

**Table I.D.1.c(2010) Average total family 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	13,274	12,499	13,184	13,442	14,767	12,764	13,092	13,375
Industry group **								
Agric., fish., forest.	10,833	--	--	--	--	--	10,192	11,110
Mining and manufacturing	13,099	12,888	12,695	9,636	13,138	14,820	11,985	13,582
Construction	13,696	12,914	13,650	15,864	11,412	16,379	14,300	12,835
Utilities and transp.	13,547	14,029	13,660	11,400	15,004	13,667	12,840	13,821
Wholesale trade	12,929	11,017	12,157	13,913	12,974	13,028	12,240	13,152
Fin. svcs. and real estate	13,754	14,011	13,200	13,397	16,619	12,932	13,134	13,931
Retail trade	11,166	10,982	10,446	13,035	13,850	9,348	10,814	11,537
Professional services	14,775	12,848	13,747	14,631	17,766	14,276	14,005	15,248
Other services	10,777	12,949	13,889	12,553	13,396	7,703	13,086	9,502
Ownership								
For profit, incorporated	12,936	12,445	12,796	13,107	14,643	12,334	12,750	13,042
For profit, unincorporated	13,552	12,232	14,452	14,780	14,715	10,982	14,083	13,079
Nonprofit	14,833	14,371	14,971	13,543	15,632	14,988	13,748	15,068
Age of firm								
Less than 5 years	12,434	12,781	10,615	13,555	13,339	11,280 *	12,222	12,915
5-9 years	11,896	11,521	12,456	11,199	14,598	10,857 *	12,042	11,474
10-19 years	13,545	13,154	12,353	14,561	14,519	11,859	13,565	13,519
20 or more years	13,422	12,666	14,073	13,613	14,916	12,813	13,358	13,444
Multi/single status								
2 or more locations	13,551	14,149	14,689	14,250	15,409	12,704	14,299	13,511
1 location only	12,954	12,459	13,088	13,162	13,206	13,542	12,991	12,864
Percent full-time employees								
Less than 25%	12,476	12,443	16,439	12,002	12,193	11,663	13,677	11,729
25-49 %	12,735	13,053	12,511	12,689	16,193	9,451	12,819	12,694
50-74 %	14,002	12,517	12,620	18,253	14,548	13,587	14,698	13,723
75% or more	13,223	12,453	13,197	13,068	14,698	12,818	12,904	13,410
Union presence								
No union employees	13,238	12,531	13,099	13,483	14,626	12,373	13,109	13,349
Has union employees	13,802	17,294	14,692	12,852	15,082	12,828	14,556	13,699
Unknown	13,118	8,852	11,256 *	10,072	16,308	13,127	9,362	13,261
Percent low wage employees								
50% or more low wage	12,148	12,238	13,073	10,450	14,677	11,310	11,971	12,272
Less than 50% low wage	13,430	12,554	13,201	13,781	14,777	12,957	13,276	13,512

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.D.1.c(2010) Standard error for average total family 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	335.86	318.29	271.57	754.43	937.39	811.57	316.63	565.59
Industry group **								
Agric., fish., forest.	1,676.73	--	--	--	--	--	1,565.08	2,899.03
Mining and manufacturing	201.41	1,140.38	1,593.36	1,180.31	1,624.01	1,799.90	878.43	694.22
Construction	657.44	660.35	748.15	2,718.50	2,500.46	3,149.20	757.14	1,576.83
Utilities and transp.	924.77	2,760.15	3,542.73	2,726.15	2,448.85	2,177.25	1,668.34	908.19
Wholesale trade	676.09	1,469.61	2,597.25	1,882.24	2,502.21	888.75	690.84	884.63
Fin. svcs. and real estate	537.85	2,815.73	1,901.94	1,672.83	922.86	1,192.38	641.24	724.81
Retail trade	633.87	1,150.96	1,258.17	986.78	1,581.70	1,709.19	1,010.78	979.71
Professional services	736.13	737.05	451.98	1,140.28	1,282.70	1,492.52	544.93	965.40
Other services	982.74	789.36	1,286.34	1,316.79	937.28	1,346.05	638.04	1,239.27
Ownership								
For profit, incorporated	415.38	392.74	365.39	913.70	1,255.84	680.02	255.37	710.68
For profit, unincorporated	619.96	948.06	1,002.39	1,463.95	657.70	753.63	975.67	707.26
Nonprofit	733.39	1,172.80	1,955.82	966.12	850.97	1,565.65	891.18	775.38
Age of firm								
Less than 5 years	500.33	2,391.69	1,713.90	2,100.00	3,377.47	3,567.05*	688.11	2,468.96
5-9 years	368.46	839.23	1,106.15	1,449.66	1,971.77	3,340.19*	403.99	1,098.12
10-19 years	482.91	883.16	739.87	1,481.24	1,928.02	1,811.48	792.68	851.05
20 or more years	391.79	388.65	439.55	587.25	1,092.51	805.34	449.33	554.62
Multi/single status								
2 or more locations	631.30	3,391.34	2,732.21	767.86	963.14	814.37	741.43	672.35
1 location only	274.47	325.42	295.65	878.59	1,493.84	3,207.03	314.63	637.11
Percent full-time employees								
Less than 25%	1,430.47	2,621.56	3,942.31	2,778.73	2,590.76	2,430.28	2,341.55	1,480.28
25-49 %	1,146.97	1,060.11	1,960.79	1,268.26	3,458.58	1,209.22	759.39	1,269.39
50-74 %	1,349.04	997.60	704.39	2,324.17	1,366.94	1,991.99	1,159.59	1,240.64
75% or more	381.42	522.09	286.13	576.90	1,065.27	598.95	324.20	625.00
Union presence								
No union employees	338.11	335.56	388.98	831.67	1,051.91	1,012.12	350.04	580.42
Has union employees	1,089.81	4,573.37	3,831.21	2,596.17	1,138.59	1,468.70	2,877.52	1,088.03
Unknown	787.38	2,354.94	3,559.46*	2,813.53	3,475.42	836.31	2,022.28	797.23
Percent low wage employees								
50% or more low wage	787.37	825.49	1,436.02	1,391.14	1,041.45	1,125.88	680.94	976.24
Less than 50% low wage	339.15	391.66	278.27	855.06	1,004.61	868.76	307.94	606.27

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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