

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.

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.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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** 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.