

**Table I.D.2.b(2012) Average total employee contribution (in dollars) for mixed-provider plans per enrolled employee for family coverage 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               | 4,143 | 3,286                  | 4,386           | 4,842           | 4,498             | 3,985                  | 4,234                  | 4,132                |
| Industry group **           |       |                        |                 |                 |                   |                        |                        |                      |
| Agric., fish., forest.      | 2,862 | --                     | --              | --              | --                | --                     | 1,604 *                | 3,440                |
| Mining and manufacturing    | 3,090 | 4,586                  | 3,103           | 3,864           | 3,200             | 2,949                  | 3,710                  | 3,047                |
| Construction                | 3,925 | 3,303                  | 4,776           | 4,154           | 3,282             | 4,157                  | 3,954                  | 3,905                |
| Utilities and transp.       | 3,668 | 1,989 *                | 4,821           | 3,881           | 4,195             | 3,577                  | 3,338                  | 3,682                |
| Wholesale trade             | 4,239 | 2,242 *                | 4,227           | 5,731           | 4,887             | 3,831                  | 4,518                  | 4,196                |
| Fin. svcs. and real estate  | 4,322 | 2,491                  | 4,812           | 4,476           | 4,760             | 4,267                  | 3,974                  | 4,351                |
| Retail trade                | 4,662 | 3,869                  | 5,208           | 6,672           | 5,910             | 4,337                  | 5,317                  | 4,588                |
| Professional services       | 4,576 | 4,467                  | 4,741           | 5,299           | 5,306             | 4,285                  | 4,873                  | 4,539                |
| Other services              | 4,562 | 1,870                  | 3,765           | 4,844           | 4,770             | 4,698                  | 3,613                  | 4,719                |
| Ownership                   |       |                        |                 |                 |                   |                        |                        |                      |
| For profit, incorporated    | 4,129 | 3,417                  | 4,476           | 4,856           | 4,509             | 3,963                  | 4,323                  | 4,105                |
| For profit, unincorporated  | 4,515 | 3,203                  | 4,324           | 5,374           | 4,783             | 4,379                  | 4,221                  | 4,569                |
| Nonprofit                   | 3,902 | 2,183                  | 3,747           | 4,022           | 4,225             | 3,824                  | 3,539                  | 3,931                |
| Age of firm                 |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 5 years           | 4,645 | 3,469                  | 4,301           | 5,644           | 4,928             | 3,971                  | 4,393                  | 4,832                |
| 5-9 years                   | 4,614 | 3,268                  | 4,291           | 5,254           | 4,885             | 4,449                  | 4,286                  | 4,844                |
| 10-19 years                 | 4,859 | 3,504                  | 4,660           | 5,158           | 5,720             | 4,229                  | 4,370                  | 5,143                |
| 20 or more years            | 4,030 | 2,998                  | 4,274           | 4,468           | 4,196             | 3,975                  | 4,086                  | 4,027                |
| Multi/single status         |       |                        |                 |                 |                   |                        |                        |                      |
| 2 or more locations         | 4,068 | 1,773 *                | 5,162           | 4,975           | 4,369             | 3,988                  | 4,408                  | 4,063                |
| 1 location only             | 4,410 | 3,307                  | 4,322           | 4,804           | 4,700             | 3,869                  | 4,216                  | 4,569                |
| Percent full-time employees |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%               | 4,181 | 2,842 *                | 3,627 *         | 3,154           | 3,017 *           | 4,821                  | 3,484 *                | 4,262                |
| 25-49 %                     | 4,676 | 3,228                  | 2,556 *         | 3,752           | 4,906             | 4,877                  | 3,201                  | 4,830                |
| 50-74 %                     | 4,632 | 4,824                  | 3,653           | 5,428           | 6,094             | 4,402                  | 4,720                  | 4,623                |
| 75% or more                 | 4,060 | 3,033                  | 4,510           | 4,858           | 4,401             | 3,871                  | 4,229                  | 4,039                |
| Union presence              |       |                        |                 |                 |                   |                        |                        |                      |
| No union employees          | 4,314 | 3,514                  | 4,523           | 4,970           | 4,693             | 3,981                  | 4,448                  | 4,286                |
| Has union employees         | 3,485 | 1,287 *                | 3,067           | 2,863           | 3,423             | 3,554                  | 1,989                  | 3,551                |
| Unknown                     | 4,392 | 2,130 *                | 3,437 *         | 6,485           | 3,730             | 4,401                  | 4,374                  | 4,392                |
| Percent low wage employees  |       |                        |                 |                 |                   |                        |                        |                      |
| 50% or more low wage        | 4,713 | 2,969                  | 4,482           | 6,050           | 5,326             | 4,536                  | 4,689                  | 4,715                |
| Less than 50% low wage      | 4,064 | 3,318                  | 4,378           | 4,731           | 4,396             | 3,900                  | 4,191                  | 4,048                |

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.2.b(2012) Standard error for average total employee contribution (in dollars) for mixed-provider plans per enrolled employee for family coverage 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               | 79.69  | 324.08                 | 269.65          | 102.46          | 107.87            | 87.88                  | 131.21                 | 82.69                |
| Industry group **           |        |                        |                 |                 |                   |                        |                        |                      |
| Agric., fish., forest.      | 496.82 | --                     | --              | --              | --                | --                     | 724.05 *               | 476.29               |
| Mining and manufacturing    | 104.69 | 864.08                 | 573.63          | 267.00          | 170.05            | 131.44                 | 305.55                 | 108.61               |
| Construction                | 194.25 | 715.98                 | 493.16          | 364.00          | 528.22            | 384.54                 | 217.58                 | 231.72               |
| Utilities and transp.       | 199.72 | 847.25 *               | 897.53          | 634.37          | 1,136.95          | 118.00                 | 561.99                 | 192.34               |
| Wholesale trade             | 149.54 | 709.11 *               | 845.35          | 567.87          | 442.28            | 205.43                 | 456.27                 | 180.76               |
| Fin. svcs. and real estate  | 174.89 | 560.75                 | 1,016.14        | 473.60          | 119.96            | 243.59                 | 566.06                 | 209.08               |
| Retail trade                | 112.33 | 991.62                 | 892.98          | 257.43          | 540.06            | 141.56                 | 626.63                 | 127.65               |
| Professional services       | 170.55 | 394.08                 | 519.74          | 275.89          | 264.15            | 171.58                 | 362.76                 | 173.48               |
| Other services              | 114.54 | 342.61                 | 583.57          | 259.02          | 417.10            | 187.33                 | 235.34                 | 163.42               |
| Ownership                   |        |                        |                 |                 |                   |                        |                        |                      |
| For profit, incorporated    | 97.59  | 357.21                 | 320.47          | 96.45           | 154.97            | 110.00                 | 124.95                 | 102.98               |
| For profit, unincorporated  | 203.70 | 794.06                 | 1,065.94        | 331.01          | 390.90            | 168.50                 | 606.67                 | 176.32               |
| Nonprofit                   | 89.86  | 638.79                 | 928.22          | 431.05          | 266.54            | 102.43                 | 250.73                 | 89.51                |
| Age of firm                 |        |                        |                 |                 |                   |                        |                        |                      |
| Less than 5 years           | 203.40 | 508.40                 | 450.12          | 756.13          | 987.12            | 588.88                 | 326.11                 | 393.02               |
| 5-9 years                   | 341.24 | 498.00                 | 960.42          | 434.52          | 435.48            | 658.48                 | 487.21                 | 426.39               |
| 10-19 years                 | 192.42 | 508.64                 | 468.80          | 296.40          | 448.16            | 181.34                 | 282.96                 | 183.56               |
| 20 or more years            | 81.79  | 525.94                 | 359.83          | 138.88          | 147.94            | 93.93                  | 128.05                 | 87.32                |
| Multi/single status         |        |                        |                 |                 |                   |                        |                        |                      |
| 2 or more locations         | 79.01  | 626.67 *               | 707.51          | 246.96          | 154.24            | 88.06                  | 369.51                 | 81.06                |
| 1 location only             | 120.05 | 325.73                 | 258.28          | 150.98          | 218.77            | 182.00                 | 169.50                 | 141.52               |
| Percent full-time employees |        |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%               | 416.60 | 1,972.70 *             | 1,346.33 *      | 643.75          | 1,399.96 *        | 417.90                 | 1,504.03 *             | 380.46               |
| 25-49 %                     | 208.69 | 752.51                 | 830.56 *        | 669.47          | 379.86            | 207.01                 | 466.71                 | 190.66               |
| 50-74 %                     | 195.10 | 981.87                 | 701.30          | 546.40          | 704.89            | 204.72                 | 484.63                 | 206.03               |
| 75% or more                 | 89.21  | 326.33                 | 284.61          | 116.10          | 141.70            | 96.03                  | 142.76                 | 94.04                |
| Union presence              |        |                        |                 |                 |                   |                        |                        |                      |
| No union employees          | 70.23  | 329.66                 | 297.75          | 119.40          | 117.89            | 89.86                  | 157.49                 | 75.22                |
| Has union employees         | 160.85 | 505.89 *               | 801.71          | 615.97          | 679.69            | 135.51                 | 354.21                 | 156.92               |
| Unknown                     | 132.51 | 1,234.18 *             | 1,077.63 *      | 1,074.39        | 555.31            | 126.50                 | 870.13                 | 129.70               |
| Percent low wage employees  |        |                        |                 |                 |                   |                        |                        |                      |
| 50% or more low wage        | 127.91 | 673.75                 | 830.48          | 584.43          | 356.30            | 144.01                 | 703.86                 | 119.77               |
| Less than 50% low wage      | 101.28 | 352.43                 | 257.69          | 92.54           | 153.68            | 103.00                 | 106.89                 | 105.87               |

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.