

Table I.C.1.a(2010) Average total single 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, 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	4,928	5,193	4,802	4,736	4,843	5,042	4,953	4,917
Industry group **								
Agric., fish., forest.	5,796	--	--	--	--	--	4,803	7,306
Mining and manufacturing	4,711	5,358	4,628	4,025	4,986	5,060	4,560	4,788
Construction	4,635	4,702	4,842	4,676	4,161	4,391	4,773	4,387
Utilities and transp.	4,904	4,533	4,497	4,625	4,546	5,123	4,517	4,978
Wholesale trade	4,897	5,261	4,872	4,654	5,179	4,447	5,157	4,689
Fin. svcs. and real estate	4,939	4,777	4,858	4,716	4,968	5,017	4,770	4,981
Retail trade	4,481	5,607	4,973	4,802	4,201	3,881	5,079	4,176
Professional services	5,319	5,203	4,996	5,320	5,161	5,501	5,197	5,355
Other services	4,527	5,566	4,498	4,604	4,178	4,266	4,953	4,266
Ownership								
For profit, incorporated	4,724	5,266	4,716	4,480	4,622	4,745	4,843	4,660
For profit, unincorporated	4,674	4,798	4,736	4,493	4,523	4,819	4,751	4,628
Nonprofit	5,640	5,763	5,852	5,778	5,347	5,774	6,078	5,574
Age of firm								
Less than 5 years	4,354	4,801	4,681	3,797	4,319	3,897	4,593	3,948
5-9 years	4,406	4,624	4,429	4,095	4,241	4,786	4,463	4,306
10-19 years	4,608	5,203	4,457	4,404	4,417	4,637	4,800	4,400
20 or more years	5,053	5,477	5,015	4,984	4,942	5,088	5,170	5,020
Multi/single status								
2 or more locations	5,050	5,131	4,526	4,830	5,138	5,046	4,693	5,064
1 location only	4,795	5,194	4,812	4,712	4,437	4,979	4,971	4,541
Percent full-time employees								
Less than 25%	4,928	5,909	4,830	5,540	4,671	3,786	5,397	4,616
25-49 %	4,508	5,328	5,921	4,482	4,080	4,067	5,429	4,116
50-74 %	5,032	5,218	5,038	5,079	5,115	4,903	5,187	4,971
75% or more	4,936	5,167	4,706	4,681	4,852	5,123	4,887	4,958
Union presence								
No union employees	4,846	5,158	4,702	4,717	4,773	4,941	4,898	4,816
Has union employees	5,278	5,370	6,467	4,897	5,086	5,321	6,100	5,218
Unknown	5,109	6,390	5,901	5,032	5,860	4,911	5,771	5,052
Percent low wage employees								
50% or more low wage	4,556	5,273	4,903	4,499	4,660	4,180	4,801	4,459
Less than 50% low wage	5,002	5,179	4,786	4,796	4,889	5,181	4,981	5,011

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.a(2010) Standard error for average total single 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, 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	40.27	80.53	119.34	59.46	89.40	72.74	73.57	48.85
Industry group **								
Agric., fish., forest.	966.09	--	--	--	--	--	781.82	1,886.89
Mining and manufacturing	99.23	362.19	266.76	121.93	330.88	127.32	161.26	140.82
Construction	126.69	359.53	267.59	291.04	258.95	975.52	155.67	263.73
Utilities and transp.	244.15	603.60	905.89	525.43	643.78	303.10	210.77	249.80
Wholesale trade	213.27	400.42	417.01	563.44	631.48	156.57	238.26	278.86
Fin. svcs. and real estate	142.06	404.38	397.37	184.59	249.05	180.46	294.57	166.05
Retail trade	135.90	186.88	239.90	210.53	264.23	104.22	91.23	172.45
Professional services	57.81	133.49	300.04	241.43	144.56	85.72	199.87	49.93
Other services	119.47	138.82	234.40	222.55	251.45	137.70	158.35	126.00
Ownership								
For profit, incorporated	42.52	96.88	118.19	50.98	159.61	65.17	69.89	54.93
For profit, unincorporated	114.67	262.27	231.41	181.33	172.94	287.11	213.62	158.15
Nonprofit	85.28	411.08	286.46	326.11	161.14	138.12	347.45	101.64
Age of firm								
Less than 5 years	187.12	321.71	398.28	171.58	524.12	999.68	276.24	462.29
5-9 years	83.90	233.40	453.64	128.79	360.89	194.51	113.77	186.38
10-19 years	86.94	253.27	225.38	188.63	268.42	116.42	124.20	90.08
20 or more years	55.10	100.71	157.46	86.71	110.52	90.95	97.51	63.38
Multi/single status								
2 or more locations	73.01	839.83	172.51	116.09	158.25	79.38	115.62	74.18
1 location only	69.01	84.60	121.42	89.30	176.19	195.10	83.05	97.54
Percent full-time employees								
Less than 25%	329.10	799.26	825.99	595.54	354.08	402.66	459.02	356.82
25-49 %	142.07	449.83	486.82	335.45	503.09	136.78	251.72	196.57
50-74 %	130.15	157.18	402.54	154.99	288.35	190.50	155.28	174.13
75% or more	49.21	80.11	115.65	81.23	78.49	112.02	87.83	72.95
Union presence								
No union employees	38.93	80.97	109.07	72.71	96.32	94.04	72.29	62.91
Has union employees	155.81	1,300.05	1,220.80	273.18	667.13	167.72	748.91	150.56
Unknown	133.86	830.53	1,503.99	1,156.62	530.53	194.92	780.29	138.62
Percent low wage employees								
50% or more low wage	84.10	167.13	211.33	194.11	211.88	109.72	138.51	97.99
Less than 50% low wage	53.89	77.80	148.28	91.21	132.10	86.75	75.55	70.89

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.