

Table I.D.1.c 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, 2016

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	16,968	14,888	16,376	15,710	17,116	18,468	15,817	17,521
Industry group **								
Agric., fish., forest.	--	--	--	--	--	--	--	--
Mining and manufacturing	17,023	--	--	17,152	17,949	16,973	16,050	17,293
Construction	15,942	--	--	14,194	--	--	15,459	16,837
Utilities and transp.	16,993	--	--	--	--	18,729	--	17,514
Wholesale trade	17,452	--	--	17,087	17,825	--	17,607	17,285
Fin. svcs. and real estate	18,494	--	--	14,423	19,158	19,950	17,171	19,227
Retail trade	17,461	--	--	17,788	16,820	15,601	20,727	16,085
Professional services	17,125	13,271	16,358	15,682	18,132	19,826	14,780	18,230
Other services	15,718	--	--	14,640	12,115	19,282	14,371	16,324
Ownership								
For profit, incorporated	16,690	14,656	16,588	15,383	17,691	17,631	15,743	17,209
For profit, unincorporated	16,447	15,545	15,610	16,508	13,925	18,382	16,131	16,629
Nonprofit	18,849	--	--	16,763	17,416	21,067	15,705	19,379
Age of firm								
Less than 5 years	14,934	--	--	--	--	--	16,282	--
5-9 years	14,462	--	--	15,669	--	--	14,814	13,518
10-19 years	15,311	15,224	12,317	17,167	14,549	--	14,862	15,986
20 or more years	17,599	16,497	17,714	15,396	17,688	18,446	16,586	17,883
Multi/single status								
2 or more locations	17,990	--	--	15,203	17,627	18,520	18,673	17,957
1 location only	15,654	14,880	15,892	15,878	16,031	--	15,566	15,841
Percent full-time employees								
Less than 25%	15,485	--	--	--	--	--	--	--
25-49 %	16,695	--	--	--	18,809	16,169	--	16,906
50-74 %	15,465	--	--	15,335	15,610	14,572	15,993	15,065
75% or more	17,118	14,932	16,150	15,757	17,199	18,835	15,789	17,738
Union presence								
No union employees	16,663	14,963	15,642	15,602	16,978	18,752	15,594	17,296
Has union employees	18,195	--	--	--	18,293	18,094	--	18,178
Percent low-wage employees								
50% or more low-wage	14,521	--	--	14,620	17,317	15,089	12,346	15,625
Less than 50% low-wage	17,160	14,985	17,006	15,774	17,107	18,792	16,101	17,667

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2016 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.c Standard errors 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, 2016

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	295.43	1,013.40	884.32	449.89	673.99	387.12	511.89	344.08
Industry group **								
Agric., fish., forest.	--	--	--	--	--	--	--	--
Mining and manufacturing	564.83	--	--	1,267.56	1,315.92	527.85	1,727.32	569.65
Construction	1,016.18	--	--	1,091.42	--	--	1,214.88	1,645.37
Utilities and transp.	897.24	--	--	--	--	591.99	--	862.66
Wholesale trade	842.32	--	--	540.58	1,009.55	--	1,460.37	712.47
Fin. svcs. and real estate	771.26	--	--	1,292.55	2,160.09	746.26	865.51	1,022.28
Retail trade	1,343.17	--	--	3,755.99	1,475.69	667.61	3,630.25	970.85
Professional services	584.30	903.16	1,065.38	672.29	1,143.42	701.27	699.63	659.92
Other services	999.93	--	--	1,130.37	1,571.07	1,215.37	828.84	1,307.99
Ownership								
For profit, incorporated	358.84	1,171.47	1,107.70	541.76	813.18	387.29	636.44	412.38
For profit, unincorporated	658.07	2,196.44	1,639.22	743.69	2,205.15	635.31	991.37	859.94
Nonprofit	700.01	--	--	1,019.44	929.94	808.24	919.21	755.45
Age of firm								
Less than 5 years	1,738.91	--	--	--	--	--	1,880.46	--
5-9 years	932.14	--	--	1,256.92	--	--	1,188.92	1,033.76
10-19 years	622.31	1,000.52	1,426.08	717.03	904.65	--	818.43	879.35
20 or more years	340.34	2,212.22	852.50	572.70	756.72	392.09	771.37	369.76
Multi/single status								
2 or more locations	363.78	--	--	984.14	799.57	389.07	1,586.91	373.40
1 location only	426.15	1,014.31	896.04	487.83	1,107.21	--	523.40	729.97
Percent full-time employees								
Less than 25%	1,132.59	--	--	--	--	--	--	--
25-49 %	872.83	--	--	--	2,731.37	705.79	--	978.39
50-74 %	744.31	--	--	2,848.21	814.12	1,394.80	1,528.01	673.64
75% or more	323.39	1,250.06	997.60	456.07	743.10	412.25	568.47	372.99
Union presence								
No union employees	354.45	1,057.21	902.72	460.31	731.65	579.62	516.53	442.61
Has union employees	433.79	--	--	--	1,820.83	422.37	--	454.13
Percent low-wage employees								
50% or more low-wage	941.21	--	--	1,688.06	3,001.72	1,076.24	1,605.67	1,045.32
Less than 50% low-wage	305.75	1,132.79	819.18	464.50	691.87	404.00	527.76	358.39

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2016 Medical Expenditure Panel Survey-Insurance Component.

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