

**Table I.D.1.b 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, 2015**

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	17,250	15,437	16,381	16,026	17,278	17,518	15,655	17,429
Industry group **								
Agric., fish., forest.	15,267	--	--	--	--	--	15,450	15,178
Mining and manufacturing	16,839	15,675	14,701	15,996	16,073	17,372	15,267	16,939
Construction	15,205	14,913	17,468	14,640	14,389	16,149	14,919	15,359
Utilities and transp.	16,343	--	13,243	14,952	16,807	16,482	13,469	16,501
Wholesale trade	16,829	15,916	16,493	13,277	17,060	17,591	15,549	17,062
Fin. svcs. and real estate	17,856	15,372	17,689	19,625	19,456	17,611	16,960	17,906
Retail trade	15,982	12,901	14,683	15,759	16,758	16,093	13,985	16,180
Professional services	18,439	15,831	17,051	17,233	18,864	18,646	16,530	18,636
Other services	16,686	15,883	16,270	15,890	17,102	16,801	15,792	16,829
Ownership								
For profit, incorporated	17,029	15,404	16,358	15,766	16,802	17,321	15,537	17,188
For profit, unincorporated	17,065	14,616	16,049	16,005	17,881	17,422	15,408	17,455
Nonprofit	18,708	17,167	17,355	18,176	18,851	18,805	17,093	18,830
Age of firm								
Less than 5 years	15,755	15,926	17,084	14,151	15,662	19,179	15,830	15,630
5-9 years	16,798	15,323	15,129	16,562	17,593	20,531	15,482	17,702
10-19 years	16,207	14,210	16,389	16,249	16,776	16,118	15,617	16,464
20 or more years	17,406	16,023	16,462	16,059	17,403	17,563	15,672	17,513
Multi/single status								
2 or more locations	17,544	--	16,149	17,069	18,026	17,493	17,593	17,543
1 location only	16,136	15,447	16,398	15,716	16,205	18,856	15,531	16,642
Percent full-time employees								
Less than 25%	15,659	15,007	--	12,747	17,468	15,940	14,391	16,106
25-49 %	16,439	--	13,972	15,321	15,735	16,857	13,830	16,642
50-74 %	16,945	14,751	16,227	16,385	17,957	16,986	15,692	17,072
75% or more	17,326	15,624	16,474	16,048	17,292	17,621	15,732	17,506
Union presence								
No union employees	17,122	15,439	15,991	16,090	17,393	17,368	15,745	17,306
Has union employees	17,635	15,416	19,475	15,645	16,616	17,868	15,010	17,773
Percent low-wage employees								
50% or more low-wage	15,692	14,385	13,515	14,033	17,308	15,598	13,778	15,808
Less than 50% low-wage	17,378	15,520	16,436	16,124	17,276	17,699	15,739	17,569

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2015 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

-- Data suppressed due to high standard errors or few 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 Standard errors 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, 2015**

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	108.74	425.11	530.89	329.51	262.65	135.40	270.30	116.80
Industry group **								
Agric., fish., forest.	1,136.08	--	--	--	--	--	2,139.19	1,326.93
Mining and manufacturing	230.29	906.67	740.65	662.79	591.64	236.31	515.02	242.39
Construction	538.19	1,445.69	3,053.88	970.55	792.03	723.70	1,122.11	565.25
Utilities and transp.	426.77	--	1,102.65	1,386.17	941.42	487.01	889.19	448.29
Wholesale trade	289.27	1,159.41	762.28	1,030.82	638.06	342.09	601.90	324.75
Fin. svcs. and real estate	216.55	826.62	1,313.83	1,104.20	711.57	235.45	602.36	225.72
Retail trade	151.88	1,334.93	747.10	631.63	940.01	150.76	522.88	157.46
Professional services	243.67	920.46	815.93	510.46	355.04	332.46	485.02	263.58
Other services	336.76	768.43	654.91	820.29	734.75	442.31	469.79	382.49
Ownership								
For profit, incorporated	125.88	541.62	639.04	385.31	327.03	152.22	326.63	134.49
For profit, unincorporated	289.59	839.16	1,083.26	820.61	722.00	370.10	627.77	321.83
Nonprofit	307.05	913.71	1,194.04	889.78	415.41	424.06	635.49	327.28
Age of firm								
Less than 5 years	523.73	1,104.18	1,345.61	789.10	689.03	1,366.30	753.52	589.10
5-9 years	470.63	1,010.50	872.07	911.52	787.43	1,609.48	603.79	646.12
10-19 years	361.97	744.52	682.84	551.90	554.26	963.29	443.99	487.40
20 or more years	118.20	657.49	914.00	461.87	319.97	134.73	430.20	122.26
Multi/single status								
2 or more locations	122.43	--	1,185.43	792.03	259.67	137.24	974.70	123.14
1 location only	227.61	430.25	564.06	358.53	485.14	732.26	279.90	349.14
Percent full-time employees								
Less than 25%	437.26	1,683.78	--	1,248.58	1,709.89	316.41	1,252.27	398.51
25-49 %	240.26	--	906.06	922.13	771.06	249.72	632.03	249.56
50-74 %	205.45	868.41	1,150.81	572.56	601.18	240.76	575.40	218.04
75% or more	122.60	494.17	580.67	356.09	285.13	154.89	302.01	131.81
Union presence								
No union employees	128.74	428.02	361.23	319.13	281.83	173.86	220.51	142.76
Has union employees	202.32	1,892.16	3,545.51	1,273.32	703.71	200.33	1,519.01	195.25
Percent low-wage employees								
50% or more low-wage	339.84	1,061.38	1,004.09	889.06	849.63	398.27	676.85	361.04
Less than 50% low-wage	113.32	450.73	540.07	342.19	274.18	141.07	280.87	121.81

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2015 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

-- Data suppressed due to high standard errors or few 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.