

Table I.C.1(2010) Average total single premium (in dollars) per enrolled employee at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2010

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	4,940	5,214	4,877	4,742	5,041	4,927	4,956	4,935
Industry group **								
Agric., fish., forest.	5,095	--	--	--	--	--	4,971	5,181
Mining and manufacturing	4,584	5,063	4,630	4,240	4,823	4,539	4,608	4,579
Construction	4,796	5,135	4,343	4,386	5,002	5,639	4,616	5,023
Utilities and transp.	4,991	4,748	5,441	4,599	4,834	5,049	4,978	4,993
Wholesale trade	4,760	5,067	4,872	4,589	5,365	4,419	4,866	4,720
Fin. svcs. and real estate	4,973	5,108	5,066	5,037	5,127	4,907	5,073	4,957
Retail trade	4,550	5,206	4,789	4,685	4,364	4,465	4,835	4,481
Professional services	5,391	5,243	5,156	5,105	5,465	5,491	5,173	5,447
Other services	4,658	5,486	4,811	4,738	4,471	4,544	5,067	4,523
Ownership								
For profit, incorporated	4,773	5,209	4,767	4,615	4,816	4,745	4,849	4,751
For profit, unincorporated	4,841	5,006	4,974	4,467	4,950	4,842	4,924	4,806
Nonprofit	5,697	6,040	5,836	5,582	5,596	5,761	5,884	5,673
Age of firm								
Less than 5 years	4,610	4,615	4,332	4,217	4,650	5,398	4,474	4,784
5-9 years	4,612	4,801	4,711	4,286	4,422	4,983	4,678	4,531
10-19 years	4,777	5,209	4,584	4,458	4,545	5,137	4,796	4,765
20 or more years	4,997	5,503	5,083	4,915	5,179	4,906	5,147	4,969
Multi/single status								
2 or more locations	4,967	4,939	5,217	4,899	5,200	4,911	4,991	4,966
1 location only	4,890	5,219	4,856	4,693	4,798	5,280	4,953	4,811
Percent full-time employees								
Less than 25%	4,649	5,544	5,155	4,924	4,359	4,468	5,243	4,479
25-49 %	4,583	5,188	5,374	4,666	4,625	4,342	5,107	4,447
50-74 %	4,883	5,025	4,977	5,129	5,282	4,727	5,103	4,842
75% or more	4,971	5,240	4,842	4,698	5,043	5,008	4,926	4,985
Union presence								
No union employees	4,904	5,177	4,826	4,727	4,961	4,907	4,920	4,897
Has union employees	5,056	6,107	6,008	5,002	5,531	4,942	5,860	5,016
Unknown	4,983	5,713	5,179	4,614	5,514	4,950	5,030	4,982
Percent low wage employees								
50% or more low wage	4,593	4,994	4,988	4,526	4,677	4,495	4,806	4,551
Less than 50% low wage	5,016	5,248	4,860	4,788	5,131	5,026	4,981	5,026

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.

-- 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(2010) Standard error for average total single premium (in dollars) per enrolled employee at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2010

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	21.92	32.80	70.67	37.89	56.80	24.72	33.79	21.61
Industry group **								
Agric., fish., forest.	508.27	--	--	--	--	--	277.53	694.94
Mining and manufacturing	80.70	205.03	150.77	96.36	132.81	147.07	111.82	91.23
Construction	87.58	205.11	187.40	97.78	302.52	337.81	82.25	175.10
Utilities and transp.	131.70	436.86	486.37	249.35	224.79	124.72	335.33	120.46
Wholesale trade	83.54	263.88	250.27	180.75	216.35	97.83	103.25	113.33
Fin. svcs. and real estate	44.26	190.49	313.21	140.01	99.18	65.37	157.15	44.71
Retail trade	74.37	122.59	148.23	144.94	178.93	93.46	97.53	78.04
Professional services	31.45	72.80	75.74	95.00	61.03	47.32	73.70	37.63
Other services	61.32	152.56	161.74	190.06	140.87	128.96	87.91	86.28
Ownership								
For profit, incorporated	28.42	38.10	81.42	41.27	93.30	27.62	25.29	34.99
For profit, unincorporated	82.12	127.52	181.93	188.75	114.37	132.37	94.00	103.21
Nonprofit	57.41	197.53	144.23	103.77	101.59	66.27	123.36	56.17
Age of firm								
Less than 5 years	161.73	209.86	143.59	166.52	363.92	497.65	127.15	292.29
5-9 years	60.50	86.43	217.55	154.91	151.67	189.40	77.58	87.71
10-19 years	42.87	150.52	132.59	101.05	116.00	136.35	65.25	45.27
20 or more years	25.27	54.53	86.22	48.69	63.21	27.54	44.23	24.79
Multi/single status								
2 or more locations	23.08	317.47	186.93	119.34	70.49	26.73	81.82	22.27
1 location only	33.89	31.23	71.49	39.82	85.77	169.21	35.41	46.99
Percent full-time employees								
Less than 25%	147.04	357.20	309.34	313.06	131.77	253.98	211.47	169.87
25-49 %	56.87	131.98	153.90	179.45	144.17	99.82	103.40	73.29
50-74 %	67.62	158.73	227.80	145.88	92.55	90.81	80.04	81.39
75% or more	26.69	57.18	81.23	38.22	64.20	39.55	41.99	30.69
Union presence								
No union employees	23.80	42.47	63.32	39.10	54.97	41.19	32.94	31.54
Has union employees	72.98	586.98	452.26	302.44	325.85	79.95	308.61	75.34
Unknown	73.75	410.17	1,154.74	517.64	189.31	91.69	327.42	77.50
Percent low wage employees								
50% or more low wage	39.96	149.42	180.46	117.18	84.15	79.75	71.12	44.81
Less than 50% low wage	25.31	33.75	82.19	39.62	79.32	30.82	37.87	24.59

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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** 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.