

Table I.C.1.c(2013) 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, 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	5,517	6,198	5,797	5,241	5,116	5,543	5,918	5,229
Industry group **								
Agric., fish., forest.	4,884	--	--	--	--	--	5,373	3,953
Mining and manufacturing	5,879	6,033	6,368	5,414	4,297	7,313	5,953	5,856
Construction	5,311	6,020	4,702	5,290	5,399	5,143	5,418	5,213
Utilities and transp.	4,836	4,732	6,443	4,977*	4,741	4,753	5,115	4,762
Wholesale trade	6,378	8,845	6,610	4,549	5,806	7,639	7,433	5,061
Fin. svcs. and real estate	5,804	7,200	4,432	5,459	5,267	5,811	6,305	5,399
Retail trade	4,997	5,758	5,435	4,658	5,291	3,972	5,300	4,544
Professional services	5,691	5,931	6,062	5,115	5,620	5,979	5,916	5,483
Other services	5,013	5,693	5,928	5,735	4,349	4,332	5,821	4,631
Ownership								
For profit, incorporated	5,518	6,329	5,770	5,153	5,079	5,473	5,897	5,218
For profit, unincorporated	5,044	5,857	5,173	4,984	4,149	5,522	5,675	4,581
Nonprofit	6,153	5,466	7,339	6,003	6,051	6,459	6,689	5,964
Age of firm								
Less than 5 years	4,954	6,202	3,867	3,639	3,964	4,985	5,614	3,702
5-9 years	5,685	6,162	6,223	5,426	5,011	5,123	5,899	5,354
10-19 years	5,243	5,950	5,278	5,148	5,460	3,038	5,692	4,668
20 or more years	5,641	6,367	6,248	5,338	5,198	5,748	6,110	5,417
Multi/single status								
2 or more locations	5,405	5,932	5,659	4,955	5,206	5,623	5,523	5,395
1 location only	5,586	6,204	5,808	5,319	5,023	4,313	5,949	4,975
Percent full-time employees								
Less than 25%	5,250	8,012	4,983	6,487	3,255	2,476	7,533	3,140
25-49 %	5,090	5,942	6,236	5,386	3,885	3,092	5,993	3,802
50-74 %	5,699	6,852	5,730	5,305	5,557	5,028	6,222	5,296
75% or more	5,520	5,985	5,787	5,195	5,154	5,774	5,808	5,324
Union presence								
No union employees	5,349	6,211	5,812	5,162	5,024	4,365	5,935	4,804
Has union employees	6,909	4,173*	4,746*	6,219	5,769	7,738	5,184	7,089
Unknown	5,103	7,680*	--	--	5,432	5,047	7,680*	5,066
Percent low wage employees								
50% or more low wage	4,923	6,309	5,625	5,231	4,594	3,859	5,938	4,368
Less than 50% low wage	5,650	6,174	5,815	5,244	5,262	6,002	5,914	5,448

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.c(2013) 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, 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	129.22	176.05	269.62	202.39	184.55	303.94	110.14	194.66
Industry group **								
Agric., fish., forest.	948.53	--	--	--	--	--	1,091.52	858.05
Mining and manufacturing	413.70	1,177.20	439.96	512.53	472.85	746.09	306.03	502.89
Construction	369.38	674.67	697.34	799.66	1,096.54	1,390.37	559.00	770.85
Utilities and transp.	473.29	942.49	1,700.57	1,502.76*	1,126.95	797.54	949.39	492.67
Wholesale trade	416.37	1,345.30	1,198.59	876.69	1,105.20	1,529.02	607.91	436.20
Fin. svcs. and real estate	233.35	597.90	798.82	1,024.00	380.79	722.52	464.51	274.28
Retail trade	230.32	752.58	504.66	292.55	670.18	165.45	379.69	110.13
Professional services	120.13	209.90	371.89	337.61	174.87	392.85	179.64	143.55
Other services	195.81	765.86	319.72	499.92	371.52	319.20	292.59	255.19
Ownership								
For profit, incorporated	159.47	247.20	332.46	194.08	237.34	348.51	178.03	239.00
For profit, unincorporated	240.90	436.65	827.95	486.49	307.96	402.05	423.96	306.15
Nonprofit	131.94	935.60	1,050.21	491.44	367.45	273.71	389.57	191.14
Age of firm								
Less than 5 years	292.36	624.41	746.34	862.00	861.96	1,400.28	322.83	600.32
5-9 years	240.23	434.18	1,023.71	530.34	949.55	1,339.71	409.87	554.93
10-19 years	125.87	429.75	317.06	356.19	284.01	788.60	164.16	303.41
20 or more years	206.41	353.66	292.32	265.85	248.82	327.74	203.79	240.58
Multi/single status								
2 or more locations	252.47	1,548.15	602.24	195.25	168.69	340.53	296.75	263.98
1 location only	77.50	173.82	304.08	240.67	260.40	859.48	119.85	259.03
Percent full-time employees								
Less than 25%	376.88	1,336.26	900.46	1,385.35	809.09	559.93	960.54	457.97
25-49 %	270.63	289.63	486.51	574.26	589.47	628.33	239.68	452.73
50-74 %	244.84	953.46	376.66	497.53	315.29	325.85	264.33	325.79
75% or more	156.90	235.21	305.69	273.59	157.29	350.61	131.66	221.52
Union presence								
No union employees	70.91	189.14	265.76	207.34	176.55	274.72	103.77	102.50
Has union employees	467.21	1,298.36*	1,439.59*	1,281.17	450.60	534.83	1,437.53	503.43
Unknown	350.28	2,428.63*	--	--	1,220.29	356.61	2,428.63*	347.87
Percent low wage employees								
50% or more low wage	225.29	1,030.22	675.53	495.99	354.17	298.10	458.34	222.62
Less than 50% low wage	144.45	183.56	265.61	284.66	208.17	291.70	117.45	203.41

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.

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