

Table I.C.1 Average total single premium (in dollars) per enrolled employee at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2018

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	6,715	6,973	6,660	6,341	6,705	6,798	6,667	6,725
Industry group **								
Agric., fish., forest.	6,113	7,591	--	7,749	6,473	4,669	6,560	5,993
Mining and manufacturing	6,541	7,185	6,972	5,880	6,340	6,770	6,664	6,522
Construction	6,440	6,587	6,005	6,292	6,566	6,746	6,319	6,515
Utilities and transp.	6,306	7,102	6,752	6,299	6,391	6,229	6,930	6,238
Wholesale trade	6,530	6,839	7,192	6,507	6,734	6,268	6,910	6,427
Fin. svcs. and real estate	6,988	6,876	6,920	7,244	7,080	6,939	6,936	6,995
Retail trade	6,254	7,018	6,244	5,808	6,076	6,329	6,290	6,248
Professional services	7,168	7,066	6,752	6,635	7,171	7,345	6,766	7,250
Other services	6,456	6,947	6,613	6,103	6,355	6,536	6,654	6,413
Ownership								
For profit, incorporated	6,571	6,903	6,504	6,203	6,467	6,677	6,547	6,576
For profit, unincorporated	6,448	6,931	7,113	6,153	6,401	6,376	6,801	6,343
Nonprofit	7,490	7,611	7,125	7,323	7,495	7,534	7,315	7,508
Age of firm								
Less than 5 years	5,927	5,968	6,179	5,748	5,932	5,813	6,059	5,803
5-9 years	6,254	6,840	6,615	5,677	6,293	6,334	6,478	6,083
10-19 years	6,476	7,213	6,469	6,126	6,455	6,612	6,589	6,415
20 or more years	6,814	7,275	6,841	6,594	6,859	6,815	6,871	6,807
Multi/single status								
2 or more locations	6,831	7,314	7,077	6,728	6,933	6,807	7,033	6,827
1 location only	6,464	6,969	6,629	6,239	6,364	6,427	6,635	6,301
Percent full-time employees								
Less than 25%	6,214	6,480	5,820	6,398	6,134	6,222	6,115	6,233
25-49 %	6,267	6,190	6,564	5,796	6,308	6,395	6,160	6,286
50-74 %	6,672	7,184	7,170	5,856	6,561	6,784	6,924	6,625
75% or more	6,753	6,981	6,630	6,425	6,755	6,830	6,671	6,769
Union presence								
No union employees	6,633	6,951	6,628	6,319	6,667	6,685	6,636	6,632
Has union employees	7,059	7,526	7,616	6,791	7,076	7,055	7,510	7,045
Percent low-wage employees								
50% or more low-wage	6,232	6,596	5,911	6,115	6,240	6,254	6,146	6,243
Less than 50% low-wage	6,784	7,005	6,718	6,368	6,783	6,881	6,714	6,799
Percent women employees								
Less than 25%	6,432	6,995	6,380	6,183	6,427	6,486	6,516	6,400
25-49 %	6,601	7,147	6,881	6,216	6,394	6,681	6,714	6,585
50-74 %	6,723	6,900	6,681	6,360	6,848	6,735	6,726	6,723
75% or more	7,170	6,881	6,955	6,764	7,169	7,322	6,852	7,233
Percent age 50 or older employees								
Less than 25%	6,377	6,333	6,283	6,024	6,440	6,513	6,174	6,436
25-49 %	6,824	6,946	6,579	6,388	6,842	6,897	6,665	6,841
50-74 %	7,183	8,050	7,596	7,060	7,114	7,008	7,649	7,032
75% or more	7,470	7,687	8,420	7,850	7,003	6,946	8,005	7,014

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 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.C.1 Standard errors for average total single premium (in dollars) per enrolled employee at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2018

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	31.18	120.29	119.77	73.08	77.28	41.52	62.84	35.27
Industry group **								
Agric., fish., forest.	420.18	636.10	--	1,458.75	641.53	433.01	432.19	527.08
Mining and manufacturing	68.77	639.82	378.03	157.18	122.93	93.90	207.38	72.66
Construction	122.37	322.41	324.63	210.95	221.84	294.40	169.18	166.52
Utilities and transp.	116.79	806.17	447.30	486.64	330.14	125.93	368.33	121.89
Wholesale trade	116.95	476.55	371.81	175.02	214.98	189.76	220.45	132.24
Fin. svcs. and real estate	114.43	351.87	370.72	281.57	394.00	111.76	205.33	126.88
Retail trade	58.83	285.65	243.92	158.34	177.83	70.73	145.92	64.20
Professional services	51.73	226.89	196.81	136.61	120.43	67.85	115.99	57.35
Other services	95.78	286.18	404.12	188.11	210.95	141.59	183.49	109.89
Ownership								
For profit, incorporated	34.68	146.24	124.62	74.04	82.61	48.45	69.59	39.37
For profit, unincorporated	82.45	239.82	408.41	250.16	161.98	97.88	181.82	91.81
Nonprofit	88.68	485.08	282.69	186.09	208.09	104.53	191.60	95.52
Age of firm								
Less than 5 years	163.51	250.68	363.38	219.57	368.36	903.94	174.17	273.89
5-9 years	161.42	346.42	603.82	250.27	294.48	326.52	249.19	211.75
10-19 years	96.51	257.83	233.70	159.40	160.15	324.10	136.73	129.86
20 or more years	34.47	178.19	129.06	92.06	94.53	41.69	76.06	37.60
Multi/single status								
2 or more locations	38.37	371.50	383.31	145.47	104.34	41.96	187.83	38.95
1 location only	52.91	121.55	125.78	84.25	110.37	276.44	66.45	81.73
Percent full-time employees								
Less than 25%	142.41	703.97	424.46	342.27	234.94	207.60	307.81	159.55
25-49 %	100.83	464.92	379.67	196.78	266.47	125.03	212.74	112.80
50-74 %	87.08	344.79	413.86	291.74	170.41	108.61	204.29	95.90
75% or more	35.22	136.27	131.88	78.85	88.75	47.03	70.02	39.93
Union presence								
No union employees	35.38	119.70	119.79	72.02	81.88	52.11	62.78	41.38
Has union employees	64.57	965.10	974.66	532.62	231.75	65.78	508.04	64.78
Percent low-wage employees								
50% or more low-wage	77.96	377.97	298.92	247.06	185.89	93.02	170.87	85.00
Less than 50% low-wage	33.87	126.66	126.58	76.58	84.92	45.61	66.77	38.56
Percent women employees								
Less than 25%	54.58	205.79	217.83	106.05	106.85	88.24	108.22	63.09
25-49 %	57.11	265.65	256.34	135.64	150.40	71.28	144.44	61.89
50-74 %	68.60	246.68	231.58	196.73	203.39	78.21	131.92	75.96
75% or more	64.11	280.82	222.61	159.34	133.32	90.62	133.52	71.76
Percent age 50 or older employees								
Less than 25%	44.60	177.84	186.14	92.23	106.33	57.13	93.39	50.66
25-49 %	49.52	223.22	174.40	132.90	136.69	59.42	102.84	53.69
50-74 %	79.87	300.36	284.43	197.20	142.77	124.82	164.17	90.50
75% or more	167.60	296.71	567.07	590.56	307.02	226.77	248.26	219.52

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 Medical Expenditure Panel Survey-Insurance Component.

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