

Table I.D.1.b(1996) 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, 1996

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	5,007	5,111	5,010	4,965	4,889	5,059	5,036	5,001
Industry group **								
Agric., fish., forest.	4,078	--	--	--	--	--	4,284	3,972
Mining	5,083	5,018	5,827	3,143 *	4,691 *	5,618 *	5,373 *	5,064
Construction	5,049	4,924	4,796	4,745	5,069	5,614	4,864	5,192
Manufacturing	4,743	5,439	4,905	4,856	4,585	4,775	5,005	4,715
Transp., commu., util.	5,216	4,639	4,365	5,067	5,094	5,356	4,595	5,302
Wholesale trade	4,940	5,604	4,998	4,856	4,780	4,976	5,180	4,883
Retail Trade	4,760	4,568	4,691	4,802	4,726	4,780	4,634	4,785
Fin., ins., real est.	5,482	6,022	5,550	5,088	5,235	5,617	5,696	5,441
Services	5,213	4,951	5,419	5,238	5,156	5,254	5,170	5,226
Unknown	5,003	5,003	0	0	0	0	5,003	0
Ownership								
For profit, incorporated	4,946	5,228	4,975	4,921	4,721	5,015	5,046	4,924
For profit, unincorporated	5,007	4,553	4,660	4,897	5,614	4,939	4,599	5,180
Nonprofit	5,438	5,014	5,622	5,453	5,427	5,465	5,387	5,446
Unknown	5,082	5,233	5,047	4,353	5,047	5,120	5,058	5,083
Age of firm								
Less than 5 years	4,874	4,753	5,177	5,205	4,383	4,557	4,876	4,871
5-9 years	5,139	5,240	5,036	5,152	4,906	5,484	5,073	5,199
10-19 years	4,917	5,140	4,920	4,858	4,665	5,124	5,016	4,846
20 or more years	5,045	5,238	5,179	5,032	4,904	5,120	5,156	5,018
Unknown	4,993	5,508	3,948	4,609	4,971	5,027	4,596	5,002
Multi/single status								
2 or more locations	4,997	5,123	4,626	4,832	4,961	5,029	4,883	5,001
1 location only	5,032	5,111	5,069	5,036	4,721	6,104	5,062	4,997
Percent full-time employees								
Less than 25%	5,471	4,565	4,599	5,228	4,915	6,040	4,843	5,670
25-49 %	4,510	4,543	4,887	4,931	4,698	4,380	4,693	4,488
50-74 %	4,823	5,717	4,721	4,935	4,964	4,600	5,236	4,737
75% or more	5,033	5,069	5,039	4,966	4,886	5,111	5,030	5,033
Union presence								
No union employees	4,922	5,092	4,908	4,862	4,901	4,933	4,973	4,905
Has union employees	5,023	5,347	5,245	5,304	4,741	5,106	5,335	4,986
Unknown	5,162	5,119	5,649	5,492	5,061	5,145	5,393	5,151
Percent low wage employees **								
50% or more low wage	4,511	4,509	4,606	4,942	4,870	4,101	4,620	4,488
Less than 50% low wage	4,965	5,055	4,965	4,899	4,849	5,070	4,987	4,957
Unknown	5,132	6,079	5,459	5,359	5,039	5,111	5,604	5,107

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1996 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.b(1996) 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, 1996

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	57.31	98.61	58.30	43.79	61.52	97.07	38.41	66.39
Industry group **								
Agric., fish., forest.	262.19	--	--	--	--	--	258.55	422.24
Mining	305.80	967.16	1,536.55	976.70 *	935.75 *	404.71 *	1,057.14 *	340.68
Construction	171.96	173.78	148.14	114.10	303.63	415.88	80.64	308.51
Manufacturing	124.53	447.10	177.20	181.12	118.72	189.79	129.93	136.46
Transp., commu., util.	151.33	468.19	424.92	209.09	247.94	160.83	301.12	109.73
Wholesale trade	144.04	172.06	226.37	224.04	252.14	283.03	157.88	156.76
Retail Trade	74.63	174.79	177.70	81.25	122.71	112.22	97.81	88.90
Fin., ins., real est.	148.65	362.32	216.04	290.46	292.13	135.96	196.10	146.14
Services	76.14	107.89	111.84	90.04	156.89	223.43	74.91	92.50
Unknown	1,184.94	1,184.94	0.00	0.00	0.00	0.00	1,184.94	0.00
Ownership								
For profit, incorporated	72.82	115.51	87.46	58.60	80.81	113.72	36.11	84.20
For profit, unincorporated	201.32	166.24	305.82	173.34	453.90	332.60	174.53	248.31
Nonprofit	227.86	215.21	181.58	132.95	254.13	449.85	148.48	266.23
Unknown	247.58	324.19	1,240.50	599.87	371.77	378.69	258.76	290.85
Age of firm								
Less than 5 years	61.04	117.49	209.60	288.69	460.23	462.45	58.12	183.38
5-9 years	108.44	293.70	162.26	171.37	137.77	280.90	167.41	170.70
10-19 years	86.44	122.98	173.86	141.19	327.37	267.67	114.44	116.86
20 or more years	41.63	202.00	153.47	78.49	74.64	100.06	100.31	58.68
Unknown	98.53	656.03	534.30	134.70	127.86	129.90	207.61	101.02
Multi/single status								
2 or more locations	77.73	225.07	352.24	98.24	104.42	93.80	102.50	80.38
1 location only	76.66	103.84	64.55	76.20	119.24	780.97	53.44	145.33
Percent full-time employees								
Less than 25%	271.98	406.74	528.45	349.76	684.57	504.12	287.53	392.77
25-49 %	151.65	332.00	432.10	217.12	255.37	217.24	134.05	175.00
50-74 %	174.95	436.86	289.67	243.15	227.73	311.48	285.95	217.51
75% or more	65.07	80.99	71.12	54.97	66.53	98.87	40.66	74.64
Union presence								
No union employees	62.56	108.43	70.78	35.52	67.95	144.20	45.13	78.79
Has union employees	129.89	293.72	593.75	185.82	210.89	223.69	126.25	142.80
Unknown	73.89	215.99	290.22	208.64	243.85	72.20	161.86	76.32
Percent low wage employees **								
50% or more low wage	143.60	169.28	325.27	130.02	279.55	169.71	130.87	158.22
Less than 50% low wage	56.68	85.36	58.04	52.36	69.44	140.52	33.94	78.16
Unknown	92.20	465.17	184.87	155.91	222.06	94.69	235.62	94.76

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1996 Medical Expenditure Panel Survey-Insurance Component.

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