

Table I.C.1.c(1999) Average total single premium (in dollars) for any-provider plans per enrolled employee at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 1999

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	2,580.82	3,038.66	2,727.09	2,821.46	2,429.67	2,417.39	2,919.17	2,437.41
<b>Industry group</b>								
Agric., fish., forest.	2,360.65	2,056.52	3,634.24	2,699.24 *	1,917.70	1,902.79 *	2,580.04	1,919.56 *
Mining	2,220.33	5,796.00 *	*****	2,682.65	971.21	2,340.66	4,013.59 *	2,151.38
Construction	2,839.55	2,789.29	2,567.71	3,501.69	2,230.24	2,082.93	2,919.16	2,661.99
Manufacturing	2,347.09	2,598.90	2,773.32	2,707.35	2,479.07	2,222.07	2,912.68	2,272.25
Transp., commu., util.	2,532.33	3,043.60	2,113.19	2,520.97	2,620.79	2,459.84	2,832.67	2,492.55
Wholesale trade	2,678.68	3,297.14	2,953.37	2,520.16	2,140.16	2,633.08	2,971.53	2,556.16
Retail trade	2,498.68	3,092.91	2,336.46	2,925.32	1,852.39	2,417.89	2,875.33	2,328.58
Fin., ins., real est.	2,867.62	4,022.31	3,253.69	2,865.21	3,046.54	2,577.41	3,607.29	2,612.78
Services	2,714.54	3,008.02	2,800.90	2,719.96	2,558.51	2,589.93	2,845.32	2,619.89
<b>Ownership</b>								
For profit, incorporated	2,520.62	3,089.93	2,736.86	2,769.07	2,336.56	2,355.31	2,941.73	2,358.28
For profit, unincorporated	2,850.47	3,014.49	2,459.60	2,756.29	3,401.67	2,337.10	2,881.45	2,806.93
Nonprofit	2,838.74	2,768.20	2,899.68	3,080.82	2,429.05	3,034.45	2,855.62	2,829.26
Unknown	2,497.42	*****	2,080.00 *	2,285.50	2,007.38	2,529.00	2,080.00 *	2,502.48
<b>Age of firm</b>								
Less than 5 years	2,740.64	3,136.85	2,789.17	2,482.50	2,322.85	2,261.07	2,903.09	2,358.77
5-9 years	2,605.38	3,025.69	2,714.68	2,112.82	2,457.27	2,497.82	2,752.61	2,372.25
10-19 years	2,581.70	2,971.22	2,608.68	2,546.66	2,366.62	2,117.59	2,761.67	2,310.12
20 or more years	2,596.26	3,060.49	2,778.70	3,043.60	2,485.51	2,318.05	2,988.10	2,423.61
Unknown	2,525.00	2,700.00 *	2,256.87	5,188.90	2,078.03	2,504.37	5,321.65	2,485.26
<b>Multi/single status</b>								
2 or more locations	2,447.63	2,027.58	2,784.60	2,824.20	2,388.08	2,419.73	2,895.03	2,418.64
1 location only	2,830.37	3,061.42	2,720.51	2,819.88	2,526.92	2,304.37	2,922.88	2,565.16
<b>Percent full-time employees</b>								
Less than 25%	2,176.69	2,628.37	2,220.74	2,759.49	1,473.34	1,808.86	2,611.61	1,684.70
25-49%	2,317.90	3,393.23	2,835.53	2,877.67	2,072.37	2,014.05	3,031.71	2,103.13
50-74%	2,554.27	3,147.23	2,706.22	2,482.70	2,401.79	2,301.29	2,950.03	2,314.84
75% or more	2,605.33	3,023.96	2,732.28	2,843.90	2,477.00	2,458.41	2,919.75	2,478.02
<b>Union presence</b>								
No union employees	2,535.79	2,965.58	2,682.90	2,596.75	2,414.22	2,319.18	2,807.31	2,369.19
Has union employees	2,710.27	3,812.41	3,316.93	3,441.34	2,588.39	2,582.88	3,475.53	2,604.42
Unknown	2,636.62	4,561.33	2,682.97 *	4,696.01	2,105.90	2,456.34	4,377.26	2,450.39
<b>Percent low wage employees</b>								
50% or more low wage	2,023.31	2,412.94	2,593.77	2,341.92	1,714.55	1,732.38	2,468.52	1,779.19
Less than 50% low wage	2,645.23	3,076.52	2,699.99	2,747.92	2,556.76	2,312.64	2,891.61	2,453.10
Unknown	2,522.32	3,186.88	3,448.18	3,969.68	1,877.38	2,487.02	3,837.35	2,465.94

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1999 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.

\*\*\*\*\* No estimate available. No reported values in cell.

Table I.C.1.c(1999) Standard error for average total single premium (in dollars) for any-provider plans per enrolled employee at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 1999

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	37.30	115.43	94.15	160.63	100.58	67.52	66.94	44.00
<b>Industry group</b>								
Agric., fish., forest.	226.79	270.62	882.33	829.36 *	547.52	748.96 *	259.54	725.63 *
Mining	658.16	1,832.86 *	*****	752.08	286.93	694.40	1,229.23 *	638.22
Construction	317.84	561.66	292.47	626.22	433.86	540.53	335.01	255.28
Manufacturing	42.18	320.56	338.33	353.60	132.62	64.77	225.44	50.07
Transp., commu., util.	145.48	376.92	479.02	413.49	214.10	196.62	311.11	167.21
Wholesale trade	130.65	404.30	579.35	270.27	171.41	130.80	399.22	104.32
Retail trade	101.29	311.36	171.18	334.89	161.03	153.28	218.45	137.50
Fin., ins., real est.	174.82	611.58	530.83	276.22	725.70	130.02	395.39	125.99
Services	63.64	150.32	136.61	199.97	144.98	102.03	90.09	80.91
<b>Ownership</b>								
For profit, incorporated	51.52	167.79	96.96	172.40	96.09	81.23	89.18	52.41
For profit, unincorporated	143.24	136.47	469.55	444.06	473.40	176.13	140.12	268.86
Nonprofit	123.10	166.14	157.07	638.70	169.61	165.44	132.69	198.33
Unknown	153.24	*****	657.75 *	602.09	593.26	159.62	657.75 *	153.03
<b>Age of firm</b>								
Less than 5 years	104.08	148.99	301.96	242.83	493.25	277.54	162.64	149.00
5-9 years	154.52	307.20	387.74	306.74	549.55	311.33	198.67	136.87
10-19 years	75.36	240.52	96.87	136.51	184.27	317.31	147.41	143.24
20 or more years	49.47	143.01	144.14	200.14	142.95	97.38	90.74	62.67
Unknown	78.04	853.81 *	645.33	1,190.67	198.47	70.02	1,254.95	70.39
<b>Multi/single status</b>								
2 or more locations	49.61	454.16	345.35	352.87	100.25	67.67	387.19	57.90
1 location only	58.00	130.53	102.92	166.33	127.18	277.82	81.11	131.22
<b>Percent full-time employees</b>								
Less than 25%	98.65	499.06	440.06	501.69	213.67	253.37	150.04	180.27
25-49%	111.88	404.69	370.75	338.73	320.20	96.45	299.28	90.40
50-74%	111.02	229.47	222.15	154.84	247.74	98.67	178.95	96.89
75% or more	39.08	95.06	95.10	176.62	105.35	75.52	65.80	48.20
<b>Union presence</b>								
No union employees	48.72	103.10	91.31	117.59	102.04	92.46	65.45	66.89
Has union employees	73.59	967.58	606.69	612.80	336.60	111.20	562.84	111.33
Unknown	114.97	1,051.09	808.57 *	1,086.45	466.70	127.35	744.47	115.32
<b>Percent low wage employees</b>								
50% or more low wage	129.15	179.37	479.76	312.53	163.06	142.75	164.32	117.80
Less than 50% low wage	32.16	117.81	97.18	117.63	98.09	79.13	72.69	47.25
Unknown	65.60	715.64	853.40	884.89	199.56	77.26	474.10	74.59

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1999 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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