** No estimate available. No reported values in cell.

Table I. C. 2. b(2001) Standard error for average total employee contribution (in dollars) for mixed-provider plans per enrolled employee for single coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2001

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	9.83	22.58	26.58	28.26	28.69	9.37	18.62	10.34
Industry group **								
Agric., fish., forest.	73.08	170.33 *	154.49 *	108.36 *	180.69	67.89	81.78 *	87.98
Mining and manufacturing	14.12	60.67	74.87	51.87	36.13	17.10	39.56	18.39
Construction	37.80	50.55	54.88	89.87	125.36	78.94	35.05	64.86
Utilities and transp.	55.67	236.08 *	118.27	96.49	84.18	66.24	91.89	58.02
Wholesale trade	21.46	137.35	90.94	67.93	74.84	28.14	63.62	32.55
Fin. svcs. and real est.	20.33	68.33	62.79	69.37	53.17	23.36	46.31	23.43
Retail trade	40.84	62.19	108.04	64.95	155.63	21.64	70.39	46.60
Professional services	17.23	37.69	57.58	30.31	31.54	19.83	25.47	15.21
Other Services	26.84	58.05	52.72	57.59	63.42	43.35	42.30	26.62
Ownership								
For profit, incorporated	8.98	23.92	28.04	28.35	19.61	9.30	22.50	9.42
For profit, unincorporated	87.84	47.73	84.47	70.09	257.35 *	63.00	41.70	134.18
Nonprofit	16.73	98.50	158.20 *	61.84	39.10	41.33	65.04	27.91
Unknown	22.86	*****	*****	209.10 *	104.95	30.45	222.50 *	27.89
Age of firm								
Less than 5 years	37.65	32.28	80.84	78.98	98.16	93.11	35.72	82.28
5-9 years	32.76	69.94	58.93	110.89	63.15	64.95	46.46	39.87
10-19 years	16.65	51.41	70.73	38.87	38.35	66.88	35.77	23.75
20 or more years	13.63	33.06	31.90	43.65	38.67	13.14	30.69	13.72
Unknown	23.00	0.96 *	94.44 *	158.93	63.89	23.90	159.96 *	22.63
Multi/single status								
2 or more locations	11.82	105.29	90.35	56.05	33.73	9.87	83.34	10.45
1 location only	18.08	21.81	27.69	28.81	30.63	68.29	19.32	31.19
Percent full-time employees								
Less than 25%	45.80	187.40	144.91	62.41	111.27	76.57	98.10	41.31
25-49%	41.12	149.60	84.88	105.29	112.96	50.06	91.56	40.20
50-74%	30.32	82.76	81.97	73.30	104.79	32.19	49.15	43.40
75% or more	10.05	28.40	21.70	32.01	23.15	14.43	22.89	10.15
Union presence								
No union employees	10.10	24.63	32.06	26.30	30.53	13.62	19.08	11.40
Has union employees	34.45	54.57 *	193.35 *	106.20 *	59.77	33.02	82.58 *	34.63
Unknown	64.20	215.46 *	167.14 *	156.73 *	145.10	67.64	88.60	67.71
Percent low wage employees **								
50% or more low wage	14.05	61.91	77.96	55.12	28.52	27.42	37.06	10.49
Less than 50% low wage	12.71	24.47	29.84	26.78	31.40	16.39	23.67	15.29
Unknown	21.24	101.15	113.07 *	172.96	60.38	20.15	138.86	19.57

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2001 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.

** 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.

***** No estimate available. No reported values in cell.

Table I. C. 2. c(2001) Average total employee contribution (in dollars) for any-provider plans per enrolled employee for single coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2001

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	488.54	312.14	410.39	495.84	690.68	491.67	357.41	544.45
Industry group **								
Agric., fish., forest.	300.04 *						356.98	205.97 *
Mining and manufacturing	452.70						437.95	455.08
Construction	569.48						317.91 *	880.93
Utilities and transp.	292.29 *						542.62 *	267.48 *
Wholesale trade	250.78						130.53 *	370.16
Fin. svcs. and real est.	488.34						174.68	547.81
Retail trade	585.39						443.74	639.59
Professional services	419.37						323.19 *	477.02
Other Services	650.42						483.82	738.88
Ownership								
For profit, incorporated	492.45						322.28	557.98
For profit, unincorporated	441.76						407.92	494.46 *
Nonprofit	488.21						473.48	495.51
Unknown	514.09						*****	514.09
Age of firm								
Less than 5 years	763.14 *						301.35	1,649.28
5-9 years	495.35						356.09	675.17
10-19 years	430.28						393.33	491.40
20 or more years	449.88						352.56	494.27
Unknown	553.03						448.27 *	553.25
Multi/single status								
2 or more locations	525.82						374.04	531.02
1 location only	429.91						356.20	616.61
Percent full-time employees								
Less than 25%	673.99						201.13 *	826.66
25-49%	511.90						580.78 *	478.70
50-74%	468.38						480.03	462.79
75% or more	481.02						329.24	544.91
Union presence								
No union employees	513.72						357.54	606.28
Has union employees	350.84						385.95 *	348.22
Unknown	645.27						85.56 *	664.76
Percent low wage employees **								
50% or more low wage	624.81						443.75	795.50
Less than 50% low wage	439.26						327.60	526.83
Unknown	504.11						459.83	504.91

These cell estimates have been suppressed because the size of their standard errors makes them extremely unreliable. Column or row estimates should be used in place of these estimates.

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2001 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.

** 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.

***** No estimate available. No reported values in cell.

Table I. C. 2. c(2001) Standard error for average total employee contribution (in dollars) for any-provider plans per enrolled employee for single coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2001

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	25.44	58.59	46.85	60.75	95.04	36.29	35.34	27.77
Industry group **								
Agric., fish., forest.	94.74 *						100.63	89.93 *
Mining and manufacturing	52.15						86.97	52.02
Construction	128.06						103.43 *	204.70
Utilities and transp.	140.71 *						308.26 *	98.18 *
Wholesale trade	43.07						48.16 *	48.66
Fin. svcs. and real est.	51.94						52.15	62.81
Retail trade	86.18						47.67	105.77
Professional services	48.58						128.79 *	45.25
Other Services	69.06						101.11	111.16
Ownership								
For profit, incorporated	25.04						30.51	32.55
For profit, unincorporated	103.74						66.47	191.88 *
Nonprofit	94.25						141.03	137.37
Unknown	88.46						*****	88.46
Age of firm								
Less than 5 years	236.65 *						87.90	450.95
5-9 years	73.92						66.35	146.60
10-19 years	34.25						78.15	79.64
20 or more years	23.04						38.81	28.05
Unknown	52.32						141.38 *	52.32
Multi/single status								
2 or more locations	29.17						71.26	30.32
1 location only	42.10						36.62	111.80
Percent full-time employees								
Less than 25%	82.56						102.16 *	110.07
25-49%	74.14						262.75 *	50.53
50-74%	63.29						54.07	84.32
75% or more	32.80						42.37	32.98
Union presence								
No union employees	34.41						33.38	37.52
Has union employees	63.16						140.18 *	68.14
Unknown	54.17						30.98 *	56.54
Percent low wage employees **								
50% or more low wage	93.34						49.22	136.84
Less than 50% low wage	34.56						43.65	59.84
Unknown	46.52						116.87	47.64

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2001 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.

** 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.

***** No estimate available. No reported values in cell.

Table I.C.3(2001) Percent of total premiums contributed by employees enrolled in single coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2001

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	17.3%	11.6%	15.4%	18.9%	17.4%	18.1%	14.9%	18.0%
Industry group **								
Agric., fish., forest.	16.6%	15.1%	23.9% *	9.7%	21.2%	19.8%	14.1%	18.6%
Mining and manufacturing	15.5%	9.6%	14.0%	18.3%	16.2%	14.6%	15.2%	15.5%
Construction	16.8%	11.9%	15.0%	16.2%	22.9%	19.5%	14.4%	19.7%
Utilities and transp.	14.0%	23.1%	13.3%	14.5%	16.2%	13.1%	16.9%	13.6%
Wholesale trade	15.6%	14.1%	16.4%	14.3%	15.6%	16.7%	15.2%	15.8%
Fin. svcs. and real est.	18.3%	9.7%	8.0%	18.0%	15.9%	20.6%	10.9%	19.7%
Retail trade	23.2%	14.0%	20.8%	26.1%	30.1%	22.8%	18.9%	24.9%
Professional services	14.7%	9.5%	13.7%	15.6%	15.5%	15.6%	12.1%	15.7%
Other Services	19.8%	12.8%	18.8%	23.0%	16.7%	22.0%	18.5%	20.3%
Ownership								
For profit, incorporated	18.1%	12.1%	16.0%	19.4%	18.6%	19.0%	15.6%	19.0%
For profit, unincorporated	15.6%	10.9%	12.8%	20.3%	18.7%	16.3%	13.2%	17.7%
Nonprofit	13.9%	9.9%	14.1%	15.6%	13.6%	14.1%	12.8%	14.2%
Unknown	17.6%	*****	*****	25.0% *	20.5%	17.2%	19.1% *	17.5%
Age of firm								
Less than 5 years	16.9%	10.3%	19.0%	20.4%	25.4%	14.3%	12.6%	22.9%
5-9 years	19.3%	13.0%	16.6%	26.9%	17.4%	24.4%	18.3%	20.6%
10-19 years	17.6%	12.3%	17.2%	19.0%	20.2%	20.0%	15.0%	20.4%
20 or more years	16.7%	10.9%	13.9%	17.4%	16.9%	17.9%	14.4%	17.4%
Unknown	17.9%	1.3% *	9.6% *	29.5%	14.3%	18.2%	10.5% *	18.0%
Multi/single status								
2 or more locations	18.2%	9.1%	16.1%	18.1%	18.3%	18.3%	18.1%	18.2%
1 location only	15.6%	11.6%	15.4%	19.1%	15.6%	14.9%	14.6%	17.1%
Percent full-time employees								
Less than 25%	22.5%	17.4%	17.6%	21.3%	20.5%	25.2%	18.6%	23.8%
25-49%	23.0%	18.1%	18.2%	24.7%	28.1%	22.2%	21.4%	23.4%
50-74%	18.3%	12.5%	21.4%	23.5%	20.5%	16.9%	18.4%	18.2%
75% or more	16.7%	11.1%	14.5%	18.0%	16.5%	18.0%	14.1%	17.6%
Union presence								
No union employees	17.9%	11.6%	15.9%	19.2%	17.9%	19.7%	15.1%	19.0%
Has union employees	13.9%	6.8% *	9.4%	14.4%	13.5%	14.2%	11.0%	14.1%
Unknown	18.1%	13.0% *	9.7% *	13.5%	20.3%	18.4%	12.3%	18.4%
Percent low wage employees **								
50% or more low wage	21.7%	16.9%	19.0%	23.9%	21.6%	23.1%	20.1%	22.4%
Less than 50% low wage	15.9%	10.7%	14.8%	17.6%	16.2%	17.4%	14.0%	17.0%
Unknown	17.9%	9.9% *	11.7% *	20.4%	17.5%	18.0%	14.9%	18.0%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2001 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.

** 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.

***** No estimate available. No reported values in cell.

Table I.C.3(2001) Standard error for percent of total premiums contributed by employees enrolled in single coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2001

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	0.29%	0.44%	0.81%	0.58%	0.79%	0.48%	0.42%	0.36%
Industry group **								
Agric., fish., forest.	2.45%	4.33%	7.70% *	2.25%	5.95%	3.66%	3.38%	3.32%
Mining and manufacturing	0.50%	1.00%	1.94%	1.00%	1.12%	0.60%	1.05%	0.65%
Construction	1.34%	0.90%	1.66%	3.57%	3.37%	3.82%	0.96%	2.09%
Utilities and transp.	1.35%	4.60%	3.30%	1.88%	2.02%	2.02%	3.00%	1.35%
Wholesale trade	1.11%	2.93%	1.84%	1.42%	3.16%	1.44%	1.53%	1.65%
Fin. svcs. and real est.	0.62%	1.43%	1.67%	2.89%	1.62%	0.79%	0.57%	0.79%
Retail trade	0.94%	1.18%	3.29%	1.97%	3.64%	0.76%	1.85%	1.21%
Professional services	0.60%	0.58%	1.38%	1.07%	0.87%	1.18%	0.75%	0.77%
Other Services	0.40%	1.10%	1.69%	1.57%	1.48%	0.85%	1.31%	0.54%
Ownership								
For profit, incorporated	0.25%	0.59%	0.98%	0.86%	0.61%	0.41%	0.70%	0.30%
For profit, unincorporated	1.60%	1.24%	2.10%	1.64%	3.69%	2.04%	1.08%	2.59%
Nonprofit	0.70%	2.36%	2.71%	1.72%	1.16%	1.44%	1.62%	0.84%
Unknown	1.01%	*****	*****	8.04% *	4.15%	1.19%	8.19% *	1.07%
Age of firm								
Less than 5 years	1.25%	1.14%	2.45%	3.81%	2.72%	2.58%	0.93%	2.79%
5-9 years	1.30%	1.78%	1.71%	3.89%	2.57%	3.04%	2.11%	1.58%
10-19 years	0.55%	0.97%	1.37%	1.09%	1.10%	2.37%	0.83%	1.15%
20 or more years	0.38%	0.60%	1.08%	0.65%	1.25%	0.58%	0.56%	0.50%
Unknown	0.63%	0.52% *	3.92% *	5.01%	1.93%	0.69%	6.42% *	0.62%
Multi/single status								
2 or more locations	0.43%	2.71%	2.08%	1.32%	0.68%	0.51%	1.96%	0.42%
1 location only	0.37%	0.41%	0.83%	0.59%	1.21%	1.37%	0.47%	0.96%
Percent full-time employees								
Less than 25%	0.98%	4.35%	2.80%	2.53%	2.89%	3.81%	1.13%	1.63%
25-49%	0.99%	3.62%	2.98%	2.56%	2.14%	1.83%	2.46%	1.30%
50-74%	1.17%	1.68%	3.13%	2.16%	2.50%	1.57%	1.27%	1.47%
75% or more	0.24%	0.50%	0.83%	0.67%	0.66%	0.38%	0.43%	0.26%
Union presence								
No union employees	0.29%	0.49%	0.91%	0.63%	0.83%	0.42%	0.46%	0.35%
Has union employees	0.88%	3.67% *	2.02%	3.29%	1.45%	1.06%	1.28%	0.93%
Unknown	1.34%	4.20% *	4.00% *	3.82%	3.60%	1.45%	2.04%	1.42%
Percent low wage employees **								
50% or more low wage	0.45%	0.92%	2.15%	1.25%	1.01%	1.22%	0.58%	0.53%
Less than 50% low wage	0.32%	0.40%	1.02%	0.73%	0.87%	0.77%	0.54%	0.44%
Unknown	0.42%	3.28% *	4.54% *	3.62%	1.30%	0.45%	2.09%	0.40%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2001 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.

** 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.

***** No estimate available. No reported values in cell.

Table I. C. 3. a(2001) Percent of total premiums for exclusive-provider plans contributed by employees enrolled in single coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2001

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	18.3%	13.1%	18.6%	23.2%	18.4%	17.5%	18.2%	18.3%
Industry group **								
Agric., fish., forest.	24.6%	27.5% *	45.7%	8.1% *	25.5% *	18.8%	26.4%	21.3%
Mining and manufacturing	15.7%	10.0%	18.2%	18.0%	18.7%	12.8%	15.5%	15.7%
Construction	19.9%	13.4%	22.4%	23.6%	19.0%	20.2%	19.0%	21.1%
Utilities and transp.	18.4%	38.8%	12.3%	14.5%	18.9% *	16.7%	24.0%	16.2%
Wholesale trade	16.1%	13.8%	19.2%	15.1%	15.0%	18.3%	16.4%	16.0%
Fin. svcs. and real est.	20.4%	7.3% *	6.2% *	25.1% *	17.4%	22.2%	11.6%	21.8%
Retail trade	25.2%	17.7%	21.0%	25.9%	26.0%	29.8%	20.5%	28.2%
Professional services	14.6%	8.9%	14.1%	20.6%	16.4%	14.0%	14.0%	14.8%
Other Services	21.3%	14.9%	25.4%	30.1%	19.3%	18.0%	25.4%	19.6%
Ownership								
For profit, incorporated	19.6%	14.2%	20.2%	23.7%	20.5%	18.8%	19.4%	19.7%
For profit, unincorporated	16.9%	13.1%	13.2% *	24.4%	20.6%	14.2%	15.3%	18.8%
Nonprofit	13.8%	5.6% *	14.3%	20.2%	14.1%	12.2%	15.3%	13.4%
Unknown	18.8%	*****	*****	48.8% *	21.7%	18.2%	*****	18.8%
Age of firm								
Less than 5 years	18.4%	15.5%	20.7%	26.7%	20.2%	11.4%	17.9%	19.1%
5-9 years	22.4%	12.9%	23.7%	31.2%	21.3%	25.2%	22.4%	22.4%
10-19 years	20.1%	14.7%	19.3%	24.7%	22.7%	18.2%	17.1%	23.1%
20 or more years	17.6%	11.4%	16.8%	21.0%	17.3%	17.6%	17.6%	17.6%
Unknown	17.1%	5.1% *	9.7% *	27.0%	16.8%	17.1%	6.9% *	17.1%
Multi/single status								
2 or more locations	18.1%	7.1% *	20.8%	20.8%	19.2%	17.6%	23.2%	17.9%
1 location only	18.5%	13.2%	18.4%	23.8%	17.0%	15.3%	17.8%	19.5%
Percent full-time employees								
Less than 25%	19.3%	12.1% *	28.4%	25.4%	19.0%	12.8% *	21.6%	18.1%
25-49%	28.6%	18.9% *	22.9%	26.1%	32.7%	31.2%	22.8%	31.0%
50-74%	17.5%	13.4%	29.8%	27.8%	17.5%	14.5%	23.6%	15.9%
75% or more	18.0%	12.9%	16.5%	22.4%	17.8%	17.8%	17.2%	18.3%
Union presence								
No union employees	19.6%	13.0%	19.4%	23.4%	18.8%	20.4%	18.4%	20.2%
Has union employees	13.9%	15.3% *	12.8% *	21.9%	14.6%	13.3%	18.4% *	13.6%
Unknown	14.3%	16.8% *	3.1% *	14.7% *	22.0%	14.4%	10.0% *	14.7%
Percent low wage employees **								
50% or more low wage	23.9%	19.4%	25.8%	27.9%	21.1%	27.7%	24.4%	23.7%
Less than 50% low wage	17.4%	12.1%	17.3%	22.4%	17.4%	16.1%	17.3%	17.4%
Unknown	17.5%	8.2% *	9.5% *	18.7%	18.5%	17.7%	10.7% *	17.8%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2001 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.

** 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.

***** No estimate available. No reported values in cell.

Table I. C. 3. a(2001) Standard error for percent of total premiums for exclusive-provider plans contributed by employees enrolled in single coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2001

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	0.62%	0.74%	0.80%	0.62%	0.99%	1.29%	0.84%	0.78%
Industry group **								
Agric., fish., forest.	4.56%	9.56% *	11.48%	5.32% *	10.45% *	5.00%	6.68%	5.31%
Mining and manufacturing	0.59%	1.97%	2.70%	1.37%	1.79%	0.95%	2.12%	0.68%
Construction	1.93%	1.53%	4.31%	4.32%	4.65%	5.04%	2.27%	2.43%
Utilities and transp.	1.99%	10.13%	3.45%	2.88%	9.44% *	1.50%	6.36%	1.38%
Wholesale trade	1.88%	3.14%	3.53%	2.54%	3.67%	2.57%	1.71%	2.27%
Fin. svcs. and real est.	1.09%	2.67% *	2.16% *	8.49% *	2.89%	0.99%	2.05%	1.46%
Retail trade	0.74%	2.29%	4.21%	3.08%	2.87%	1.62%	1.69%	1.34%
Professional services	1.21%	1.07%	2.48%	3.71%	2.04%	2.46%	2.02%	1.84%
Other Services	0.73%	2.27%	2.52%	1.82%	1.80%	1.55%	2.07%	0.80%
Ownership								
For profit, incorporated	0.51%	1.32%	1.41%	1.38%	1.26%	1.01%	1.42%	0.63%
For profit, unincorporated	1.09%	1.70%	4.17% *	2.49%	2.67%	2.06%	1.54%	1.64%
Nonprofit	1.54%	1.85% *	3.69%	3.71%	1.24%	2.48%	2.94%	1.70%
Unknown	1.55%	*****	*****	14.69% *	4.83%	1.65%	*****	1.55%
Age of firm								
Less than 5 years	1.57%	2.42%	5.50%	4.04%	3.51%	2.64%	1.79%	4.34%
5-9 years	1.56%	2.15%	2.83%	6.47%	3.71%	3.21%	3.42%	2.58%
10-19 years	1.52%	2.19%	1.64%	2.15%	2.73%	3.68%	1.32%	2.40%
20 or more years	0.90%	1.24%	1.87%	0.93%	1.32%	1.47%	1.30%	1.07%
Unknown	0.91%	1.61% *	3.06% *	8.07%	3.31%	0.91%	2.10% *	0.92%
Multi/single status								
2 or more locations	0.88%	2.73% *	4.49%	2.15%	0.85%	1.31%	2.21%	0.95%
1 location only	0.45%	0.74%	0.74%	0.82%	1.61%	2.81%	0.86%	1.29%
Percent full-time employees								
Less than 25%	2.15%	5.81% *	7.93%	5.67%	2.77%	5.53% *	1.97%	2.65%
25-49%	1.93%	5.87% *	5.39%	3.40%	4.95%	2.37%	4.32%	2.28%
50-74%	2.74%	2.92%	5.38%	4.23%	1.95%	3.64%	2.66%	3.00%
75% or more	0.41%	1.07%	1.29%	0.90%	1.21%	0.75%	1.03%	0.50%
Union presence								
No union employees	0.47%	0.74%	1.03%	0.93%	1.12%	0.83%	0.94%	0.54%
Has union employees	1.95%	6.66% *	8.96% *	4.76%	1.76%	2.00%	5.89% *	1.85%
Unknown	2.07%	5.94% *	1.03% *	6.43% *	5.27%	2.46%	3.96% *	2.21%
Percent low wage employees **								
50% or more low wage	1.05%	2.95%	2.68%	2.28%	2.07%	2.84%	0.86%	1.54%
Less than 50% low wage	0.80%	1.07%	1.59%	1.04%	1.31%	1.64%	1.17%	1.03%
Unknown	0.66%	5.53% *	8.27% *	3.30%	2.04%	0.77%	5.44% *	0.74%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2001 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.

** 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.

***** No estimate available. No reported values in cell.

Table I. C. 3. b(2001) Percent of total premiums for mixed-provider plans contributed by employees enrolled in single coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2001

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	16.9%	11.1%	14.4%	16.6%	16.6%	18.6%	13.7%	17.9%
Industry group **								
Agric., fish., forest.	15.4%	9.2% *	6.7% *	9.0% *	22.5%	20.4%	7.0% *	18.9%
Mining and manufacturing	15.3%	8.7%	11.2%	18.6%	15.3%	15.0%	15.1%	15.3%
Construction	14.4%	11.7%	10.0%	13.0%	20.1%	19.6%	12.0%	17.3%
Utilities and transp.	13.6%	13.9% *	12.6% *	14.7%	15.8%	13.1%	12.9%	13.7%
Wholesale trade	16.3%	16.9%	17.6%	15.6%	16.0%	16.3%	17.1%	16.0%
Fin. svcs. and real est.	17.5%	10.9%	9.6%	15.4%	15.5%	19.7%	11.4%	18.6%
Retail trade	23.4%	12.3%	21.5%	23.3%	32.0%	23.0%	18.5%	25.0%
Professional services	14.9%	9.4%	15.1%	13.6%	15.1%	16.7%	11.6%	16.1%
Other Services	18.9%	12.2%	14.3%	17.9%	14.0%	23.3%	14.6%	20.1%
Ownership								
For profit, incorporated	17.7%	11.8%	14.7%	16.9%	17.6%	19.3%	14.5%	18.6%
For profit, unincorporated	15.0%	9.4%	10.8%	19.8%	16.8% *	17.6%	11.7%	17.3%
Nonprofit	14.1%	10.5%	15.5%	13.4%	12.9%	15.7%	11.4%	14.7%
Unknown	16.9%	*****	*****	21.1% *	21.0%	16.5%	19.1% *	16.9%
Age of firm								
Less than 5 years	14.9%	7.8%	17.5%	15.0%	22.9%	16.2%	10.3%	21.0%
5-9 years	17.4%	14.0%	13.2%	24.0%	15.4%	21.2%	16.3%	18.9%
10-19 years	16.5%	10.9%	17.1%	16.2%	19.0%	22.2%	14.2%	19.0%
20 or more years	16.6%	11.3%	13.2%	15.7%	16.2%	18.4%	13.5%	17.4%
Unknown	18.1%	0.1% *	9.5% *	29.9%	13.8%	18.5%	11.2% *	18.2%
Multi/single status								
2 or more locations	18.3%	10.7% *	15.5%	17.2%	17.6%	18.7%	16.9%	18.4%
1 location only	14.2%	11.1%	14.3%	16.4%	14.5%	15.1%	13.4%	15.5%
Percent full-time employees								
Less than 25%	21.9%	24.0%	16.5%	21.0%	19.7%	23.0%	20.5%	22.2%
25-49%	21.5%	18.9%	13.4%	23.5%	27.1%	20.6%	20.9%	21.6%
50-74%	19.8%	12.2%	17.0%	20.7%	22.7%	20.3%	15.8%	20.9%
75% or more	16.2%	10.5%	14.1%	15.8%	15.3%	18.1%	13.1%	17.1%
Union presence								
No union employees	17.1%	11.2%	14.9%	17.0%	17.0%	19.3%	14.0%	18.3%
Has union employees	14.6%	3.3% *	6.2% *	10.8%	13.0%	15.8%	7.1% *	15.1%
Unknown	19.2%	13.5% *	17.0% *	13.1% *	19.8%	19.6%	14.9%	19.4%
Percent low wage employees **								
50% or more low wage	20.5%	16.7%	15.1%	22.1%	20.3%	21.9%	18.3%	21.2%
Less than 50% low wage	15.4%	10.2%	14.3%	15.1%	15.8%	17.8%	12.9%	16.7%
Unknown	18.3%	11.7%	12.0% *	21.4%	14.9%	18.6%	19.0%	18.3%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2001 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.

** 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.

***** No estimate available. No reported values in cell.

Table I. C. 3. b(2001) Standard error for percent of total premiums for mixed-provider plans contributed by employees enrolled in single coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2001

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	0.32%	0.73%	0.91%	0.90%	0.85%	0.36%	0.59%	0.31%
Industry group **								
Agric., fish., forest.	2.40%	5.63% *	5.06% *	7.52% *	5.74%	3.72%	2.66% *	3.65%
Mining and manufacturing	0.69%	2.11%	2.76%	1.34%	1.53%	0.60%	1.39%	0.80%
Construction	1.25%	1.79%	1.77%	3.54%	4.34%	2.65%	1.23%	2.38%
Utilities and transp.	1.55%	8.06% *	4.36% *	3.22%	2.35%	2.37%	2.94%	1.59%
Wholesale trade	0.93%	4.21%	2.71%	2.38%	3.14%	1.37%	2.18%	1.70%
Fin. svcs. and real est.	0.71%	2.31%	1.68%	2.75%	1.90%	1.00%	1.25%	0.75%
Retail trade	1.44%	2.21%	3.64%	2.54%	4.27%	0.92%	2.53%	1.69%
Professional services	0.56%	1.04%	1.74%	0.96%	1.00%	0.67%	0.72%	0.52%
Other Services	0.39%	1.52%	1.90%	1.97%	1.97%	0.90%	1.34%	0.43%
Ownership								
For profit, incorporated	0.27%	0.75%	0.96%	1.05%	0.64%	0.35%	0.72%	0.23%
For profit, unincorporated	2.50%	1.59%	2.59%	2.04%	6.59% *	2.12%	1.39%	3.64%
Nonprofit	0.55%	2.65%	4.14%	1.83%	1.11%	1.35%	1.63%	0.83%
Unknown	1.08%	*****	*****	8.05% *	4.67%	1.30%	8.19% *	1.21%
Age of firm								
Less than 5 years	1.16%	1.16%	2.84%	2.55%	3.51%	2.81%	1.18%	2.69%
5-9 years	1.27%	2.10%	2.30%	4.13%	2.66%	3.12%	1.66%	1.86%
10-19 years	0.65%	1.74%	2.26%	1.48%	1.66%	2.36%	1.28%	0.79%
20 or more years	0.44%	1.07%	0.99%	1.28%	1.25%	0.32%	0.94%	0.46%
Unknown	0.72%	0.03% *	3.91% *	5.85%	2.56%	0.79%	6.58% *	0.70%
Multi/single status								
2 or more locations	0.36%	3.46% *	2.91%	1.65%	0.93%	0.38%	2.54%	0.32%
1 location only	0.61%	0.73%	0.93%	0.90%	1.25%	1.71%	0.63%	0.97%
Percent full-time employees								
Less than 25%	1.12%	4.86%	3.85%	2.93%	3.44%	3.27%	2.68%	1.37%
25-49%	1.61%	4.41%	3.19%	3.91%	3.50%	2.31%	3.15%	1.75%
50-74%	0.95%	2.12%	2.79%	2.48%	3.14%	0.97%	1.69%	1.47%
75% or more	0.29%	1.01%	0.77%	1.02%	0.64%	0.41%	0.74%	0.25%
Union presence								
No union employees	0.34%	0.78%	1.08%	0.82%	0.87%	0.50%	0.61%	0.32%
Has union employees	0.97%	1.83% *	5.70% *	2.90%	1.54%	1.00%	2.63% *	0.96%
Unknown	1.23%	5.05% *	5.63% *	4.60% *	5.31%	1.30%	2.82%	1.33%
Percent low wage employees **								
50% or more low wage	0.50%	1.59%	2.64%	2.01%	1.25%	1.49%	1.16%	0.48%
Less than 50% low wage	0.42%	0.76%	0.96%	0.85%	0.98%	0.59%	0.73%	0.43%
Unknown	0.56%	3.35%	4.09% *	4.81%	2.50%	0.60%	3.66%	0.52%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2001 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.

** 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.

***** No estimate available. No reported values in cell.

Table I. C. 3. c(2001) Percent of total premiums for any-provider plans contributed by employees enrolled in single coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2001

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	16.0%	9.5%	11.6%	17.3%	21.8%	16.9%	10.9%	18.4%	
Industry group **									
Agric., fish., forest.	11.5% *						11.5% *	11.6% *	
Mining and manufacturing	15.9%						14.7%	16.1%	
Construction	20.0%						11.6%	29.3%	
Utilities and transp.	10.3% *						14.8% *	9.8%	
Wholesale trade	7.7%						3.7% *	12.6%	
Fin. svcs. and real est.	17.1%						5.2% *	19.9%	
Retail trade	17.7%						15.6%	18.3%	
Professional services	12.9%						8.9%	15.8%	
Other Services	21.2%						14.5%	25.3%	
		These cell estimates have been suppressed because the size of their standard errors makes them extremely unreliable. Column or row estimates should be used in place of these estimates.							
Ownership									
For profit, incorporated	16.3%						10.0%	19.1%	
For profit, unincorporated	15.4%						14.0%	17.7% *	
Nonprofit	13.5%						11.7% *	14.5%	
Unknown	18.4%						*****	18.4%	
Age of firm									
Less than 5 years	26.3%						10.6%	54.2%	
5-9 years	18.5%						12.3%	27.9%	
10-19 years	13.7%						12.0%	16.7%	
20 or more years	14.2%						10.3%	16.3%	
Unknown	19.1%						13.9% *	19.1%	
Multi/single status									
2 or more locations	17.6%						10.5%	17.9%	
1 location only	13.5%						10.9%	20.7%	
Percent full-time employees									
Less than 25%	31.5%						7.2% *	42.8%	
25-49%	17.3%						19.4% *	16.3%	
50-74%	12.8%						14.4%	12.1%	
75% or more	16.0%						10.0%	18.9%	
Union presence									
No union employees	17.2%						11.0%	21.4%	
Has union employees	10.5%						9.8% *	10.6%	
Unknown	20.8%						2.0% *	21.7%	
Percent low wage employees **									
50% or more low wage	22.1%						14.6%	30.4%	
Less than 50% low wage	14.2%						9.7%	18.3%	
Unknown	16.2%						15.4% *	16.2%	

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2001 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.

** 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.

***** No estimate available. No reported values in cell.

Table I. C. 3. c(2001) Standard error for percent of total premiums for any-provider plans contributed by employees enrolled in single coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2001

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	0.72%	1.56%	1.70%	1.62%	3.13%	1.36%	1.01%	0.84%
Industry group **								
Agric., fish., forest.	3.71% *						3.88% *	5.19% *
Mining and manufacturing	2.09%						2.59%	2.10%
Construction	4.08%						3.21%	6.63%
Utilities and transp.	4.17% *						8.78% *	2.84%
Wholesale trade	1.38%						2.08% *	1.75%
Fin. svcs. and real est.	1.17%						1.83% *	1.15%
Retail trade	1.93%						1.53%	2.41%
Professional services	1.44%						2.29%	1.83%
Other Services	2.33%						2.73%	4.29%
Ownership								
For profit, incorporated	0.83%						0.87%	1.16%
For profit, unincorporated	2.88%						1.94%	5.64% *
Nonprofit	2.60%						4.14% *	3.90%
Unknown	2.52%						*****	2.52%
Age of firm								
Less than 5 years	6.14%						2.65%	12.00%
5-9 years	3.72%						2.53%	7.50%
10-19 years	1.07%						2.72%	3.13%
20 or more years	0.74%						1.25%	0.99%
Unknown	1.79%						4.50% *	1.79%
Multi/single status								
2 or more locations	0.85%						2.76%	0.86%
1 location only	1.13%						1.03%	3.07%
Percent full-time employees								
Less than 25%	4.02%						8.62% *	5.60%
25-49%	2.94%						7.01% *	2.14%
50-74%	1.58%						1.38%	2.16%
75% or more	0.86%						1.21%	0.91%
Union presence								
No union employees	1.22%						0.95%	1.51%
Has union employees	1.87%						4.71% *	2.00%
Unknown	1.71%						0.94% *	1.66%
Percent low wage employees **								
50% or more low wage	3.45%						1.58%	5.21%
Less than 50% low wage	1.06%						1.16%	1.90%
Unknown	1.29%						5.13% *	1.35%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2001 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.

** 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.

***** No estimate available. No reported values in cell.

Table I.C.4(2001) Percent of private-sector employees enrolled in a health insurance plan that take single coverage by firm size and selected characteristics: United States, 2001

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	46.3%	56.5%	54.9%	55.1%	50.3%	40.5%	55.7%	44.0%
Industry group **								
Agric., fish., forest.	35.8%	41.5%	30.1%	43.8%	35.1%	28.9%	41.0%	32.8%
Mining and manufacturing	36.7%	49.9%	50.2%	49.9%	40.6%	30.4%	49.7%	35.1%
Construction	48.0%	50.5%	51.7%	50.4%	43.4%	43.2%	50.6%	45.3%
Utilities and transp.	38.1%	49.5%	52.7%	49.9%	41.9%	35.9%	53.2%	36.9%
Wholesale trade	42.6%	59.1%	47.6%	53.2%	49.6%	32.1%	53.5%	39.1%
Fin. svcs. and real est.	43.2%	55.3%	55.6%	50.6%	51.0%	39.7%	53.2%	41.9%
Retail trade	52.3%	59.6%	56.0%	56.9%	54.8%	48.5%	57.3%	50.6%
Professional services	50.3%	59.0%	59.7%	57.5%	56.3%	44.3%	59.3%	47.8%
Other Services	56.4%	58.7%	58.0%	64.8%	59.0%	52.0%	61.2%	55.1%
Ownership								
For profit, incorporated	45.0%	55.0%	53.7%	54.5%	48.1%	39.9%	54.6%	42.7%
For profit, unincorporated	53.6%	61.9%	60.5%	53.8%	49.7%	46.4%	60.6%	48.7%
Nonprofit	52.5%	55.4%	58.4%	59.6%	58.2%	45.3%	57.9%	51.4%
Unknown	39.4%	100.0% *	*****	50.9%	42.8%	39.0%	47.6% *	39.2%
Age of firm								
Less than 5 years	51.9%	54.9%	52.6%	53.3%	50.0%	46.2%	54.9%	48.1%
5-9 years	55.3%	55.7%	59.8%	58.8%	52.9%	49.1%	58.1%	52.2%
10-19 years	53.7%	56.9%	56.7%	56.9%	48.4%	50.5%	56.6%	51.1%
20 or more years	46.3%	57.3%	53.4%	54.0%	50.3%	39.9%	54.8%	44.4%
Unknown	40.5%	38.0%	34.6% *	56.9%	51.8%	40.0%	42.8%	40.5%
Multi/single status								
2 or more locations	42.9%	54.8%	51.3%	52.6%	51.1%	40.3%	52.8%	42.6%
1 location only	53.9%	56.5%	55.3%	55.8%	48.7%	48.1%	56.0%	51.0%
Percent full-time employees								
Less than 25%	55.4%	50.6%	47.9%	58.0%	60.3%	54.8%	52.6%	56.1%
25-49%	51.9%	50.2%	55.3%	65.9%	62.6%	47.3%	58.8%	50.6%
50-74%	53.0%	57.6%	62.7%	63.6%	61.4%	47.4%	60.3%	51.3%
75% or more	45.0%	56.7%	54.1%	53.8%	48.5%	38.9%	55.1%	42.5%
Union presence								
No union employees	49.5%	57.1%	55.5%	56.3%	52.1%	43.2%	56.6%	47.2%
Has union employees	36.3%	35.8%	43.2%	38.7%	39.1%	35.5%	38.9%	36.1%
Unknown	40.4%	68.8%	67.3%	49.9%	48.6%	39.1%	64.4%	39.6%
Percent low wage employees **								
50% or more low wage	59.8%	58.8%	62.0%	66.9%	61.0%	53.5%	62.4%	58.8%
Less than 50% low wage	47.7%	56.0%	53.7%	52.7%	47.5%	40.8%	54.5%	44.7%
Unknown	40.2%	58.8%	53.9%	57.1%	52.2%	39.2%	57.6%	39.9%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2001 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.

** 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.

***** No estimate available. No reported values in cell.

Table I.C.4(2001) Standard error for percent of private-sector employees enrolled in a health insurance plan that take single coverage by firm size and selected characteristics: United States, 2001

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	0.30%	0.77%	0.78%	0.66%	0.92%	0.51%	0.39%	0.40%
Industry group **								
Agric., fish., forest.	1.86%	3.57%	8.21%	5.36%	5.90%	5.52%	2.40%	4.04%
Mining and manufacturing	0.73%	3.28%	1.94%	1.29%	1.19%	0.80%	1.32%	0.81%
Construction	0.77%	2.22%	1.58%	2.51%	2.80%	3.87%	1.19%	1.75%
Utilities and transp.	1.09%	3.08%	4.47%	3.84%	2.77%	1.52%	2.87%	1.35%
Wholesale trade	2.42%	2.88%	4.00%	2.75%	2.29%	3.58%	2.47%	3.09%
Fin. svcs. and real est.	1.00%	1.96%	3.57%	3.48%	0.99%	1.35%	1.63%	1.15%
Retail trade	0.84%	1.89%	2.60%	1.96%	2.36%	0.97%	1.05%	0.89%
Professional services	0.86%	1.10%	1.87%	1.41%	1.61%	1.49%	0.59%	1.08%
Other Services	0.85%	1.77%	2.68%	1.31%	1.90%	1.12%	0.99%	1.14%
Ownership								
For profit, incorporated	0.34%	1.13%	0.96%	0.87%	1.22%	0.45%	0.53%	0.39%
For profit, unincorporated	1.24%	2.22%	3.11%	3.34%	2.61%	1.82%	1.28%	1.82%
Nonprofit	1.19%	2.82%	2.62%	1.53%	1.37%	2.32%	2.26%	1.22%
Unknown	1.54%	31.62% *	*****	9.92%	6.32%	1.70%	14.68% *	1.56%
Age of firm								
Less than 5 years	1.73%	2.45%	3.50%	3.70%	2.35%	3.69%	2.45%	2.42%
5-9 years	0.87%	2.26%	2.08%	2.16%	3.09%	2.60%	1.62%	1.31%
10-19 years	0.65%	1.14%	2.02%	0.50%	1.28%	1.89%	0.73%	0.88%
20 or more years	0.46%	1.81%	0.77%	0.75%	0.96%	0.78%	0.53%	0.55%
Unknown	0.97%	10.86%	10.86% *	9.51%	2.14%	0.99%	10.96%	0.97%
Multi/single status								
2 or more locations	0.42%	4.11%	2.56%	1.34%	0.88%	0.49%	1.11%	0.44%
1 location only	0.53%	0.80%	0.83%	0.72%	1.58%	2.05%	0.36%	0.97%
Percent full-time employees								
Less than 25%	1.44%	6.60%	3.34%	4.83%	3.31%	1.54%	3.73%	1.93%
25-49%	2.08%	4.71%	2.81%	2.42%	2.01%	2.46%	2.57%	1.96%
50-74%	1.83%	2.61%	2.54%	2.30%	2.23%	2.45%	1.51%	2.18%
75% or more	0.33%	1.01%	1.05%	0.79%	1.01%	0.56%	0.47%	0.46%
Union presence								
No union employees	0.37%	0.84%	0.86%	0.74%	0.55%	0.64%	0.36%	0.47%
Has union employees	0.61%	4.44%	3.92%	5.09%	3.13%	0.96%	2.50%	0.73%
Unknown	1.00%	9.38%	10.45%	4.72%	3.02%	1.16%	5.76%	1.10%
Percent low wage employees **								
50% or more low wage	0.42%	1.45%	2.27%	0.86%	1.10%	1.24%	0.91%	0.61%
Less than 50% low wage	0.38%	0.82%	0.74%	0.67%	1.03%	0.77%	0.46%	0.52%
Unknown	0.65%	5.21%	5.98%	3.38%	2.39%	0.72%	4.35%	0.68%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2001 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.

** 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.

***** No estimate available. No reported values in cell.

Table I. C. 4. a(2001) Percent of private-sector employees enrolled in a health insurance plan that have single coverage take required no employee contribution by firm size and selected characteristics: United States, 2001

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	29.5%	68.4%	55.2%	42.1%	28.4%	14.9%	56.9%	21.0%
Industry group **								
Agric., fish., forest.	36.4%	71.5%	57.5%	40.9% *	20.4% *	2.7% *	72.0%	10.5% *
Mining and manufacturing	27.0%	73.5%	47.9%	42.5%	25.0%	16.7%	53.5%	22.1%
Construction	49.2%	68.3%	64.4%	55.5%	28.6% *	18.9% *	63.3%	32.5%
Utilities and transp.	34.7%	59.9%	46.8%	52.2%	43.9%	29.9%	55.1%	32.3%
Wholesale trade	34.2%	65.0%	51.6%	49.2%	34.3%	12.1% *	55.4%	25.1%
Fin. svcs. and real est.	17.8%	71.2%	65.6%	33.3%	29.1%	5.6%	56.3%	11.5%
Retail trade	23.7%	62.9%	47.3%	31.6%	19.7%	9.5%	49.3%	13.8%
Professional services	35.0%	71.8%	60.0%	44.4%	28.4%	22.4%	62.0%	25.5%
Other Services	26.3%	65.2%	49.3%	38.0%	31.0%	8.6%	52.0%	18.5%
Ownership								
For profit, incorporated	28.1%	66.8%	53.6%	42.0%	28.3%	13.8%	55.2%	19.8%
For profit, unincorporated	41.7%	71.4%	58.7%	29.2%	24.8%	23.0%	62.3%	23.6%
Nonprofit	35.0%	72.3%	61.7%	51.6%	31.2%	21.5%	62.7%	28.7%
Unknown	12.1%	100.0% *	*****	1.3% *	3.9% *	12.8%	3.0% *	12.2%
Age of firm								
Less than 5 years	42.0%	68.2%	43.1%	40.3%	25.4%	11.0% *	58.1%	18.9%
5-9 years	40.3%	66.5%	51.5%	33.2%	28.6%	12.7%	53.5%	23.5%
10-19 years	42.0%	66.6%	51.7%	45.3%	25.6%	20.0%	58.5%	26.2%
20 or more years	31.3%	70.5%	59.6%	42.6%	29.4%	17.3%	57.0%	24.4%
Unknown	12.5%	76.2% *	*****	24.1% *	23.3%	11.8%	41.1% *	12.4%
Multi/single status								
2 or more locations	19.0%	56.5%	49.6%	38.4%	26.0%	14.9%	41.7%	18.2%
1 location only	48.1%	68.7%	55.7%	43.1%	32.9%	14.4% *	58.4%	32.9%
Percent full-time employees								
Less than 25%	22.3%	66.9%	47.3%	39.7%	31.7%	6.9% *	53.2%	14.4% *
25-49%	21.0%	65.0%	51.6%	30.7%	18.4%	12.3% *	47.8%	15.0%
50-74%	31.1%	65.8%	51.3%	33.4%	20.5%	26.1%	52.9%	25.4%
75% or more	29.9%	68.9%	56.0%	43.5%	29.8%	13.4%	57.8%	20.8%
Union presence								
No union employees	30.3%	68.6%	54.2%	41.5%	27.8%	10.5%	56.7%	19.7%
Has union employees	28.1%	66.6%	75.3%	54.1%	33.0%	23.6%	66.2%	25.9%
Unknown	22.7%	53.1%	51.3%	37.8% *	30.7%	20.4%	44.9%	21.5%
Percent low wage employees **								
50% or more low wage	26.8%	61.9%	45.3%	33.6%	22.0%	8.2% *	49.7%	17.8%
Less than 50% low wage	37.5%	70.2%	57.0%	44.2%	31.3%	17.4%	58.7%	26.6%
Unknown	15.6%	53.5%	58.6%	39.0%	20.5%	14.2%	47.0%	14.9%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2001 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.

** 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.

***** No estimate available. No reported values in cell.

Table I. C. 4. a(2001) Standard error for percent of private-sector employees enrolled in a health insurance plan that take single coverage that required no employee contribution by firm size and selected characteristics: United States, 2001

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	0.63%	1.60%	2.68%	1.01%	1.56%	1.36%	1.12%	0.78%
Industry group **								
Agric., fish., forest.	6.05%	7.45%	12.00%	15.00% *	10.22% *	1.76% *	5.57%	5.52% *
Mining and manufacturing	1.58%	4.75%	3.77%	2.22%	2.66%	2.04%	2.15%	1.83%
Construction	3.89%	3.19%	4.86%	6.87%	8.63% *	9.63% *	2.97%	5.92%
Utilities and transp.	3.12%	10.08%	11.60%	7.38%	7.32%	3.54%	8.16%	3.07%
Wholesale trade	2.20%	3.83%	7.11%	4.26%	5.68%	3.83% *	3.33%	3.06%
Fin. svcs. and real est.	0.91%	4.63%	7.93%	5.76%	4.97%	1.33%	4.49%	0.91%
Retail trade	0.92%	3.95%	5.62%	3.76%	4.82%	1.31%	4.22%	1.41%
Professional services	1.80%	2.25%	3.38%	3.23%	2.19%	4.03%	2.00%	2.52%
Other Services	1.34%	3.67%	2.67%	2.85%	4.25%	1.48%	2.55%	1.44%
Ownership								
For profit, incorporated	0.42%	1.80%	2.98%	1.27%	1.73%	0.95%	0.92%	0.65%
For profit, unincorporated	2.52%	3.15%	5.52%	5.02%	4.28%	6.59%	3.52%	3.52%
Nonprofit	1.82%	4.31%	4.52%	3.08%	3.47%	4.55%	2.81%	2.54%
Unknown	2.95%	31.62% *	*****	10.41% *	3.14% *	3.44%	10.27% *	3.27%
Age of firm								
Less than 5 years	3.72%	4.00%	5.31%	6.79%	6.19%	3.55% *	4.05%	4.54%
5-9 years	2.78%	4.73%	2.66%	4.88%	4.78%	2.97%	3.60%	2.93%
10-19 years	1.82%	3.10%	4.30%	1.45%	2.56%	5.19%	2.31%	1.98%
20 or more years	0.52%	2.43%	2.81%	1.55%	2.14%	1.40%	1.70%	0.67%
Unknown	2.17%	22.95% *	*****	10.43% *	6.96%	2.31%	12.69% *	2.18%
Multi/single status								
2 or more locations	0.89%	9.32%	5.65%	2.70%	1.68%	1.40%	4.44%	0.94%
1 location only	1.22%	1.59%	2.78%	1.09%	2.90%	7.37% *	1.02%	1.58%
Percent full-time employees								
Less than 25%	4.02%	7.27%	5.89%	4.35%	8.18%	3.66% *	2.02%	4.38% *
25-49%	2.08%	6.03%	6.70%	4.84%	3.61%	3.82% *	4.11%	2.67%
50-74%	3.07%	3.82%	3.19%	3.76%	3.13%	4.99%	1.43%	3.75%
75% or more	0.52%	1.53%	3.03%	1.15%	1.63%	0.97%	1.31%	0.47%
Union presence								
No union employees	0.37%	1.65%	2.96%	0.91%	1.60%	1.06%	1.22%	0.50%
Has union employees	2.22%	8.17%	4.98%	6.67%	5.42%	2.78%	3.72%	2.19%
Unknown	4.00%	12.45%	13.51%	11.97% *	7.97%	4.27%	9.28%	4.20%
Percent low wage employees **								
50% or more low wage	1.65%	4.27%	3.50%	2.48%	2.72%	2.47% *	2.60%	1.75%
Less than 50% low wage	0.73%	1.50%	3.06%	1.22%	2.19%	2.08%	1.43%	1.04%
Unknown	1.57%	8.21%	8.65%	4.35%	4.04%	1.73%	6.63%	1.59%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2001 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.

** 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.

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