

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.

-- 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.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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