

**Table I.C.1.b(2005) Average total single 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, 2005**

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	4,047	4,381	4,079	4,016	4,092	3,998	4,151	4,022
Industry group **								
Agric., fish., forest.	3,235	3,801	6,495	3,587	1,519*	3,337	4,043	2,344
Mining and manufacturing	3,822	4,224	3,507	3,697	3,895	3,829	3,749	3,832
Construction	3,790	3,842	3,710	3,445	3,995	3,932	3,602	3,934
Utilities and transp.	4,076	3,598	3,652	4,185	4,563	4,028	3,924	4,096
Wholesale trade	4,032	4,412	4,215	4,218	4,026	3,814	4,248	3,933
Fin. svcs. and real estate	4,179	4,888	4,432	4,422	4,246	4,063	4,656	4,110
Retail trade	3,682	4,410	3,964	3,552	3,566	3,652	3,994	3,620
Professional services	4,380	4,381	4,291	4,320	4,437	4,384	4,365	4,385
Other services	4,005	4,510	4,126	3,980	4,071	3,910	4,156	3,963
Ownership								
For profit, incorporated	3,934	4,312	3,991	3,954	3,887	3,901	4,082	3,898
For profit, unincorporated	4,086	4,363	3,991	3,686	4,150	4,103	4,100	4,081
Nonprofit	4,633	5,006	4,993	4,536	4,662	4,579	4,717	4,618
Age of firm								
Less than 5 years	4,126	3,947	4,179	3,800	4,883	3,603	4,030	4,262
5-9 years	3,904	4,040	3,733	3,984	3,720	4,095	3,922	3,885
10-19 years	4,072	4,500	3,951	3,899	3,799	4,562	4,134	4,024
20 or more years	4,114	4,559	4,211	4,055	4,150	4,052	4,218	4,087
Unknown	3,922	.	3,906	4,674	4,023	3,915	4,128	3,921
Multi/single status								
2 or more locations	4,026	5,341	4,380	4,143	4,148	3,983	4,371	4,017
1 location only	4,095	4,368	4,050	3,972	3,993	4,606	4,129	4,047
Percent full-time employees								
Less than 25%	5,030	4,950	3,753	4,576	4,075	5,960	4,807	5,105
25-49 %	4,135	4,902	4,233	4,221	4,089	4,069	4,384	4,093
50-74 %	4,030	4,229	3,989	4,301	4,266	3,883	4,048	4,026
75% or more	4,027	4,368	4,084	3,963	4,070	3,983	4,139	3,999
Union presence								
No union employees	4,024	4,354	4,086	4,013	4,079	3,921	4,151	3,979
Has union employees	4,071	5,093	3,828	4,160	4,261	4,027	4,169	4,066
Unknown	4,164	4,990	4,438	3,592	3,702	4,184	4,061	4,166
Percent low wage employees								
50% or more low wage	3,740	4,591	3,873	3,888	3,688	3,655	4,052	3,683
Less than 50% low wage	4,110	4,356	4,112	4,042	4,175	4,073	4,166	4,095

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2005 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.C.1.b(2005) Standard error for average total single 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, 2005**

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	33.59	68.68	83.41	71.71	34.46	50.22	47.80	38.64
Industry group **								
Agric., fish., forest.	665.87	574.63	1,227.55	808.14	618.93*	400.59	647.84	496.41
Mining and manufacturing	79.40	236.56	169.86	131.50	155.52	110.12	92.76	88.45
Construction	122.03	205.51	189.59	255.21	462.43	290.55	167.91	229.51
Utilities and transp.	84.85	303.12	327.18	129.70	182.53	95.76	215.32	82.96
Wholesale trade	82.41	219.95	232.45	339.60	87.40	101.82	192.20	95.46
Fin. svcs. and real estate	49.19	186.36	277.45	170.43	192.68	48.02	149.65	58.58
Retail trade	51.55	191.81	240.90	145.66	166.54	56.75	101.52	48.78
Professional services	39.95	113.89	130.44	145.77	64.45	67.19	91.74	51.26
Other services	126.09	157.90	189.36	131.85	185.16	180.95	108.39	158.01
Ownership								
For profit, incorporated	23.82	87.08	63.69	98.21	44.06	34.65	58.97	22.97
For profit, unincorporated	132.87	115.66	404.79	174.32	119.06	197.80	214.94	153.65
Nonprofit	86.31	135.94	148.35	136.76	153.77	112.41	140.96	102.80
Age of firm								
Less than 5 years	351.97	279.06	406.90	370.45	685.12	446.36	229.62	484.76
5-9 years	66.73	118.87	164.02	180.11	158.70	284.81	71.64	122.40
10-19 years	146.31	183.27	158.14	156.49	107.63	450.40	130.10	236.01
20 or more years	47.63	89.51	81.61	86.99	81.08	74.54	47.80	65.85
Unknown	26.03	.	1,164.96	572.27	159.64	25.23	1,071.19	26.07
Multi/single status								
2 or more locations	37.90	400.00	215.42	97.76	42.50	52.02	275.17	41.34
1 location only	51.04	66.97	98.10	79.64	92.96	334.07	47.07	80.39
Percent full-time employees								
Less than 25%	614.82	369.43	690.04	713.41	780.37	886.32	582.56	716.27
25-49 %	71.82	361.98	240.93	310.88	258.06	144.07	225.55	78.31
50-74 %	83.74	202.42	127.76	273.26	146.79	113.36	84.18	106.99
75% or more	24.64	96.48	96.62	75.07	33.02	35.08	60.58	28.12
Union presence								
No union employees	39.26	71.80	90.97	83.00	41.42	68.60	52.80	46.29
Has union employees	54.42	516.63	584.54	120.96	116.57	60.89	295.78	59.98
Unknown	70.56	915.95	685.48	451.15	161.95	66.76	467.65	67.58
Percent low wage employees								
50% or more low wage	82.41	236.14	210.69	160.99	225.39	97.07	158.31	101.60
Less than 50% low wage	37.03	65.40	96.81	97.78	66.15	58.54	60.19	44.06

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2005 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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