

**Table I.D.1.c(2013) Average total family 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	14,655	13,889	14,785	14,919	15,070	14,498	14,543	14,715
Industry group **								
Agric., fish., forest.	13,675	--	--	--	--	--	14,369	11,420
Mining and manufacturing	14,697	17,070	16,770	15,778	14,342	14,075	16,782	14,359
Construction	13,963	11,748	13,617	14,895	14,709	13,939	14,009	13,902
Utilities and transp.	16,615	14,745	13,574	18,801	13,600	17,914	14,701	16,782
Wholesale trade	15,367	16,999	16,843	13,560	13,566	15,070	16,570	14,006
Fin. svcs. and real estate	15,818	16,370	9,515	14,300	18,141	16,370	13,984	16,809
Retail trade	12,628	11,900	15,460	12,679	16,422	10,506	13,337	11,989
Professional services	14,384	13,628	14,460	14,442	15,307	13,679	14,374	14,391
Other services	14,646	11,344	15,853	15,893	14,584	15,199	12,913	15,402
Ownership								
For profit, incorporated	14,424	13,882	15,025	14,704	14,955	13,921	14,554	14,343
For profit, unincorporated	15,123	13,920	12,040	15,307	15,009	17,067	14,099	15,564
Nonprofit	15,836	13,903	14,988	16,101	15,469	17,602	15,449	15,916
Age of firm								
Less than 5 years	14,260	13,603	14,679	14,225	14,998	15,500	14,014	14,871
5-9 years	14,770	15,174	12,283	15,197	15,540	20,529	14,227	15,537
10-19 years	14,155	14,375	15,875	13,994	16,999	6,819 *	15,064	13,247
20 or more years	14,831	13,285	14,653	15,208	14,505	15,250	14,489	14,940
Multi/single status								
2 or more locations	15,187	13,532	15,510	15,282	15,133	15,215	15,221	15,186
1 location only	14,218	13,898	14,749	14,806	15,005	6,332 *	14,511	13,759
Percent full-time employees								
Less than 25%	13,170	13,307	10,577	16,885	15,431	7,640	14,840	11,385
25-49 %	15,356	18,708	14,620	15,569	13,196	12,601	16,582	14,023
50-74 %	13,863	11,745	12,883	13,285	15,741	15,062	12,688	14,807
75% or more	14,741	14,006	15,076	14,978	15,038	14,547	14,710	14,756
Union presence								
No union employees	14,332	14,082	14,953	14,752	15,393	12,323	14,692	14,058
Has union employees	16,348	9,429	11,826	16,622	13,847	18,404	11,125	16,836
Unknown	14,020	13,427 *	--	--	12,750	14,088	13,427 *	14,027
Percent low wage employees								
50% or more low wage	12,517	11,401	14,221	13,048	14,410	11,803	12,547	12,500
Less than 50% low wage	14,914	14,371	14,835	15,098	15,117	14,934	14,799	14,977

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.c(2013) Standard error for average total family 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	283.77	583.99	455.73	597.37	193.70	871.47	212.06	379.20
Industry group **								
Agric., fish., forest.	1,199.51	--	--	--	--	--	2,715.00	2,818.25
Mining and manufacturing	700.52	2,996.53	1,851.42	2,123.61	807.70	1,590.65	1,090.92	764.30
Construction	1,000.01	2,842.65	2,359.31	1,759.59	2,858.64	3,717.90	1,589.01	1,671.99
Utilities and transp.	926.70	4,296.27	4,037.68	5,275.92	3,437.63	2,820.29	3,906.85	873.97
Wholesale trade	976.12	3,430.05	2,637.13	2,162.30	2,916.26	3,369.44	1,923.30	1,356.25
Fin. svcs. and real estate	987.57	2,625.57	1,988.77	3,390.67	1,553.56	1,934.99	1,364.19	1,056.87
Retail trade	1,186.23	2,206.22	2,205.04	2,394.14	3,964.10	1,524.60	1,296.37	1,218.89
Professional services	626.66	1,500.81	873.24	1,105.33	668.19	1,649.03	686.29	885.70
Other services	519.02	1,657.47	1,856.25	1,015.94	733.24	915.00	721.24	474.31
Ownership								
For profit, incorporated	381.09	695.17	468.90	550.58	279.64	1,004.68	218.99	530.22
For profit, unincorporated	306.11	1,113.03	2,193.62	1,269.92	1,681.52	2,376.18	1,009.16	1,108.83
Nonprofit	376.65	1,946.62	2,914.67	2,129.32	1,295.00	692.09	1,213.99	537.22
Age of firm								
Less than 5 years	468.70	1,618.02	3,218.98	3,414.03	3,149.00	4,343.71	876.03	1,719.32
5-9 years	848.41	2,249.16	1,731.06	2,949.29	2,393.01	5,756.99	927.97	2,031.10
10-19 years	536.17	914.28	1,318.34	1,112.80	1,029.23	2,432.06*	381.56	909.57
20 or more years	352.17	785.17	411.74	952.92	357.08	795.73	441.04	410.31
Multi/single status								
2 or more locations	504.29	3,701.90	2,567.78	769.24	479.37	803.23	1,935.38	516.28
1 location only	347.88	579.24	481.25	736.18	438.58	3,106.83*	241.79	540.62
Percent full-time employees								
Less than 25%	1,789.60	3,639.91	2,855.29	4,030.15	3,225.21	2,067.93	2,659.41	1,613.51
25-49 %	1,191.38	4,353.89	3,345.11	2,729.23	2,416.74	2,772.54	2,519.83	1,753.78
50-74 %	437.19	1,708.62	1,442.31	2,513.80	1,194.61	768.95	784.46	746.71
75% or more	343.43	697.26	584.87	600.26	219.62	1,145.46	309.76	424.42
Union presence								
No union employees	362.32	557.28	418.22	593.49	309.68	1,072.64	202.00	475.75
Has union employees	479.45	2,373.07	3,311.92	2,867.07	1,085.58	747.41	2,391.54	601.88
Unknown	1,218.44	4,245.86*	--	--	3,298.64	1,256.30	4,245.86*	1,226.71
Percent low wage employees								
50% or more low wage	540.00	1,528.79	1,772.89	1,408.07	1,444.94	844.81	989.98	623.09
Less than 50% low wage	330.17	790.92	513.00	727.77	186.23	905.87	246.75	428.90

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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