

Table I.D.1.b(2014) 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, 2014

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	16,690	15,577	16,327	15,414	16,717	16,919	15,592	16,821
Industry group **								
Agric., fish., forest.	14,903	--	--	--	--	--	--	15,401
Mining and manufacturing	16,236	15,009	15,161	14,808	16,237	16,477	15,151	16,300
Construction	14,363	14,664	14,879	13,857	13,959	14,999	14,472	14,292
Utilities and transp.	16,266	--	17,407	15,997	17,588	15,982	16,171	16,274
Wholesale trade	17,275	13,340	16,685	15,625	18,232	17,702	15,045	17,758
Fin. svcs. and real estate	16,726	16,498	20,036	16,211	18,202	16,430	17,772	16,662
Retail trade	15,837	14,446	16,828	15,405	15,386	15,923	14,774	15,915
Professional services	17,714	16,419	15,518	16,355	17,471	18,090	16,020	17,892
Other services	16,436	16,336	16,955	15,249	15,615	16,781	15,891	16,530
Ownership								
For profit, incorporated	16,319	15,498	15,964	15,153	16,374	16,503	15,394	16,427
For profit, unincorporated	17,260	14,814	16,924	15,750	17,002	18,127	15,573	17,603
Nonprofit	18,236	17,733	17,910	16,656	17,846	18,523	17,208	18,311
Age of firm								
Less than 5 years	15,666	14,790	13,254	15,730	16,128	16,256	14,542	16,166
5-9 years	16,635	14,492	16,015	14,540	18,514	18,923	14,718	17,943
10-19 years	16,170	15,972	16,555	16,004	15,869	16,603	16,027	16,228
20 or more years	16,786	16,143	16,588	15,348	16,804	16,920	15,802	16,853
Multi/single status								
2 or more locations	16,950	--	16,325	16,336	17,336	16,912	16,193	16,960
1 location only	15,795	15,562	16,327	15,163	15,861	17,155	15,531	15,993
Percent full-time employees								
Less than 25%	15,917	--	--	15,778	16,589	15,896	15,273	15,983
25-49 %	16,685	17,095	15,365	15,449	17,347	16,736	15,803	16,785
50-74 %	16,785	16,713	15,731	14,649	17,233	16,894	15,678	16,894
75% or more	16,686	15,321	16,428	15,458	16,665	16,940	15,579	16,820
Union presence								
No union employees	16,341	15,492	16,405	15,526	16,560	16,502	15,682	16,462
Has union employees	17,521	16,593	15,819	14,696	17,204	17,872	15,097	17,697
Unknown	16,784	--	--	--	18,397	16,753	--	16,788
Percent low-wage employees								
50% or more low-wage	16,412	13,238	15,975	14,098	16,366	16,691	14,659	16,557
Less than 50% low-wage	16,722	15,769	16,350	15,507	16,744	16,950	15,666	16,852

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2014 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 few 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(2014) 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, 2014

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	94.25	416.61	408.75	255.56	274.47	112.53	233.14	101.50
Industry group **								
Agric., fish., forest.	653.77	--	--	--	--	--	--	740.24
Mining and manufacturing	240.30	746.93	851.92	402.95	414.01	334.72	478.75	252.97
Construction	370.58	899.09	747.02	793.63	816.34	560.77	556.98	492.67
Utilities and transp.	366.82	--	2,011.17	1,180.75	1,388.74	359.05	1,013.43	389.09
Wholesale trade	542.81	1,119.84	1,268.93	519.13	1,937.11	538.40	650.29	629.91
Fin. svcs. and real estate	183.76	1,388.37	2,165.09	662.27	590.00	194.06	1,087.82	182.64
Retail trade	244.05	1,667.70	1,520.55	952.91	467.85	277.84	856.53	253.90
Professional services	166.56	679.92	703.15	474.51	387.48	210.86	386.60	179.79
Other services	286.83	1,170.89	890.64	933.47	635.74	366.41	621.44	317.34
Ownership								
For profit, incorporated	99.10	485.25	433.56	285.09	274.04	120.00	266.87	105.99
For profit, unincorporated	403.98	1,054.41	1,490.45	733.50	1,168.36	425.13	690.64	457.87
Nonprofit	269.66	1,068.28	902.98	755.24	536.22	348.62	511.89	287.24
Age of firm								
Less than 5 years	442.08	1,159.83	912.69	700.59	751.07	930.28	663.72	538.99
5-9 years	849.02	918.86	1,011.18	691.29	2,111.60	1,270.25	603.50	1,249.62
10-19 years	310.68	898.80	825.91	549.27	585.25	657.67	473.52	392.74
20 or more years	98.28	581.49	568.53	335.03	260.13	114.77	329.29	102.40
Multi/single status								
2 or more locations	101.88	--	1,079.56	369.65	272.10	112.98	518.50	102.98
1 location only	229.82	417.03	433.76	306.56	537.58	864.52	250.76	352.85
Percent full-time employees								
Less than 25%	575.96	--	--	1,339.27	552.98	769.21	1,020.35	624.55
25-49 %	292.79	1,059.66	2,478.81	611.29	732.57	355.08	1,061.23	303.49
50-74 %	238.02	1,016.22	602.60	466.83	605.16	285.28	515.18	256.73
75% or more	105.53	473.40	449.17	279.19	299.93	126.81	259.24	113.76
Union presence								
No union employees	113.61	411.59	449.94	248.23	231.22	166.53	232.43	127.61
Has union employees	240.64	2,279.78	899.70	883.23	1,034.85	220.07	824.62	245.90
Unknown	196.43	--	--	--	878.84	199.07	--	196.65
Percent low-wage employees								
50% or more low-wage	252.32	1,257.77	2,248.45	836.32	457.94	297.74	864.32	263.95
Less than 50% low-wage	101.00	435.84	410.53	266.14	293.54	121.30	242.84	109.14

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2014 Medical Expenditure Panel Survey-Insurance Component.

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** 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.