

Table I.C.1.a Average total single 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, 2016

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	6,021	6,158	6,110	5,689	5,828	6,284	5,936	6,050
Industry group **								
Agric., fish., forest.	4,341	--	--	--	--	--	--	4,148
Mining and manufacturing	5,910	6,815	6,335	6,006	5,605	5,895	5,988	5,885
Construction	5,294	5,752	5,034	5,515	4,776	--	5,353	5,229
Utilities and transp.	5,708	--	--	5,355	5,697	6,092	5,256	5,888
Wholesale trade	5,707	5,566	6,529	5,328	5,637	5,943	5,738	5,672
Fin. svcs. and real estate	6,543	6,675	6,579	6,516	7,126	6,260	6,616	6,519
Retail trade	5,663	6,492	5,946	5,623	5,596	5,434	6,079	5,478
Professional services	6,515	5,953	7,064	5,746	6,452	6,776	6,266	6,565
Other services	5,583	6,532	5,382	5,618	5,269	5,633	5,725	5,531
Ownership								
For profit, incorporated	5,646	5,998	5,983	5,491	5,345	5,781	5,809	5,580
For profit, unincorporated	5,826	5,826	6,102	5,599	5,787	6,003	5,676	5,910
Nonprofit	6,958	7,612	7,112	6,649	6,883	7,006	7,054	6,945
Age of firm								
Less than 5 years	5,243	5,690	5,209	5,126	5,195	--	5,441	5,127
5-9 years	5,169	5,434	5,536	5,166	4,813	5,229	5,250	5,097
10-19 years	5,571	6,178	5,322	5,506	5,202	6,296	5,701	5,438
20 or more years	6,241	6,480	6,713	5,962	6,140	6,298	6,307	6,227
Multi/single status								
2 or more locations	6,318	--	6,717	5,859	6,473	6,308	5,857	6,336
1 location only	5,702	6,157	6,077	5,655	5,241	5,824	5,943	5,472
Percent full-time employees								
Less than 25%	5,473	--	--	4,713	5,691	6,115	4,917	5,697
25-49 %	5,834	7,386	5,761	5,642	5,803	5,617	6,282	5,681
50-74 %	5,979	6,494	6,314	5,664	5,473	6,348	6,090	5,947
75% or more	6,048	6,030	6,130	5,722	5,902	6,306	5,916	6,094
Union presence								
No union employees	5,903	6,043	6,102	5,625	5,760	6,135	5,888	5,910
Has union employees	6,631	--	--	6,566	6,529	6,607	7,137	6,598
Percent low-wage employees								
50% or more low-wage	5,108	4,578	4,984	5,156	5,069	5,200	4,850	5,155
Less than 50% low-wage	6,166	6,303	6,184	5,768	5,999	6,460	6,033	6,216

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2016 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.C.1.a Standard errors for average total single 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, 2016

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	62.46	191.53	192.46	117.66	125.75	105.50	99.05	76.63
Industry group **								
Agric., fish., forest.	405.38	--	--	--	--	--	--	437.13
Mining and manufacturing	167.10	605.38	446.17	369.91	176.96	367.10	238.79	206.51
Construction	180.14	618.78	386.94	272.73	323.06	--	253.93	253.80
Utilities and transp.	210.72	--	--	455.81	483.19	264.06	434.37	229.91
Wholesale trade	221.93	400.45	845.37	294.82	377.59	205.10	332.36	283.40
Fin. svcs. and real estate	127.47	460.57	515.35	312.66	345.76	134.15	282.35	141.25
Retail trade	109.19	459.80	319.97	186.32	226.44	194.24	216.17	124.27
Professional services	114.18	282.46	508.29	262.98	198.49	170.81	213.62	129.52
Other services	120.27	537.91	291.31	282.98	222.89	152.83	241.87	137.55
Ownership								
For profit, incorporated	65.51	206.21	199.10	133.26	148.17	96.18	105.89	80.87
For profit, unincorporated	152.71	347.82	548.73	341.59	306.89	223.94	237.18	198.98
Nonprofit	126.35	729.50	730.00	275.20	214.93	182.16	339.02	136.07
Age of firm								
Less than 5 years	311.01	733.22	377.57	506.38	566.37	--	340.60	452.81
5-9 years	178.23	352.66	347.21	268.85	435.13	432.99	214.99	275.02
10-19 years	149.50	289.99	222.39	242.95	350.45	322.95	158.47	252.19
20 or more years	71.66	310.74	291.83	142.47	138.10	109.33	147.11	81.17
Multi/single status								
2 or more locations	83.97	--	421.97	257.10	161.39	105.90	300.18	86.18
1 location only	84.69	193.88	201.56	131.35	158.54	532.30	104.26	127.03
Percent full-time employees								
Less than 25%	234.46	--	--	396.20	538.48	321.80	285.06	302.22
25-49 %	198.41	943.47	542.08	231.69	243.13	482.08	378.11	231.14
50-74 %	160.32	368.97	444.06	305.26	394.53	148.94	249.05	192.82
75% or more	71.63	221.08	217.90	137.30	137.48	124.64	113.07	88.07
Union presence								
No union employees	60.63	166.91	196.13	115.42	134.35	97.72	95.64	76.07
Has union employees	192.70	--	--	673.73	230.10	237.25	816.08	198.77
Percent low-wage employees								
50% or more low-wage	142.18	401.65	320.77	179.26	313.89	220.44	206.90	164.25
Less than 50% low-wage	66.03	200.67	202.46	131.13	130.75	110.40	104.91	81.56

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2016 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.