

Table I.D.1(2012) Average total family 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	15,473	14,306	14,346	15,171	15,571	15,661	14,496	15,626
Industry group **								
Agric., fish., forest.	12,930	--	--	--	--	--	13,973	12,296
Mining and manufacturing	14,953	14,740	13,981	15,017	14,989	14,977	14,218	15,017
Construction	13,816	14,041	12,237	13,760	13,598	15,524	13,131	14,363
Utilities and transp.	15,649	12,601	13,545	17,665	15,138	15,700	15,220	15,679
Wholesale trade	15,491	14,433	13,560	15,022	16,537	15,536	14,215	15,764
Fin. svcs. and real estate	16,101	14,903	15,860	17,831	16,081	15,994	15,590	16,150
Retail trade	14,000	14,014	13,436	13,704	14,189	14,049	13,602	14,061
Professional services	16,529	14,602	15,538	15,070	16,622	16,907	15,200	16,722
Other services	14,495	14,036	14,470	15,110	14,766	14,332	14,562	14,480
Ownership								
For profit, incorporated	15,167	14,281	14,106	14,915	15,368	15,298	14,297	15,308
For profit, unincorporated	15,204	14,517	14,949	14,312	14,736	15,727	14,836	15,287
Nonprofit	17,128	14,018	15,330	17,424	16,770	17,404	15,541	17,270
Age of firm								
Less than 5 years	14,106	12,586	13,619	16,019	13,507	15,226	13,376	14,719
5-9 years	14,564	14,139	13,852	14,670	14,521	16,412	14,167	14,917
10-19 years	14,777	15,078	13,709	14,339	14,980	15,620	14,314	15,088
20 or more years	15,652	14,433	15,026	15,504	15,923	15,659	14,967	15,708
Multi/single status								
2 or more locations	15,680	15,436	13,951	15,892	16,040	15,619	14,875	15,692
1 location only	14,889	14,294	14,375	14,990	14,895	17,059	14,464	15,278
Percent full-time employees								
Less than 25%	13,453	14,941	14,184	13,582	11,534	13,767	14,744	13,179
25-49 %	14,777	14,559	14,061	13,118	14,892	15,035	13,790	14,922
50-74 %	15,457	14,405	14,210	15,641	16,179	15,470	14,521	15,602
75% or more	15,533	14,262	14,373	15,228	15,596	15,741	14,517	15,692
Union presence								
No union employees	15,365	14,442	14,463	15,097	15,551	15,640	14,546	15,581
Has union employees	15,796	12,384	14,012	15,570	15,938	15,879	14,193	15,876
Unknown	15,431	16,070	8,707 *	17,942	14,105	15,475	12,707	15,455
Percent low wage employees								
50% or more low wage	14,168	13,958	14,362	13,740	13,726	14,328	14,034	14,185
Less than 50% low wage	15,645	14,345	14,344	15,311	15,795	15,856	14,545	15,822

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.D.1(2012) Standard error for average total family 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	95.11	312.84	289.70	224.24	194.96	121.82	180.58	105.62
Industry group **								
Agric., fish., forest.	703.60	--	--	--	--	--	961.53	674.91
Mining and manufacturing	180.30	1,007.55	622.71	581.87	430.18	238.46	274.83	188.24
Construction	351.32	887.17	595.63	654.93	455.28	444.26	315.26	433.75
Utilities and transp.	296.18	1,495.36	1,973.10	1,219.68	781.72	230.96	1,521.80	272.86
Wholesale trade	252.41	732.99	669.19	593.34	656.96	360.86	568.35	275.65
Fin. svcs. and real estate	167.02	704.56	765.90	679.99	380.67	230.57	407.33	203.98
Retail trade	265.23	1,842.92	464.95	659.83	647.64	243.67	591.81	261.52
Professional services	106.12	467.33	387.27	386.12	315.28	215.07	144.27	123.33
Other services	229.93	527.08	449.57	490.05	698.37	312.48	385.53	273.76
Ownership								
For profit, incorporated	105.75	398.18	334.45	271.13	173.83	150.03	199.32	121.76
For profit, unincorporated	132.83	483.99	677.07	510.52	436.34	260.16	298.44	159.65
Nonprofit	201.04	580.04	590.32	383.06	540.50	246.47	516.69	211.77
Age of firm								
Less than 5 years	459.98	678.40	820.38	1,282.22	1,215.04	1,007.91	482.69	709.93
5-9 years	268.21	435.39	889.43	433.99	596.60	1,417.80	465.98	318.44
10-19 years	343.77	660.37	583.38	647.78	675.17	318.08	391.48	370.87
20 or more years	106.71	563.17	252.58	292.68	168.88	129.92	277.19	110.88
Multi/single status								
2 or more locations	108.51	2,210.41	727.80	585.79	195.22	135.47	763.98	113.60
1 location only	153.63	328.22	291.21	224.49	312.06	566.86	151.84	194.66
Percent full-time employees								
Less than 25%	426.04	1,388.05	1,755.89	705.95	1,157.10	309.76	839.06	416.76
25-49 %	213.96	1,755.93	1,595.03	381.92	533.28	282.75	601.79	183.69
50-74 %	85.62	1,085.76	558.06	293.67	364.81	71.15	552.74	61.99
75% or more	115.32	229.71	307.50	269.04	212.44	145.09	199.20	128.99
Union presence								
No union employees	74.22	355.72	281.06	224.45	218.23	89.24	145.94	74.02
Has union employees	161.56	1,235.47	828.28	772.63	583.87	169.09	972.75	180.93
Unknown	218.80	3,001.85	2,971.95 *	2,798.54	587.67	230.81	2,133.34	231.20
Percent low wage employees								
50% or more low wage	181.68	735.01	619.77	813.43	509.36	159.23	522.56	157.49
Less than 50% low wage	114.10	314.69	325.74	249.55	238.94	146.29	181.06	130.13

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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