

**Table I.D.1.a(2012) Average total family premium (in dollars) for exclusive-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	15,697	14,157	14,374	15,353	15,796	16,111	14,493	15,986
Industry group **								
Agric., fish., forest.	13,661	--	--	--	--	--	13,185	14,203
Mining and manufacturing	15,383	16,293	13,149	14,042	15,026	16,226	14,443	15,564
Construction	14,703	14,024	13,169	15,544	14,792	16,203	14,249	15,121
Utilities and transp.	15,703	9,821 *	14,843	17,634	14,891	16,015	13,800	16,058
Wholesale trade	15,023	12,814	14,817	13,737	14,302	16,986	14,059	15,484
Fin. svcs. and real estate	16,604	14,345	15,563	16,554	17,017	16,762	15,214	16,808
Retail trade	14,343	10,142	13,641	16,353	14,786	13,743	13,811	14,536
Professional services	16,462	15,603	15,421	15,723	16,865	16,593	15,347	16,636
Other services	14,191	12,940	14,023	15,242	14,987	13,674	13,883	14,301
Ownership								
For profit, incorporated	15,170	13,982	14,253	14,762	15,114	15,626	14,334	15,421
For profit, unincorporated	15,482	15,264	14,829	14,630	15,986	15,676	15,088	15,604
Nonprofit	17,244	13,645	14,846	17,794	17,085	17,443	15,076	17,419
Age of firm								
Less than 5 years	13,132	13,052	11,051	11,622	15,633	14,578	11,713	14,585
5-9 years	14,743	14,627	12,934	15,208	13,707	17,900	14,232	15,327
10-19 years	15,332	14,681	14,839	14,227	15,547	17,938	14,473	16,114
20 or more years	15,907	13,811	15,112	15,924	16,024	16,023	15,016	16,030
Multi/single status								
2 or more locations	15,990	15,315	11,402	15,234	16,131	16,032	14,032	16,028
1 location only	15,191	14,150	14,568	15,373	15,407	17,595	14,524	15,848
Percent full-time employees								
Less than 25%	14,209	11,654	14,840	12,504 *	15,969	14,182	13,431	14,753
25-49 %	14,668	12,705	15,270	13,123	14,553	15,250	14,155	14,871
50-74 %	16,341	14,319	15,337	16,794	16,397	16,705	15,280	16,629
75% or more	15,669	14,217	14,184	15,317	15,757	16,080	14,426	15,953
Union presence								
No union employees	15,529	14,324	14,423	15,244	15,828	16,126	14,540	15,930
Has union employees	16,387	10,046	14,516	15,342	15,953	16,724	14,098	16,513
Unknown	15,304	--	8,632 *	23,525	14,362	15,301	10,660 *	15,336
Percent low wage employees								
50% or more low wage	13,871	13,591	16,342	13,473	14,111	13,530	14,423	13,685
Less than 50% low wage	15,886	14,230	14,170	15,578	15,981	16,355	14,503	16,206

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.a(2012) Standard error for average total family premium (in dollars) for exclusive-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	173.42	444.87	433.48	334.54	391.90	184.60	327.13	199.71
Industry group **								
Agric., fish., forest.	3,097.57	--	--	--	--	--	3,162.98	3,101.58
Mining and manufacturing	536.58	2,875.13	658.08	924.10	1,294.64	538.46	387.89	646.00
Construction	357.50	663.10	1,059.69	695.77	1,779.65	2,422.13	454.08	768.82
Utilities and transp.	1,073.97	3,041.97 *	3,077.26	2,427.15	932.89	1,170.79	1,988.31	1,162.35
Wholesale trade	614.28	2,318.85	1,049.56	896.25	722.43	689.55	769.39	573.51
Fin. svcs. and real estate	296.93	1,870.74	2,390.39	1,396.21	867.93	385.68	871.03	349.60
Retail trade	495.89	1,860.24	949.82	1,123.48	1,111.09	588.50	1,170.36	545.71
Professional services	201.99	802.27	1,111.00	1,030.57	526.59	280.22	448.51	224.01
Other services	386.04	1,268.34	1,297.54	1,093.90	720.88	954.36	757.42	487.20
Ownership								
For profit, incorporated	216.44	479.01	558.54	438.01	597.04	183.31	377.04	239.68
For profit, unincorporated	384.50	986.55	1,034.97	909.96	925.26	512.38	780.96	393.67
Nonprofit	264.94	1,122.92	1,144.40	882.82	661.11	320.61	731.93	247.05
Age of firm								
Less than 5 years	823.25	1,790.49	2,005.56	2,057.06	1,841.75	3,809.88	1,305.44	1,394.57
5-9 years	484.69	1,269.42	974.91	1,059.87	912.39	2,349.25	874.86	815.27
10-19 years	516.46	751.48	567.23	485.48	1,095.54	1,186.51	393.48	785.91
20 or more years	190.39	511.98	359.64	474.05	405.52	186.18	309.33	187.22
Multi/single status								
2 or more locations	199.70	4,058.64	1,176.37	711.14	362.18	189.76	1,154.37	199.51
1 location only	285.02	447.48	480.36	376.75	605.09	943.90	360.16	393.97
Percent full-time employees								
Less than 25%	657.80	2,786.36	3,280.81	5,796.54 *	2,374.96	1,460.18	1,596.38	1,287.87
25-49 %	410.59	3,419.64	2,725.38	1,118.96	706.85	875.79	1,313.55	565.35
50-74 %	346.85	1,188.69	517.27	940.63	961.03	473.01	730.21	387.69
75% or more	191.87	450.52	528.21	410.08	432.05	183.89	341.49	221.47
Union presence								
No union employees	217.56	445.86	450.24	339.56	375.92	261.76	320.10	257.55
Has union employees	328.67	2,434.45	1,735.12	1,810.93	656.93	304.52	1,361.54	340.12
Unknown	393.65	--	2,600.82 *	6,235.89	1,864.43	370.78	3,516.77 *	391.36
Percent low wage employees								
50% or more low wage	428.72	1,742.50	919.94	1,279.90	625.40	536.21	872.86	365.30
Less than 50% low wage	169.69	414.15	433.54	348.83	400.26	215.46	322.41	212.69

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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