

Table I.C.1.c(2010) Average total single premium (in dollars) for any-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	4,708	5,052	4,597	4,529	5,120	4,514	4,810	4,644
Industry group **								
Agric., fish., forest.	6,876	--	--	--	--	--	5,053	7,720
Mining and manufacturing	4,931	4,792	4,528	4,107	5,005	5,486	4,614	5,025
Construction	5,198	5,238	3,796	4,830	5,639	9,954	4,712	6,201
Utilities and transp.	4,827	5,168	3,935	4,803	4,225	5,235	4,429	5,079
Wholesale trade	4,386	4,502	3,512	4,465	4,789	4,381	4,220	4,425
Fin. svcs. and real estate	4,823	5,483	5,123	4,840	5,570	4,405	5,172	4,726
Retail trade	4,453	4,813	4,590	4,591	4,892	3,682	4,590	4,297
Professional services	4,917	5,051	4,907	4,760	5,239	4,738	4,965	4,875
Other services	4,010	5,141	4,770	4,514	4,676	2,747	4,873	3,383
Ownership								
For profit, incorporated	4,648	5,126	4,389	4,560	4,963	4,484	4,713	4,605
For profit, unincorporated	4,604	4,785	5,177	4,267	5,309	3,952	5,053	4,198
Nonprofit	5,232	5,277	5,385	4,684	5,447	5,297	5,242	5,230
Age of firm								
Less than 5 years	4,035	4,402	3,558	4,034	5,009	3,558 *	4,074	3,837
5-9 years	4,638	4,854	4,831	4,345	4,500	3,871	4,790	4,387
10-19 years	4,461	5,165	3,975	4,410	4,794	3,620	4,636	4,158
20 or more years	4,814	5,198	5,044	4,663	5,263	4,581	5,049	4,725
Multi/single status								
2 or more locations	4,705	4,954	6,289	4,631	5,339	4,498	5,341	4,666
1 location only	4,710	5,055	4,462	4,502	4,725	5,263	4,764	4,560
Percent full-time employees								
Less than 25%	4,227	5,757	4,720	4,881	4,249	3,141	5,285	3,562
25-49 %	3,683	5,457	5,073	3,984	4,580	2,851	4,922	3,022
50-74 %	4,703	4,320	4,752	5,219	4,900	4,572	4,679	4,718
75% or more	4,805	5,125	4,541	4,487	5,219	4,758	4,803	4,806
Union presence								
No union employees	4,660	4,987	4,613	4,542	5,032	4,118	4,788	4,526
Has union employees	5,623	8,072	4,138	4,195	5,876	5,689	5,736	5,606
Unknown	4,591	4,997	4,614 *	4,318	5,495	4,555	4,811	4,583
Percent low wage employees								
50% or more low wage	4,200	5,224	4,900	3,922	4,841	3,424	4,798	3,860
Less than 50% low wage	4,843	5,010	4,526	4,693	5,205	4,805	4,812	4,862

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.

* 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.C.1.c(2010) Standard error for average total single premium (in dollars) for any-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	36.89	131.23	135.48	105.79	145.03	83.54	108.80	46.91
Industry group **								
Agric., fish., forest.	1,332.54	--	--	--	--	--	1,008.03	2,118.12
Mining and manufacturing	256.75	451.82	681.75	237.36	634.46	950.67	478.92	197.25
Construction	326.35	515.10	509.06	845.82	1,231.30	2,183.19	353.40	929.25
Utilities and transp.	284.22	1,213.57	846.69	1,183.51	841.00	704.88	821.62	392.30
Wholesale trade	235.84	523.47	743.40	512.84	892.88	576.78	223.93	297.28
Fin. svcs. and real estate	254.05	838.14	837.96	603.34	287.19	461.85	332.68	279.28
Retail trade	147.47	342.53	529.40	204.29	699.77	290.32	280.69	262.09
Professional services	83.49	186.65	170.31	220.99	324.36	365.65	180.59	204.96
Other services	189.66	237.47	348.52	226.77	582.67	274.26	139.64	272.33
Ownership								
For profit, incorporated	100.70	166.74	150.48	188.41	229.71	201.92	112.34	136.09
For profit, unincorporated	203.33	308.40	234.91	585.47	373.48	501.34	256.59	314.36
Nonprofit	203.61	314.72	1,051.87	406.66	480.59	470.93	424.26	254.65
Age of firm								
Less than 5 years	190.82	498.88	240.62	701.43	1,205.86	1,098.23*	242.95	736.36
5-9 years	156.83	268.31	336.65	608.43	655.48	955.01	223.76	394.83
10-19 years	167.14	277.45	325.45	269.80	457.74	493.65	246.96	362.29
20 or more years	73.89	168.15	261.71	122.55	144.63	153.38	142.41	83.48
Multi/single status								
2 or more locations	60.08	933.27	787.25	211.25	142.47	77.99	428.28	61.47
1 location only	59.16	138.48	112.25	173.91	495.16	1,351.31	101.84	161.57
Percent full-time employees								
Less than 25%	403.81	407.06	892.47	859.43	716.05	696.47	281.71	463.93
25-49 %	220.49	548.34	647.03	243.68	860.17	372.13	228.44	353.15
50-74 %	164.81	323.52	416.52	623.94	395.97	429.54	241.49	215.97
75% or more	48.67	151.92	135.30	137.65	159.03	118.23	111.94	83.58
Union presence								
No union employees	70.88	113.94	127.93	132.70	179.16	189.21	107.80	62.98
Has union employees	541.33	1,757.34	1,007.87	1,096.30	507.99	659.38	844.51	566.52
Unknown	184.74	1,140.43	1,394.92*	1,056.55	1,182.63	228.98	657.58	222.14
Percent low wage employees								
50% or more low wage	236.34	364.76	257.94	320.83	353.78	528.57	172.01	291.32
Less than 50% low wage	57.86	116.43	157.44	180.79	130.40	214.31	109.89	109.24

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.

* 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.