

Table I.C.1(2012) Average total single premium (in dollars) per enrolled employee at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2012

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	5,384	5,751	5,363	5,256	5,430	5,357	5,460	5,365
Industry group **								
Agric., fish., forest.	4,345	--	--	--	--	--	4,962	4,136
Mining and manufacturing	5,086	4,887	4,546	4,889	5,223	5,139	4,662	5,156
Construction	5,243	5,569	4,713	5,222	5,561	5,335	5,024	5,469
Utilities and transp.	5,496	5,592	5,612	5,839	5,897	5,344	5,938	5,436
Wholesale trade	5,318	6,029	5,262	5,108	5,529	5,175	5,461	5,253
Fin. svcs. and real estate	5,494	5,963	5,830	5,783	5,525	5,388	5,834	5,445
Retail trade	4,804	5,375	5,115	4,642	4,622	4,792	5,106	4,738
Professional services	5,797	5,871	5,676	5,572	5,772	5,875	5,725	5,816
Other services	5,172	5,932	5,675	5,094	5,085	5,032	5,635	5,036
Ownership								
For profit, incorporated	5,236	5,709	5,303	5,107	5,315	5,175	5,373	5,200
For profit, unincorporated	5,272	5,512	5,009	5,010	5,154	5,437	5,252	5,279
Nonprofit	6,083	6,770	6,302	6,125	5,871	6,138	6,368	6,040
Age of firm								
Less than 5 years	5,053	5,434	5,263	4,863	4,798	5,099	5,230	4,856
5-9 years	5,078	5,336	5,234	4,939	4,940	5,200	5,175	4,989
10-19 years	5,282	5,671	5,070	5,168	5,223	5,426	5,342	5,232
20 or more years	5,444	6,117	5,598	5,428	5,592	5,357	5,674	5,412
Multi/single status								
2 or more locations	5,383	6,881	5,120	5,350	5,570	5,342	5,336	5,385
1 location only	5,386	5,736	5,384	5,231	5,248	5,917	5,472	5,290
Percent full-time employees								
Less than 25%	4,815	6,134	5,410	5,372	4,224	4,586	5,824	4,554
25-49 %	5,204	6,135	5,672	5,407	5,581	4,910	5,606	5,122
50-74 %	5,492	5,970	5,626	5,491	5,699	5,340	5,706	5,442
75% or more	5,391	5,673	5,313	5,217	5,411	5,410	5,409	5,386
Union presence								
No union employees	5,308	5,709	5,341	5,165	5,314	5,265	5,407	5,269
Has union employees	5,720	7,745	5,954	6,673	6,356	5,531	7,030	5,667
Unknown	5,378	7,328	4,887	5,569	5,703	5,360	5,807	5,374
Percent low wage employees								
50% or more low wage	4,973	6,183	5,207	4,989	4,845	4,894	5,422	4,894
Less than 50% low wage	5,469	5,686	5,384	5,300	5,581	5,458	5,466	5,471

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2012 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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** 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(2012) Standard error for average total single premium (in dollars) per enrolled employee at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2012

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	27.83	91.09	74.13	56.97	44.97	34.80	59.68	26.68
Industry group **								
Agric., fish., forest.	348.19	--	--	--	--	--	371.66	297.14
Mining and manufacturing	56.44	255.01	129.99	83.37	119.35	65.84	85.05	67.05
Construction	157.05	284.79	227.40	254.44	433.57	186.12	179.02	273.10
Utilities and transp.	99.38	475.24	530.24	246.06	395.81	79.29	218.16	112.68
Wholesale trade	83.98	406.53	314.38	171.62	113.75	96.79	174.43	71.28
Fin. svcs. and real estate	56.48	277.75	290.10	229.24	89.47	65.48	144.55	62.68
Retail trade	53.35	246.44	192.72	104.22	161.04	67.02	125.41	62.88
Professional services	39.40	132.98	104.28	44.97	56.85	84.11	56.72	45.23
Other services	107.73	204.53	195.28	144.38	153.34	178.02	129.30	127.73
Ownership								
For profit, incorporated	33.94	95.74	74.90	69.90	47.63	47.22	61.85	38.74
For profit, unincorporated	41.19	165.27	200.48	120.76	155.74	70.26	134.17	30.69
Nonprofit	53.04	295.69	264.51	152.03	54.17	90.36	213.87	49.33
Age of firm								
Less than 5 years	154.34	221.29	300.40	186.94	387.34	341.59	183.57	263.49
5-9 years	56.15	168.51	169.40	167.04	220.69	442.57	151.45	130.19
10-19 years	59.24	126.94	69.45	120.66	74.07	158.66	73.41	70.91
20 or more years	30.44	140.39	94.36	82.55	44.75	36.87	77.02	28.55
Multi/single status								
2 or more locations	31.44	627.33	225.05	111.97	55.85	38.81	162.07	31.36
1 location only	40.21	91.15	79.48	57.48	94.06	190.49	66.63	65.56
Percent full-time employees								
Less than 25%	108.77	387.68	418.61	306.81	424.81	96.73	227.73	132.94
25-49 %	90.05	273.90	213.31	331.21	279.62	110.48	181.69	121.16
50-74 %	38.62	171.11	257.48	121.29	137.99	53.22	105.77	40.16
75% or more	36.56	105.09	77.38	65.02	57.29	47.88	62.63	37.00
Union presence								
No union employees	27.31	94.07	69.68	52.55	42.58	52.44	50.04	32.26
Has union employees	60.77	752.72	406.95	420.46	369.03	58.34	516.58	56.53
Unknown	76.75	1,050.96	639.55	1,448.72	263.78	79.05	684.50	76.47
Percent low wage employees								
50% or more low wage	54.25	222.17	383.72	125.84	109.48	46.22	207.53	49.63
Less than 50% low wage	32.95	92.64	60.48	67.48	63.25	44.21	49.02	38.05

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2012 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.

Table I.C.1.a(2012) 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, 2012

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	5,401	5,524	5,305	5,334	5,273	5,514	5,405	5,400
Industry group **								
Agric., fish., forest.	3,665	--	--	--	--	--	4,491	3,337
Mining and manufacturing	4,869	5,089	4,308	4,805	4,683	5,199	4,566	4,955
Construction	5,242	5,226	4,358	5,795	5,476	5,453	4,820	5,824
Utilities and transp.	5,437	4,993	5,729	6,041	5,072	5,434	5,776	5,300
Wholesale trade	5,173	4,899	5,466	5,032	5,056	5,467	5,180	5,167
Fin. svcs. and real estate	5,738	6,582	6,237	5,698	5,396	5,694	6,445	5,567
Retail trade	5,001	5,762	5,408	4,940	4,532	4,946	5,457	4,781
Professional services	5,737	5,540	5,623	5,659	5,711	5,838	5,563	5,788
Other services	5,140	5,498	5,474	5,187	5,107	4,914	5,517	4,979
Ownership								
For profit, incorporated	5,199	5,530	5,217	5,120	4,985	5,261	5,307	5,150
For profit, unincorporated	5,184	5,120	5,120	5,055	5,113	5,412	5,147	5,206
Nonprofit	6,017	6,393	6,093	6,167	5,800	6,092	6,324	5,969
Age of firm								
Less than 5 years	4,698	5,034	5,123	4,292	4,564	4,681	4,927	4,454
5-9 years	4,956	4,971	5,144	5,451	4,361	5,366	5,157	4,761
10-19 years	5,430	5,446	5,218	5,271	5,297	6,289	5,369	5,489
20 or more years	5,499	5,979	5,426	5,506	5,450	5,476	5,596	5,476
Multi/single status								
2 or more locations	5,446	5,179	5,121	5,149	5,398	5,495	5,226	5,454
1 location only	5,352	5,527	5,319	5,374	5,143	6,102	5,418	5,275
Percent full-time employees								
Less than 25%	5,099	4,601	5,247	6,154	5,107	4,681	5,212	5,034
25-49 %	5,259	5,387	5,104	4,975	5,846	4,886	5,102	5,324
50-74 %	5,741	6,347	5,582	5,714	5,665	5,646	5,967	5,660
75% or more	5,365	5,404	5,283	5,290	5,176	5,536	5,347	5,371
Union presence								
No union employees	5,315	5,534	5,315	5,234	5,154	5,456	5,389	5,274
Has union employees	5,936	5,317	5,128	6,784	5,906	5,872	6,280	5,921
Unknown	5,274	3,533	4,218	6,530	5,433	5,267	4,483	5,284
Percent low wage employees								
50% or more low wage	4,945	5,876	4,759	4,968	4,861	4,850	5,113	4,895
Less than 50% low wage	5,492	5,472	5,386	5,401	5,393	5,631	5,451	5,508

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2012 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.

Table I.C.1.a(2012) 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, 2012

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	30.36	148.54	102.97	97.94	120.95	50.11	72.22	40.84
Industry group **								
Agric., fish., forest.	847.13	--	--	--	--	--	1,053.09	799.92
Mining and manufacturing	78.47	470.02	237.61	176.41	195.00	151.35	198.38	99.54
Construction	186.94	190.47	269.05	464.47	651.91	819.77	215.19	382.90
Utilities and transp.	260.26	495.32	1,106.58	572.39	424.29	285.41	396.99	290.70
Wholesale trade	158.69	652.46	244.50	470.69	290.71	210.31	262.72	177.72
Fin. svcs. and real estate	95.74	599.01	741.52	402.52	271.41	118.00	318.37	101.72
Retail trade	123.58	404.68	527.94	282.74	311.93	213.08	267.97	108.90
Professional services	42.55	216.86	194.39	133.96	91.43	106.97	141.25	63.65
Other services	90.17	198.72	265.08	277.13	334.28	189.68	138.89	118.89
Ownership								
For profit, incorporated	42.94	155.33	129.39	155.13	102.12	50.09	100.26	51.84
For profit, unincorporated	131.14	271.85	195.83	248.86	369.77	239.84	110.91	171.88
Nonprofit	59.58	329.24	334.40	139.99	95.74	147.58	139.01	62.89
Age of firm								
Less than 5 years	326.33	533.55	469.82	365.80	842.09	1,130.36	315.52	516.03
5-9 years	108.24	232.49	225.20	348.07	276.40	538.78	156.74	180.24
10-19 years	82.49	232.69	213.89	218.13	156.88	360.28	143.74	132.14
20 or more years	46.55	145.46	109.69	141.83	95.74	56.38	97.93	45.95
Multi/single status								
2 or more locations	33.47	1,079.82	191.16	140.56	116.96	53.97	202.42	30.55
1 location only	53.98	150.10	101.99	107.34	169.77	315.74	72.52	114.02
Percent full-time employees								
Less than 25%	273.98	667.38	470.37	1,710.32	477.56	428.45	339.70	308.18
25-49 %	142.30	456.79	583.66	260.07	399.29	156.09	381.70	232.82
50-74 %	111.23	349.63	857.56	175.01	224.98	140.14	303.25	95.78
75% or more	38.58	158.40	131.68	134.73	127.20	52.51	77.45	45.16
Union presence								
No union employees	28.12	148.73	104.23	84.09	118.28	73.51	72.58	45.75
Has union employees	91.38	1,282.52	956.63	557.52	265.90	89.22	594.60	87.17
Unknown	92.00	924.47	1,176.76	1,588.05	207.29	106.30	1,032.28	93.69
Percent low wage employees								
50% or more low wage	74.27	354.15	422.29	282.99	213.85	214.06	262.79	110.05
Less than 50% low wage	30.49	145.89	106.67	115.73	118.97	56.54	62.19	43.64

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2012 Medical Expenditure Panel Survey-Insurance Component.

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Table I.C.1.b(2012) Average total single 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, 2012

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	5,392	5,937	5,352	5,234	5,514	5,344	5,489	5,373
Industry group **								
Agric., fish., forest.	4,457	--	--	--	--	--	5,121	4,275
Mining and manufacturing	5,151	4,716	4,612	4,936	5,429	5,135	4,666	5,215
Construction	5,300	5,821	4,832	5,114	5,640	5,324	5,180	5,398
Utilities and transp.	5,513	6,240	5,737	5,750	6,360	5,326	6,275	5,452
Wholesale trade	5,347	6,669	5,155	5,090	5,726	5,132	5,564	5,273
Fin. svcs. and real estate	5,461	5,774	5,841	5,817	5,587	5,355	5,700	5,434
Retail trade	4,719	5,137	4,773	4,424	4,673	4,741	4,884	4,694
Professional services	5,825	6,099	5,611	5,572	5,819	5,881	5,784	5,834
Other services	5,239	6,276	5,800	5,011	5,059	5,172	5,707	5,132
Ownership								
For profit, incorporated	5,256	5,814	5,294	5,112	5,471	5,178	5,385	5,231
For profit, unincorporated	5,308	5,864	4,875	4,940	5,133	5,491	5,278	5,316
Nonprofit	6,131	7,217	6,470	6,183	5,913	6,150	6,510	6,080
Age of firm								
Less than 5 years	5,181	5,639	5,363	5,096	4,862	5,236	5,356	5,006
5-9 years	5,158	5,597	5,310	4,762	5,223	5,197	5,222	5,105
10-19 years	5,206	5,768	4,954	5,061	5,237	5,199	5,257	5,171
20 or more years	5,443	6,331	5,610	5,452	5,666	5,350	5,750	5,412
Multi/single status								
2 or more locations	5,387	7,339	5,243	5,427	5,650	5,330	5,438	5,386
1 location only	5,403	5,909	5,363	5,179	5,313	5,867	5,494	5,310
Percent full-time employees								
Less than 25%	4,573	6,771	5,325	5,206	3,926	4,349	6,237	4,306
25-49 %	5,315	6,769	5,932	5,713	5,371	5,124	5,953	5,224
50-74 %	5,403	5,804	5,635	5,316	5,690	5,292	5,544	5,378
75% or more	5,411	5,891	5,287	5,208	5,529	5,391	5,447	5,404
Union presence								
No union employees	5,317	5,856	5,307	5,135	5,392	5,256	5,406	5,289
Has union employees	5,663	8,172	6,167	6,761	6,626	5,462	7,325	5,598
Unknown	5,408	8,371	5,161	5,431	5,903	5,387	6,177	5,402
Percent low wage employees								
50% or more low wage	5,031	6,675	5,407	4,968	4,918	4,962	5,637	4,954
Less than 50% low wage	5,466	5,831	5,345	5,275	5,657	5,428	5,469	5,465

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2012 Medical Expenditure Panel Survey-Insurance Component.

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Table I.C.1.b(2012) Standard error for average total single 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, 2012

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	38.68	129.35	104.08	98.88	58.44	43.91	60.20	39.47
Industry group **								
Agric., fish., forest.	349.24	--	--	--	--	--	347.00	236.32
Mining and manufacturing	59.00	221.86	170.29	153.41	138.41	68.69	79.97	69.17
Construction	176.62	369.46	350.40	415.81	562.25	200.90	283.69	308.39
Utilities and transp.	112.64	591.96	783.37	316.87	501.83	102.03	374.77	129.85
Wholesale trade	86.02	630.81	405.00	227.29	153.62	112.25	278.47	69.60
Fin. svcs. and real estate	56.39	393.05	329.74	344.32	81.47	72.77	171.33	69.69
Retail trade	68.64	298.58	346.93	155.85	103.26	58.85	138.19	62.83
Professional services	58.88	230.00	152.57	93.78	80.01	106.98	83.67	69.65
Other services	146.31	296.40	283.14	189.72	83.90	215.41	223.81	167.95
Ownership								
For profit, incorporated	44.78	146.22	97.36	138.34	83.72	57.08	76.69	52.83
For profit, unincorporated	50.72	356.15	329.61	150.54	134.55	87.90	206.12	54.36
Nonprofit	69.40	412.45	317.95	190.91	85.75	106.41	276.77	79.11
Age of firm								
Less than 5 years	155.14	146.88	397.56	268.98	306.04	339.81	194.85	205.91
5-9 years	90.71	284.86	285.67	252.77	258.14	393.80	181.72	148.07
10-19 years	65.61	182.96	75.31	150.70	108.11	173.64	89.21	82.71
20 or more years	42.25	236.44	120.87	127.54	66.46	46.27	89.84	41.65
Multi/single status								
2 or more locations	42.48	1,311.02	337.58	141.91	75.05	48.77	199.48	42.66
1 location only	55.61	126.93	107.94	96.08	123.74	183.61	67.36	88.45
Percent full-time employees								
Less than 25%	107.16	740.62	891.38	446.38	342.87	92.07	340.71	152.43
25-49 %	83.89	552.65	385.61	513.05	242.98	113.05	286.34	101.83
50-74 %	56.47	178.22	226.37	187.21	167.42	65.82	78.78	58.77
75% or more	46.09	178.36	112.43	103.81	76.84	58.64	64.98	50.96
Union presence								
No union employees	37.06	140.57	105.08	73.54	60.78	63.28	47.76	46.72
Has union employees	63.99	1,048.45	558.61	722.76	501.35	66.17	632.42	60.82
Unknown	98.20	1,685.95	1,029.29	1,465.69	393.69	102.88	770.29	97.31
Percent low wage employees								
50% or more low wage	53.69	225.26	484.11	194.93	124.32	42.63	251.59	35.56
Less than 50% low wage	42.51	151.05	72.45	107.63	82.31	50.82	47.90	46.48

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2012 Medical Expenditure Panel Survey-Insurance Component.

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Table I.C.1.c(2012) 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, 2012

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	5,225	5,584	5,571	5,159	5,231	4,786	5,459	5,054
Industry group **								
Agric., fish., forest.	5,109	--	--	--	--	--	4,944	5,443
Mining and manufacturing	4,855	5,007	4,981	4,837	4,736	4,997	4,905	4,837
Construction	4,752	5,207	5,135	4,029	4,716	3,177 *	4,799	4,599
Utilities and transp.	5,454	4,469	3,377 *	5,754	5,659	5,612	5,010	5,592
Wholesale trade	5,410	5,458	5,381	5,490	5,197	5,777	5,582	5,190
Fin. svcs. and real estate	5,209	5,387	3,977	5,704	5,304	5,022	5,217	5,205
Retail trade	5,389	5,492	5,678	5,012	4,405	6,207	5,215	5,504
Professional services	5,751	5,824	6,069	5,282	5,603	6,174	5,841	5,663
Other services	4,592	5,837	5,456	5,274	5,243	2,984	5,586	3,940
Ownership								
For profit, incorporated	5,105	5,721	5,563	5,022	4,908	4,599	5,477	4,812
For profit, unincorporated	5,161	5,172	5,556	5,373	5,602	4,304	5,364	4,939
Nonprofit	5,889	5,825	5,720	5,523	5,889	6,342	5,543	5,988
Age of firm								
Less than 5 years	5,255	5,717	4,937	5,206	5,047	3,228 *	5,286	5,161
5-9 years	4,924	5,143	5,054	4,701	4,768	4,616	5,008	4,796
10-19 years	5,404	5,782	5,270	5,717	4,766	4,824	5,736	4,898
20 or more years	5,228	5,648	6,011	5,014	5,424	4,794	5,520	5,100
Multi/single status								
2 or more locations	4,990	5,500	4,230	5,298	5,327	4,749	4,951	4,994
1 location only	5,387	5,585	5,658	5,117	5,127	6,153	5,501	5,166
Percent full-time employees								
Less than 25%	5,845	7,776	5,954	4,585	4,043	7,124	6,128	5,714
25-49 %	4,304	5,442	5,872	5,561	5,869	2,714	5,501	3,932
50-74 %	5,710	5,783	5,710	5,805	5,875	5,247	5,838	5,614
75% or more	5,223	5,488	5,527	5,039	5,095	5,112	5,374	5,100
Union presence								
No union employees	5,206	5,582	5,575	5,166	5,140	4,545	5,456	4,983
Has union employees	5,744	5,220 *	5,409	4,736	6,699	5,537	5,405	5,766
Unknown	4,874	7,825	4,452 *	6,000 *	3,769	4,870	6,029	4,820
Percent low wage employees								
50% or more low wage	4,465	5,262	5,512	5,164	4,206	3,756	5,298	4,130
Less than 50% low wage	5,429	5,640	5,579	5,158	5,540	5,264	5,486	5,380

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2012 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.

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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.

Table I.C.1.c(2012) 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, 2012

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	87.52	201.16	243.61	175.97	159.71	157.02	131.87	103.21
Industry group **								
Agric., fish., forest.	954.44	--	--	--	--	--	1,055.06	1,481.67
Mining and manufacturing	229.49	864.86	969.74	564.14	442.41	242.72	613.48	296.24
Construction	301.14	393.29	707.89	547.39	1,227.46	960.13 *	393.27	787.08
Utilities and transp.	335.52	883.62	1,061.93 *	1,174.45	1,177.89	421.79	723.37	326.60
Wholesale trade	225.92	968.35	539.54	718.78	610.84	1,148.72	300.37	440.86
Fin. svcs. and real estate	285.45	648.60	907.98	290.44	807.99	204.20	335.43	376.56
Retail trade	109.83	746.54	505.14	311.70	289.33	690.54	288.20	188.48
Professional services	134.77	166.21	424.97	315.95	296.99	437.97	209.60	219.15
Other services	173.39	432.43	339.46	443.88	619.23	127.54	237.64	248.61
Ownership								
For profit, incorporated	82.82	218.45	264.51	155.84	212.62	189.93	153.01	103.78
For profit, unincorporated	229.18	222.21	466.52	327.24	821.60	568.13	209.98	410.78
Nonprofit	218.54	920.48	547.01	301.22	438.72	638.01	383.75	339.58
Age of firm								
Less than 5 years	476.49	609.35	854.32	632.19	633.40	1,020.78 *	438.04	581.60
5-9 years	221.70	376.89	442.20	248.41	672.19	1,199.37	349.30	368.68
10-19 years	197.44	397.32	404.11	453.36	278.29	1,002.43	282.91	218.13
20 or more years	82.52	245.95	298.59	179.65	139.11	168.98	129.57	113.83
Multi/single status								
2 or more locations	115.33	1,439.53	539.75	219.39	171.43	161.37	307.23	111.26
1 location only	132.34	201.97	226.03	198.71	257.27	1,747.78	141.04	239.29
Percent full-time employees								
Less than 25%	496.34	1,531.86	1,150.57	467.90	659.95	475.39	744.49	577.77
25-49 %	397.41	826.64	599.38	616.81	647.48	377.25	612.29	405.84
50-74 %	249.05	413.34	951.71	414.97	337.51	462.91	357.65	229.93
75% or more	94.98	191.51	233.52	172.63	152.10	205.06	124.92	115.11
Union presence								
No union employees	102.96	201.30	245.68	178.28	195.49	212.58	131.24	128.14
Has union employees	325.94	1,650.71 *	1,302.79	930.72	776.52	530.45	962.69	351.79
Unknown	393.02	2,338.55	1,407.85 *	1,897.37 *	937.78	407.91	1,683.63	393.95
Percent low wage employees								
50% or more low wage	155.90	345.84	470.41	336.93	303.84	184.32	266.08	162.43
Less than 50% low wage	110.01	199.07	244.67	204.70	159.04	215.47	142.43	144.17

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2012 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.

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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.

Table I.C.2(2012) Average total employee contribution (in dollars) per enrolled employee for single coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2012

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	1,118	857	990	1,095	1,127	1,172	979	1,153
Industry group **								
Agric., fish., forest.	843	--	--	--	--	--	743	877
Mining and manufacturing	1,010	882	1,041	1,069	1,020	991	1,003	1,011
Construction	1,052	1,055	1,256	864	1,006	1,211	1,115	987
Utilities and transp.	1,129	997	1,575	1,245	1,229	1,079	1,249	1,113
Wholesale trade	1,087	762	1,081	1,091	1,206	1,090	1,018	1,118
Fin. svcs. and real estate	1,102	1,005	724	933	1,088	1,158	839	1,140
Retail trade	1,265	709	1,282	1,344	1,465	1,253	1,112	1,298
Professional services	1,083	812	818	1,076	1,057	1,179	909	1,127
Other services	1,237	863	940	1,161	1,316	1,335	954	1,319
Ownership								
For profit, incorporated	1,145	869	1,053	1,117	1,177	1,189	1,007	1,182
For profit, unincorporated	1,155	898	867	1,169	1,204	1,253	971	1,221
Nonprofit	976	643	741	930	960	1,042	812	1,000
Age of firm								
Less than 5 years	1,152	1,009	819	1,407	1,253	1,041	1,001	1,321
5-9 years	1,074	907	1,002	1,182	1,057	1,551	1,043	1,102
10-19 years	1,048	822	965	1,177	1,119	1,010	987	1,097
20 or more years	1,130	803	1,043	990	1,127	1,177	950	1,155
Multi/single status								
2 or more locations	1,167	1,415	869	1,026	1,166	1,179	858	1,175
1 location only	1,025	850	1,000	1,114	1,075	936	991	1,065
Percent full-time employees								
Less than 25%	1,204	752	1,023	1,464	1,417	1,141	1,021	1,251
25-49 %	1,270	805	1,130	1,161	1,254	1,356	1,005	1,324
50-74 %	1,217	941	967	1,322	1,269	1,247	1,065	1,253
75% or more	1,091	847	986	1,056	1,095	1,146	965	1,124
Union presence								
No union employees	1,098	860	988	1,105	1,136	1,160	973	1,147
Has union employees	1,080	933 *	1,037	931	997	1,106	1,173	1,076
Unknown	1,249	222 *	1,053	1,100	1,366	1,250	979	1,251
Percent low wage employees								
50% or more low wage	1,213	817	1,041	1,203	1,199	1,276	1,016	1,248
Less than 50% low wage	1,098	863	983	1,077	1,108	1,150	974	1,132

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2012 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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** 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.2(2012) Standard error for average total employee contribution (in dollars) per enrolled employee for single coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2012

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	14.49	34.55	35.30	22.76	16.78	20.62	19.59	16.26
Industry group **								
Agric., fish., forest.	121.45	--	--	--	--	--	196.82	146.90
Mining and manufacturing	28.83	74.11	135.09	83.42	64.87	39.93	80.05	25.69
Construction	77.91	211.48	107.82	147.34	97.90	77.69	117.12	76.37
Utilities and transp.	42.35	223.40	248.68	90.55	102.48	65.80	166.20	52.90
Wholesale trade	32.84	174.38	163.45	90.00	77.26	60.97	96.38	49.68
Fin. svcs. and real estate	28.90	146.62	130.91	50.86	65.09	52.09	74.79	34.50
Retail trade	26.20	101.21	149.47	139.14	82.18	30.03	77.41	26.52
Professional services	20.95	78.16	68.67	40.18	33.51	34.67	43.41	23.22
Other services	61.41	95.58	91.77	115.06	65.64	78.28	62.00	70.00
Ownership								
For profit, incorporated	17.29	45.15	31.11	30.13	28.97	28.55	22.98	21.89
For profit, unincorporated	28.23	142.48	96.97	72.01	46.95	30.35	79.29	22.06
Nonprofit	20.47	109.26	181.69	100.35	24.03	20.32	105.79	15.62
Age of firm								
Less than 5 years	70.66	189.27	80.78	82.49	174.77	269.90	89.68	130.67
5-9 years	59.03	89.97	141.69	78.45	74.76	181.10	63.83	73.92
10-19 years	24.51	68.70	62.01	38.07	68.73	60.23	29.10	50.82
20 or more years	20.27	50.77	68.54	32.76	29.29	22.78	27.48	21.97
Multi/single status								
2 or more locations	21.63	325.75	133.61	50.52	29.77	22.50	61.12	22.08
1 location only	19.10	34.89	34.14	29.08	32.72	70.60	18.06	22.47
Percent full-time employees								
Less than 25%	41.69	169.81	118.23	164.18	228.39	50.25	73.95	46.34
25-49 %	32.92	120.76	229.92	66.18	154.45	35.55	91.15	45.71
50-74 %	48.81	102.44	127.29	78.92	43.25	63.35	61.04	49.84
75% or more	15.19	36.23	30.26	27.32	20.84	23.58	20.24	17.46
Union presence								
No union employees	14.11	40.07	32.60	16.96	21.03	21.71	20.01	14.16
Has union employees	28.01	313.23*	223.25	151.07	79.34	31.75	183.95	27.36
Unknown	48.60	418.77*	226.40	307.49	350.15	45.97	186.21	48.02
Percent low wage employees								
50% or more low wage	20.83	119.12	98.80	79.44	52.05	21.72	47.98	23.23
Less than 50% low wage	17.89	41.35	42.41	31.48	21.96	25.34	23.23	20.99

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2012 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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** 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.2.a(2012) Average total employee contribution (in dollars) for exclusive-provider plans per enrolled employee for single coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2012

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	1,126	944	1,040	1,200	1,079	1,194	1,051	1,155
Industry group **								
Agric., fish., forest.	480*	--	--	--	--	--	646*	414*
Mining and manufacturing	1,115	947	1,076	1,377	1,041	1,000	1,117	1,114
Construction	1,114	1,650	1,112	805	1,158*	1,126	1,217	970
Utilities and transp.	1,234	747*	2,065	1,591	1,137	1,063	1,549	1,107
Wholesale trade	1,131	736*	1,309	1,061	1,218	1,226	1,049	1,196
Fin. svcs. and real estate	1,232	894*	750	1,384	1,191	1,343	907	1,311
Retail trade	1,281	625	1,236*	1,550	1,498	1,193	1,166	1,337
Professional services	1,010	946	867	968	955	1,096	964	1,023
Other services	1,277	900	922	1,318	1,182	1,535	960	1,412
Ownership								
For profit, incorporated	1,182	970	1,041	1,204	1,179	1,283	1,054	1,241
For profit, unincorporated	1,172	994	937	1,331	1,247	1,183	1,040	1,246
Nonprofit	964	638	1,149*	1,099	857	1,006	1,047	951
Age of firm								
Less than 5 years	1,246	1,097	1,002	1,538	1,280*	439	1,131	1,367
5-9 years	1,010	832	1,071	1,089	902	2,117	1,069	954
10-19 years	1,081	915	994	1,285	1,106	987	1,052	1,108
20 or more years	1,138	946	1,064	1,136	1,081	1,201	1,027	1,164
Multi/single status								
2 or more locations	1,169	1,487	890	1,052	1,140	1,194	900	1,178
1 location only	1,079	940	1,051	1,232	1,015	1,212	1,061	1,100
Percent full-time employees								
Less than 25%	1,376	679	991*	1,000*	2,282	1,436	954	1,621
25-49 %	1,157	878*	1,135*	1,193	1,037	1,341	1,018*	1,214
50-74 %	1,211	880	1,289	1,366	1,118	1,298	1,143	1,236
75% or more	1,107	967	1,007	1,182	1,052	1,168	1,042	1,131
Union presence								
No union employees	1,113	944	1,037	1,202	1,093	1,183	1,033	1,157
Has union employees	1,026	1,381*	1,055*	1,166	990	1,020	1,822	991
Unknown	1,366	224*	1,500*	1,303	1,127	1,388	1,126	1,369
Percent low wage employees								
50% or more low wage	1,130	678*	1,218	1,244	1,053	1,233	1,047	1,155
Less than 50% low wage	1,126	983	1,013	1,192	1,087	1,187	1,051	1,155

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2012 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.

Table I.C.2.a(2012) Standard error for average total employee contribution (in dollars) for exclusive-provider plans per enrolled employee for single coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2012

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	25.34	93.35	72.32	52.93	52.23	37.86	39.15	30.61
Industry group **								
Agric., fish., forest.	187.66 *	--	--	--	--	--	196.41 *	237.38 *
Mining and manufacturing	66.93	142.95	218.78	239.81	82.31	71.46	136.35	62.04
Construction	183.62	395.29	195.17	212.26	402.63 *	243.66	193.89	221.76
Utilities and transp.	69.21	248.65 *	474.34	315.33	240.47	113.94	291.95	109.24
Wholesale trade	139.27	369.45 *	302.73	217.93	170.16	112.68	195.04	130.38
Fin. svcs. and real estate	70.81	305.16 *	222.15	291.66	67.21	79.74	181.78	73.04
Retail trade	93.78	149.02	487.85 *	263.54	218.20	98.94	124.78	133.15
Professional services	32.87	131.17	187.94	79.92	81.69	49.65	73.27	43.69
Other services	93.45	152.54	132.33	235.32	128.57	93.71	127.09	96.01
Ownership								
For profit, incorporated	26.36	104.96	75.75	68.52	79.76	40.57	46.22	34.09
For profit, unincorporated	83.77	292.80	154.61	123.15	251.79	114.32	182.85	120.66
Nonprofit	58.36	167.06	666.23 *	210.95	46.66	62.30	173.47	47.62
Age of firm								
Less than 5 years	147.18	279.02	254.29	202.93	446.28 *	129.61	174.52	287.88
5-9 years	90.56	190.81	143.65	144.69	183.61	347.98	108.80	115.59
10-19 years	74.37	104.68	142.54	125.28	207.73	195.00	68.74	142.34
20 or more years	40.13	136.14	137.05	97.15	70.31	53.73	63.83	41.00
Multi/single status								
2 or more locations	29.19	417.06	243.82	103.82	51.38	38.13	140.19	26.92
1 location only	37.13	93.27	64.99	60.32	89.95	154.40	40.77	63.27
Percent full-time employees								
Less than 25%	100.58	197.10	369.56 *	375.23 *	331.39	128.34	98.18	138.98
25-49 %	93.40	663.43 *	696.87 *	303.25	170.05	100.94	393.28 *	58.60
50-74 %	84.10	155.94	358.52	148.07	132.61	127.40	180.19	82.04
75% or more	24.87	98.18	80.38	60.47	58.05	33.81	49.79	34.36
Union presence								
No union employees	23.31	92.93	74.95	60.86	49.67	45.20	44.64	24.03
Has union employees	32.81	563.54 *	356.72 *	263.45	161.76	60.86	460.16	33.76
Unknown	101.41	198.19 *	461.13 *	351.01	263.28	113.98	312.74	101.54
Percent low wage employees								
50% or more low wage	64.85	278.57 *	176.81	129.62	121.38	61.17	98.30	78.13
Less than 50% low wage	31.58	97.24	84.68	70.03	57.37	42.11	48.62	35.38

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2012 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.

Table I.C.2.b(2012) Average total employee contribution (in dollars) for mixed-provider plans per enrolled employee for single coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2012

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	1,114	802	960	1,046	1,121	1,167	942	1,147
Industry group **								
Agric., fish., forest.	914	--	--	--	--	--	745 *	960
Mining and manufacturing	978	814	1,005	936	984	988	971	979
Construction	1,019	814 *	1,238	926	903	1,229	1,050	994
Utilities and transp.	1,094	1,168	870 *	1,178	1,103	1,086	1,042	1,098
Wholesale trade	1,060	854 *	956	1,050	1,207	1,055	960	1,094
Fin. svcs. and real estate	1,075	1,177	749	809	1,002	1,135	836	1,102
Retail trade	1,255	648	1,318	1,215	1,441	1,260	1,083	1,281
Professional services	1,118	720	803	1,115	1,100	1,203	885	1,167
Other services	1,225	781	979	1,044	1,361	1,297	933	1,292
Ownership								
For profit, incorporated	1,134	799	1,076	1,080	1,139	1,174	988	1,162
For profit, unincorporated	1,140	837	737	1,088	1,178	1,258	893	1,206
Nonprofit	990	733	577	829	1,029	1,053	719	1,027
Age of firm								
Less than 5 years	1,132	889	770	1,401	1,256	1,149	943	1,321
5-9 years	1,125	1,005	1,054	1,214	1,106	1,373	1,096	1,149
10-19 years	1,007	668	934	1,112	1,119	977	915	1,071
20 or more years	1,126	774	1,000	916	1,112	1,173	909	1,149
Multi/single status								
2 or more locations	1,163	1,401 *	813	1,014	1,157	1,174	811	1,171
1 location only	992	790	973	1,056	1,069	886	956	1,029
Percent full-time employees								
Less than 25%	1,134	543 *	1,476	1,568	1,097	1,087	1,000	1,155
25-49 %	1,272	674	1,096	1,078	1,222	1,356	937	1,320
50-74 %	1,205	944	857	1,229	1,271	1,240	996	1,243
75% or more	1,089	788	964	1,013	1,099	1,141	934	1,120
Union presence								
No union employees	1,091	805	953	1,062	1,125	1,158	939	1,137
Has union employees	1,087	888 *	1,078	797	994	1,114	1,032	1,089
Unknown	1,227	222 *	875	1,054 *	1,449	1,226	894	1,229
Percent low wage employees								
50% or more low wage	1,228	982	918	1,150	1,212	1,280	1,009	1,256
Less than 50% low wage	1,090	776	965	1,030	1,100	1,142	933	1,123

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2012 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.

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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.

Table I.C.2.b(2012) Standard error for average total employee contribution (in dollars) for mixed-provider plans per enrolled employee for single coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2012

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	17.39	30.52	43.28	29.14	27.26	23.89	18.10	20.45
Industry group **								
Agric., fish., forest.	127.02	--	--	--	--	--	323.07 *	152.43
Mining and manufacturing	34.96	153.43	138.00	45.29	63.25	43.45	98.50	37.15
Construction	67.90	272.63 *	150.97	184.05	118.11	72.11	115.81	80.40
Utilities and transp.	58.32	303.36	362.07 *	159.60	162.27	74.69	127.05	68.20
Wholesale trade	39.91	270.49 *	146.67	109.94	97.10	60.48	118.56	61.17
Fin. svcs. and real estate	39.97	152.49	173.36	126.94	90.44	60.41	66.50	41.57
Retail trade	15.71	157.34	228.14	120.36	63.75	25.32	78.21	11.33
Professional services	32.06	89.35	87.97	55.31	36.07	50.52	57.23	37.14
Other services	55.91	157.60	102.42	76.85	97.85	82.97	71.04	69.29
Ownership								
For profit, incorporated	22.62	48.18	34.54	35.67	44.73	31.00	23.36	27.41
For profit, unincorporated	35.32	107.06	104.33	88.98	50.63	38.75	66.94	31.21
Nonprofit	17.64	166.51	115.42	56.24	26.19	38.34	86.51	23.38
Age of firm								
Less than 5 years	69.39	155.43	85.68	61.70	137.16	253.95	73.40	94.44
5-9 years	65.57	107.93	214.04	93.82	116.78	181.67	75.02	112.70
10-19 years	30.42	91.87	64.25	57.45	37.95	71.30	41.72	45.74
20 or more years	22.63	71.85	57.27	30.35	37.34	25.50	30.63	24.49
Multi/single status								
2 or more locations	24.34	430.30 *	177.94	84.60	40.04	24.54	72.19	24.56
1 location only	19.62	26.18	50.48	28.52	23.41	79.44	17.95	27.83
Percent full-time employees								
Less than 25%	66.58	229.86 *	334.29	202.33	109.29	50.13	138.58	64.52
25-49 %	32.80	157.31	174.68	110.20	93.53	42.75	101.67	32.82
50-74 %	49.39	118.67	133.07	112.34	77.43	62.15	70.13	49.74
75% or more	18.79	44.30	44.31	27.50	32.37	27.57	19.72	22.56
Union presence								
No union employees	14.79	38.95	42.57	27.92	24.95	21.65	19.29	16.17
Has union employees	32.59	280.08 *	280.87	154.60	107.35	32.23	170.06	33.15
Unknown	50.21	377.80 *	226.15	330.04 *	386.38	48.21	204.56	49.76
Percent low wage employees								
50% or more low wage	23.15	215.65	114.01	85.91	60.26	15.54	83.88	22.78
Less than 50% low wage	20.10	44.66	47.75	24.34	33.07	29.57	22.65	23.24

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2012 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.

Table I.C.2.c(2012) Average total employee contribution (in dollars) for any-provider plans per enrolled employee for single coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2012

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	1,140	865	1,010	1,118	1,359	1,204	981	1,256
Industry group **								
Agric., fish., forest.	1,094 *	--	--	--	--	--	869 *	1,550
Mining and manufacturing	1,127	--	--	--	--	--	887 *	1,213
Construction	1,117	--	--	--	--	--	1,165	960
Utilities and transp.	1,295	--	--	--	--	--	944	1,404
Wholesale trade	1,267	--	--	--	--	--	1,248	1,291
Fin. svcs. and real estate	1,082	--	--	--	--	--	708 *	1,229
Retail trade	1,357	--	--	--	--	--	1,102	1,526
Professional services	1,005	--	--	--	--	--	891	1,118
Other services	1,219	--	--	--	--	--	1,043	1,335
Ownership								
For profit, incorporated	1,170	--	--	--	--	--	981	1,319
For profit, unincorporated	1,253	--	--	--	--	--	1,153	1,363
Nonprofit	859	--	--	--	--	--	505 *	960
Age of firm								
Less than 5 years	1,010	--	--	--	--	--	998	1,048
5-9 years	940	--	--	--	--	--	766	1,204
10-19 years	1,264	--	--	--	--	--	1,201	1,359
20 or more years	1,157	--	--	--	--	--	935	1,254
Multi/single status								
2 or more locations	1,248	--	--	--	--	--	1,059	1,264
1 location only	1,065	--	--	--	--	--	974	1,242
Percent full-time employees								
Less than 25%	1,308	--	--	--	--	--	1,252	1,333
25-49 %	1,476	--	--	--	--	--	1,228	1,552
50-74 %	1,393	--	--	--	--	--	1,200	1,538
75% or more	1,051	--	--	--	--	--	922	1,155
Union presence								
No union employees	1,118	--	--	--	--	--	986	1,235
Has union employees	1,320	--	--	--	--	--	226 *	1,391
Unknown	1,293	--	--	--	--	--	1,279	1,293
Percent low wage employees								
50% or more low wage	1,316	--	--	--	--	--	969	1,455
Less than 50% low wage	1,093	--	--	--	--	--	983	1,186

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2012 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.

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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.

Table I.C.2.c(2012) Standard error for average total employee contribution (in dollars) for any-provider plans per enrolled employee for single coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2012

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	66.57	87.11	129.03	130.25	149.50	55.60	75.75	82.32
Industry group **								
Agric., fish., forest.	430.58 *	--	--	--	--	--	475.00 *	453.76
Mining and manufacturing	218.44	--	--	--	--	--	296.12 *	211.29
Construction	242.57	--	--	--	--	--	268.95	268.91
Utilities and transp.	234.91	--	--	--	--	--	255.28	260.44
Wholesale trade	112.36	--	--	--	--	--	191.47	239.42
Fin. svcs. and real estate	135.60	--	--	--	--	--	279.78 *	137.28
Retail trade	134.74	--	--	--	--	--	170.32	179.43
Professional services	125.99	--	--	--	--	--	134.52	144.69
Other services	92.43	--	--	--	--	--	170.75	78.16
Ownership								
For profit, incorporated	63.85	--	--	--	--	--	51.41	79.12
For profit, unincorporated	118.63	--	--	--	--	--	182.66	114.60
Nonprofit	143.41	--	--	--	--	--	316.81 *	140.30
Age of firm								
Less than 5 years	176.94	--	--	--	--	--	170.28	306.14
5-9 years	57.45	--	--	--	--	--	71.33	130.47
10-19 years	131.75	--	--	--	--	--	174.89	122.80
20 or more years	77.50	--	--	--	--	--	128.66	84.50
Multi/single status								
2 or more locations	72.48	--	--	--	--	--	211.80	67.12
1 location only	88.74	--	--	--	--	--	77.74	143.97
Percent full-time employees								
Less than 25%	131.58	--	--	--	--	--	318.32	102.70
25-49 %	200.26	--	--	--	--	--	325.63	137.15
50-74 %	172.72	--	--	--	--	--	354.32	158.66
75% or more	61.53	--	--	--	--	--	78.23	78.47
Union presence								
No union employees	70.50	--	--	--	--	--	76.62	93.55
Has union employees	71.56	--	--	--	--	--	164.32 *	76.60
Unknown	192.10	--	--	--	--	--	371.64	193.03
Percent low wage employees								
50% or more low wage	115.54	--	--	--	--	--	101.89	126.52
Less than 50% low wage	62.57	--	--	--	--	--	77.73	91.48

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2012 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.

Table I.C.3(2012) Percent of total premiums contributed by employees enrolled in single coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2012

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	20.8%	14.9%	18.5%	20.8%	20.7%	21.9%	17.9%	21.5%
Industry group **								
Agric., fish., forest.	19.4%	--	--	--	--	--	15.0%	21.2%
Mining and manufacturing	19.9%	18.1%	22.9%	21.9%	19.5%	19.3%	21.5%	19.6%
Construction	20.1%	18.9%	26.6%	16.5%	18.1%	22.7%	22.2%	18.0%
Utilities and transp.	20.5%	17.8%	28.1% *	21.3%	20.8%	20.2%	21.0%	20.5%
Wholesale trade	20.4%	12.6%	20.5%	21.4%	21.8%	21.1%	18.6%	21.3%
Fin. svcs. and real estate	20.1%	16.8%	12.4%	16.1%	19.7%	21.5%	14.4%	20.9%
Retail trade	26.3%	13.2%	25.1%	29.0%	31.7%	26.2%	21.8%	27.4%
Professional services	18.7%	13.8%	14.4%	19.3%	18.3%	20.1%	15.9%	19.4%
Other services	23.9%	14.5%	16.6%	22.8%	25.9%	26.5%	16.9%	26.2%
Ownership								
For profit, incorporated	21.9%	15.2%	19.9%	21.9%	22.1%	23.0%	18.7%	22.7%
For profit, unincorporated	21.9%	16.3%	17.3%	23.3%	23.4%	23.1%	18.5%	23.1%
Nonprofit	16.0%	9.5%	11.8%	15.2%	16.3%	17.0%	12.8%	16.6%
Age of firm								
Less than 5 years	22.8%	18.6%	15.6%	28.9%	26.1%	20.4%	19.1%	27.2%
5-9 years	21.2%	17.0%	19.1%	23.9%	21.4%	29.8%	20.2%	22.1%
10-19 years	19.8%	14.5%	19.0%	22.8%	21.4%	18.6%	18.5%	21.0%
20 or more years	20.8%	13.1%	18.6%	18.2%	20.1%	22.0%	16.7%	21.3%
Multi/single status								
2 or more locations	21.7%	20.6%	17.0%	19.2%	20.9%	22.1%	16.1%	21.8%
1 location only	19.0%	14.8%	18.6%	21.3%	20.5%	15.8%	18.1%	20.1%
Percent full-time employees								
Less than 25%	25.0%	12.3%	18.9%	27.3%	33.6%	24.9%	17.5%	27.5%
25-49 %	24.4%	13.1%	19.9%	21.5%	22.5%	27.6%	17.9%	25.8%
50-74 %	22.2%	15.8%	17.2%	24.1%	22.3%	23.4%	18.7%	23.0%
75% or more	20.2%	14.9%	18.6%	20.2%	20.2%	21.2%	17.8%	20.9%
Union presence								
No union employees	20.7%	15.1%	18.5%	21.4%	21.4%	22.0%	18.0%	21.8%
Has union employees	18.9%	12.0% *	17.4%	13.9%	15.7%	20.0%	16.7%	19.0%
Unknown	23.2%	3.0% *	21.6%	19.8%	24.0%	23.3%	16.9%	23.3%
Percent low wage employees								
50% or more low wage	24.4%	13.2%	20.0%	24.1%	24.7%	26.1%	18.7%	25.5%
Less than 50% low wage	20.1%	15.2%	18.3%	20.3%	19.9%	21.1%	17.8%	20.7%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2012 Medical Expenditure Panel Survey-Insurance Component.

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Table I.C.3(2012) Standard error for percent of total premiums contributed by employees enrolled in single coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2012

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	0.27%	0.74%	0.65%	0.36%	0.36%	0.38%	0.39%	0.31%
Industry group **								
Agric., fish., forest.	2.54%	--	--	--	--	--	3.98%	2.86%
Mining and manufacturing	0.47%	1.51%	2.96%	1.60%	1.16%	0.68%	1.78%	0.44%
Construction	1.52%	3.52%	1.62%	3.28%	1.32%	1.74%	2.41%	1.51%
Utilities and transp.	0.93%	4.00%	8.54% *	1.85%	2.19%	1.08%	2.77%	1.02%
Wholesale trade	0.46%	2.29%	2.84%	1.17%	1.29%	1.15%	1.62%	0.82%
Fin. svcs. and real estate	0.42%	3.02%	1.87%	0.77%	1.07%	0.81%	1.38%	0.50%
Retail trade	0.62%	1.80%	2.37%	2.64%	1.92%	0.75%	1.48%	0.64%
Professional services	0.31%	1.25%	1.34%	0.69%	0.55%	0.52%	0.75%	0.35%
Other services	1.31%	1.52%	1.49%	1.87%	1.72%	1.73%	1.09%	1.56%
Ownership								
For profit, incorporated	0.31%	0.97%	0.64%	0.51%	0.50%	0.57%	0.47%	0.42%
For profit, unincorporated	0.47%	2.51%	1.91%	1.46%	0.83%	0.49%	1.52%	0.34%
Nonprofit	0.37%	1.44%	2.86%	1.48%	0.47%	0.57%	1.75%	0.36%
Age of firm								
Less than 5 years	1.00%	2.69%	1.92%	2.00%	2.61%	4.91%	1.40%	2.04%
5-9 years	1.20%	2.00%	2.58%	1.24%	1.69%	3.21%	1.38%	1.38%
10-19 years	0.53%	1.13%	1.23%	0.92%	1.16%	1.05%	0.61%	1.02%
20 or more years	0.37%	0.99%	1.04%	0.71%	0.56%	0.42%	0.43%	0.41%
Multi/single status								
2 or more locations	0.37%	3.64%	2.69%	0.76%	0.56%	0.43%	1.24%	0.38%
1 location only	0.32%	0.74%	0.59%	0.48%	0.55%	1.23%	0.40%	0.38%
Percent full-time employees								
Less than 25%	0.78%	3.57%	3.13%	3.92%	2.37%	0.70%	1.67%	0.61%
25-49 %	0.87%	2.12%	4.12%	1.57%	2.77%	1.08%	1.57%	1.32%
50-74 %	0.84%	1.71%	2.30%	1.43%	0.85%	1.24%	0.99%	0.89%
75% or more	0.29%	0.76%	0.60%	0.44%	0.41%	0.44%	0.41%	0.34%
Union presence								
No union employees	0.21%	0.83%	0.59%	0.28%	0.38%	0.36%	0.42%	0.20%
Has union employees	0.54%	4.59% *	4.09%	2.42%	1.51%	0.48%	2.60%	0.57%
Unknown	1.05%	9.10% *	6.24%	4.85%	6.14%	1.02%	4.80%	1.04%
Percent low wage employees								
50% or more low wage	0.38%	2.03%	1.75%	1.60%	0.95%	0.61%	0.85%	0.33%
Less than 50% low wage	0.30%	0.77%	0.81%	0.46%	0.41%	0.44%	0.43%	0.36%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2012 Medical Expenditure Panel Survey-Insurance Component.

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Table I.C.3.a(2012) Percent of total premiums for exclusive-provider plans contributed by employees enrolled in single coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2012

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	20.9%	17.1%	19.6%	22.5%	20.5%	21.7%	19.4%	21.4%
Industry group **								
Agric., fish., forest.	13.1% *	--	--	--	--	--	14.4% *	12.4% *
Mining and manufacturing	22.9%	18.6%	25.0%	28.7%	22.2%	19.2%	24.5%	22.5%
Construction	21.2%	31.6%	25.5%	13.9% *	21.1%	20.7%	25.3%	16.7%
Utilities and transp.	22.7%	15.0% *	36.0%	26.3%	22.4%	19.6%	26.8%	20.9%
Wholesale trade	21.9%	15.0%	23.9%	21.1%	24.1%	22.4%	20.3%	23.1%
Fin. svcs. and real estate	21.5%	13.6% *	12.0% *	24.3%	22.1%	23.6%	14.1%	23.5%
Retail trade	25.6%	10.8%	22.9%	31.4%	33.1%	24.1%	21.4%	28.0%
Professional services	17.6%	17.1%	15.4%	17.1%	16.7%	18.8%	17.3%	17.7%
Other services	24.8%	16.4%	16.8%	25.4%	23.1%	31.2%	17.4%	28.4%
Ownership								
For profit, incorporated	22.7%	17.5%	20.0%	23.5%	23.6%	24.4%	19.9%	24.1%
For profit, unincorporated	22.6%	19.4%	18.3%	26.3%	24.4%	21.9%	20.2%	23.9%
Nonprofit	16.0%	10.0%	18.9% *	17.8%	14.8%	16.5%	16.6%	15.9%
Age of firm								
Less than 5 years	26.5%	21.8%	19.6%	35.8%	28.0%	9.4%	23.0%	30.7%
5-9 years	20.4%	16.7%	20.8%	20.0%	20.7%	39.4%	20.7%	20.0%
10-19 years	19.9%	16.8%	19.0%	24.4%	20.9%	15.7%	19.6%	20.2%
20 or more years	20.7%	15.8%	19.6%	20.6%	19.8%	21.9%	18.4%	21.3%
Multi/single status								
2 or more locations	21.5%	28.7%	17.4%	20.4%	21.1%	21.7%	17.2%	21.6%
1 location only	20.2%	17.0%	19.8%	22.9%	19.7%	19.9%	19.6%	20.9%
Percent full-time employees								
Less than 25%	27.0%	14.8% *	18.9% *	16.2% *	44.7%	30.7%	18.3%	32.2%
25-49 %	22.0%	16.3% *	22.2% *	24.0%	17.7%	27.4%	20.0%	22.8%
50-74 %	21.1%	13.9%	23.1%	23.9%	19.7%	23.0%	19.2%	21.8%
75% or more	20.6%	17.9%	19.1%	22.3%	20.3%	21.1%	19.5%	21.1%
Union presence								
No union employees	20.9%	17.1%	19.5%	23.0%	21.2%	21.7%	19.2%	21.9%
Has union employees	17.3%	26.0% *	20.6% *	17.2%	16.8%	17.4%	29.0%	16.7%
Unknown	25.9%	6.3% *	35.6% *	19.9%	20.7%	26.3%	25.1%	25.9%
Percent low wage employees								
50% or more low wage	22.9%	11.5% *	25.6%	25.0%	21.7%	25.4%	20.5%	23.6%
Less than 50% low wage	20.5%	18.0%	18.8%	22.1%	20.1%	21.1%	19.3%	21.0%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2012 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.

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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.

Table I.C.3.a(2012) Standard error for percent of total premiums for exclusive-provider plans contributed by employees enrolled in single coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2012

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	0.43%	1.80%	1.67%	0.99%	1.05%	0.61%	0.78%	0.52%
Industry group **								
Agric., fish., forest.	4.77% *	--	--	--	--	--	4.60% *	5.19% *
Mining and manufacturing	1.31%	2.56%	4.12%	4.35%	1.42%	1.37%	2.58%	1.34%
Construction	3.58%	6.82%	4.72%	4.95% *	3.76%	4.65%	4.79%	3.47%
Utilities and transp.	1.43%	4.57% *	8.18%	5.19%	3.85%	2.31%	4.68%	1.91%
Wholesale trade	2.07%	4.28%	4.82%	3.54%	3.58%	1.63%	2.94%	1.94%
Fin. svcs. and real estate	1.36%	5.90% *	3.79% *	3.77%	1.56%	1.16%	3.58%	1.12%
Retail trade	1.57%	2.97%	4.63%	4.88%	3.97%	2.24%	2.52%	2.56%
Professional services	0.55%	2.22%	3.61%	1.30%	1.59%	0.78%	1.29%	0.73%
Other services	1.67%	3.03%	2.11%	3.77%	2.16%	1.88%	2.10%	1.84%
Ownership								
For profit, incorporated	0.42%	2.01%	1.59%	1.26%	1.54%	0.73%	0.92%	0.58%
For profit, unincorporated	1.45%	5.47%	2.83%	2.85%	3.42%	1.19%	3.54%	1.75%
Nonprofit	0.92%	2.52%	8.65% *	2.91%	0.92%	0.97%	2.72%	0.77%
Age of firm								
Less than 5 years	2.03%	4.14%	5.81%	5.03%	4.80%	2.72%	3.10%	3.07%
5-9 years	1.80%	4.09%	2.70%	3.09%	3.67%	8.37%	2.36%	2.10%
10-19 years	1.49%	1.87%	2.84%	2.67%	3.88%	3.98%	1.08%	2.82%
20 or more years	0.82%	2.25%	2.65%	1.84%	1.31%	1.08%	1.22%	0.84%
Multi/single status								
2 or more locations	0.47%	6.93%	4.84%	1.97%	1.14%	0.62%	2.75%	0.43%
1 location only	0.65%	1.80%	1.53%	1.20%	1.58%	2.69%	0.85%	1.11%
Percent full-time employees								
Less than 25%	2.69%	4.48% *	6.37% *	10.07% *	5.05%	3.15%	2.08%	3.37%
25-49 %	1.67%	9.64% *	7.52% *	5.63%	3.83%	1.71%	4.93%	1.87%
50-74 %	1.41%	2.48%	4.30%	2.62%	2.36%	2.70%	2.26%	1.49%
75% or more	0.41%	1.90%	1.60%	1.11%	0.99%	0.50%	0.93%	0.56%
Union presence								
No union employees	0.40%	1.80%	1.71%	1.04%	1.07%	0.83%	0.88%	0.48%
Has union employees	0.61%	10.64% *	7.49% *	3.88%	2.55%	1.11%	6.55%	0.68%
Unknown	1.85%	5.02% *	10.88% *	5.68%	5.41%	2.03%	7.18%	1.84%
Percent low wage employees								
50% or more low wage	1.09%	5.12% *	3.58%	2.70%	2.26%	1.70%	1.91%	1.27%
Less than 50% low wage	0.53%	1.80%	1.79%	1.24%	1.10%	0.70%	0.87%	0.62%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2012 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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** 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.3.b(2012) Percent of total premiums for mixed-provider plans contributed by employees enrolled in single coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2012

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	20.7%	13.5%	17.9%	20.0%	20.3%	21.8%	17.2%	21.3%
Industry group **								
Agric., fish., forest.	20.5%	--	--	--	--	--	14.6% *	22.5%
Mining and manufacturing	19.0%	17.3%	21.8%	19.0%	18.1%	19.2%	20.8%	18.8%
Construction	19.2%	14.0%	25.6%	18.1%	16.0%	23.1%	20.3%	18.4%
Utilities and transp.	19.8%	18.7%	15.2% *	20.5%	17.3%	20.4%	16.6%	20.1%
Wholesale trade	19.8%	12.8%	18.5%	20.6%	21.1%	20.6%	17.3%	20.7%
Fin. svcs. and real estate	19.7%	20.4%	12.8%	13.9%	17.9%	21.2%	14.7%	20.3%
Retail trade	26.6%	12.6%	27.6%	27.5%	30.8%	26.6%	22.2%	27.3%
Professional services	19.2%	11.8%	14.3%	20.0%	18.9%	20.5%	15.3%	20.0%
Other services	23.4%	12.4%	16.9%	20.8%	26.9%	25.1%	16.3%	25.2%
Ownership								
For profit, incorporated	21.6%	13.7%	20.3%	21.1%	20.8%	22.7%	18.3%	22.2%
For profit, unincorporated	21.5%	14.3%	15.1%	22.0%	22.9%	22.9%	16.9%	22.7%
Nonprofit	16.2%	10.2%	8.9%	13.4%	17.4%	17.1%	11.0%	16.9%
Age of firm								
Less than 5 years	21.8%	15.8%	14.4%	27.5%	25.8%	21.9%	17.6%	26.4%
5-9 years	21.8%	18.0%	19.9%	25.5%	21.2%	26.4%	21.0%	22.5%
10-19 years	19.4%	11.6%	18.8%	22.0%	21.4%	18.8%	17.4%	20.7%
20 or more years	20.7%	12.2%	17.8%	16.8%	19.6%	21.9%	15.8%	21.2%
Multi/single status								
2 or more locations	21.6%	19.1%	15.5%	18.7%	20.5%	22.0%	14.9%	21.7%
1 location only	18.4%	13.4%	18.2%	20.4%	20.1%	15.1%	17.4%	19.4%
Percent full-time employees								
Less than 25%	24.8%	8.0% *	27.7%	30.1%	27.9%	25.0%	16.0%	26.8%
25-49 %	23.9%	10.0%	18.5%	18.9%	22.7%	26.5%	15.7%	25.3%
50-74 %	22.3%	16.3%	15.2%	23.1%	22.3%	23.4%	18.0%	23.1%
75% or more	20.1%	13.4%	18.2%	19.5%	19.9%	21.2%	17.1%	20.7%
Union presence								
No union employees	20.5%	13.8%	18.0%	20.7%	20.9%	22.0%	17.4%	21.5%
Has union employees	19.2%	10.9% *	17.5%	11.8%	15.0%	20.4%	14.1%	19.4%
Unknown	22.7%	2.7% *	17.0% *	19.4% *	24.5%	22.8%	14.5% *	22.8%
Percent low wage employees								
50% or more low wage	24.4%	14.7%	17.0%	23.1%	24.6%	25.8%	17.9%	25.4%
Less than 50% low wage	19.9%	13.3%	18.1%	19.5%	19.4%	21.0%	17.1%	20.5%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2012 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.

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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.

Table I.C.3.b(2012) Standard error for percent of total premiums for mixed-provider plans contributed by employees enrolled in single coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2012

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	0.30%	0.54%	0.71%	0.43%	0.53%	0.40%	0.41%	0.34%
Industry group **								
Agric., fish., forest.	2.90%	--	--	--	--	--	6.08% *	3.15%
Mining and manufacturing	0.60%	2.95%	3.14%	0.84%	1.05%	0.74%	2.19%	0.66%
Construction	1.35%	3.60%	2.82%	3.72%	2.21%	1.77%	2.37%	1.55%
Utilities and transp.	1.12%	4.43%	5.90% *	3.49%	3.21%	1.24%	1.85%	1.23%
Wholesale trade	0.72%	3.55%	3.11%	1.59%	1.60%	1.16%	1.70%	1.07%
Fin. svcs. and real estate	0.66%	2.74%	2.90%	1.43%	1.41%	0.97%	1.28%	0.66%
Retail trade	0.51%	2.44%	2.85%	2.31%	1.75%	0.60%	1.51%	0.41%
Professional services	0.45%	1.46%	1.80%	0.97%	0.57%	0.69%	0.96%	0.54%
Other services	1.29%	2.47%	1.70%	1.93%	1.98%	1.84%	1.15%	1.57%
Ownership								
For profit, incorporated	0.39%	0.86%	0.75%	0.36%	0.78%	0.57%	0.50%	0.47%
For profit, unincorporated	0.54%	1.37%	1.67%	1.67%	0.76%	0.62%	1.07%	0.51%
Nonprofit	0.43%	1.96%	1.69%	1.24%	0.52%	0.85%	1.27%	0.55%
Age of firm								
Less than 5 years	1.22%	2.40%	1.90%	2.00%	3.04%	4.66%	1.24%	1.98%
5-9 years	1.23%	1.55%	3.24%	2.01%	2.07%	3.35%	1.28%	1.98%
10-19 years	0.58%	1.45%	1.43%	0.99%	0.75%	1.12%	0.73%	0.91%
20 or more years	0.33%	1.14%	0.74%	0.54%	0.62%	0.41%	0.48%	0.37%
Multi/single status								
2 or more locations	0.39%	5.20%	3.11%	1.27%	0.75%	0.44%	1.28%	0.39%
1 location only	0.34%	0.50%	0.79%	0.49%	0.62%	1.56%	0.39%	0.44%
Percent full-time employees								
Less than 25%	1.12%	3.56% *	7.11%	4.48%	1.53%	1.01%	2.39%	1.07%
25-49 %	0.78%	2.50%	3.15%	2.46%	2.06%	0.95%	1.72%	0.91%
50-74 %	0.88%	2.48%	2.21%	2.21%	1.48%	1.19%	1.20%	0.93%
75% or more	0.34%	0.68%	0.87%	0.37%	0.59%	0.51%	0.43%	0.40%
Union presence								
No union employees	0.24%	0.69%	0.68%	0.59%	0.32%	0.31%	0.44%	0.23%
Has union employees	0.58%	3.32% *	5.19%	2.29%	2.33%	0.41%	2.58%	0.61%
Unknown	1.07%	7.68% *	6.45% *	6.14% *	6.47%	1.06%	5.73% *	1.06%
Percent low wage employees								
50% or more low wage	0.55%	3.06%	1.75%	1.98%	1.34%	0.43%	1.44%	0.48%
Less than 50% low wage	0.32%	0.67%	0.90%	0.36%	0.63%	0.49%	0.42%	0.38%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2012 Medical Expenditure Panel Survey-Insurance Component.

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* Figure does not meet standard of reliability or precision.

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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.

Table I.C.3.c(2012) Percent of total premiums for any-provider plans contributed by employees enrolled in single coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2012

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	21.8%	15.5%	18.1%	21.7%	26.0%	25.2%	18.0%	24.9%
Industry group **								
Agric., fish., forest.	21.4%*	--	--	--	--	--	17.6%*	28.5%
Mining and manufacturing	23.2%	--	--	--	--	--	18.1%	25.1%
Construction	23.5%	--	--	--	--	--	24.3%	20.9%*
Utilities and transp.	23.7%	--	--	--	--	--	18.9%	25.1%
Wholesale trade	23.4%	--	--	--	--	--	22.4%	24.9%
Fin. svcs. and real estate	20.8%	--	--	--	--	--	13.6%*	23.6%
Retail trade	25.2%	--	--	--	--	--	21.1%	27.7%
Professional services	17.5%	--	--	--	--	--	15.3%	19.7%
Other services	26.6%	--	--	--	--	--	18.7%	33.9%
Ownership								
For profit, incorporated	22.9%	--	--	--	--	--	17.9%	27.4%
For profit, unincorporated	24.3%	--	--	--	--	--	21.5%	27.6%
Nonprofit	14.6%	--	--	--	--	--	9.1%*	16.0%
Age of firm								
Less than 5 years	19.2%	--	--	--	--	--	18.9%	20.3%*
5-9 years	19.1%	--	--	--	--	--	15.3%	25.1%
10-19 years	23.4%	--	--	--	--	--	20.9%	27.8%
20 or more years	22.1%	--	--	--	--	--	16.9%	24.6%
Multi/single status								
2 or more locations	25.0%	--	--	--	--	--	21.4%	25.3%
1 location only	19.8%	--	--	--	--	--	17.7%	24.0%
Percent full-time employees								
Less than 25%	22.4%	--	--	--	--	--	20.4%*	23.3%*
25-49 %	34.3%	--	--	--	--	--	22.3%	39.5%
50-74 %	24.4%	--	--	--	--	--	20.6%	27.4%
75% or more	20.1%	--	--	--	--	--	17.1%	22.7%
Union presence								
No union employees	21.5%	--	--	--	--	--	18.1%	24.8%
Has union employees	23.0%	--	--	--	--	--	4.2%*	24.1%
Unknown	26.5%	--	--	--	--	--	21.2%	26.8%
Percent low wage employees								
50% or more low wage	29.5%	--	--	--	--	--	18.3%	35.2%
Less than 50% low wage	20.1%	--	--	--	--	--	17.9%	22.0%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2012 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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** 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.3.c(2012) Standard error for percent of total premiums for any-provider plans contributed by employees enrolled in single coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2012

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	1.17%	1.53%	2.64%	2.11%	2.72%	1.70%	1.10%	1.51%
Industry group **								
Agric., fish., forest.	9.16%*	--	--	--	--	--	10.73%*	7.95%
Mining and manufacturing	4.23%	--	--	--	--	--	4.12%	4.46%
Construction	4.60%	--	--	--	--	--	5.07%	6.34%*
Utilities and transp.	3.73%	--	--	--	--	--	4.98%	4.03%
Wholesale trade	1.95%	--	--	--	--	--	3.42%	3.08%
Fin. svcs. and real estate	2.57%	--	--	--	--	--	4.45%*	2.73%
Retail trade	2.47%	--	--	--	--	--	3.17%	3.23%
Professional services	2.03%	--	--	--	--	--	1.99%	2.80%
Other services	3.00%	--	--	--	--	--	3.29%	3.15%
Ownership								
For profit, incorporated	1.16%	--	--	--	--	--	0.74%	1.59%
For profit, unincorporated	2.11%	--	--	--	--	--	3.04%	1.33%
Nonprofit	2.32%	--	--	--	--	--	6.66%*	2.44%
Age of firm								
Less than 5 years	3.88%	--	--	--	--	--	3.83%	6.28%*
5-9 years	2.25%	--	--	--	--	--	1.60%	4.97%
10-19 years	2.14%	--	--	--	--	--	2.49%	2.59%
20 or more years	1.46%	--	--	--	--	--	2.10%	1.58%
Multi/single status								
2 or more locations	1.15%	--	--	--	--	--	4.29%	1.15%
1 location only	1.53%	--	--	--	--	--	1.05%	2.95%
Percent full-time employees								
Less than 25%	2.92%	--	--	--	--	--	7.90%*	7.73%*
25-49 %	3.79%	--	--	--	--	--	6.48%	6.01%
50-74 %	2.29%	--	--	--	--	--	4.07%	2.44%
75% or more	1.15%	--	--	--	--	--	1.26%	1.45%
Union presence								
No union employees	1.27%	--	--	--	--	--	1.11%	1.83%
Has union employees	1.65%	--	--	--	--	--	2.46%*	1.77%
Unknown	3.29%	--	--	--	--	--	6.18%	3.36%
Percent low wage employees								
50% or more low wage	2.45%	--	--	--	--	--	1.87%	2.90%
Less than 50% low wage	0.99%	--	--	--	--	--	1.19%	1.41%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2012 Medical Expenditure Panel Survey-Insurance Component.

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Table I.C.4(2012) Percent of private-sector employees enrolled in a health insurance plan that take single coverage by firm size and selected characteristics: United States, 2012

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	51.3%	63.3%	61.2%	58.9%	54.5%	46.4%	61.4%	49.3%
Industry group **								
Agric., fish., forest.	55.0%	46.6%	45.0%	55.1%	63.6%	50.6%	46.3%	58.7%
Mining and manufacturing	44.2%	66.0%	56.7%	54.4%	46.7%	39.5%	57.3%	42.6%
Construction	52.6%	51.5%	57.5%	56.2%	47.4%	47.9%	55.5%	50.0%
Utilities and transp.	47.1%	64.7%	62.1%	57.4%	49.9%	44.2%	61.6%	45.6%
Wholesale trade	45.8%	63.7%	59.1%	55.1%	45.2%	37.2%	59.8%	41.5%
Fin. svcs. and real estate	48.1%	61.9%	53.9%	53.2%	53.1%	45.1%	58.8%	46.9%
Retail trade	58.6%	68.0%	62.9%	63.1%	63.5%	55.5%	64.3%	57.5%
Professional services	52.8%	66.2%	65.5%	62.0%	59.1%	45.9%	65.1%	50.4%
Other services	58.0%	64.3%	62.8%	62.9%	59.0%	54.9%	63.2%	56.6%
Ownership								
For profit, incorporated	50.5%	62.1%	60.3%	57.5%	52.9%	46.2%	60.4%	48.4%
For profit, unincorporated	54.5%	67.3%	61.7%	61.5%	55.5%	48.1%	64.6%	51.6%
Nonprofit	52.6%	63.5%	66.6%	62.8%	58.2%	46.4%	63.9%	51.3%
Age of firm								
Less than 5 years	61.9%	64.5%	64.1%	64.8%	59.8%	45.1%	65.0%	58.7%
5-9 years	58.7%	61.4%	58.7%	60.8%	59.3%	37.7%	60.4%	57.2%
10-19 years	57.8%	61.6%	63.1%	59.5%	55.2%	51.2%	61.3%	55.2%
20 or more years	49.5%	65.0%	60.2%	57.4%	53.4%	46.3%	61.0%	48.2%
Multi/single status								
2 or more locations	48.2%	66.9%	61.2%	59.6%	53.4%	46.4%	61.6%	47.9%
1 location only	58.5%	63.3%	61.2%	58.7%	56.0%	45.3%	61.4%	55.6%
Percent full-time employees								
Less than 25%	62.7%	65.5%	60.0%	66.6%	66.1%	60.3%	63.7%	62.4%
25-49 %	59.0%	70.9%	62.7%	64.4%	64.1%	55.5%	66.7%	57.6%
50-74 %	56.2%	63.4%	67.5%	63.5%	63.8%	51.2%	64.9%	54.5%
75% or more	50.0%	62.8%	60.4%	58.0%	52.8%	44.9%	60.7%	47.9%
Union presence								
No union employees	54.6%	64.3%	62.0%	59.2%	55.7%	48.3%	62.4%	52.1%
Has union employees	44.0%	33.0%	48.8%	54.9%	46.7%	43.1%	43.7%	44.0%
Unknown	46.7%	54.3%	40.0%	54.4%	52.0%	46.5%	48.1%	46.7%
Percent low wage employees								
50% or more low wage	60.5%	66.8%	69.1%	69.9%	67.9%	55.0%	66.9%	59.5%
Less than 50% low wage	49.8%	62.8%	60.2%	57.4%	51.9%	44.9%	60.7%	47.5%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2012 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.

Table I.C.4(2012) Standard error for percent of private-sector employees enrolled in a health insurance plan that take single coverage by firm size and selected characteristics: United States, 2012

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	0.26%	1.25%	0.80%	0.51%	0.43%	0.35%	0.53%	0.26%
Industry group **								
Agric., fish., forest.	3.93%	7.23%	10.40%	7.03%	7.70%	3.81%	5.04%	4.74%
Mining and manufacturing	0.97%	2.56%	3.04%	2.10%	1.96%	0.93%	2.02%	1.11%
Construction	0.72%	1.60%	1.61%	1.91%	2.35%	2.21%	0.97%	1.46%
Utilities and transp.	0.82%	3.87%	6.23%	2.97%	3.16%	0.81%	2.50%	1.00%
Wholesale trade	1.03%	3.24%	1.65%	2.14%	1.58%	1.26%	1.60%	1.12%
Fin. svcs. and real estate	0.61%	2.91%	2.63%	1.59%	1.49%	0.67%	1.20%	0.63%
Retail trade	0.63%	2.99%	3.14%	2.24%	2.53%	0.38%	1.42%	0.64%
Professional services	0.41%	1.44%	1.76%	1.58%	0.35%	0.39%	0.86%	0.40%
Other services	0.84%	1.86%	1.97%	2.36%	1.73%	1.15%	1.11%	0.94%
Ownership								
For profit, incorporated	0.30%	1.41%	1.01%	0.49%	0.65%	0.41%	0.66%	0.37%
For profit, unincorporated	0.94%	1.79%	2.39%	1.80%	1.74%	1.35%	1.49%	0.97%
Nonprofit	0.49%	2.79%	1.72%	1.86%	0.90%	0.68%	1.06%	0.51%
Age of firm								
Less than 5 years	1.46%	2.33%	1.79%	3.30%	2.58%	4.16%	1.76%	1.91%
5-9 years	1.26%	2.69%	2.12%	2.53%	2.65%	5.47%	1.86%	1.66%
10-19 years	0.44%	1.50%	1.14%	1.27%	1.51%	1.29%	0.65%	0.71%
20 or more years	0.33%	1.28%	1.71%	0.94%	0.50%	0.39%	0.72%	0.35%
Multi/single status								
2 or more locations	0.31%	7.55%	2.90%	0.95%	0.61%	0.36%	1.13%	0.32%
1 location only	0.44%	1.23%	0.75%	0.64%	0.91%	1.66%	0.51%	0.58%
Percent full-time employees								
Less than 25%	0.92%	4.22%	6.73%	3.10%	2.36%	1.36%	3.54%	1.37%
25-49 %	0.54%	3.84%	4.63%	1.82%	1.76%	0.85%	1.82%	0.72%
50-74 %	0.48%	1.61%	1.75%	1.83%	1.36%	0.31%	1.03%	0.53%
75% or more	0.28%	1.50%	0.96%	0.53%	0.56%	0.39%	0.56%	0.28%
Union presence								
No union employees	0.22%	1.14%	0.81%	0.53%	0.38%	0.31%	0.46%	0.20%
Has union employees	0.65%	6.22%	6.30%	3.70%	1.77%	0.77%	3.27%	0.67%
Unknown	0.65%	7.87%	10.15%	8.80%	2.21%	0.74%	4.43%	0.66%
Percent low wage employees								
50% or more low wage	0.75%	2.50%	2.45%	2.45%	1.21%	0.78%	2.15%	0.68%
Less than 50% low wage	0.25%	1.37%	0.72%	0.43%	0.48%	0.32%	0.50%	0.29%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2012 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.

Table I.C.4.a(2012) Percent of private-sector employees enrolled in a health insurance plan that take single coverage that required no employee contribution by firm size and selected characteristics: United States, 2012

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	17.1%	60.0%	43.5%	27.7%	16.5%	5.3%	44.9%	10.1%
Industry group **								
Agric., fish., forest.	43.9%	--	--	--	--	--	66.9%	36.1%
Mining and manufacturing	11.1%	43.6%	28.9%	22.5%	12.2%	3.9%	29.2%	8.1%
Construction	36.6%	64.7%	33.2%	42.9%	33.3%	3.4% *	44.2%	28.6%
Utilities and transp.	15.4%	45.5%	25.2% *	27.7%	17.6%	10.9%	37.4%	12.4%
Wholesale trade	19.3%	55.6%	36.9%	27.9%	12.0%	4.1%	39.8%	10.0%
Fin. svcs. and real estate	12.9%	60.3%	52.9%	31.4%	15.5%	3.3%	54.6%	6.8%
Retail trade	11.7%	68.1%	31.1%	22.9%	9.5%	2.1% *	41.7%	5.2%
Professional services	19.5%	60.4%	54.4%	25.8%	19.6%	6.3%	49.7%	11.8%
Other services	17.7%	59.8%	46.7%	26.6%	10.6%	6.7% *	44.9%	9.7%
Ownership								
For profit, incorporated	16.5%	60.1%	40.2%	28.2%	16.7%	4.7%	43.5%	9.4%
For profit, unincorporated	18.2%	59.4%	48.3%	19.5%	11.5%	3.7%	47.5%	7.7%
Nonprofit	19.2%	60.2%	59.3%	33.6%	18.8%	9.0%	49.6%	14.7%
Age of firm								
Less than 5 years	31.4%	54.3%	46.6%	19.8%	19.3% *	5.6% *	44.2%	17.0% *
5-9 years	29.1%	52.8%	46.6%	22.4%	13.9%	4.3% *	42.2%	17.2%
10-19 years	29.0%	64.8%	43.9%	25.4%	14.9%	7.9% *	46.2%	15.1%
20 or more years	13.5%	62.0%	41.6%	31.1%	16.9%	5.2%	45.1%	9.1%
Multi/single status								
2 or more locations	8.2%	46.9%	46.0%	28.2%	14.1%	5.1%	43.6%	7.2%
1 location only	34.0%	60.1%	43.3%	27.5%	19.6%	11.5%	45.0%	21.6%
Percent full-time employees								
Less than 25%	21.1%	68.3%	50.2%	31.0%	23.0%	5.8% *	52.8%	13.0%
25-49 %	14.1%	62.7%	43.8%	26.9%	16.1%	3.3% *	47.8%	7.3%
50-74 %	16.6%	59.8%	45.9%	18.0%	11.4%	8.4%	45.3%	9.8%
75% or more	17.3%	59.6%	43.1%	28.8%	17.1%	4.9%	44.5%	10.3%
Union presence								
No union employees	20.5%	59.7%	43.2%	26.6%	15.6%	4.0%	44.7%	11.1%
Has union employees	13.1%	69.2%	53.0%	43.4%	23.5%	8.1%	51.7%	11.5%
Unknown	6.0%	75.4%	30.1% *	38.9% *	18.5% *	4.9%	38.7%	5.7%
Percent low wage employees								
50% or more low wage	14.7%	64.4%	35.2%	26.5%	18.7%	3.7%	42.2%	9.9%
Less than 50% low wage	17.6%	59.3%	44.7%	27.9%	15.9%	5.6%	45.3%	10.2%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2012 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.

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Table I.C.4.a(2012) Standard error for percent of private-sector employees enrolled in a health insurance plan that take single coverage that required no employee contribution by firm size and selected characteristics: United States, 2012

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	0.58%	1.55%	1.40%	1.35%	0.99%	0.40%	0.81%	0.57%
Industry group **								
Agric., fish., forest.	7.44%	--	--	--	--	--	5.83%	9.29%
Mining and manufacturing	0.58%	6.21%	4.47%	3.85%	2.31%	0.75%	4.01%	0.83%
Construction	3.33%	4.93%	3.65%	6.90%	2.69%	2.15% *	4.10%	3.81%
Utilities and transp.	2.24%	8.81%	8.30% *	3.44%	5.04%	2.29%	5.58%	2.35%
Wholesale trade	1.36%	3.97%	5.11%	2.76%	3.37%	1.03%	3.59%	1.58%
Fin. svcs. and real estate	0.58%	5.40%	5.02%	4.61%	2.42%	0.99%	3.43%	0.58%
Retail trade	1.26%	3.07%	3.44%	4.77%	2.84%	0.80% *	2.09%	1.30%
Professional services	0.86%	3.26%	3.23%	2.25%	1.63%	0.94%	1.50%	0.70%
Other services	1.71%	3.35%	2.64%	3.98%	2.37%	2.43% *	2.17%	2.07%
Ownership								
For profit, incorporated	0.59%	1.80%	1.03%	1.56%	1.25%	0.63%	0.95%	0.71%
For profit, unincorporated	1.31%	2.79%	3.41%	3.40%	2.89%	1.01%	2.41%	1.31%
Nonprofit	1.01%	4.13%	5.05%	3.02%	1.57%	1.58%	2.75%	1.06%
Age of firm								
Less than 5 years	2.53%	4.86%	5.59%	3.33%	6.01% *	3.61% *	4.40%	5.14% *
5-9 years	2.29%	3.37%	5.50%	3.62%	3.03%	1.52% *	2.58%	2.98%
10-19 years	1.46%	1.64%	3.10%	2.83%	1.71%	4.00% *	1.46%	1.82%
20 or more years	0.44%	1.83%	2.49%	1.64%	0.75%	0.36%	1.25%	0.43%
Multi/single status								
2 or more locations	0.40%	13.06%	5.86%	2.84%	1.05%	0.42%	4.07%	0.38%
1 location only	1.13%	1.53%	1.51%	1.61%	2.00%	2.93%	0.69%	1.73%
Percent full-time employees								
Less than 25%	1.97%	5.87%	6.99%	5.25%	6.24%	2.09% *	3.61%	2.33%
25-49 %	0.64%	5.60%	6.57%	3.34%	4.59%	1.16% *	3.58%	0.98%
50-74 %	1.39%	3.95%	6.01%	3.01%	2.55%	1.43%	3.33%	1.40%
75% or more	0.61%	1.46%	1.25%	1.59%	1.00%	0.51%	0.71%	0.61%
Union presence								
No union employees	0.67%	1.67%	1.38%	1.31%	0.85%	0.44%	0.85%	0.55%
Has union employees	1.30%	8.22%	7.57%	7.63%	4.20%	0.93%	4.64%	1.37%
Unknown	1.30%	15.87%	12.01% *	13.92% *	6.86% *	1.31%	10.48%	1.32%
Percent low wage employees								
50% or more low wage	1.30%	3.69%	5.00%	2.66%	3.50%	0.47%	1.84%	1.52%
Less than 50% low wage	0.56%	1.56%	1.78%	1.43%	0.79%	0.50%	0.84%	0.59%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2012 Medical Expenditure Panel Survey-Insurance Component.

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