

Table I. D. 1. c(1999) Average total family 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	6,465.75	6,086.99	6,499.84	6,243.78	6,510.77	6,538.60	6,287.10	6,508.12
Industry group								
Agric., fish., forest.	5,920.19	5,150.92	4,018.42	7,734.20	5,319.38	7,061.14	5,085.94	6,839.68
Mining	5,365.29	6,385.20	*****	6,119.99	3,085.34	5,471.08	6,341.71	5,333.12
Construction	6,070.41	6,213.85	4,546.84	6,684.54	6,675.94	5,463.21	5,899.25	6,511.23
Manufacturing	6,299.41	5,985.65	6,527.42	5,690.41	6,753.39	6,228.36	5,972.71	6,316.61
Transp., commu., util.	6,725.07	6,048.00	7,271.79	7,488.50	7,149.19	6,533.64	6,916.09	6,693.91
Wholesale trade	6,820.56	6,332.32	5,261.93	6,071.89	6,764.42	7,217.57	5,784.41	7,040.13
Retail trade	5,799.66	7,493.35	6,340.58	6,269.27	4,899.03	5,645.25	6,972.50	5,522.86
Fin., ins., real est.	7,245.87	8,746.46	9,144.82	6,215.39	7,318.72	7,095.92	8,187.69	7,063.06
Services	6,822.29	5,596.71	7,080.41	6,119.56	6,474.77	7,437.53	6,138.64	7,112.27
Ownership								
For profit, incorporated	6,317.65	6,419.22	6,195.21	6,228.44	6,595.33	6,273.00	6,355.44	6,309.98
For profit, unincorporated	6,205.44	5,426.80	8,654.89	6,392.08	5,876.21	6,755.57	5,982.28	6,477.50
Nonprofit	7,178.47	5,788.85	6,939.61	6,277.42	6,391.51	8,364.72	6,266.88	7,526.51
Unknown	7,283.46	*****	6,529.00 *	6,224.33	6,116.73	7,332.94	6,529.00 *	7,289.43
Age of firm								
Less than 5 years	6,473.83	6,109.86	7,457.41	5,873.96	6,281.39	6,622.26	6,432.39	6,523.23
5-9 years	6,305.77	6,521.81	5,480.69	4,748.27	9,472.10	6,639.26	5,784.80	7,089.18
10-19 years	6,364.58	6,145.89	7,421.86	5,960.06	6,347.43	6,574.96	6,366.21	6,362.61
20 or more years	6,364.46	5,888.66	6,163.47	6,531.73	6,453.36	6,373.71	6,250.68	6,391.39
Unknown	6,634.48	3,032.59	7,006.59	11,003.23	5,951.47	6,635.71	9,512.71	6,612.82
Multi/single status								
2 or more locations	6,512.43	9,244.53	7,408.44	5,866.92	6,519.25	6,536.38	6,355.89	6,519.02
1 location only	6,320.74	6,046.48	6,370.69	6,463.50	6,489.52	6,720.85	6,274.04	6,412.06
Percent full-time employees								
Less than 25%	6,241.44	7,534.79	4,689.50	5,721.80	8,603.99	5,351.87	6,701.22	6,076.99
25-49%	5,238.62	5,911.78	5,251.27	5,823.41	4,389.43	5,335.14	5,836.01	5,123.10
50-74%	5,457.01	5,671.40	6,725.36	5,932.49	5,498.09	5,160.38	6,067.47	5,246.73
75% or more	6,606.80	6,130.40	6,546.29	6,276.49	6,662.53	6,713.78	6,323.58	6,671.72
Union presence								
No union employees	6,121.97	5,940.67	6,454.08	5,948.63	6,267.91	6,103.54	6,099.45	6,130.76
Has union employees	6,794.89	6,994.07	7,326.68	6,676.11	6,969.11	6,755.88	6,686.38	6,806.34
Unknown	7,091.92	10,200.85	5,890.89 *	8,675.39	7,100.96	7,011.69	8,692.76	7,010.72
Percent low wage employees								
50% or more low wage	5,374.15	6,464.40	5,548.98	5,924.04	3,804.18	5,510.32	6,485.13	4,778.06
Less than 50% low wage	6,358.22	6,090.07	6,502.16	6,140.47	6,745.62	6,274.89	6,228.88	6,418.17
Unknown	6,669.85	4,055.34	7,125.09	9,849.96	5,224.84	6,693.61	8,032.77	6,652.76

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.c(1999) Standard error for average total family 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	70.62	226.72	339.55	198.49	170.80	121.55	149.74	81.09
Industry group								
Agric., fish., forest.	656.90	437.99	1,044.25	2,170.99	1,517.21	1,760.96	443.18	1,405.91
Mining	911.63	1,828.69	*****	1,709.46	874.69	1,226.17	1,689.22	1,065.65
Construction	288.17	325.23	644.45	808.98	1,058.25	1,546.94	333.74	344.14
Manufacturing	278.86	1,143.16	846.89	521.59	341.20	318.47	610.19	278.88
Transp., commu., util.	307.14	1,144.37	1,654.74	1,167.68	489.29	424.24	455.48	362.42
Wholesale trade	505.39	1,309.90	1,276.79	1,082.97	526.62	709.95	1,096.23	565.06
Retail trade	184.71	824.12	522.04	413.92	412.14	278.31	302.13	234.82
Fin., ins., real est.	210.85	1,568.55	1,424.84	532.41	1,739.01	229.96	543.30	199.21
Services	251.39	249.64	466.97	248.01	561.90	362.38	259.78	301.19
Ownership								
For profit, incorporated	124.45	280.40	293.96	242.94	180.47	207.72	148.02	159.64
For profit, unincorporated	382.44	293.68	1,696.11	1,234.41	1,160.49	442.13	413.92	441.21
Nonprofit	368.58	286.38	579.73	1,276.98	432.01	559.36	222.05	434.70
Unknown	558.25	*****	2,064.65 *	1,857.77	1,364.45	599.40	2,064.65 *	580.32
Age of firm								
Less than 5 years	358.43	720.65	1,024.04	467.41	1,045.75	1,024.23	517.28	370.04
5-9 years	538.83	304.14	943.44	712.99	1,862.72	900.31	414.22	837.02
10-19 years	332.95	568.68	424.98	424.01	549.62	963.84	333.47	477.32
20 or more years	190.55	300.46	298.32	156.28	296.02	338.02	154.99	222.20
Unknown	199.17	876.86	1,832.46	2,164.90	439.65	197.40	1,924.20	190.39
Multi/single status								
2 or more locations	114.02	2,501.33	816.41	508.76	150.31	123.24	694.63	108.05
1 location only	174.19	176.84	308.77	172.11	525.28	891.43	133.81	321.21
Percent full-time employees								
Less than 25%	399.75	1,517.20	1,112.92	1,154.95	1,178.97	978.83	700.77	504.30
25-49%	189.46	784.42	467.65	483.52	753.27	177.85	345.27	201.83
50-74%	167.70	304.84	398.00	770.70	879.33	304.09	330.55	294.86
75% or more	85.19	260.90	377.31	231.70	179.54	142.72	183.42	93.89
Union presence								
No union employees	149.17	258.80	344.12	179.78	198.43	279.20	163.47	203.86
Has union employees	216.16	1,298.63	1,449.24	785.26	632.39	302.01	394.98	286.78
Unknown	352.58	2,493.23	1,771.16 *	1,997.54	1,528.06	383.91	1,935.13	361.02
Percent low wage employees								
50% or more low wage	349.24	603.76	635.07	1,362.99	838.48	455.09	547.48	415.85
Less than 50% low wage	130.35	250.94	345.98	146.59	184.86	268.97	154.73	163.75
Unknown	159.70	755.09	1,527.64	1,752.75	640.55	167.94	1,038.50	156.71

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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