

**Table I.E.1 Average total employee-plus-one premium (in dollars) 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	11,800	12,725	11,366	11,026	12,018	11,842	11,666	11,817
Industry group **								
Agric., fish., forest.	10,899	--	--	--	--	--	13,877	9,910
Mining and manufacturing	11,417	13,331	11,059	10,980	12,098	11,173	11,027	11,456
Construction	10,656	10,285	10,034	10,657	10,646	11,552	10,606	10,693
Utilities and transp.	11,726	--	10,947	11,770	12,083	11,684	11,521	11,744
Wholesale trade	11,535	13,136	11,970	10,384	11,679	11,621	11,658	11,507
Fin. svcs. and real estate	11,766	13,043	13,189	11,773	12,370	11,573	12,901	11,693
Retail trade	11,395	12,684	10,822	11,276	11,040	11,476	11,419	11,393
Professional services	12,349	12,026	11,088	10,792	12,555	12,571	11,495	12,442
Other services	11,843	14,663	11,910	11,347	11,454	11,806	12,784	11,678
Ownership								
For profit, incorporated	11,622	12,533	11,236	11,040	11,834	11,640	11,543	11,633
For profit, unincorporated	11,348	11,731	11,292	10,060	11,521	11,643	11,076	11,411
Nonprofit	12,920	15,386	12,997	12,110	12,926	12,933	13,832	12,857
Age of firm								
Less than 5 years	10,711	11,707	12,439	9,472	10,045	12,053	11,213	10,098
5-9 years	11,141	11,444	9,888	10,367	11,545	13,376	10,775	11,355
10-19 years	11,194	11,548	11,260	10,668	11,468	11,335	11,148	11,215
20 or more years	11,927	14,256	11,455	11,507	12,232	11,855	12,191	11,906
Multi/single status								
2 or more locations	11,919	--	12,564	11,965	12,328	11,828	12,449	11,913
1 location only	11,420	12,752	11,284	10,763	11,483	12,521	11,602	11,271
Percent full-time employees								
Less than 25%	11,198	--	--	10,118	11,539	11,230	10,216	11,395
25-49 %	11,688	12,107	12,210	10,555	10,532	12,197	11,910	11,664
50-74 %	12,055	13,276	11,937	11,049	12,060	12,085	12,151	12,041
75% or more	11,786	12,637	11,317	11,048	12,088	11,808	11,631	11,806
Union presence								
No union employees	11,654	12,501	11,282	10,920	11,921	11,687	11,523	11,676
Has union employees	12,276	--	13,016	12,485	12,738	12,168	14,256	12,223
Percent low-wage employees								
50% or more low-wage	11,298	12,774	9,988	9,688	11,565	11,394	10,709	11,356
Less than 50% low-wage	11,844	12,720	11,401	11,131	12,057	11,884	11,730	11,859

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.E.1 Standard errors for average total employee-plus-one premium (in dollars) 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	58.43	367.17	221.27	156.86	119.47	77.76	157.68	62.81
Industry group **								
Agric., fish., forest.	803.79	--	--	--	--	--	1,651.72	890.40
Mining and manufacturing	134.55	1,477.42	656.13	329.57	257.28	176.51	401.76	142.76
Construction	309.48	782.26	602.49	663.76	541.93	261.51	534.82	365.37
Utilities and transp.	181.40	--	689.44	1,131.57	441.69	203.59	830.88	184.22
Wholesale trade	201.44	1,104.50	513.17	424.38	411.94	301.94	403.45	229.29
Fin. svcs. and real estate	123.53	892.01	707.87	412.58	350.17	141.59	432.43	128.24
Retail trade	144.73	1,158.98	714.29	407.17	585.67	147.19	428.79	153.55
Professional services	119.49	516.67	399.16	250.70	209.89	166.23	247.77	129.76
Other services	185.71	975.62	580.85	435.43	339.28	258.73	467.80	201.72
Ownership								
For profit, incorporated	65.85	445.80	241.00	186.51	142.22	85.07	182.13	70.57
For profit, unincorporated	177.20	652.70	621.21	378.60	320.38	284.98	354.35	202.29
Nonprofit	168.72	1,086.58	810.80	437.37	287.71	232.58	538.77	175.70
Age of firm								
Less than 5 years	300.23	881.86	638.34	334.66	621.85	743.47	435.24	398.11
5-9 years	266.04	693.50	384.38	554.40	406.66	1,084.77	379.87	357.30
10-19 years	176.83	537.18	404.50	253.29	330.96	509.72	246.28	230.68
20 or more years	64.39	608.81	323.02	226.54	135.93	78.61	242.51	66.73
Multi/single status								
2 or more locations	68.23	--	934.17	314.68	145.16	78.70	418.25	68.83
1 location only	112.55	370.95	226.23	177.47	204.96	446.44	166.54	152.41
Percent full-time employees								
Less than 25%	292.45	--	--	1,179.02	953.16	194.63	909.51	289.87
25-49 %	247.34	957.90	1,117.47	904.33	531.52	282.34	593.56	266.20
50-74 %	135.20	856.88	804.57	427.44	317.83	157.76	484.88	138.42
75% or more	65.06	426.97	237.24	169.58	129.54	87.72	173.10	70.04
Union presence								
No union employees	68.26	356.60	225.13	151.30	126.06	101.13	157.56	75.25
Has union employees	111.62	--	1,097.93	1,070.63	360.40	114.24	786.15	111.83
Percent low-wage employees								
50% or more low-wage	186.29	834.52	856.61	427.62	485.07	225.07	502.80	198.91
Less than 50% low-wage	61.43	396.18	225.93	165.17	122.75	82.41	164.88	66.10

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.

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\*\* 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.