

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, 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	18,794	17,442	18,302	17,706	18,643	19,045	17,851	18,897
Industry group **								
Agric., fish., forest.	15,878	--	--	--	--	--	--	15,802
Mining and manufacturing	18,689	17,270	18,323	18,238	17,740	19,151	18,063	18,726
Construction	16,331	17,904	16,935	15,637	14,860	18,298	16,906	16,071
Utilities and transp.	18,329	--	--	18,554	19,215	18,275	15,922	18,427
Wholesale trade	18,846	18,023	18,913	16,815	20,409	18,571	17,882	19,009
Fin. svcs. and real estate	19,045	17,445	16,945	18,287	19,283	19,127	17,529	19,125
Retail trade	17,139	17,845	16,465	17,573	17,105	17,097	17,518	17,100
Professional services	20,125	17,624	19,964	18,519	19,943	20,491	18,534	20,315
Other services	18,024	16,931	18,642	18,038	18,299	18,009	18,046	18,020
Ownership								
For profit, incorporated	18,387	17,447	17,937	17,423	18,116	18,622	17,702	18,459
For profit, unincorporated	19,305	16,938	18,431	18,543	18,646	19,962	17,874	19,561
Nonprofit	20,698	18,058	21,782	18,560	21,197	20,839	18,955	20,831
Age of firm								
Less than 5 years	18,356	16,677	17,727	17,310	20,113	--	17,124	19,658
5-9 years	18,102	17,344	20,007	17,151	19,107	15,713	18,576	17,820
10-19 years	18,118	16,341	17,842	18,050	17,914	19,102	17,201	18,486
20 or more years	18,903	18,668	18,048	17,670	18,680	19,070	18,156	18,949
Multi/single status								
2 or more locations	18,964	--	19,971	17,929	18,583	19,055	18,405	18,970
1 location only	18,140	17,499	18,193	17,640	18,738	18,570	17,799	18,405
Percent full-time employees								
Less than 25%	17,032	--	--	15,940	14,897	17,969	16,882	17,060
25-49 %	18,869	19,248	17,964	19,917	17,852	19,118	19,315	18,783
50-74 %	18,684	17,612	18,273	17,977	19,051	18,753	17,380	18,812
75% or more	18,827	17,304	18,351	17,667	18,700	19,084	17,836	18,932
Union presence								
No union employees	18,641	17,394	18,369	17,811	18,756	18,808	17,845	18,747
Has union employees	19,276	18,170	17,806	17,141	18,007	19,630	17,904	19,332
Percent low-wage employees								
50% or more low-wage	17,240	16,502	17,520	16,828	15,837	17,698	16,811	17,277
Less than 50% low-wage	18,910	17,505	18,339	17,755	18,875	19,147	17,912	19,020

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.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, 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	120.74	453.31	430.70	263.85	310.88	150.28	239.92	131.04
Industry group **								
Agric., fish., forest.	912.24	--	--	--	--	--	--	982.14
Mining and manufacturing	294.52	1,953.02	1,489.64	541.41	632.75	361.51	773.62	307.80
Construction	661.45	1,831.87	955.69	776.12	1,618.75	731.95	708.57	878.12
Utilities and transp.	642.04	--	--	1,132.55	789.70	769.38	783.35	668.31
Wholesale trade	336.87	1,003.31	885.75	926.83	906.73	379.57	566.10	380.31
Fin. svcs. and real estate	273.35	1,966.89	1,071.98	585.28	501.43	323.82	742.43	283.63
Retail trade	227.69	1,817.12	1,012.54	1,003.42	721.86	242.78	742.73	238.12
Professional services	214.31	773.05	942.75	420.17	465.30	272.65	492.33	229.88
Other services	278.63	853.11	995.64	654.40	809.04	353.73	571.43	310.13
Ownership								
For profit, incorporated	142.78	556.67	503.76	323.21	373.82	176.00	284.34	154.75
For profit, unincorporated	347.94	1,041.43	948.92	536.15	706.84	468.37	559.06	384.61
Nonprofit	273.76	1,175.60	1,392.59	494.48	658.30	333.38	755.11	287.62
Age of firm								
Less than 5 years	584.95	1,107.25	1,591.80	822.61	1,083.24	--	768.40	823.43
5-9 years	624.98	1,039.36	1,562.05	679.19	1,329.99	1,011.08	879.24	851.91
10-19 years	276.62	852.41	614.90	482.21	599.82	485.74	411.83	347.21
20 or more years	134.92	688.08	525.03	363.17	377.59	156.00	316.51	141.78
Multi/single status								
2 or more locations	142.55	--	914.95	493.85	442.74	152.25	531.26	143.94
1 location only	201.00	461.66	456.01	309.58	396.81	927.17	258.01	296.23
Percent full-time employees								
Less than 25%	751.59	--	--	857.90	3,197.57	342.55	709.22	884.67
25-49 %	536.24	2,003.94	1,421.24	2,648.32	1,297.46	659.36	1,363.20	584.07
50-74 %	356.91	1,091.84	1,807.08	640.49	1,282.63	407.85	767.69	382.76
75% or more	131.61	520.79	466.24	280.41	327.86	165.13	258.70	142.66
Union presence								
No union employees	117.06	453.45	468.78	236.20	258.24	155.26	243.84	127.91
Has union employees	349.37	2,534.33	1,002.83	1,058.18	1,404.93	361.30	992.64	361.26
Percent low-wage employees								
50% or more low-wage	267.88	1,338.65	1,576.28	563.16	935.75	252.83	744.60	283.90
Less than 50% low-wage	127.65	475.71	444.40	277.45	327.80	159.78	250.03	138.75

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2017 Medical Expenditure Panel Survey-Insurance Component.

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