

**Table I.D.1.a(2009) 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, 2009**

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	13,110	12,109	12,023	12,079	12,724	13,846	12,060	13,371
Industry group **								
Agric., fish., forest.	9,512	.	.	.	.	.	10,393	8,266
Mining and manufacturing	12,654	13,034	10,736	12,236	12,454	13,182	11,985	12,769
Construction	11,177	11,272	12,296	10,848	10,188	11,277	11,476	10,650
Utilities and transp.	13,809	11,893	10,724	15,259	11,054	14,419	11,918	14,020
Wholesale trade	11,599	12,839	12,313	10,156	11,107	13,275	12,594	11,215
Fin. svcs. and real estate	13,346	12,674	10,447	12,816	14,682	13,349	12,139	13,562
Retail trade	12,058	9,994	11,536	11,025	12,062	13,262	10,837	12,675
Professional services	14,039	12,228	13,404	12,608	13,365	14,632	12,784	14,221
Other services	12,728	12,679	11,556	12,578	13,484	12,718	12,167	12,903
Ownership								
For profit, incorporated	12,641	11,883	12,132	11,762	12,025	13,385	11,982	12,833
For profit, unincorporated	13,361	12,440	9,716	11,925	13,810	14,216	11,441	13,942
Nonprofit	14,759	13,905	15,413	14,409	14,186	15,100	14,285	14,796
Age of firm								
Less than 5 years	11,891	11,208	11,099	12,229	11,154	15,116	11,362	12,819
5-9 years	11,786	11,969	10,023	10,531	12,829	13,664	10,807	12,696
10-19 years	12,490	12,126	12,780	12,072	12,300	13,017	12,392	12,556
20 or more years	13,329	12,377	12,169	12,318	12,792	13,900	12,324	13,489
Multi/single status								
2 or more locations	13,661	12,433	13,651	12,938	13,212	13,790	13,681	13,661
1 location only	12,170	12,109	11,901	11,886	12,229	15,763	11,949	12,394
Percent full-time employees								
Less than 25%	11,612	11,826	9,327	10,659	13,635	11,767	10,532	12,427
25-49 %	13,804	13,566	10,999	12,608	14,758	14,220	12,269	14,250
50-74 %	13,482	12,235	12,314	11,656	12,909	14,227	12,390	13,744
75% or more	13,057	12,004	12,079	12,111	12,623	13,788	12,045	13,304
Union presence								
No union employees	12,797	12,118	11,899	12,195	12,817	13,465	12,100	13,049
Has union employees	13,950	11,972	13,007	11,437	12,034	14,650	11,901	14,103
Unknown	13,158	11,941	11,685	10,941	14,289	13,178	10,623	13,263
Percent low wage employees								
50% or more low wage	12,222	11,392	9,457	11,278	11,307	13,425	10,743	12,578
Less than 50% low wage	13,224	12,249	12,279	12,157	12,960	13,896	12,223	13,474

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2009 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

. 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(2009) 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, 2009**

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	99.69	276.76	362.89	334.85	366.86	107.11	215.49	139.34
Industry group **								
Agric., fish., forest.	1,836.76	.	.	.	.	.	2,714.04	2,262.90
Mining and manufacturing	298.83	1,249.35	630.67	574.82	399.54	381.73	460.67	311.74
Construction	370.28	641.17	457.57	891.51	1,424.01	2,411.70	428.53	452.06
Utilities and transp.	565.32	3,136.16	2,211.16	2,522.17	1,667.65	661.53	1,647.86	686.34
Wholesale trade	321.95	793.41	1,603.53	822.51	586.48	394.25	405.07	401.92
Fin. svcs. and real estate	274.87	1,583.58	1,422.34	901.97	599.14	214.84	637.88	268.33
Retail trade	316.58	1,573.89	952.02	406.25	599.26	388.40	609.99	352.94
Professional services	142.63	494.72	970.74	539.85	444.71	234.80	382.16	209.18
Other services	266.41	539.14	854.29	450.02	661.17	469.54	261.69	287.05
Ownership								
For profit, incorporated	119.71	305.88	438.17	292.89	354.45	171.46	204.40	148.86
For profit, unincorporated	295.99	1,089.32	877.89	460.02	822.86	323.78	508.88	348.46
Nonprofit	403.12	561.58	962.04	1,254.27	516.17	449.97	326.95	436.73
Age of firm								
Less than 5 years	613.80	649.16	839.43	2,041.69	2,261.35	2,749.83	450.88	1,839.04
5-9 years	317.21	638.36	716.09	460.50	980.86	1,553.92	330.67	487.95
10-19 years	229.20	597.86	840.81	373.27	423.55	199.65	456.21	205.62
20 or more years	134.28	238.77	413.56	397.11	386.99	116.99	217.97	151.42
Multi/single status								
2 or more locations	123.05	3,289.50	1,527.60	434.40	343.10	118.92	349.79	128.90
1 location only	167.76	277.53	357.95	317.00	479.82	2,006.73	217.83	258.52
Percent full-time employees								
Less than 25%	574.83	2,017.07	1,921.71	1,425.85	2,602.74	535.61	885.69	799.98
25-49 %	440.74	2,369.42	1,447.42	1,742.27	781.46	724.07	1,040.09	419.20
50-74 %	245.48	816.59	1,033.93	572.43	681.02	343.94	646.84	275.82
75% or more	102.64	273.67	384.32	358.71	410.06	75.85	230.55	144.50
Union presence								
No union employees	100.03	278.08	425.35	305.93	320.10	183.35	208.68	142.91
Has union employees	330.30	2,905.53	1,747.07	1,076.97	819.75	169.28	825.13	328.25
Unknown	315.78	3,571.04	3,050.67	1,268.15	1,161.36	229.20	2,000.62	323.61
Percent low wage employees								
50% or more low wage	420.27	1,426.73	1,191.01	573.91	553.93	652.20	651.68	522.14
Less than 50% low wage	99.04	219.57	348.54	378.88	378.33	132.21	210.71	145.83

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2009 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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