

Table I.D.1(2013) Average total family premium (in dollars) 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	16,029	14,296	15,213	15,126	15,931	16,384	14,787	16,224
Industry group **								
Agric., fish., forest.	12,421	--	--	--	--	--	14,567	11,513
Mining and manufacturing	15,346	15,327	14,504	14,435	15,403	15,519	14,565	15,416
Construction	14,208	13,039	13,450	13,882	14,497	15,756	13,461	14,742
Utilities and transp.	15,681	15,320	15,487	15,436	15,689	15,713	15,155	15,717
Wholesale trade	16,227	13,626	16,771	16,826	15,834	16,374	16,056	16,270
Fin. svcs. and real estate	16,774	15,481	16,502	16,518	17,305	16,770	15,883	16,866
Retail trade	15,052	14,318	14,551	13,439	14,571	15,409	14,118	15,179
Professional services	16,766	14,455	14,577	15,392	16,591	17,300	14,640	17,084
Other services	15,779	13,842	16,549	15,566	15,654	15,997	15,078	15,936
Ownership								
For profit, incorporated	15,721	14,193	15,155	14,851	15,687	16,012	14,659	15,895
For profit, unincorporated	15,537	14,146	15,023	14,562	15,386	16,234	14,554	15,772
Nonprofit	17,780	15,698	16,169	17,527	17,211	18,110	16,326	17,895
Age of firm								
Less than 5 years	15,344	13,137	15,800	14,165	16,246	18,597	14,045	16,790
5-9 years	14,357	13,531	14,599	14,257	14,427	15,605	14,017	14,673
10-19 years	15,535	14,026	15,120	15,170	16,335	15,982	14,656	16,007
20 or more years	16,191	15,384	15,282	15,360	15,933	16,392	15,255	16,273
Multi/single status								
2 or more locations	16,307	14,153	15,852	15,602	16,083	16,381	15,192	16,325
1 location only	15,190	14,299	15,165	14,973	15,699	16,514	14,749	15,627
Percent full-time employees								
Less than 25%	14,611	12,604	15,103	17,976	16,246	13,374	14,639	14,603
25-49 %	15,911	14,844	14,799	14,101	16,244	16,281	14,217	16,199
50-74 %	16,163	13,638	13,623	14,231	15,958	16,691	14,076	16,441
75% or more	16,031	14,423	15,399	15,191	15,914	16,369	14,897	16,212
Union presence								
No union employees	15,813	14,397	15,259	15,174	15,962	16,226	14,841	16,066
Has union employees	16,760	12,658	14,800	14,895	16,191	17,096	14,262	16,889
Unknown	15,902	12,847	14,539	13,600	13,636	15,985	14,015	15,919
Percent low wage employees								
50% or more low wage	14,952	11,257	13,906	14,707	14,432	15,346	12,454	15,211
Less than 50% low wage	16,156	14,659	15,280	15,156	16,084	16,526	14,972	16,351

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.

-- 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.D.1(2013) Standard error for average total family premium (in dollars) 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	60.55	190.05	201.90	173.75	133.87	73.37	89.34	75.67
Industry group **								
Agric., fish., forest.	494.15	--	--	--	--	--	663.74	861.27
Mining and manufacturing	242.37	887.37	495.56	262.14	393.72	357.97	327.79	262.99
Construction	347.85	836.49	462.35	551.48	970.46	446.00	372.94	484.17
Utilities and transp.	210.03	1,782.73	1,021.47	961.69	577.34	203.19	1,005.00	217.08
Wholesale trade	210.67	658.36	827.24	757.60	411.37	235.78	635.94	278.98
Fin. svcs. and real estate	180.09	2,380.73	1,081.64	543.79	520.50	183.45	1,189.27	170.39
Retail trade	218.07	1,161.03	820.73	629.99	521.97	193.75	573.24	192.82
Professional services	168.10	475.43	351.54	280.71	133.59	250.84	283.63	184.61
Other services	212.48	306.45	679.46	548.89	679.13	234.08	274.24	266.05
Ownership								
For profit, incorporated	67.30	227.42	225.46	215.31	154.25	94.25	130.84	75.68
For profit, unincorporated	218.31	300.63	706.52	436.22	518.43	372.00	424.92	300.10
Nonprofit	283.98	573.87	778.55	666.86	360.96	349.85	547.23	286.10
Age of firm								
Less than 5 years	372.49	743.92	1,094.54	785.39	681.96	1,794.92	501.38	607.89
5-9 years	223.35	545.63	344.79	274.36	736.44	722.09	252.18	351.80
10-19 years	276.27	405.44	640.18	385.51	446.84	551.07	368.74	361.46
20 or more years	97.80	672.42	120.28	299.62	229.80	88.79	155.79	103.85
Multi/single status								
2 or more locations	96.43	2,786.64	554.08	389.86	204.96	88.09	421.83	97.18
1 location only	74.89	197.75	211.14	144.79	290.03	782.80	100.70	108.41
Percent full-time employees								
Less than 25%	748.85	1,489.36	1,472.76	1,203.68	1,538.91	641.88	747.20	844.05
25-49 %	212.34	1,453.84	731.18	1,001.05	820.12	242.88	712.52	292.37
50-74 %	247.27	618.66	542.73	606.73	416.97	375.21	240.77	283.61
75% or more	54.85	304.89	223.36	155.98	135.96	71.59	92.27	67.68
Union presence								
No union employees	60.06	183.52	232.90	147.96	92.97	102.92	82.37	70.40
Has union employees	276.50	1,023.03	898.57	722.82	417.98	317.78	300.89	302.74
Unknown	178.61	3,815.80	2,811.24	2,230.42	767.32	178.05	1,275.71	185.43
Percent low wage employees								
50% or more low wage	210.57	805.93	693.18	638.52	521.97	291.59	446.53	226.14
Less than 50% low wage	65.56	239.77	224.68	168.35	118.41	88.97	80.28	78.86

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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