

**Table I.D.1.b(2012) Average total family 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	15,475	14,815	14,170	15,185	15,510	15,613	14,595	15,583
Industry group **								
Agric., fish., forest.	12,799	--	--	--	--	--	14,703	11,924
Mining and manufacturing	14,959	14,163	14,245	15,624	15,097	14,875	14,206	15,011
Construction	13,723	14,780	11,753	13,276	13,223	15,474	12,972	14,223
Utilities and transp.	15,698	15,577	12,515	17,689	15,302	15,692	16,697	15,654
Wholesale trade	15,590	15,654	13,322	15,373	16,886	15,426	14,406	15,776
Fin. svcs. and real estate	16,039	15,351	16,063	18,394	15,499	15,955	15,883	16,052
Retail trade	13,924	15,131	13,237	12,500	14,016	14,015	13,674	13,951
Professional services	16,603	14,536	15,088	14,892	16,620	17,020	15,080	16,791
Other services	14,590	14,956	14,184	15,070	14,646	14,506	14,900	14,539
Ownership								
For profit, incorporated	15,215	14,835	13,750	15,058	15,455	15,280	14,320	15,324
For profit, unincorporated	15,211	14,595	15,325	14,288	14,233	15,840	15,060	15,239
Nonprofit	17,141	15,254	15,253	17,216	16,763	17,384	15,946	17,237
Age of firm								
Less than 5 years	14,431	12,248	14,647	17,169	12,926	15,876	13,912	14,818
5-9 years	14,607	14,637	14,050	14,558	14,658	15,527	14,319	14,809
10-19 years	14,679	15,816	13,296	14,332	14,732	15,216	14,370	14,858
20 or more years	15,634	15,246	14,630	15,438	15,932	15,623	15,015	15,672
Multi/single status								
2 or more locations	15,648	15,036	14,943	16,189	15,994	15,579	15,118	15,655
1 location only	14,865	14,812	14,107	14,902	14,757	16,892	14,543	15,128
Percent full-time employees								
Less than 25%	13,071	17,433	14,493	13,253	10,133	13,392	15,853	12,746
25-49 %	14,955	15,187	12,207	13,147	15,385	15,149	13,571	15,100
50-74 %	15,308	15,429	13,531	14,967	16,090	15,298	14,545	15,392
75% or more	15,550	14,631	14,278	15,307	15,542	15,709	14,622	15,666
Union presence								
No union employees	15,391	14,965	14,281	15,116	15,497	15,601	14,628	15,550
Has union employees	15,672	13,208	14,303	15,799	15,879	15,703	14,610	15,718
Unknown	15,490	15,804	8,400 *	16,359	14,068	15,542	12,755	15,515
Percent low wage employees								
50% or more low wage	14,270	14,423	13,181	13,908	13,687	14,453	13,933	14,298
Less than 50% low wage	15,642	14,855	14,248	15,302	15,736	15,792	14,657	15,768

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.b(2012) Standard error for average total family 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	100.72	490.48	343.32	311.15	225.08	132.43	179.94	112.11
Industry group **								
Agric., fish., forest.	659.33	--	--	--	--	--	953.10	870.85
Mining and manufacturing	178.62	1,051.33	839.98	804.42	417.11	232.37	384.14	186.87
Construction	359.49	1,364.34	905.05	813.69	634.69	475.55	587.40	400.01
Utilities and transp.	244.76	2,572.84	2,171.13	1,330.95	982.52	250.27	1,566.58	242.18
Wholesale trade	244.02	905.72	864.75	935.31	733.49	358.52	704.10	266.49
Fin. svcs. and real estate	169.89	659.11	1,010.81	1,114.77	289.67	252.82	500.01	217.26
Retail trade	285.24	1,966.82	841.16	474.78	576.69	233.64	756.10	260.39
Professional services	158.12	646.03	615.94	597.72	425.50	282.94	161.31	168.38
Other services	314.45	1,213.19	658.76	592.22	765.34	315.27	470.89	349.60
Ownership								
For profit, incorporated	117.36	623.12	336.20	432.49	173.57	169.51	188.92	137.21
For profit, unincorporated	204.40	651.02	798.07	751.20	377.82	321.60	445.02	247.32
Nonprofit	214.00	513.43	876.71	536.89	554.93	289.64	597.88	245.31
Age of firm								
Less than 5 years	446.34	646.55	867.62	1,255.15	1,215.01	978.58	509.20	600.65
5-9 years	287.96	953.75	970.58	436.25	571.21	1,655.18	562.34	304.22
10-19 years	371.71	837.74	695.54	779.50	523.97	356.28	504.73	371.71
20 or more years	122.94	704.92	414.82	363.17	199.81	145.34	321.50	131.32
Multi/single status								
2 or more locations	128.40	3,774.09	821.44	832.36	239.55	145.39	857.60	130.17
1 location only	196.98	519.84	349.08	347.64	348.17	618.11	140.87	281.44
Percent full-time employees								
Less than 25%	476.62	1,698.58	2,697.11	846.38	1,407.50	270.60	835.22	457.02
25-49 %	205.42	2,117.86	1,559.87	569.39	767.58	335.77	617.35	185.61
50-74 %	131.64	1,174.76	697.98	514.36	445.07	128.43	635.29	105.96
75% or more	124.12	334.47	357.13	367.80	241.97	159.97	215.17	138.67
Union presence								
No union employees	76.33	531.82	345.92	282.23	279.99	110.51	179.09	84.63
Has union employees	181.39	1,434.92	1,707.92	1,162.98	718.31	195.85	977.75	198.76
Unknown	270.52	3,087.22	2,639.47 *	2,572.98	573.16	283.09	2,060.75	280.39
Percent low wage employees								
50% or more low wage	171.11	1,132.38	494.25	843.54	632.17	149.50	649.57	149.80
Less than 50% low wage	125.72	530.25	395.30	343.60	277.65	153.77	209.37	140.43

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.