

Table I.D.1.a(2013) Average total family 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	16,256	14,829	15,160	14,503	15,985	17,213	14,843	16,586
Industry group **								
Agric., fish., forest.	15,677	--	--	--	--	--	21,762	13,313
Mining and manufacturing	15,920	13,502	14,375	14,059	14,909	17,460	14,202	16,240
Construction	14,329	14,515	12,875	13,402	16,462	13,301	13,804	14,847
Utilities and transp.	16,982	16,272	16,682	14,443	15,025	19,278	16,430	17,091
Wholesale trade	16,334	13,841	17,710	16,221	16,190	16,231	16,637	16,185
Fin. svcs. and real estate	16,997	17,980	14,399	15,222	17,496	17,096	16,380	17,072
Retail trade	14,961	14,469	14,651	13,668	13,674	16,677	14,139	15,294
Professional services	16,693	14,609	14,679	14,620	16,818	17,238	14,473	17,023
Other services	15,867	13,932	15,776	15,001	15,834	16,701	14,778	16,211
Ownership								
For profit, incorporated	15,841	14,378	15,151	14,155	15,290	17,022	14,656	16,178
For profit, unincorporated	16,243	16,355	14,821	15,355	16,309	17,186	15,625	16,504
Nonprofit	17,352	15,551	15,907	15,629	17,478	17,583	15,115	17,508
Age of firm								
Less than 5 years	13,529	13,069	13,926	13,375	12,974	18,100	13,392	13,845
5-9 years	15,354	15,230	14,119	15,087	16,237	17,323	14,863	16,078
10-19 years	15,124	14,084	15,580	13,609	16,346	15,937	14,587	15,467
20 or more years	16,563	15,713	15,481	14,803	16,007	17,248	15,261	16,743
Multi/single status								
2 or more locations	16,866	16,037	16,196	15,128	15,957	17,265	15,152	16,910
1 location only	15,094	14,789	15,098	14,321	16,029	15,970	14,814	15,378
Percent full-time employees								
Less than 25%	16,220	15,397	20,191	17,450	15,465	13,918	18,019	15,095
25-49 %	15,458	12,123	13,769	12,628	16,719	17,479	12,496	16,511
50-74 %	16,220	11,839	15,119	13,265	16,723	17,060	13,990	16,662
75% or more	16,295	15,660	15,064	14,679	15,876	17,269	15,031	16,589
Union presence								
No union employees	15,740	14,920	15,073	14,533	15,810	16,658	14,798	16,070
Has union employees	17,300	13,401	16,114	14,248	17,037	17,995	15,510	17,434
Unknown	17,357	12,581 *	14,004 *	22,933 *	11,361	17,533	14,015	17,392
Percent low wage employees								
50% or more low wage	15,040	10,625	14,102	13,951	13,504	16,450	11,688	15,781
Less than 50% low wage	16,384	15,468	15,222	14,542	16,214	17,308	15,159	16,672

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.D.1.a(2013) Standard error for average total family 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	181.90	565.86	338.76	214.89	278.11	263.74	328.89	232.19
Industry group **								
Agric., fish., forest.	2,776.31	--	--	--	--	--	4,606.48	3,161.10
Mining and manufacturing	532.93	2,089.59	992.05	302.62	425.92	1,011.26	579.30	627.69
Construction	620.30	1,987.06	1,565.04	1,055.57	1,943.46	3,714.94	682.57	950.80
Utilities and transp.	1,224.03	4,083.36	3,571.89	2,916.81	1,904.86	1,409.67	2,151.74	1,175.68
Wholesale trade	635.17	2,247.77	2,437.33	1,762.01	957.66	944.09	1,226.64	548.70
Fin. svcs. and real estate	565.22	3,035.66	1,450.88	718.69	512.32	862.44	2,307.71	707.71
Retail trade	596.91	2,552.72	1,974.63	880.00	875.92	840.76	811.83	705.07
Professional services	252.40	1,149.30	811.78	700.38	363.46	352.45	639.11	235.57
Other services	515.55	754.77	1,477.02	641.96	1,279.13	565.27	440.78	700.21
Ownership								
For profit, incorporated	191.53	681.95	411.09	206.68	332.40	326.04	373.98	249.91
For profit, unincorporated	417.30	756.06	867.06	688.92	1,210.36	636.44	564.75	499.38
Nonprofit	257.33	2,004.77	972.54	916.58	464.43	331.70	777.84	257.90
Age of firm								
Less than 5 years	1,091.04	2,130.10	1,564.86	1,462.21	1,184.43	3,300.29	1,286.03	1,087.35
5-9 years	414.75	1,016.86	977.73	758.21	542.62	3,232.87	542.79	589.44
10-19 years	593.91	1,543.97	912.24	495.89	1,061.14	761.39	694.39	814.42
20 or more years	239.00	820.61	397.41	305.37	334.11	279.96	289.55	280.75
Multi/single status								
2 or more locations	322.97	4,235.01	1,628.68	393.56	412.60	307.31	514.70	327.23
1 location only	240.81	557.71	391.78	269.16	470.05	1,082.60	369.74	478.71
Percent full-time employees								
Less than 25%	1,045.78	4,302.09	3,766.69	2,312.71	1,854.86	537.10	1,497.93	828.19
25-49 %	641.25	2,767.97	1,643.64	2,039.16	1,093.06	946.15	905.92	1,004.03
50-74 %	644.32	1,528.49	1,056.74	1,473.56	853.71	752.07	999.77	684.59
75% or more	149.79	418.12	462.74	274.66	262.21	252.49	289.05	188.62
Union presence								
No union employees	167.49	584.78	392.42	190.11	267.44	313.51	354.04	182.61
Has union employees	400.13	2,770.96	3,149.72	1,717.17	556.37	544.19	1,121.77	428.12
Unknown	682.54	3,986.50*	4,428.45*	6,912.09*	1,449.57	617.93	4,001.16	678.57
Percent low wage employees								
50% or more low wage	741.24	1,618.45	1,038.32	1,130.72	1,088.17	968.17	700.14	895.51
Less than 50% low wage	161.75	576.57	426.07	197.36	210.73	264.59	347.11	185.28

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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