

Table I. D. 1. b(1999) 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, 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	6,128.34	5,820.03	6,500.21	6,016.32	6,144.93	6,143.24	6,133.08	6,127.31
Industry group								
Agric., fish., forest.	5,756.80	5,364.41	5,713.40	4,857.95	7,159.78	4,712.50	5,020.28	6,233.14
Mining	6,373.75	5,014.21	9,152.91	5,610.74	6,282.67	6,371.27	7,480.11	6,266.13
Construction	5,693.86	5,620.59	6,029.04	5,337.32	5,660.58	6,499.27	5,671.28	5,725.20
Manufacturing	5,965.69	5,732.45	6,184.69	5,695.44	5,641.91	6,130.73	5,975.23	5,964.94
Transp., commu., util.	6,075.65	5,991.30	5,563.50	6,240.44	6,849.37	5,950.24	6,082.40	6,075.11
Wholesale trade	6,309.20	5,968.50	7,461.29	6,278.49	6,336.61	6,149.76	6,805.80	6,170.51
Retail trade	5,875.62	5,626.83	6,223.98	6,165.51	6,059.75	5,766.55	6,032.93	5,846.33
Fin., ins., real est.	6,442.53	6,062.49	7,399.52	6,802.47	6,606.74	6,324.00	6,724.39	6,376.69
Services	6,307.07	5,846.53	6,424.97	6,153.34	6,428.99	6,376.73	6,075.01	6,382.30
Unknown	5,820.00 *	5,820.00 *	*****	*****	*****	*****	5,820.00 *	*****
Ownership								
For profit, incorporated	6,101.41	5,813.45	6,485.27	5,989.82	6,034.31	6,136.57	6,134.01	6,094.10
For profit, unincorporated	6,361.89	6,001.44	6,469.37	6,213.95	6,488.99	6,464.30	6,266.41	6,407.12
Nonprofit	6,157.61	5,627.58	6,688.13	6,131.99	6,487.86	6,037.46	5,993.80	6,188.52
Unknown	6,217.02	6,016.44	6,720.00 *	*****	6,017.06	6,237.01	6,120.14	6,217.21
Age of firm								
Less than 5 years	5,871.26	5,681.29	5,998.68	5,315.93	5,936.15	6,532.92	5,839.26	5,899.19
5-9 years	6,027.43	5,828.78	6,137.09	6,193.58	6,072.85	5,807.24	5,960.87	6,105.05
10-19 years	6,173.42	5,859.23	6,525.88	5,954.93	6,115.43	6,526.81	6,074.31	6,243.47
20 or more years	6,089.26	5,847.58	6,695.05	6,092.84	6,169.55	5,974.36	6,281.11	6,042.95
Unknown	6,207.69	5,694.14	5,881.79	6,077.52	6,157.95	6,211.23	5,777.94	6,208.16
Multi/single status								
2 or more locations	6,147.86	6,159.58	6,661.00	6,158.22	6,177.21	6,134.04	6,345.94	6,142.10
1 location only	6,075.83	5,807.59	6,480.55	5,959.07	6,074.43	6,652.52	6,105.56	6,033.41
Percent full-time employees								
Less than 25%	5,720.01	6,329.78	7,236.38	5,215.16	6,062.18	5,516.16	5,861.63	5,670.50
25-49%	5,957.31	6,070.03	6,026.97	6,318.78	6,328.80	5,789.57	6,213.34	5,903.21
50-74%	5,977.44	5,349.01	5,874.53	5,648.49	6,133.73	6,090.12	5,486.42	6,100.57
75% or more	6,151.95	5,871.49	6,567.64	6,042.69	6,142.55	6,166.54	6,202.09	6,141.14
Union presence								
No union employees	6,120.82	5,830.64	6,546.49	6,041.23	6,136.04	6,119.91	6,174.39	6,105.06
Has union employees	6,223.08	6,021.20	5,950.73	5,820.40	6,157.98	6,297.20	5,876.94	6,254.00
Unknown	6,000.10	4,984.65	6,333.08	6,107.74	6,272.98	5,995.77	5,304.18	6,022.88
Percent low wage employees								
50% or more low wage	6,043.48	5,910.59	5,584.89	5,951.99	7,012.34	5,182.68	5,759.37	6,136.49
Less than 50% low wage	6,064.16	5,802.16	6,509.78	6,005.08	6,093.98	6,024.84	6,134.06	6,035.77
Unknown	6,230.48	6,412.52	7,374.63	6,413.46	6,301.53	6,221.74	6,522.25	6,227.46

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.b(1999) 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, 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	41.05	98.82	63.18	84.53	53.18	62.56	40.78	46.09
Industry group								
Agric., fish., forest.	366.65	206.43	388.86	632.85	1,243.73	999.10	320.84	419.48
Mining	355.96	1,411.49	2,610.38	1,400.75	1,002.82	446.96	1,822.47	322.87
Construction	99.87	186.84	313.42	103.57	211.45	285.05	115.98	134.29
Manufacturing	95.08	324.25	331.50	147.06	130.28	162.16	162.66	101.28
Transp., commu., util.	130.67	385.97	431.95	320.22	499.06	195.84	324.63	145.05
Wholesale trade	163.80	423.41	481.32	367.66	219.07	259.47	275.24	181.79
Retail trade	70.08	155.13	282.23	209.87	259.91	152.69	136.69	85.46
Fin., ins., real est.	148.12	251.16	467.71	285.87	289.20	193.04	319.99	141.21
Services	73.16	136.16	214.15	213.43	144.23	141.03	143.85	89.86
Unknown	1,840.45 *	1,840.45 *	*****	*****	*****	*****	1,840.45 *	*****
Ownership								
For profit, incorporated	44.16	101.79	81.99	102.95	89.85	51.93	70.43	46.69
For profit, unincorporated	168.14	229.34	437.42	273.06	256.05	365.14	213.85	241.64
Nonprofit	159.40	361.04	443.79	370.46	175.23	284.02	207.19	178.71
Unknown	144.94	1,554.04	2,125.05 *	*****	410.14	134.97	1,581.83	145.55
Age of firm								
Less than 5 years	154.97	153.54	175.97	372.35	327.40	372.55	112.72	269.09
5-9 years	155.51	182.38	357.93	136.10	299.61	755.18	172.01	207.92
10-19 years	96.09	146.17	191.00	180.14	141.05	346.71	113.86	115.53
20 or more years	78.78	229.30	105.99	129.13	93.17	149.26	93.76	90.40
Unknown	59.48	1,598.12	1,256.90	441.66	220.00	63.93	883.10	59.67
Multi/single status								
2 or more locations	56.04	403.23	306.45	122.66	58.41	62.96	128.33	56.19
1 location only	63.58	99.26	66.88	100.46	204.77	236.09	41.48	164.69
Percent full-time employees								
Less than 25%	130.41	635.25	1,267.60	275.43	339.65	145.41	482.36	164.02
25-49%	79.90	220.97	274.18	411.82	217.85	140.27	150.49	108.59
50-74%	75.07	325.92	458.64	208.54	276.83	80.38	221.64	83.75
75% or more	46.34	106.06	81.48	92.92	53.79	70.14	57.40	50.97
Union presence								
No union employees	35.92	89.26	66.31	95.24	64.59	63.48	39.38	49.00
Has union employees	156.46	301.10	494.76	215.02	211.18	162.04	227.58	153.14
Unknown	135.82	637.77	1,564.69	663.33	271.33	133.47	384.46	130.40
Percent low wage employees								
50% or more low wage	256.17	509.54	403.07	332.77	410.63	214.27	412.52	259.78
Less than 50% low wage	55.32	103.69	65.11	89.13	70.32	137.40	40.96	70.22
Unknown	49.84	332.30	1,400.93	277.71	230.82	57.17	220.97	50.33

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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