

Table I.G.3(2008) Employer cost distributions (in dollars) for employees enrolled in single, employee-plus-one, and family coverage at the 10th, 25th, 50th(median), 75th and 90th percentiles at private-sector establishments that offer health insurance by firm size: United States, 2008

	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
Single coverage								
Average (mean)	3,505	4,055	3,646	3,362	3,568	3,413	3,707	3,447
10th percentile	1,600	1,400	1,500	1,500	1,600	1,800	1,500	1,700
25th percentile	2,500	2,400	2,300	2,300	2,500	2,700	2,300	2,600
50th percentile (median)	3,400	3,600	3,400	3,200	3,500	3,400	3,500	3,400
75th percentile	4,300	5,200	4,700	4,300	4,500	4,200	4,800	4,200
90th percentile	5,400	7,100	6,000	5,300	5,600	5,000	6,100	5,200
Employee-plus-one coverage								
Average (mean)	6,231	6,883	6,053	5,594	6,058	6,358	6,189	6,238
10th percentile	2,400	2,400	2,000	2,000	2,300	3,100	2,100	2,600
25th percentile	4,400	3,600	3,200	3,300	3,900	4,900	3,500	4,600
50th percentile (median)	6,200	6,200	5,500	5,100	5,900	6,400	5,600	6,300
75th percentile	7,900	9,300	8,000	7,400	8,100	7,900	8,300	7,900
90th percentile	9,700	12,000	11,000	9,800	10,000	9,400	11,000	9,500
Family coverage								
Average (mean)	8,904	9,310	8,195	7,447	8,302	9,370	8,221	9,025
10th percentile	3,100	2,600	2,200	1,900	2,600	4,400	1,900	3,600
25th percentile	6,200	5,100	4,200	4,200	5,500	7,300	4,300	6,600
50th percentile (median)	9,000	9,400	7,400	7,100	8,400	9,500	7,600	9,100
75th percentile	11,000	12,000	11,000	10,000	11,000	12,000	11,000	11,000
90th percentile	14,000	16,000	16,000	13,000	13,000	14,000	15,000	14,000

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2008 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

Dollar amounts have been rounded for confidentiality reasons.

Table I.G.3(2008) Standard error for employer cost distributions (in dollars) for employees enrolled in single, employee-plus-one, and family coverage at the 10th, 25th, 50th(median), 75th and 90th percentiles at private-sector establishments that offer health insurance by firm size: United States, 2008

	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
Single coverage								
Average (mean)	17.02	47.80	61.07	30.03	47.92	27.93	35.66	23.28
10th percentile	30.38	58.96	45.12	52.61	107.26	65.19	41.84	42.99
25th percentile	24.90	49.06	32.64	42.03	49.37	29.64	34.11	32.18
50th percentile (median)	33.28	66.85	79.44	49.38	58.66	43.45	38.74	37.40
75th percentile	26.20	51.32	93.14	50.84	54.99	33.02	28.89	26.21
90th percentile	31.26	145.59	151.91	100.57	84.91	47.52	113.10	35.78
Employee-plus-one coverage								
Average (mean)	42.60	198.32	98.89	127.72	135.80	50.25	117.80	47.14
10th percentile	123.00	154.71	78.29	87.31	125.41	197.70	89.57	143.56
25th percentile	71.17	189.37	135.16	116.80	189.56	76.94	105.92	68.87
50th percentile (median)	96.91	196.74	186.99	130.57	127.98	100.95	147.48	97.47
75th percentile	67.72	409.51	183.81	175.92	169.94	76.72	210.74	75.24
90th percentile	108.69	429.68	358.12	274.08	216.78	135.18	357.68	93.25
Family coverage								
Average (mean)	77.31	226.85	272.63	253.82	139.68	113.00	213.91	79.50
10th percentile	129.40	206.42	248.68	246.07	226.64	304.65	196.86	181.76
25th percentile	89.58	199.33	223.26	270.08	162.99	134.96	212.77	94.99
50th percentile (median)	101.57	403.96	308.38	330.18	195.21	125.72	298.18	99.38
75th percentile	69.48	278.13	401.43	334.46	127.19	112.84	204.50	82.25
90th percentile	185.14	357.27	569.18	337.75	329.34	269.80	408.67	209.95

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2008 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.