

Table I.G.1(2010) Premium distributions (in dollars) for employees enrolled in single, employee-plus-one, and family coverage at the 10th, 25th, 50th(median), 75th and 90th percentiles at private-sector establishments that offer health insurance by firm size: United States, 2010

	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
Single coverage								
Average (mean)	4,940	5,214	4,877	4,742	5,041	4,927	4,956	4,935
10th percentile	3,000	2,600	2,800	2,900	3,100	3,100	2,700	3,100
25th percentile	3,900	3,600	3,600	3,600	3,900	4,000	3,600	3,900
50th percentile (median)	4,800	4,800	4,600	4,500	4,900	4,800	4,700	4,800
75th percentile	5,700	6,300	5,800	5,600	5,900	5,700	5,900	5,700
90th percentile	7,000	8,100	7,300	6,800	7,100	6,800	7,300	6,900
Employee-plus-one coverage								
Average (mean)	9,664	10,116	9,853	9,355	9,931	9,594	9,850	9,635
10th percentile	5,700	5,000	5,400	5,700	6,200	5,700	5,400	5,900
25th percentile	7,600	6,800	6,900	7,100	7,800	7,800	7,100	7,800
50th percentile (median)	9,500	9,500	9,300	8,900	9,700	9,500	9,300	9,500
75th percentile	11,000	13,000	12,000	11,000	12,000	11,000	12,000	11,000
90th percentile	14,000	16,000	15,000	14,000	14,000	13,000	15,000	14,000
Family coverage								
Average (mean)	13,871	13,170	13,248	13,047	13,931	14,118	13,170	13,999
10th percentile	8,800	6,800	7,800	7,800	8,900	9,200	7,400	9,100
25th percentile	11,000	9,700	10,000	10,000	11,000	12,000	9,900	11,000
50th percentile (median)	14,000	13,000	13,000	13,000	14,000	14,000	13,000	14,000
75th percentile	16,000	16,000	16,000	15,000	16,000	16,000	16,000	16,000
90th percentile	19,000	20,000	20,000	19,000	19,000	19,000	20,000	19,000

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2010 Medical Expenditure Panel Survey-Insurance Component.

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

Dollar amounts have been rounded for confidentiality reasons.

Table I.G.1(2010) Standard error for premium distributions (in dollars) for employees enrolled in single, employee-plus-one, and family coverage at the 10th, 25th, 50th(median), 75th and 90th percentiles at private-sector establishments that offer health insurance by firm size: United States, 2010

	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
Single coverage								
Average (mean)	21.92	32.80	70.67	37.89	56.80	24.72	33.79	21.61
10th percentile	35.82	61.24	52.79	85.95	52.92	62.08	52.75	48.53
25th percentile	29.16	27.60	62.17	31.56	48.58	40.14	20.94	33.55
50th percentile (median)	20.47	42.19	69.47	31.52	71.84	34.46	34.80	27.25
75th percentile	21.71	82.58	89.14	46.68	79.34	29.78	36.35	29.04
90th percentile	63.19	132.42	108.90	93.66	182.94	95.80	80.28	67.35
Employee-plus-one coverage								
Average (mean)	59.76	155.09	181.68	99.80	147.37	59.11	79.97	58.81
10th percentile	102.41	235.51	174.53	121.98	293.55	102.00	108.86	120.37
25th percentile	74.36	160.16	179.43	68.22	138.99	91.40	69.07	82.77
50th percentile (median)	72.27	198.29	185.58	129.06	134.58	95.02	104.76	74.25
75th percentile	97.73	320.33	301.78	197.88	164.37	102.20	149.52	95.34
90th percentile	115.00	377.49	596.07	514.28	236.16	174.39	272.86	149.75
Family coverage								
Average (mean)	74.76	123.30	143.53	176.79	169.83	102.36	111.14	76.43
10th percentile	95.84	320.65	248.82	265.34	217.10	135.40	211.33	116.30
25th percentile	35.67	245.47	209.19	193.37	229.40	94.44	104.53	34.27
50th percentile (median)	70.98	147.30	154.41	184.31	163.37	105.59	126.01	93.45
75th percentile	90.72	172.97	172.67	270.43	180.03	120.97	196.17	97.33
90th percentile	220.45	281.83	450.78	329.72	403.94	255.19	332.42	230.35

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2010 Medical Expenditure Panel Survey-Insurance Component.

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

Table I.G.2(2010) Employee contribution distributions (in dollars) for employees enrolled in single, employee-plus-one, and family coverage at the 10th, 25th, 50th(median), 75th and 90th percentiles at private-sector establishments that offer health insurance by firm size: United States, 2010

	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
Single coverage								
Average (mean)	1,021	857	889	1,009	1,081	1,044	907	1,053
10th percentile	0	0	0	0	0	170	0	0
25th percentile	350	0	0	0	420	560	0	500
50th percentile (median)	890	0	480	790	920	950	410	940
75th percentile	1,400	1,300	1,500	1,500	1,400	1,400	1,400	1,400
90th percentile	2,100	2,600	2,400	2,500	2,200	1,800	2,500	2,000
Employee-plus-one coverage								
Average (mean)	2,498	2,185	2,946	3,169	2,900	2,254	2,836	2,444
10th percentile	120	0	0	0	680	530	0	530
25th percentile	1,200	0	0	1,500	1,600	1,200	0	1,300
50th percentile (median)	2,200	0	2,500	2,800	2,500	2,000	2,400	2,200
75th percentile	3,300	3,700	4,400	4,400	3,900	2,900	4,400	3,200
90th percentile	4,800	6,200	6,500	6,200	5,500	3,900	6,500	4,500
Family coverage								
Average (mean)	3,721	3,208	4,427	4,574	4,050	3,443	4,117	3,649
10th percentile	0	0	0	0	960	820	0	800
25th percentile	1,800	0	0	2,000	2,200	1,900	0	2,000
50th percentile (median)	3,200	0	3,800	4,000	3,500	3,100	3,400	3,200
75th percentile	4,800	5,600	7,200	6,800	5,300	4,400	6,800	4,600
90th percentile	7,500	9,600	10,000	9,500	8,200	6,100	9,900	6,800

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2010 Medical Expenditure Panel Survey-Insurance Component.

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

Dollar amounts have been rounded for confidentiality reasons.

Table I.G.2(2010) Standard error for employee contribution distributions (in dollars) for employees enrolled in single, employee-plus-one, and family coverage at the 10th, 25th, 50th(median), 75th and 90th percentiles at private-sector establishments that offer health insurance by firm size: United States, 2010

	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
Single coverage								
Average (mean)	13.81	54.65	39.43	29.02	39.19	19.89	29.33	18.58
10th percentile	0.00	0.00	0.00	0.00	0.00	26.32	0.00	19.38
25th percentile	16.72	0.00	0.00	34.92	42.04	18.50	0.00	11.95
50th percentile (median)	12.56	3.16	91.07	39.67	27.65	13.25	75.94	12.08
75th percentile	21.96	93.46	71.94	55.18	39.67	23.88	45.52	27.63
90th percentile	40.95	96.95	68.99	80.49	109.86	29.01	40.15	44.21
Employee-plus-one coverage								
Average (mean)	42.49	134.28	128.96	89.79	58.33	58.47	83.83	47.33
10th percentile	90.56	0.00	0.00	103.24	97.57	86.62	0.00	80.49
25th percentile	52.46	0.00	295.32	98.06	86.12	60.29	139.86	54.24
50th percentile (median)	48.68	314.56	191.44	126.07	79.20	57.88	113.82	54.81
75th percentile	53.15	205.03	182.60	105.76	100.29	59.46	134.47	52.55
90th percentile	99.56	365.09	375.90	302.72	196.82	69.74	288.29	71.46
Family coverage								
Average (mean)	52.83	93.97	171.13	125.71	111.09	80.11	62.95	60.96
10th percentile	91.93	0.00	0.00	143.33	162.58	116.47	0.00	102.66
25th percentile	63.08	0.00	181.59	253.48	125.64	70.69	0.00	71.54
50th percentile (median)	65.86	193.94	188.90	145.34	82.43	74.77	112.24	69.62
75th percentile	73.15	263.09	244.67	207.24	191.28	70.35	130.38	71.10
90th percentile	142.93	232.11	422.58	224.58	315.98	138.06	220.99	124.82

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2010 Medical Expenditure Panel Survey-Insurance Component.

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

Table I.G.3(2010) Employer cost distributions (in dollars) for employees enrolled in single, employee-plus-one, and family coverage at the 10th, 25th, 50th(median), 75th and 90th percentiles at private-sector establishments that offer health insurance by firm size: United States, 2010

	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
Single coverage								
Average (mean)	3,918	4,358	3,989	3,732	3,960	3,883	4,049	3,882
10th percentile	1,900	1,600	1,800	1,700	1,800	2,100	1,700	2,000
25th percentile	2,900	2,600	2,500	2,600	2,900	3,000	2,600	2,900
50th percentile (median)	3,800	4,000	3,600	3,500	3,800	3,800	3,700	3,800
75th percentile	4,800	5,700	5,100	4,700	4,900	4,600	5,100	4,700
90th percentile	6,000	7,300	6,500	6,000	6,100	5,600	6,700	5,800
Employee-plus-one coverage								
Average (mean)	7,167	7,931	6,907	6,185	7,031	7,340	7,013	7,191
10th percentile	3,300	2,200	2,300	2,400	2,900	4,100	2,400	3,600
25th percentile	5,000	4,200	3,600	3,800	4,700	5,600	3,700	5,300
50th percentile (median)	7,000	7,000	5,800	5,700	7,000	7,200	6,200	7,100
75th percentile	8,900	11,000	9,500	7,800	9,000	8,900	9,300	8,900
90th percentile	11,000	15,000	12,000	10,000	11,000	11,000	13,000	11,000
Family coverage								
Average (mean)	10,150	9,962	8,820	8,473	9,881	10,676	9,053	10,350
10th percentile	4,100	2,100	2,200	2,900	3,700	5,500	2,400	4,800
25th percentile	7,300	5,300	4,200	4,800	6,800	8,200	4,600	7,800
50th percentile (median)	10,000	9,700	8,200	8,000	10,000	11,000	8,400	10,000
75th percentile	13,000	14,000	12,000	11,000	13,000	13,000	12,000	13,000
90th percentile	16,000	18,000	16,000	14,000	15,000	16,000	17,000	15,000

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2010 Medical Expenditure Panel Survey-Insurance Component.

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Table I.G.3(2010) Standard error for employer cost distributions (in dollars) for employees enrolled in single, employee-plus-one, and family coverage at the 10th, 25th, 50th(median), 75th and 90th percentiles at private-sector establishments that offer health insurance by firm size: United States, 2010

	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
Single coverage								
Average (mean)	18.61	38.95	87.30	43.68	41.25	29.51	43.33	20.41
10th percentile	30.86	75.76	47.31	73.17	95.22	45.03	47.90	41.60
25th percentile	34.19	78.69	71.03	50.33	51.18	42.40	22.22	38.32
50th percentile (median)	23.28	60.58	93.03	36.11	51.92	27.02	31.58	28.40
75th percentile	16.82	85.92	113.24	52.59	80.04	56.62	60.36	32.78
90th percentile	40.79	102.94	158.88	117.76	124.04	85.77	85.61	54.59
Employee-plus-one coverage								
Average (mean)	39.60	114.87	237.77	104.00	139.24	44.89	94.43	42.66
10th percentile	105.19	227.01	108.43	116.49	161.52	87.96	118.94	105.62
25th percentile	65.99	222.51	167.41	93.02	212.86	84.64	80.90	80.23
50th percentile (median)	66.94	172.21	289.20	119.06	183.90	99.62	129.10	81.92
75th percentile	83.58	300.12	418.66	152.08	138.26	95.61	202.42	85.57
90th percentile	133.19	321.03	848.53	355.17	287.99	232.46	277.82	160.12
Family coverage								
Average (mean)	94.29	111.03	217.98	265.39	144.20	136.34	99.12	105.26
10th percentile	135.48	269.44	138.87	130.04	269.84	224.37	94.10	169.81
25th percentile	115.04	184.10	151.32	239.55	212.24	162.93	191.38	137.47
50th percentile (median)	120.90	188.44	384.08	359.11	215.97	143.49	111.14	129.17
75th percentile	100.04	214.34	303.97	350.75	154.89	153.87	194.05	117.65
90th percentile	133.48	407.19	407.94	457.33	280.22	271.27	303.22	161.20

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2010 Medical Expenditure Panel Survey-Insurance Component.

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