

Table I.E.1(2014) Average total employee-plus-one premium (in dollars) 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	11,503	11,439	11,662	10,935	11,648	11,546	11,386	11,519
Industry group **								
Agric., fish., forest.	10,126	--	--	--	--	--	--	10,242
Mining and manufacturing	11,397	12,337	11,453	11,238	11,521	11,342	11,897	11,354
Construction	10,719	11,168	11,589	9,749	11,098	10,336	10,994	10,518
Utilities and transp.	11,087	--	9,934	10,647	11,610	11,060	10,942	11,099
Wholesale trade	12,004	13,491	11,631	10,785	12,004	12,456	11,519	12,131
Fin. svcs. and real estate	11,394	13,114	13,481	11,461	12,292	11,050	12,738	11,291
Retail trade	10,921	11,514	11,477	10,050	10,663	11,048	10,712	10,949
Professional services	12,073	10,808	11,242	11,410	11,738	12,380	11,215	12,171
Other services	10,929	10,329	11,960	10,855	11,236	10,811	11,256	10,864
Ownership								
For profit, incorporated	11,229	11,511	11,317	10,661	11,280	11,287	11,208	11,231
For profit, unincorporated	11,680	11,437	12,747	10,877	12,112	11,586	11,523	11,721
Nonprofit	12,578	10,755	12,965	12,542	12,489	12,646	12,535	12,581
Age of firm								
Less than 5 years	10,546	11,057	9,815	9,770	10,857	10,797	10,385	10,640
5-9 years	11,222	9,208	11,587	10,705	12,168	12,195	10,650	11,623
10-19 years	11,448	11,286	11,923	11,062	11,198	12,162	11,370	11,483
20 or more years	11,558	12,605	11,769	11,048	11,768	11,527	11,771	11,541
Multi/single status								
2 or more locations	11,591	--	11,208	11,176	11,890	11,551	11,178	11,597
1 location only	11,247	11,381	11,691	10,854	11,318	11,390	11,409	11,126
Percent full-time employees								
Less than 25%	10,995	--	--	10,148	11,177	11,052	11,090	10,977
25-49 %	11,590	12,005	12,326	11,479	12,124	11,417	11,740	11,572
50-74 %	11,992	11,648	10,435	11,003	11,760	12,238	11,133	12,103
75% or more	11,441	11,368	11,778	10,924	11,629	11,450	11,411	11,446
Union presence								
No union employees	11,321	11,379	11,528	10,804	11,380	11,426	11,271	11,332
Has union employees	12,149	--	14,316	12,399	13,244	11,935	13,711	12,108
Unknown	11,337	--	--	--	12,199	11,317	--	11,335
Percent low-wage employees								
50% or more low-wage	11,195	9,339	12,159	10,407	11,229	11,332	10,725	11,239
Less than 50% low-wage	11,543	11,749	11,629	10,982	11,684	11,579	11,446	11,557

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.E.1(2014) Standard error for average total employee-plus-one premium (in dollars) 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	59.91	298.48	314.62	144.58	156.18	74.25	163.45	64.36
Industry group **								
Agric., fish., forest.	719.21	--	--	--	--	--	--	798.72
Mining and manufacturing	139.97	1,197.28	563.35	372.15	304.22	175.61	484.74	145.93
Construction	291.61	607.78	941.75	483.96	504.74	397.31	526.10	323.35
Utilities and transp.	171.07	--	993.04	713.28	558.96	182.44	572.18	179.31
Wholesale trade	250.36	1,051.50	695.97	361.49	680.66	343.65	387.29	298.08
Fin. svcs. and real estate	134.42	1,169.07	1,267.39	564.24	365.18	140.22	662.64	134.19
Retail trade	180.83	967.92	1,512.22	437.08	368.91	211.31	715.21	181.11
Professional services	122.08	427.91	524.78	261.24	340.88	146.26	274.08	132.92
Other services	175.32	657.10	783.00	413.99	339.42	238.73	408.09	193.43
Ownership								
For profit, incorporated	66.21	357.09	340.63	168.65	147.09	85.81	185.47	70.89
For profit, unincorporated	223.09	687.66	1,069.80	359.72	589.11	259.18	451.33	255.23
Nonprofit	158.59	688.51	969.78	389.66	406.95	182.03	502.61	166.12
Age of firm								
Less than 5 years	246.24	670.19	705.80	454.02	455.59	523.77	407.76	308.72
5-9 years	382.58	480.66	1,249.19	568.90	826.79	1,035.97	528.98	532.46
10-19 years	186.42	539.95	748.49	312.25	300.21	402.80	362.04	215.44
20 or more years	65.54	507.31	358.83	171.47	189.78	76.11	207.38	68.78
Multi/single status								
2 or more locations	66.76	--	615.81	250.40	160.53	75.96	395.36	67.54
1 location only	130.12	287.79	332.90	173.63	292.87	283.64	176.05	184.12
Percent full-time employees								
Less than 25%	462.32	--	--	959.83	552.46	700.28	910.56	523.15
25-49 %	174.97	1,136.96	872.88	619.34	406.34	207.31	506.50	186.24
50-74 %	195.25	791.80	526.00	556.35	359.36	248.89	462.01	210.63
75% or more	65.08	342.31	352.40	155.13	173.52	78.87	182.36	69.68
Union presence								
No union employees	70.73	301.62	295.74	149.71	144.82	105.44	160.86	78.75
Has union employees	135.48	--	2,362.94	616.00	583.03	124.37	1,052.67	135.48
Unknown	170.57	--	--	--	577.50	173.99	--	171.16
Percent low-wage employees								
50% or more low-wage	228.72	588.28	1,432.11	325.95	376.45	296.65	527.89	245.24
Less than 50% low-wage	61.05	326.32	321.15	154.39	166.89	72.57	171.93	65.36

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.