

Table I.D.1.a(2010) 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, 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	13,935	13,296	12,606	12,784	13,342	14,823	12,994	14,197
Industry group **								
Agric., fish., forest.	12,811	--	--	--	--	--	12,384	14,211
Mining and manufacturing	13,256	14,616	13,485	11,866	13,082	13,990	13,046	13,317
Construction	13,008	11,992	13,071	13,465	12,788	14,488	12,944	13,097
Utilities and transp.	14,362	15,086	15,869	13,009	15,334	13,954	14,706	14,316
Wholesale trade	12,647	12,679	11,097	12,845	12,668	13,293	12,423	12,776
Fin. svcs. and real estate	15,211	13,524	12,955	13,941	14,688	15,622	13,595	15,384
Retail trade	12,485	14,969	12,326	13,805	11,833	11,137	13,087	12,184
Professional services	14,889	13,399	12,985	13,359	13,490	15,939	13,384	15,132
Other services	12,317	13,051	11,808	11,886	12,392	12,416	12,409	12,275
Ownership								
For profit, incorporated	13,460	13,139	12,502	12,952	13,139	13,993	13,005	13,614
For profit, unincorporated	13,420	13,284	12,203	10,978	12,876	15,085	12,062	14,010
Nonprofit	15,675	16,068	14,673	13,783	13,960	16,756	15,082	15,716
Age of firm								
Less than 5 years	12,043	13,450	12,822	11,301	14,849	9,687	13,120	11,234
5-9 years	11,581	11,451	11,220	10,135	13,468	14,381	10,856	12,843
10-19 years	12,732	12,853	12,354	12,689	12,029	13,205	13,092	12,444
20 or more years	14,322	14,223	12,965	13,246	13,415	15,056	13,477	14,474
Multi/single status								
2 or more locations	14,557	10,517	13,821	13,687	14,044	14,759	13,658	14,579
1 location only	13,015	13,368	12,559	12,586	12,468	15,484	12,948	13,084
Percent full-time employees								
Less than 25%	11,676	12,581	12,312	8,694	16,969	11,967	9,648	13,993
25-49 %	11,905	14,513	12,056	10,673	10,420	12,218	12,688	11,646
50-74 %	13,451	11,713	12,980	13,924	13,566	13,874	12,462	13,796
75% or more	14,102	13,600	12,584	12,993	13,327	15,042	13,236	14,328
Union presence								
No union employees	13,461	13,375	12,365	12,796	13,245	14,233	12,891	13,691
Has union employees	15,196	11,178	15,382	12,477	13,053	15,996	14,234	15,259
Unknown	14,789	15,914	15,949	13,348	16,953	14,673	14,488	14,802
Percent low wage employees								
50% or more low wage	12,016	11,557	12,735	11,989	11,387	12,357	11,848	12,071
Less than 50% low wage	14,153	13,598	12,591	12,868	13,600	15,070	13,141	14,430

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.D.1.a(2010) 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, 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	183.87	325.85	319.87	370.10	289.52	265.38	159.72	196.09
Industry group **								
Agric., fish., forest.	1,835.69	--	--	--	--	--	1,939.25	3,159.12
Mining and manufacturing	253.36	1,705.05	533.25	311.16	437.87	435.76	369.62	282.37
Construction	494.46	1,004.49	688.60	806.54	855.70	3,536.13	510.07	760.76
Utilities and transp.	619.44	3,511.57	3,387.21	1,479.56	1,055.24	433.78	936.62	694.40
Wholesale trade	323.44	1,985.81	1,357.74	1,470.76	1,524.28	733.57	854.84	409.41
Fin. svcs. and real estate	509.72	569.65	1,140.48	1,050.95	760.75	626.98	505.83	553.51
Retail trade	385.19	1,922.09	655.64	750.53	721.64	306.17	405.95	454.19
Professional services	208.10	591.34	438.07	437.99	577.74	327.41	212.85	237.57
Other services	461.49	530.41	451.43	1,033.07	857.50	499.81	551.60	517.69
Ownership								
For profit, incorporated	98.50	378.64	326.51	271.87	401.88	240.84	210.54	111.54
For profit, unincorporated	695.10	661.32	737.19	983.97	766.00	1,030.58	418.90	889.23
Nonprofit	457.63	1,106.41	1,834.29	746.94	766.32	439.65	665.47	492.02
Age of firm								
Less than 5 years	745.60	972.89	1,705.76	1,820.07	1,892.63	2,778.18	618.06	1,697.42
5-9 years	543.77	818.19	736.36	919.16	979.23	922.29	496.09	761.10
10-19 years	396.58	494.23	547.35	636.65	677.15	663.28	443.97	574.78
20 or more years	199.27	222.39	527.57	386.98	319.75	332.65	205.20	216.98
Multi/single status								
2 or more locations	208.97	2,537.67	1,285.85	477.54	357.19	267.57	619.55	205.97
1 location only	254.06	325.95	308.20	391.37	842.43	1,036.43	153.72	499.19
Percent full-time employees								
Less than 25%	998.21	2,619.32	2,678.62	1,955.72	2,715.82	803.22	1,538.82	868.38
25-49 %	553.01	1,763.88	1,191.16	1,171.19	1,486.98	609.82	455.53	793.63
50-74 %	512.35	489.61	921.70	996.65	926.09	626.47	359.63	644.47
75% or more	221.19	389.94	311.87	256.33	331.65	365.48	125.30	265.12
Union presence								
No union employees	159.71	309.76	297.33	364.72	265.54	293.17	168.58	206.01
Has union employees	417.37	1,359.92	3,495.92	643.09	953.77	576.51	968.72	484.01
Unknown	437.91	3,425.31	2,053.75	2,501.61	679.81	427.57	1,007.16	425.81
Percent low wage employees								
50% or more low wage	346.80	444.61	796.82	621.02	895.75	593.08	399.88	406.76
Less than 50% low wage	214.27	382.72	313.54	408.72	311.04	304.91	176.36	234.38

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.

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