

Table I.D.1.a(1999) Average total family 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, 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	5,749.42	5,933.26	5,898.75	5,620.22	5,717.25	5,745.46	5,820.00	5,733.66
Industry group								
Agric., fish., forest.	5,346.31	5,893.62	4,181.04	5,103.15	3,763.72	6,923.86	5,187.80	5,567.12
Mining	8,149.00	*****	6,552.00 *	6,960.00 *	5,441.39 *	8,833.10	6,552.00 *	8,264.10
Construction	5,225.45	5,091.20	5,322.14	5,164.68	5,307.74	6,111.12	5,230.85	5,210.53
Manufacturing	5,784.70	6,573.82	5,858.04	5,638.77	5,415.05	5,896.62	5,877.21	5,771.14
Transp., comm., util.	5,637.47	5,423.95	6,253.24	5,253.51	6,010.97	5,609.35	5,494.80	5,657.35
Wholesale trade	5,650.67	6,330.06	6,138.46	5,596.90	5,633.06	5,502.31	6,009.54	5,539.26
Retail trade	5,536.12	5,751.28	6,309.58	5,453.36	5,500.90	5,460.03	5,878.31	5,447.30
Fin., ins., real est.	6,055.24	7,323.36	6,144.48	6,544.32	5,975.03	5,877.81	6,913.26	5,923.18
Services	5,792.30	5,774.30	5,946.71	5,736.97	5,963.32	5,727.33	5,834.68	5,783.91
Ownership								
For profit, incorporated	5,722.10	6,111.96	5,876.80	5,635.51	5,584.09	5,716.42	5,851.36	5,692.66
For profit, unincorporated	5,793.43	5,517.72	5,256.41	5,503.14	5,549.97	6,603.41	5,439.57	6,030.26
Nonprofit	5,918.44	5,533.70	6,798.25	5,577.72	6,173.47	5,835.39	6,018.79	5,903.52
Unknown	5,539.96	*****	6,720.00 *	*****	5,949.18	5,504.88	6,720.00 *	5,537.00
Age of firm								
Less than 5 years	5,623.26	5,372.16	5,620.24	5,396.11	5,941.30	5,726.52	5,373.95	5,788.20
5-9 years	5,343.62	5,865.87	5,695.93	5,385.57	4,616.31	5,255.79	5,695.93	5,036.40
10-19 years	5,642.57	6,442.81	5,566.24	5,546.95	5,398.98	5,458.72	5,834.58	5,470.17
20 or more years	5,788.22	5,902.19	6,218.25	5,734.20	5,832.24	5,715.07	5,957.74	5,751.33
Unknown	5,821.75	5,342.54 *	5,095.93	5,139.58	6,008.89	5,819.34	5,244.60	5,824.20
Multi/single status								
2 or more locations	5,760.19	6,505.34	5,643.84	5,897.49	5,709.90	5,759.35	6,078.21	5,752.53
1 location only	5,722.03	5,898.51	5,922.92	5,540.79	5,729.04	5,225.11	5,793.69	5,620.01
Percent full-time employees								
Less than 25%	5,790.29	6,707.68	6,620.59	6,351.40	5,153.34	5,600.77	6,583.75	5,467.22
25-49%	5,852.29	6,473.04	5,060.85	6,158.11	5,881.66	5,813.59	5,711.87	5,876.37
50-74%	5,467.82	5,804.35	5,800.06	5,238.89	6,017.34	5,311.62	5,766.89	5,408.35
75% or more	5,775.73	5,928.14	5,927.80	5,638.72	5,689.76	5,790.86	5,821.15	5,765.41
Union presence								
No union employees	5,775.06	5,947.70	5,886.32	5,602.46	5,686.27	5,807.59	5,821.52	5,759.17
Has union employees	5,738.93	5,305.97	6,819.88	5,933.08	5,906.59	5,683.55	6,167.49	5,719.76
Unknown	5,618.15	6,309.99	4,039.27	5,213.74	5,337.48	5,659.94	4,954.82	5,644.23
Percent low wage employees								
50% or more low wage	5,450.12	5,881.25	6,005.17	5,217.00	5,219.39	5,350.19	5,740.57	5,279.28
Less than 50% low wage	5,735.06	5,909.54	5,918.12	5,646.44	5,716.43	5,695.34	5,825.64	5,700.47
Unknown	5,783.45	6,586.25	5,205.56	5,247.20	5,839.58	5,784.86	5,729.80	5,784.46

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.D.1.a(1999) Standard error for average total family 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, 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	61.33	240.95	166.78	90.99	115.15	73.88	111.01	62.86
Industry group								
Agric., fish., forest.	917.04	987.88	1,130.68	1,114.89	1,002.89	1,819.35	417.70	1,117.65
Mining	1,610.35	*****	2,071.92 *	2,200.95 *	1,720.72 *	2,004.86	2,071.92 *	1,645.30
Construction	182.88	311.72	200.20	321.80	828.71	963.69	220.36	139.37
Manufacturing	98.49	551.93	215.75	124.84	221.33	133.79	173.94	119.17
Transp., comm., util.	172.64	334.40	978.49	313.96	698.74	171.76	165.20	166.12
Wholesale trade	150.73	655.00	369.19	311.56	251.41	275.86	412.08	193.48
Retail trade	38.78	211.41	446.46	230.96	226.07	72.88	203.52	83.25
Fin., ins., real est.	113.18	608.88	500.66	217.93	141.67	97.16	483.18	87.64
Services	114.50	243.46	228.32	128.49	196.27	159.74	115.97	124.76
Ownership								
For profit, incorporated	64.69	231.32	165.04	108.01	137.12	71.57	105.94	72.16
For profit, unincorporated	150.57	274.31	258.34	249.10	360.40	466.66	190.46	248.91
Nonprofit	111.86	409.74	320.42	204.56	111.20	175.34	200.53	127.19
Unknown	254.87	*****	2,125.05 *	*****	934.76	277.01	2,125.05 *	255.02
Age of firm								
Less than 5 years	196.67	456.81	264.57	196.45	499.19	274.17	346.15	147.11
5-9 years	188.05	303.18	280.51	249.90	361.56	184.55	195.01	257.24
10-19 years	141.88	383.77	234.66	227.79	300.22	174.51	219.70	96.74
20 or more years	71.68	170.23	196.78	90.81	142.37	83.52	96.34	72.39
Unknown	78.82	1,689.46 *	1,332.49	470.41	210.78	80.80	1,136.75	80.25
Multi/single status								
2 or more locations	65.49	1,000.92	184.28	242.21	122.60	70.03	143.28	66.63
1 location only	95.35	248.19	177.77	110.70	212.33	511.57	114.08	171.03
Percent full-time employees								
Less than 25%	169.29	785.18	1,258.96	894.07	424.97	583.97	739.55	223.50
25-49%	223.78	628.93	648.63	311.78	466.16	271.20	280.04	275.12
50-74%	171.91	225.64	297.05	200.96	381.22	244.93	170.66	215.39
75% or more	65.56	267.88	172.48	90.65	133.84	73.59	125.07	68.08
Union presence								
No union employees	64.31	248.12	157.17	83.52	119.73	52.82	119.89	56.04
Has union employees	109.88	964.70	828.04	306.19	254.25	128.13	295.31	112.29
Unknown	146.45	995.70	801.50	1,248.21	112.59	148.18	431.46	142.95
Percent low wage employees								
50% or more low wage	192.50	753.36	812.76	255.41	411.67	282.14	300.78	288.69
Less than 50% low wage	67.96	243.40	167.18	94.30	121.60	99.04	114.17	73.90
Unknown	77.58	877.00	1,035.31	241.99	116.03	79.35	453.61	78.19

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.

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