

**Table I.D.1.c(2012) Average total family 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	14,494	12,421	15,243	14,430	15,510	14,305	13,950	14,773
Industry group **								
Agric., fish., forest.	12,359	--	--	--	--	--	12,061	12,782
Mining and manufacturing	13,517	14,050	15,563	12,459	13,967	13,171	13,155	13,554
Construction	11,502	10,284	12,697	10,399	12,237	8,393 *	11,418	11,784
Utilities and transp.	14,021	10,283	22,494 *	17,552	13,944	14,235	12,640	14,181
Wholesale trade	15,133	9,651	12,447	14,781	19,492	14,833	13,552	16,350
Fin. svcs. and real estate	15,521	14,198	12,879	16,446	19,145	14,009	14,418	15,756
Retail trade	14,423	12,304	13,559	12,950	13,493	16,681	12,545	15,379
Professional services	15,539	13,036	18,415	15,021	15,258	16,595	15,490	15,573
Other services	14,207	12,330	16,278	14,916	15,792	12,218	14,472	13,910
Ownership								
For profit, incorporated	14,332	12,502	15,545	14,081	15,131	14,074	14,071	14,463
For profit, unincorporated	14,175	13,002	12,566	13,928	20,666	12,468	13,038	14,996
Nonprofit	15,869	10,519	17,392	17,176	14,726	17,607	14,506	16,428
Age of firm								
Less than 5 years	13,054	13,914	12,026	12,726	15,456	7,248 *	13,047	13,067
5-9 years	13,941	12,196	14,631	14,736	15,168	14,991	13,519	14,901
10-19 years	14,077	12,366	12,948	14,664	16,067	13,506	13,469	14,751
20 or more years	14,755	12,198	16,600	14,375	15,453	14,415	14,575	14,807
Multi/single status								
2 or more locations	14,864	19,372	14,153	14,678	16,341	14,271	14,956	14,860
1 location only	14,120	12,377	15,300	14,356	14,500	15,602	13,890	14,536
Percent full-time employees								
Less than 25%	15,414	9,040	12,076	15,625	14,007	19,056	14,487	15,997
25-49 %	13,091	13,171	17,392	12,911	13,748	11,581	13,865	12,933
50-74 %	14,400	11,260	14,037	16,502	15,985	14,340	12,718	15,361
75% or more	14,585	12,715	15,381	14,111	15,741	14,359	14,122	14,832
Union presence								
No union employees	14,475	12,553	15,565	14,452	15,386	14,028	14,116	14,715
Has union employees	15,086	9,909	11,156	14,088	16,589	15,592	11,399	15,797
Unknown	13,483	21,632 *	25,200 *	--	7,470 *	13,475	23,004	13,389
Percent low wage employees								
50% or more low wage	13,356	13,148	13,979	13,335	13,031	13,522	13,279	13,383
Less than 50% low wage	14,645	12,316	15,326	14,523	15,846	14,448	14,016	14,985

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.c(2012) Standard error for average total family 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	218.14	427.59	781.86	558.50	845.68	643.67	365.56	307.64
Industry group **								
Agric., fish., forest.	2,017.20	--	--	--	--	--	2,616.80	3,480.49
Mining and manufacturing	1,056.37	3,045.92	3,800.21	1,587.52	1,301.12	1,678.93	883.12	1,117.22
Construction	698.92	1,638.39	1,785.67	1,823.36	1,874.48	2,601.67*	1,133.59	704.98
Utilities and transp.	1,038.67	2,380.02	7,113.23*	3,755.10	2,659.72	1,567.51	2,765.07	1,023.67
Wholesale trade	817.70	2,066.59	1,963.00	1,716.05	2,673.37	3,146.31	1,176.71	1,285.17
Fin. svcs. and real estate	1,023.69	2,454.47	2,544.12	2,333.47	1,899.53	634.75	942.40	978.82
Retail trade	828.56	2,216.92	1,804.37	1,355.46	1,278.08	1,509.44	788.45	1,071.13
Professional services	549.12	804.97	1,395.73	1,118.28	1,029.08	771.42	618.53	704.53
Other services	759.81	2,277.07	1,468.29	1,137.78	1,118.93	1,172.28	781.03	947.88
Ownership								
For profit, incorporated	386.64	344.25	982.82	650.38	984.07	877.14	431.46	515.70
For profit, unincorporated	1,062.27	2,063.22	1,361.27	901.59	2,629.23	2,221.21	692.31	1,660.25
Nonprofit	825.01	2,265.07	2,868.63	1,311.63	1,839.08	1,620.56	1,237.18	826.69
Age of firm								
Less than 5 years	1,455.04	2,341.37	1,839.57	2,281.65	3,289.37	2,292.02*	1,435.02	2,324.05
5-9 years	672.02	716.24	2,500.82	2,362.91	1,550.43	3,877.90	842.92	1,278.38
10-19 years	586.39	884.47	972.02	1,292.87	1,585.33	2,960.82	607.74	1,308.10
20 or more years	337.50	628.28	1,250.22	868.07	827.40	632.38	556.50	390.77
Multi/single status								
2 or more locations	335.91	4,894.66	2,279.54	889.30	772.03	643.37	735.62	332.61
1 location only	262.38	412.02	816.59	642.91	1,054.01	4,355.41	380.12	844.49
Percent full-time employees								
Less than 25%	1,104.96	2,696.49	2,901.64	3,030.96	2,233.37	732.13	2,052.66	1,038.31
25-49 %	509.98	3,160.05	3,131.74	1,251.13	1,507.15	1,558.94	1,368.91	952.53
50-74 %	717.59	1,566.23	2,429.53	2,029.92	1,591.81	1,157.19	1,046.22	781.26
75% or more	290.59	680.74	813.39	464.08	964.75	744.51	468.83	374.04
Union presence								
No union employees	225.00	412.51	654.20	604.68	945.91	828.59	315.90	440.89
Has union employees	945.97	2,569.59	3,298.19	3,057.06	2,149.89	1,296.13	1,469.12	1,052.76
Unknown	1,066.67	6,840.75*	7,968.94*	--	2,428.59*	1,045.17	6,863.99	1,055.89
Percent low wage employees								
50% or more low wage	521.79	1,260.38	2,458.92	1,606.84	1,456.04	792.07	790.43	555.20
Less than 50% low wage	275.98	488.93	781.19	598.32	860.08	771.81	410.20	379.38

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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