

Table I.G.1(2012) Premium distributions (in dollars) for employees enrolled in single, employee-plus-one, and family coverage at the 10th, 25th, 50th(median), 75th and 90th percentiles at private-sector establishments that offer health insurance by firm size: United States, 2012

	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
Single coverage								
Average (mean)	5,384	5,751	5,363	5,256	5,430	5,357	5,460	5,365
10th percentile	3,200	2,800	2,900	3,000	3,100	3,600	2,900	3,400
25th percentile	4,300	3,700	3,700	3,900	4,300	4,400	3,800	4,400
50th percentile (median)	5,200	5,300	5,000	4,900	5,300	5,200	5,000	5,200
75th percentile	6,300	7,200	6,600	6,200	6,400	6,200	6,600	6,300
90th percentile	7,600	9,600	8,200	7,800	7,600	7,400	8,500	7,500
Employee-plus-one coverage								
Average (mean)	10,621	10,995	10,265	10,260	10,855	10,618	10,524	10,636
10th percentile	6,600	5,600	5,800	6,000	6,100	7,100	5,900	6,700
25th percentile	8,500	8,000	7,700	7,500	8,400	8,900	7,700	8,700
50th percentile (median)	10,000	11,000	9,700	9,600	11,000	11,000	9,800	10,000
75th percentile	12,000	13,000	12,000	12,000	13,000	12,000	13,000	12,000
90th percentile	15,000	17,000	16,000	16,000	16,000	14,000	16,000	15,000
Family coverage								
Average (mean)	15,473	14,306	14,346	15,171	15,571	15,661	14,496	15,626
10th percentile	9,700	7,200	8,000	9,100	9,900	11,000	8,000	10,000
25th percentile	12,000	10,000	11,000	11,000	12,000	13,000	11,000	13,000
50th percentile (median)	15,000	14,000	14,000	14,000	15,000	16,000	14,000	15,000
75th percentile	18,000	17,000	17,000	18,000	19,000	18,000	18,000	18,000
90th percentile	21,000	22,000	22,000	23,000	22,000	21,000	22,000	21,000

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.

Dollar amounts have been rounded for confidentiality reasons.

Table I.G.1(2012) Standard error for premium distributions (in dollars) for employees enrolled in single, employee-plus-one, and family coverage at the 10th, 25th, 50th(median), 75th and 90th percentiles at private-sector establishments that offer health insurance by firm size: United States, 2012

	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
Single coverage								
Average (mean)	27.83	91.09	74.13	56.97	44.97	34.80	59.68	26.68
10th percentile	61.18	66.86	61.26	76.24	82.15	74.90	28.82	78.49
25th percentile	27.48	89.75	93.48	65.28	48.80	33.17	59.62	23.32
50th percentile (median)	17.68	115.37	55.19	52.33	48.82	20.29	61.67	13.79
75th percentile	27.19	169.03	105.42	70.40	78.69	26.04	78.62	29.37
90th percentile	44.93	182.19	181.75	105.88	81.61	66.76	113.24	49.28
Employee-plus-one coverage								
Average (mean)	56.22	162.81	228.53	157.22	139.49	62.33	120.69	65.89
10th percentile	73.06	255.10	287.55	200.22	314.21	96.69	148.40	74.67
25th percentile	68.58	228.98	338.05	163.88	198.39	65.18	173.45	72.85
50th percentile (median)	49.48	197.49	154.94	132.15	153.96	53.42	147.75	61.21
75th percentile	70.44	207.68	358.97	200.88	209.07	86.60	153.54	84.01
90th percentile	110.38	402.42	533.43	458.23	256.91	157.14	297.10	135.48
Family coverage								
Average (mean)	95.11	312.84	289.70	224.24	194.96	121.82	180.58	105.62
10th percentile	127.01	378.31	429.94	332.49	245.13	227.90	219.18	166.98
25th percentile	115.97	304.09	388.36	247.33	167.73	170.64	222.58	136.86
50th percentile (median)	105.52	321.21	350.91	162.66	240.34	121.79	208.38	117.35
75th percentile	94.88	336.94	355.63	280.44	347.37	129.86	188.02	113.44
90th percentile	137.39	835.44	526.21	757.74	290.75	166.47	394.60	159.99

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.

Table I.G.2(2012) Employee contribution distributions (in dollars) for employees enrolled in single, employee-plus-one, and family coverage at the 10th, 25th, 50th(median), 75th and 90th percentiles at private-sector establishments that offer health insurance by firm size: United States, 2012

	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
Single coverage								
Average (mean)	1,118	857	990	1,095	1,127	1,172	979	1,153
10th percentile	0	0	0	0	0	290	0	0
25th percentile	420	0	0	0	460	650	0	590
50th percentile (median)	990	0	480	880	1,000	1,100	380	1,100
75th percentile	1,500	1,300	1,600	1,700	1,600	1,500	1,500	1,500
90th percentile	2,200	2,900	2,700	2,500	2,200	2,000	2,700	2,100
Employee-plus-one coverage								
Average (mean)	2,824	2,312	3,167	3,411	3,243	2,606	3,004	2,797
10th percentile	530	0	0	0	910	840	0	840
25th percentile	1,500	0	430*	1,700	1,800	1,600	0	1,600
50th percentile (median)	2,500	0	2,900	3,100	2,900	2,400	2,500	2,500
75th percentile	3,600	4,100	4,700	4,700	4,300	3,300	4,700	3,500
90th percentile	5,300	6,900	6,500	6,600	6,000	4,300	6,700	5,000
Family coverage								
Average (mean)	4,236	3,346	4,558	4,964	4,674	4,023	4,366	4,215
10th percentile	620	0	0	0	900	1,300	0	1,200
25th percentile	2,200	0	0	2,000	2,400	2,300	0	2,300
50th percentile (median)	3,700	0	3,800	4,300	3,900	3,600	3,600	3,700
75th percentile	5,400	5,600	7,500	7,100	6,000	5,000	6,900	5,200
90th percentile	8,100	9,700	11,000	10,000	9,200	6,700	11,000	7,600

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.

Dollar amounts have been rounded for confidentiality reasons.

Table I.G.2(2012) Standard error for employee contribution distributions (in dollars) for employees enrolled in single, employee-plus-one, and family coverage at the 10th, 25th, 50th(median), 75th and 90th percentiles at private-sector establishments that offer health insurance by firm size: United States, 2012

	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
Single coverage								
Average (mean)	14.49	34.55	35.30	22.76	16.78	20.62	19.59	16.26
10th percentile	0.00	0.00	0.00	0.00	0.00	28.27	0.00	34.99
25th percentile	16.92	0.00	0.00	34.92	40.22	15.53	0.00	11.51
50th percentile (median)	10.79	0.00	79.78	30.68	16.18	16.19	45.55	12.85
75th percentile	19.90	96.46	60.40	32.51	32.31	17.42	47.46	19.13
90th percentile	36.91	124.82	82.63	47.27	46.57	50.58	70.32	39.06
Employee-plus-one coverage								
Average (mean)	45.60	146.95	201.59	85.23	92.32	48.26	87.28	46.38
10th percentile	49.44	0.00	0.00	145.29	138.92	50.12	0.00	25.80
25th percentile	32.35	0.00	202.88*	113.52	79.91	40.43	45.54	33.13
50th percentile (median)	36.80	169.00	226.40	96.63	82.82	25.69	137.32	33.66
75th percentile	69.83	306.08	294.90	109.91	169.13	45.66	106.69	62.78
90th percentile	118.61	500.10	415.88	199.99	198.79	113.93	155.60	112.55
Family coverage								
Average (mean)	68.92	207.23	253.29	119.29	97.24	83.62	135.40	77.86
10th percentile	115.05	0.00	0.00	144.20	203.64	74.78	0.00	74.72
25th percentile	50.45	0.00	332.61	144.95	91.96	59.06	0.00	51.05
50th percentile (median)	35.20	566.17	353.02	150.62	83.65	37.12	147.76	34.56
75th percentile	102.78	370.47	459.73	171.22	138.07	74.72	219.25	102.21
90th percentile	246.59	664.78	444.08	262.79	459.72	226.47	231.33	267.43

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.

Table I.G.3(2012) Employer cost distributions (in dollars) for employees enrolled in single, employee-plus-one, and family coverage at the 10th, 25th, 50th(median), 75th and 90th percentiles at private-sector establishments that offer health insurance by firm size: United States, 2012

	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
Single coverage								
Average (mean)	4,267	4,893	4,373	4,161	4,304	4,185	4,481	4,212
10th percentile	2,100	1,800	1,800	1,900	2,000	2,300	1,800	2,200
25th percentile	3,100	3,000	2,800	2,700	3,000	3,300	2,800	3,200
50th percentile (median)	4,100	4,500	4,000	3,900	4,200	4,100	4,100	4,100
75th percentile	5,200	6,200	5,600	5,200	5,400	5,100	5,700	5,100
90th percentile	6,500	8,400	7,400	6,500	6,600	6,100	7,600	6,300
Employee-plus-one coverage								
Average (mean)	7,797	8,683	7,098	6,850	7,612	8,012	7,520	7,838
10th percentile	3,500	2,400	2,100	2,600	2,900	4,500	2,400	3,700
25th percentile	5,600	5,000	3,600	4,000	4,800	6,300	4,100	5,800
50th percentile (median)	7,700	8,400	6,100	6,100	7,400	7,900	6,700	7,800
75th percentile	9,800	12,000	9,500	9,100	10,000	9,700	10,000	9,700
90th percentile	12,000	15,000	13,000	12,000	12,000	12,000	14,000	12,000
Family coverage								
Average (mean)	11,238	10,960	9,788	10,207	10,897	11,638	10,130	11,411
10th percentile	4,400	2,600	2,400	2,900	3,700	6,300	2,400	5,100
25th percentile	8,100	6,000	5,100	5,400	7,200	9,000	5,300	8,500
50th percentile (median)	11,000	11,000	9,000	9,600	11,000	12,000	9,600	11,000
75th percentile	14,000	15,000	14,000	14,000	14,000	14,000	14,000	14,000
90th percentile	17,000	20,000	18,000	19,000	17,000	17,000	18,000	17,000

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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Table I.G.3(2012) Standard error for employer cost distributions (in dollars) for employees enrolled in single, employee-plus-one, and family coverage at the 10th, 25th, 50th(median), 75th and 90th percentiles at private-sector establishments that offer health insurance by firm size: United States, 2012

	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
Single coverage								
Average (mean)	28.34	112.46	75.83	47.33	49.34	36.95	60.93	29.08
10th percentile	42.96	76.72	62.58	60.70	119.64	73.76	42.78	52.43
25th percentile	28.53	85.01	59.73	41.12	64.33	37.82	50.96	30.89
50th percentile (median)	28.37	125.69	83.57	48.06	39.70	26.12	62.03	27.92
75th percentile	39.69	183.40	112.13	64.47	63.85	28.50	71.45	34.96
90th percentile	44.85	211.88	190.13	127.88	100.29	66.68	128.73	67.77
Employee-plus-one coverage								
Average (mean)	45.24	183.82	256.34	162.66	110.13	45.18	155.52	46.52
10th percentile	74.23	262.43	268.30	155.89	199.59	148.94	112.80	80.98
25th percentile	57.72	292.38	233.41	85.69	139.24	59.91	119.73	63.90
50th percentile (median)	48.91	368.06	277.11	157.58	149.00	35.86	149.37	49.10
75th percentile	87.45	209.14	433.97	257.26	237.20	84.22	292.11	85.45
90th percentile	132.17	295.78	694.97	409.08	252.38	156.94	249.81	129.15
Family coverage								
Average (mean)	74.44	339.91	238.32	209.98	179.14	52.61	192.18	64.76
10th percentile	117.35	536.44	142.19	164.90	266.99	236.60	172.36	152.51
25th percentile	123.37	441.99	218.51	117.55	231.58	126.01	204.50	130.01
50th percentile (median)	94.80	409.02	304.06	248.54	194.62	58.53	224.39	79.42
75th percentile	95.25	345.47	450.33	262.76	299.08	125.08	246.89	100.61
90th percentile	110.57	727.15	819.04	445.43	410.66	147.10	512.79	120.83

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.