

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.

-- 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.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.

-- 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.