

Table I.C.1.a(2013) 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, 2013

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	5,537	5,830	5,419	5,194	5,550	5,676	5,460	5,568
Industry group **								
Agric., fish., forest.	4,007	--	--	--	--	--	3,433	4,208
Mining and manufacturing	5,358	5,598	5,551	4,964	5,189	5,718	5,381	5,350
Construction	4,972	6,314	4,677	4,484	5,261	4,536	5,135	4,730
Utilities and transp.	5,416	5,839	5,306	4,863	5,166	5,836	5,481	5,398
Wholesale trade	5,338	5,939	5,211	5,280	5,212	5,325	5,432	5,257
Fin. svcs. and real estate	5,730	6,198	5,188	5,012	5,789	5,817	5,605	5,764
Retail trade	5,133	5,818	5,648	5,373	4,475	4,836	5,659	4,809
Professional services	6,021	5,908	5,548	5,656	6,184	6,172	5,618	6,144
Other services	5,123	5,517	5,687	5,161	4,958	4,983	5,346	5,030
Ownership								
For profit, incorporated	5,348	5,996	5,460	4,996	5,172	5,459	5,447	5,299
For profit, unincorporated	5,248	5,359	4,896	5,357	5,160	5,315	5,346	5,182
Nonprofit	6,206	5,921	5,766	5,882	6,412	6,226	5,754	6,272
Age of firm								
Less than 5 years	4,970	5,040	5,059	5,412	4,371	5,800	5,039	4,834
5-9 years	4,960	5,698	4,338	4,752	4,903	4,885	5,103	4,742
10-19 years	5,468	5,676	5,621	4,975	5,977	5,321	5,335	5,581
20 or more years	5,653	6,281	5,666	5,367	5,585	5,714	5,743	5,632
Multi/single status								
2 or more locations	5,648	5,938	7,505	5,427	5,517	5,689	5,985	5,632
1 location only	5,415	5,828	5,246	5,136	5,591	5,371	5,414	5,415
Percent full-time employees								
Less than 25%	4,479	5,136	7,267	6,002	5,466	3,349	5,935	3,937
25-49 %	5,516	5,892	5,396	6,078	4,980	5,449	6,022	5,356
50-74 %	5,675	6,164	5,909	5,473	5,556	5,648	5,950	5,583
75% or more	5,552	5,799	5,303	5,082	5,580	5,826	5,356	5,636
Union presence								
No union employees	5,475	5,767	5,482	5,226	5,446	5,614	5,463	5,482
Has union employees	6,172	7,974	5,510	4,738	6,268	6,313	6,002	6,184
Unknown	5,209	6,784	2,498 *	3,567 *	4,678	5,274	4,143	5,256
Percent low wage employees								
50% or more low wage	4,875	5,993	5,235	5,244	4,514	4,694	5,365	4,734
Less than 50% low wage	5,672	5,805	5,443	5,186	5,777	5,926	5,474	5,760

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2013 Medical Expenditure Panel Survey-Insurance Component.

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

* Figure does not meet standard of reliability or precision.

-- Data suppressed due to high standard errors or no reported values in cell.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.C.1.a(2013) 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, 2013

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	47.84	100.29	103.71	124.44	118.19	71.87	82.80	66.30
Industry group **								
Agric., fish., forest.	466.30	--	--	--	--	--	440.86	870.31
Mining and manufacturing	112.97	194.95	333.23	145.84	304.97	259.89	161.32	127.90
Construction	164.95	648.65	558.18	361.61	734.42	1,093.87	203.30	475.03
Utilities and transp.	429.91	836.59	980.62	881.86	825.70	333.22	335.22	514.33
Wholesale trade	264.34	615.36	748.37	567.98	387.02	258.52	380.04	179.16
Fin. svcs. and real estate	121.94	260.42	458.74	299.60	174.64	274.23	215.42	201.10
Retail trade	143.82	319.05	532.86	335.64	255.42	153.83	309.89	167.94
Professional services	123.53	365.38	218.50	218.24	255.57	122.15	181.03	148.53
Other services	128.50	320.66	408.95	263.48	204.38	209.29	179.47	182.28
Ownership								
For profit, incorporated	50.71	121.84	157.83	119.43	89.40	110.24	102.02	69.89
For profit, unincorporated	106.29	167.56	345.27	269.91	223.35	215.92	112.82	175.86
Nonprofit	133.97	298.34	104.81	282.58	201.59	151.91	194.95	161.86
Age of firm								
Less than 5 years	280.86	437.63	392.13	532.53	388.64	1,059.38	331.85	360.73
5-9 years	126.56	315.56	315.00	183.73	203.26	939.95	171.19	183.30
10-19 years	205.26	190.95	505.10	313.27	512.84	322.70	209.10	280.02
20 or more years	53.27	128.34	226.09	93.98	83.22	73.55	81.64	69.22
Multi/single status								
2 or more locations	65.17	1,240.53	806.86	112.28	98.78	74.02	276.27	70.83
1 location only	82.25	96.02	130.43	166.41	190.47	391.98	87.34	170.61
Percent full-time employees								
Less than 25%	368.43	882.81	1,376.94	465.89	363.46	376.74	330.52	432.98
25-49 %	171.69	1,172.43	356.25	603.90	470.26	328.58	357.73	243.06
50-74 %	116.80	245.07	379.14	456.70	216.83	186.77	123.74	145.52
75% or more	44.91	122.84	113.34	97.89	127.03	87.52	85.62	64.31
Union presence								
No union employees	59.26	105.91	129.40	121.80	151.81	103.54	99.59	92.82
Has union employees	89.09	1,782.80	1,175.41	577.29	195.46	93.13	635.15	58.80
Unknown	214.33	1,899.53	767.35*	1,120.83*	279.31	223.00	1,181.86	213.78
Percent low wage employees								
50% or more low wage	150.76	618.14	489.82	384.72	159.32	225.19	282.12	154.13
Less than 50% low wage	30.20	137.74	135.46	96.02	101.50	56.91	89.65	59.12

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2013 Medical Expenditure Panel Survey-Insurance Component.

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