

**Table I.D.1.a(2006) 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, 2006**

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	11,348	11,243	11,043	11,108	10,446	11,794	11,099	11,412
Industry group **								
Agric., fish., forest.	9,884	.	.	.	.	.	9,600	10,494
Mining and manufacturing	10,596	10,366	10,511	10,456	9,450	11,421	10,251	10,669
Construction	10,532	11,134	11,392	10,888	8,908	10,561	11,200	9,637
Utilities and transp.	11,700	8,887	12,013	13,011	9,348	11,924	11,336	11,776
Wholesale trade	10,763	11,170	10,643	10,102	9,653	11,768	10,725	10,781
Fin. svcs. and real estate	12,092	12,520	13,830	12,939	12,493	11,894	12,757	12,029
Retail trade	9,767	11,041	10,515	10,433	8,363	9,826	10,739	9,392
Professional services	11,911	11,234	11,047	10,984	11,492	12,222	10,997	12,037
Other services	11,436	11,283	10,350	12,605	11,256	11,221	11,694	11,315
Ownership								
For profit, incorporated	11,101	11,337	11,051	10,993	10,033	11,540	11,141	11,089
For profit, unincorporated	11,279	11,080	11,063	10,369	9,533	12,204	10,798	11,475
Nonprofit	12,320	10,579	10,853	12,793	12,260	12,355	11,222	12,404
Age of firm								
Less than 5 years	10,638	10,975	11,631	10,557	9,109	15,756	10,655	10,614
5-9 years	10,717	10,923	10,214	11,349	9,996	10,782	11,271	10,041
10-19 years	11,381	12,139	11,216	10,997	11,147	11,768	11,289	11,453
20 or more years	11,342	10,891	11,026	11,122	10,489	11,886	11,015	11,423
Unknown	11,553	13,941	.	15,191	9,464	11,662	15,896	11,532
Multi/single status								
2 or more locations	11,503	14,126	10,701	11,113	10,197	11,801	11,306	11,506
1 location only	11,058	11,204	11,060	11,107	10,751	11,646	11,087	11,022
Percent full-time employees								
Less than 25%	10,024	9,382	9,055	12,781	8,256	11,271	10,820	9,713
25-49 %	12,638	11,091	10,606	12,006	8,717	13,847	11,153	13,022
50-74 %	11,472	11,990	10,677	11,382	11,557	11,419	11,472	11,472
75% or more	11,308	11,179	11,120	11,055	10,380	11,747	11,070	11,369
Union presence								
No union employees	11,153	11,355	11,041	10,993	10,519	11,563	11,116	11,167
Has union employees	11,843	9,910	11,311	11,945	10,035	12,230	10,990	11,884
Unknown	11,618	7,362	9,938 *	11,769	11,005	11,693	10,078	11,659
Percent low wage employees								
50% or more low wage	10,220	9,992	12,156	10,658	9,371	10,378	11,093	10,052
Less than 50% low wage	11,473	11,372	10,936	11,145	10,612	11,945	11,099	11,572

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2006 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.D.1.a(2006) 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, 2006**

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	88.41	315.45	308.60	329.92	203.49	146.27	165.56	102.05
Industry group **								
Agric., fish., forest.	1,898.66	.	.	.	.	.	1,997.09	2,747.37
Mining and manufacturing	176.32	1,339.47	527.32	384.74	381.18	187.19	357.05	178.42
Construction	279.97	314.29	901.24	596.80	409.27	1,348.62	417.09	386.41
Utilities and transp.	446.99	1,736.49	2,563.60	2,112.51	1,383.03	405.07	1,368.27	397.58
Wholesale trade	203.06	558.17	800.34	396.49	513.25	273.84	311.14	291.64
Fin. svcs. and real estate	251.48	661.00	1,373.33	840.15	813.96	206.43	566.15	241.47
Retail trade	279.49	1,279.45	406.46	453.23	775.36	323.16	336.93	298.12
Professional services	195.15	436.45	512.97	404.15	273.65	269.86	250.03	201.62
Other services	331.48	661.95	426.79	1,034.47	328.96	440.11	625.27	341.88
Ownership								
For profit, incorporated	81.83	357.15	330.79	328.10	240.47	103.87	229.58	87.40
For profit, unincorporated	198.37	693.02	755.11	437.20	302.61	256.67	503.78	133.51
Nonprofit	319.06	1,410.63	576.72	904.80	369.78	415.45	398.48	348.63
Age of firm								
Less than 5 years	470.69	1,305.63	995.86	1,686.79	1,538.73	3,432.83	599.31	538.44
5-9 years	425.96	546.39	748.36	727.49	892.19	1,286.30	479.77	522.33
10-19 years	357.42	585.95	509.68	479.41	843.52	559.38	228.50	554.85
20 or more years	161.37	437.96	304.24	338.61	235.90	322.06	217.58	202.25
Unknown	226.04	3,368.35	.	4,315.40	833.74	189.47	3,879.51	216.37
Multi/single status								
2 or more locations	119.39	3,536.96	1,158.85	255.57	236.55	150.88	868.59	128.53
1 location only	139.35	328.10	337.24	384.70	372.41	582.29	184.93	187.34
Percent full-time employees								
Less than 25%	751.09	1,509.45	2,300.82	582.67	1,793.99	1,844.65	926.11	936.81
25-49 %	692.14	1,419.75	1,719.99	2,497.51	1,137.14	1,015.59	626.85	892.06
50-74 %	304.77	781.67	593.34	558.35	500.40	634.02	480.89	469.72
75% or more	57.65	401.95	310.04	334.83	208.77	116.60	192.43	80.35
Union presence								
No union employees	84.69	293.56	306.35	312.03	229.03	176.58	175.39	106.18
Has union employees	324.60	1,859.82	1,811.38	655.49	504.96	353.50	722.75	327.73
Unknown	178.38	1,667.77	2,990.35 *	3,482.54	1,362.60	161.06	2,141.68	155.38
Percent low wage employees								
50% or more low wage	239.20	1,187.18	1,136.20	512.32	448.32	177.73	695.47	215.53
Less than 50% low wage	90.34	353.19	335.21	332.37	211.77	169.01	208.18	110.10

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2006 Medical Expenditure Panel Survey-Insurance Component.

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