

Table I.D.1.b(2013) Average total family premium (in dollars) for mixed-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	16,058	14,196	15,331	15,400	15,992	16,290	14,811	16,212
Industry group **								
Agric., fish., forest.	11,731	--	--	--	--	--	13,318	11,258
Mining and manufacturing	15,273	15,433	14,204	14,442	15,620	15,283	14,392	15,332
Construction	14,197	12,372	13,617	13,948	13,766	15,833	13,212	14,781
Utilities and transp.	15,433	14,882	13,583	15,500	16,452	15,367	14,456	15,482
Wholesale trade	16,273	12,587	16,127	17,487	15,884	16,421	15,626	16,385
Fin. svcs. and real estate	16,770	14,584	18,022	16,882	17,194	16,727	16,067	16,832
Retail trade	15,166	15,012	14,195	13,384	14,829	15,399	14,299	15,239
Professional services	16,927	14,631	14,571	15,742	16,650	17,385	14,753	17,206
Other services	15,838	14,374	16,876	15,774	15,618	15,915	15,526	15,896
Ownership								
For profit, incorporated	15,777	14,210	15,190	15,156	15,878	15,932	14,684	15,911
For profit, unincorporated	15,419	13,378	15,505	14,201	15,199	16,086	14,203	15,655
Nonprofit	18,039	16,036	16,370	18,463	17,264	18,321	16,863	18,132
Age of firm								
Less than 5 years	15,971	12,990	16,879	14,442	16,886	18,659	14,306	17,361
5-9 years	14,026	12,722	15,186	13,932	13,795	15,300	13,659	14,312
10-19 years	15,855	13,905	14,717	15,900	16,259	16,650	14,595	16,437
20 or more years	16,170	15,837	15,320	15,627	16,025	16,271	15,390	16,223
Multi/single status								
2 or more locations	16,235	12,588	15,794	15,808	16,198	16,259	15,204	16,249
1 location only	15,383	14,216	15,289	15,264	15,662	17,837	14,771	15,944
Percent full-time employees								
Less than 25%	14,362	11,458	12,876	18,492	16,423	13,463	12,875	14,665
25-49 %	16,049	15,012	15,379	15,303	16,152	16,176	14,781	16,189
50-74 %	16,261	15,023	12,579	14,781	15,656	16,633	14,484	16,430
75% or more	16,051	14,068	15,599	15,410	16,011	16,272	14,880	16,200
Union presence								
No union employees	15,956	14,275	15,407	15,488	16,063	16,265	14,890	16,178
Has union employees	16,664	13,030	14,478	15,011	16,089	16,909	14,124	16,778
Unknown	15,712	15,600*	14,607	13,372	13,943	15,780	14,027	15,727
Percent low wage employees								
50% or more low wage	15,081	11,586	13,642	15,262	14,710	15,280	12,911	15,217
Less than 50% low wage	16,176	14,427	15,399	15,410	16,130	16,430	14,929	16,340

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.b(2013) Standard error for average total family premium (in dollars) for mixed-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	57.13	497.37	280.37	199.39	164.02	74.65	123.61	66.98
Industry group **								
Agric., fish., forest.	528.30	--	--	--	--	--	801.01	909.14
Mining and manufacturing	196.71	2,039.74	629.85	396.61	445.21	245.59	414.27	210.77
Construction	411.09	840.81	503.59	633.16	1,129.07	515.53	357.34	519.40
Utilities and transp.	203.57	2,437.14	2,116.17	957.78	1,086.83	209.06	962.60	209.45
Wholesale trade	265.65	674.25	754.11	1,197.16	525.63	228.49	829.57	315.11
Fin. svcs. and real estate	194.79	2,492.99	2,177.15	596.14	652.14	173.59	1,092.58	190.84
Retail trade	210.23	1,128.98	759.95	677.33	573.69	223.09	565.07	194.89
Professional services	196.62	590.17	611.50	265.92	223.17	259.27	346.87	220.23
Other services	142.04	343.97	653.67	562.10	641.81	223.40	360.09	179.01
Ownership								
For profit, incorporated	64.71	659.78	270.14	305.64	170.60	87.63	176.79	65.96
For profit, unincorporated	280.05	549.92	1,118.25	447.88	647.07	381.13	620.90	352.71
Nonprofit	363.98	705.95	824.43	735.57	417.07	421.29	515.27	372.25
Age of firm								
Less than 5 years	354.32	970.53	1,843.57	846.90	758.80	2,416.50	558.78	718.36
5-9 years	334.81	981.29	728.64	350.48	761.65	887.43	320.23	474.41
10-19 years	302.13	429.68	865.41	625.93	458.87	498.25	463.43	392.14
20 or more years	86.72	929.94	242.46	381.86	245.04	84.06	191.51	88.10
Multi/single status								
2 or more locations	72.84	3,170.46	525.61	611.49	259.18	81.25	665.37	72.92
1 location only	96.42	506.10	282.97	163.20	403.39	739.67	155.22	123.22
Percent full-time employees								
Less than 25%	766.07	1,879.75	2,248.77	2,470.97	1,862.13	761.90	767.96	909.76
25-49 %	186.42	2,163.16	1,084.36	1,094.53	748.01	244.75	795.85	221.08
50-74 %	269.67	1,158.15	826.80	583.97	255.77	349.64	534.53	263.13
75% or more	59.83	526.24	334.17	172.42	168.07	88.85	138.09	74.85
Union presence								
No union employees	52.99	489.41	318.54	216.62	140.92	102.44	135.93	56.30
Has union employees	299.61	1,090.47	845.77	1,107.23	680.52	309.95	317.48	332.83
Unknown	169.85	4,933.15*	3,216.71	2,415.56	743.56	178.23	1,736.01	174.64
Percent low wage employees								
50% or more low wage	193.56	973.73	1,103.21	714.56	493.99	224.73	569.70	208.02
Less than 50% low wage	70.45	537.66	301.27	226.07	163.63	102.99	122.79	83.40

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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