

Table I.D.1.a Average total family premium (in dollars) for exclusive-provider plans per enrolled employee at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2017

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	18,607	19,514	16,808	17,039	18,083	19,546	17,516	18,915
Industry group **								
Agric., fish., forest.	13,105	--	--	--	--	--	--	--
Mining and manufacturing	17,115	--	16,989	16,400	18,993	16,584	16,317	17,285
Construction	16,644	--	16,003	17,050	15,118	--	16,261	17,217
Utilities and transp.	20,810	--	--	--	15,669	23,101	18,169	21,594
Wholesale trade	18,578	--	17,668	18,569	17,159	19,861	18,953	18,364
Fin. svcs. and real estate	20,148	--	--	19,829	19,252	20,237	21,942	19,960
Retail trade	18,657	21,862	16,558	16,072	15,527	21,185	18,500	18,721
Professional services	19,334	18,373	16,713	17,780	18,781	20,248	17,492	19,678
Other services	17,442	19,954	16,056	15,956	17,056	18,097	16,986	17,630
Ownership								
For profit, incorporated	18,320	19,022	17,261	16,697	18,024	19,209	17,414	18,623
For profit, unincorporated	17,607	21,458	14,559	18,174	14,636	18,618	18,725	17,068
Nonprofit	19,800	--	--	17,488	19,812	20,408	16,296	20,173
Age of firm								
Less than 5 years	17,565	20,125	--	17,737	15,751	--	18,713	16,427
5-9 years	16,770	--	16,580	15,049	18,886	--	16,106	17,466
10-19 years	17,140	18,563	16,740	16,504	17,721	15,953	17,072	17,188
20 or more years	19,028	20,302	16,831	17,534	18,262	19,762	17,850	19,246
Multi/single status								
2 or more locations	19,403	--	16,744	17,676	19,254	19,607	17,650	19,451
1 location only	17,348	19,531	16,813	16,877	16,597	18,220	17,506	17,171
Percent full-time employees								
Less than 25%	16,348	--	--	--	19,334	14,695	--	16,562
25-49 %	17,845	--	--	16,530	18,310	17,511	17,851	17,843
50-74 %	19,416	19,217	--	15,412	17,338	21,424	17,203	19,946
75% or more	18,542	19,602	16,604	17,335	18,141	19,321	17,561	18,821
Union presence								
No union employees	18,211	19,379	17,003	16,600	18,099	19,091	17,495	18,476
Has union employees	19,978	--	--	20,884	17,984	20,353	17,927	20,085
Percent low-wage employees								
50% or more low-wage	17,466	--	--	14,457	18,626	18,304	14,371	18,024
Less than 50% low-wage	18,687	19,775	16,821	17,219	18,045	19,643	17,667	18,984

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2017 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.a Standard errors for average total family premium (in dollars) for exclusive-provider plans per enrolled employee at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2017

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	200.80	618.18	575.53	406.83	395.25	323.55	369.49	234.52
Industry group **								
Agric., fish., forest.	1,123.15	--	--	--	--	--	--	--
Mining and manufacturing	541.85	--	1,130.33	886.23	1,459.49	726.37	656.94	645.26
Construction	785.05	--	793.82	1,775.01	1,264.30	--	1,115.01	973.35
Utilities and transp.	874.15	--	--	--	715.75	1,091.24	1,370.91	990.20
Wholesale trade	781.05	--	2,907.83	981.05	2,006.18	874.72	1,334.46	959.93
Fin. svcs. and real estate	391.12	--	--	639.20	752.93	436.34	1,856.57	368.10
Retail trade	716.77	1,846.96	1,125.86	671.18	740.03	1,022.35	1,208.08	878.19
Professional services	332.33	980.79	1,036.25	657.21	567.89	500.71	530.79	376.35
Other services	500.03	958.87	1,461.14	906.67	673.52	940.58	898.17	604.31
Ownership								
For profit, incorporated	232.82	641.74	710.58	493.87	501.89	383.15	431.51	276.37
For profit, unincorporated	555.11	1,614.31	923.90	755.46	1,099.64	843.01	958.35	662.37
Nonprofit	450.86	--	--	1,106.26	524.67	637.77	909.98	470.01
Age of firm								
Less than 5 years	1,090.26	2,848.04	--	1,653.35	1,221.53	--	1,630.01	1,219.95
5-9 years	1,044.33	--	974.42	1,584.85	1,693.89	--	1,353.34	1,399.54
10-19 years	453.17	924.60	1,510.07	745.33	676.91	1,140.64	702.57	596.74
20 or more years	227.27	841.19	692.57	477.26	478.93	320.06	439.57	255.67
Multi/single status								
2 or more locations	272.62	--	1,244.54	981.50	529.65	330.99	925.95	278.87
1 location only	275.95	621.04	610.81	448.64	512.33	1,591.88	392.12	388.16
Percent full-time employees								
Less than 25%	1,076.46	--	--	--	1,279.33	1,771.81	--	1,160.16
25-49 %	559.08	--	--	1,217.56	781.89	956.04	1,308.26	589.97
50-74 %	850.93	1,360.30	--	1,172.96	994.93	1,301.21	1,039.92	994.83
75% or more	202.23	717.34	629.46	453.21	448.08	302.85	413.08	231.78
Union presence								
No union employees	227.05	628.67	598.12	409.33	424.80	418.51	379.49	276.56
Has union employees	425.74	--	--	995.74	1,061.52	504.16	1,615.17	440.26
Percent low-wage employees								
50% or more low-wage	499.04	--	--	1,263.61	926.45	598.91	1,662.72	464.55
Less than 50% low-wage	211.86	625.91	592.94	423.70	417.87	345.51	375.99	249.94

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2017 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.