

**Table I.D.1.b 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, 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	17,733	16,482	16,593	16,521	17,660	18,011	16,564	17,863
Industry group **								
Agric., fish., forest.	14,832	--	--	--	--	--	13,719	15,699
Mining and manufacturing	17,148	16,773	17,364	16,744	16,370	17,481	16,795	17,168
Construction	16,125	15,554	13,509	15,011	15,956	22,198	14,084	17,190
Utilities and transp.	18,163	--	18,089	16,420	19,241	18,126	16,875	18,205
Wholesale trade	16,946	13,385	18,251	16,454	16,802	17,073	16,530	17,000
Fin. svcs. and real estate	18,360	16,668	21,153	20,278	18,145	18,282	19,501	18,295
Retail trade	16,290	19,964	15,951	15,465	16,051	16,290	17,403	16,200
Professional services	18,957	16,613	17,225	17,524	19,178	19,262	17,068	19,184
Other services	16,771	16,155	16,528	15,615	18,180	16,530	16,508	16,821
Ownership								
For profit, incorporated	17,414	16,089	16,358	16,566	17,122	17,681	16,385	17,530
For profit, unincorporated	16,836	17,484	17,880	15,421	17,511	16,583	17,077	16,796
Nonprofit	20,038	17,161	16,171	17,641	19,923	20,533	17,108	20,221
Age of firm								
Less than 5 years	16,477	16,029	15,803	16,010	17,283	16,666	16,146	16,714
5-9 years	16,101	16,877	17,691	15,589	15,905	15,444	16,855	15,706
10-19 years	17,638	16,622	16,277	15,652	18,695	18,985	16,273	18,200
20 or more years	17,853	16,428	16,578	17,136	17,672	18,006	16,719	17,925
Multi/single status								
2 or more locations	17,983	--	16,735	17,801	18,189	17,957	18,535	17,976
1 location only	16,808	16,480	16,583	16,178	16,789	19,919	16,342	17,150
Percent full-time employees								
Less than 25%	16,922	--	--	17,072	15,505	17,362	16,971	16,902
25-49 %	17,586	--	15,838	14,131	14,882	19,089	15,806	17,745
50-74 %	17,053	15,754	18,069	17,395	18,490	16,808	16,986	17,061
75% or more	17,810	16,945	16,301	16,544	17,746	18,098	16,526	17,948
Union presence								
No union employees	17,484	16,593	16,850	16,577	17,403	17,732	16,664	17,594
Has union employees	18,462	--	15,451	16,205	19,395	18,630	15,809	18,589
Percent low-wage employees								
50% or more low-wage	16,617	16,173	17,227	15,492	16,205	16,831	16,330	16,645
Less than 50% low-wage	17,814	16,509	16,565	16,579	17,771	18,098	16,579	17,952

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.D.1.b Standard errors 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, 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	99.58	468.05	513.61	317.19	235.53	122.10	277.59	106.18
Industry group **								
Agric., fish., forest.	1,133.04	--	--	--	--	--	1,897.58	1,246.96
Mining and manufacturing	233.08	1,573.57	1,067.76	455.08	475.93	291.76	502.27	244.59
Construction	592.36	1,197.59	940.08	877.82	727.61	1,292.03	644.74	806.78
Utilities and transp.	262.82	--	848.74	1,614.71	1,011.62	277.65	1,349.26	267.33
Wholesale trade	292.92	1,715.35	1,615.10	871.88	667.81	355.39	1,034.46	304.64
Fin. svcs. and real estate	225.07	1,686.04	2,439.75	926.52	723.40	243.50	1,180.50	227.29
Retail trade	314.41	1,377.27	726.65	852.13	655.42	372.86	703.27	335.84
Professional services	195.86	843.00	519.58	553.33	328.58	263.40	406.06	212.88
Other services	350.73	895.96	1,521.06	887.07	966.86	439.76	755.11	393.06
Ownership								
For profit, incorporated	105.88	581.62	578.65	376.16	270.57	124.39	321.23	111.88
For profit, unincorporated	309.61	862.79	1,021.44	822.10	657.56	432.80	609.29	345.81
Nonprofit	306.71	1,453.27	2,415.86	821.10	464.53	400.41	1,126.33	315.85
Age of firm								
Less than 5 years	550.60	1,158.49	3,243.98	776.70	572.48	923.70	1,125.90	481.41
5-9 years	580.82	978.21	1,740.79	870.88	1,083.89	1,170.04	885.96	711.15
10-19 years	338.70	1,006.37	699.64	616.79	625.80	678.46	489.72	426.76
20 or more years	106.33	688.64	637.92	454.35	255.26	123.86	365.33	110.50
Multi/single status								
2 or more locations	107.74	--	1,259.63	543.58	270.38	119.97	825.18	108.59
1 location only	243.64	468.50	542.26	366.98	417.66	1,164.30	292.22	364.55
Percent full-time employees								
Less than 25%	666.05	--	--	1,008.18	1,346.84	598.53	1,898.45	526.80
25-49 %	974.22	--	1,301.71	1,163.27	1,599.53	1,075.56	990.67	1,060.20
50-74 %	244.75	1,366.44	961.50	1,433.48	657.92	263.28	812.21	255.71
75% or more	106.00	500.53	559.42	338.63	235.36	131.39	303.46	112.55
Union presence								
No union employees	108.52	484.07	476.58	310.65	248.09	139.05	269.45	117.70
Has union employees	226.59	--	1,774.26	1,140.91	630.14	240.74	1,203.35	228.68
Percent low-wage employees								
50% or more low-wage	215.74	2,189.00	1,238.31	523.83	479.91	257.84	884.52	221.11
Less than 50% low-wage	105.57	474.83	533.26	334.55	251.29	129.55	289.88	112.74

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.

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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.