

**Table I.D.1.b(2010) Average total family premium (in dollars) for mixed-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	13,903	13,318	13,502	13,097	14,022	14,046	13,265	13,992
Industry group **								
Agric., fish., forest.	12,505	--	--	--	--	--	13,606	11,846
Mining and manufacturing	12,904	13,976	13,237	12,051	13,062	12,910	13,050	12,893
Construction	13,165	12,582	11,228	12,672	14,349	14,375	12,017	13,943
Utilities and transp.	14,730	12,681	11,930	11,460	15,354	14,910	11,812	14,893
Wholesale trade	13,137	14,099	14,456	12,948	14,509	12,352	14,027	12,972
Fin. svcs. and real estate	14,115	14,084	16,115	13,554	14,249	14,051	14,364	14,090
Retail trade	12,953	12,327	12,333	13,265	13,074	12,950	12,046	13,070
Professional services	15,042	13,226	13,943	13,806	15,024	15,398	13,522	15,252
Other services	13,379	13,461	13,768	13,403	12,855	13,511	13,748	13,307
Ownership								
For profit, incorporated	13,615	12,996	13,205	13,066	13,691	13,738	13,009	13,699
For profit, unincorporated	13,956	14,018	14,396	12,220	14,513	13,969	13,682	14,013
Nonprofit	15,364	14,630	14,699	14,238	14,922	15,684	14,514	15,444
Age of firm								
Less than 5 years	13,032	12,420	13,127	11,676	14,429	13,940	12,302	13,633
5-9 years	13,184	13,205	13,601	11,615	12,886	14,368	13,077	13,257
10-19 years	13,870	13,056	13,649	13,317	12,878	14,939	13,388	14,061
20 or more years	13,960	13,737	13,443	13,291	14,287	13,982	13,369	14,014
Multi/single status								
2 or more locations	14,043	15,722	12,971	13,754	14,263	14,014	13,680	14,048
1 location only	13,455	13,290	13,532	12,864	13,568	14,770	13,224	13,659
Percent full-time employees								
Less than 25%	12,542	15,851	16,395	10,799	13,334	12,243	13,437	12,398
25-49 %	13,816	13,710	11,042	13,679	14,008	13,973	12,841	13,971
50-74 %	14,028	11,968	12,975	13,593	14,556	14,145	12,475	14,192
75% or more	13,907	13,494	13,588	13,091	13,989	14,056	13,358	13,986
Union presence								
No union employees	13,956	13,369	13,638	12,877	14,191	14,235	13,232	14,115
Has union employees	14,022	12,427	12,469	14,165	13,068	14,237	13,512	14,053
Unknown	13,597	15,294	12,414	15,444	14,290	13,544	13,446	13,599
Percent low wage employees								
50% or more low wage	12,888	12,139	10,939	11,562	12,912	13,179	11,084	13,097
Less than 50% low wage	14,033	13,472	13,720	13,276	14,153	14,165	13,499	14,110

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.b(2010) Standard error for average total family premium (in dollars) for mixed-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	93.35	200.09	252.26	186.80	171.38	117.73	162.13	92.86
Industry group **								
Agric., fish., forest.	836.98	--	--	--	--	--	1,971.89	742.37
Mining and manufacturing	217.09	829.56	514.30	439.55	294.18	348.07	477.30	236.61
Construction	429.33	884.17	571.51	318.76	802.86	625.60	330.04	515.48
Utilities and transp.	514.97	1,514.10	1,629.63	1,506.08	563.70	587.94	635.09	533.46
Wholesale trade	226.62	758.79	476.11	352.74	404.62	399.33	349.27	254.46
Fin. svcs. and real estate	199.33	753.36	1,106.43	572.65	628.58	288.06	744.71	204.86
Retail trade	255.61	414.50	561.13	636.09	549.33	294.12	372.34	280.28
Professional services	174.41	311.61	407.32	374.93	195.67	208.45	309.40	157.96
Other services	188.57	582.85	791.97	753.83	590.26	204.91	369.70	204.47
Ownership								
For profit, incorporated	105.06	176.80	362.48	169.17	233.09	129.84	172.13	104.88
For profit, unincorporated	189.30	758.75	646.93	523.53	420.25	229.88	465.94	171.05
Nonprofit	191.70	1,043.42	1,261.62	438.83	502.58	189.22	454.21	191.48
Age of firm								
Less than 5 years	282.28	450.81	975.31	493.55	1,778.96	898.51	272.30	517.61
5-9 years	329.16	410.72	596.31	454.61	673.08	617.20	351.60	388.62
10-19 years	279.69	545.04	963.09	298.54	400.62	494.14	408.13	345.57
20 or more years	93.05	379.65	234.36	248.11	139.84	114.59	173.75	93.22
Multi/single status								
2 or more locations	97.93	3,059.27	687.12	338.21	138.10	121.45	371.82	98.45
1 location only	158.05	223.41	262.76	179.77	335.06	1,006.95	168.79	260.86
Percent full-time employees								
Less than 25%	744.97	2,022.28	2,960.55	929.67	782.20	1,055.88	961.58	849.93
25-49 %	292.48	1,179.78	1,451.10	1,169.53	684.12	377.36	897.36	309.04
50-74 %	211.39	480.48	745.75	583.44	570.07	220.40	407.96	223.98
75% or more	98.21	193.46	242.44	208.98	168.40	132.32	148.41	101.07
Union presence								
No union employees	112.75	227.94	279.93	171.58	126.11	177.18	166.41	114.57
Has union employees	219.40	767.83	1,063.60	684.04	589.38	246.86	625.57	238.94
Unknown	228.77	1,806.01	1,828.57	1,457.72	1,127.33	238.97	778.82	235.74
Percent low wage employees								
50% or more low wage	167.79	724.18	683.45	662.10	532.10	212.96	354.40	182.39
Less than 50% low wage	91.15	217.09	238.53	170.28	191.02	114.95	172.15	89.65

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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