

**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, 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                     | 13,425 | 13,395                 | 12,814          | 12,752          | 13,568            | 13,528                 | 13,044                 | 13,475               |
| Industry group **                 |        |                        |                 |                 |                   |                        |                        |                      |
| Agric., fish., forest.            | 11,670 | --                     | --              | --              | --                | --                     | 9,674                  | 12,196               |
| Mining and manufacturing          | 13,494 | 15,160                 | 14,695          | 12,154          | 13,083            | 13,824                 | 13,979                 | 13,452               |
| Construction                      | 12,631 | 12,006                 | 10,699          | 12,586          | 13,364            | 13,039                 | 11,919                 | 13,036               |
| Utilities and transp.             | 12,671 | --                     | 13,646          | 12,944          | 12,926            | 12,586                 | 13,469                 | 12,621               |
| Wholesale trade                   | 13,099 | 14,435                 | 12,516          | 12,758          | 13,457            | 12,975                 | 13,307                 | 13,059               |
| Fin. svcs. and real estate        | 13,707 | 12,422                 | 13,421          | 14,463          | 14,482            | 13,519                 | 13,417                 | 13,735               |
| Retail trade                      | 12,246 | 13,169                 | 11,265          | 12,167          | 12,192            | 12,279                 | 12,387                 | 12,229               |
| Professional services             | 14,168 | 13,903                 | 12,719          | 13,037          | 14,229            | 14,369                 | 13,006                 | 14,297               |
| Other services                    | 12,896 | 13,711                 | 13,415          | 12,625          | 13,135            | 12,749                 | 13,384                 | 12,804               |
| Ownership                         |        |                        |                 |                 |                   |                        |                        |                      |
| For profit, incorporated          | 13,201 | 13,645                 | 12,604          | 12,688          | 13,283            | 13,274                 | 13,053                 | 13,221               |
| For profit, unincorporated        | 12,841 | 12,181                 | 12,995          | 11,694          | 12,898            | 13,221                 | 12,401                 | 12,935               |
| Nonprofit                         | 14,674 | 14,453                 | 14,198          | 14,659          | 15,064            | 14,580                 | 14,199                 | 14,706               |
| Age of firm                       |        |                        |                 |                 |                   |                        |                        |                      |
| Less than 5 years                 | 12,122 | 10,698                 | 12,362          | 11,917          | 12,152            | 15,472                 | 11,938                 | 12,277               |
| 5-9 years                         | 11,853 | 11,482                 | 12,150          | 11,172          | 12,547            | 11,865                 | 11,672                 | 11,970               |
| 10-19 years                       | 12,709 | 14,306                 | 11,562          | 12,042          | 12,969            | 12,782                 | 12,652                 | 12,740               |
| 20 or more years                  | 13,609 | 14,486                 | 13,765          | 13,302          | 13,866            | 13,558                 | 13,821                 | 13,593               |
| Multi/single status               |        |                        |                 |                 |                   |                        |                        |                      |
| 2 or more locations               | 13,592 | --                     | 14,726          | 13,921          | 13,838            | 13,525                 | 14,584                 | 13,578               |
| 1 location only                   | 12,877 | 13,335                 | 12,652          | 12,426          | 13,126            | 13,657                 | 12,899                 | 12,859               |
| Percent full-time employees       |        |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 12,678 | --                     | --              | 14,020          | 12,720            | 11,934                 | 16,899                 | 12,124               |
| 25-49 %                           | 12,788 | 14,087                 | 15,672          | 11,928          | 12,677            | 12,684                 | 14,013                 | 12,604               |
| 50-74 %                           | 13,090 | 14,202                 | 13,693          | 12,433          | 12,955            | 13,073                 | 13,608                 | 13,021               |
| 75% or more                       | 13,490 | 13,103                 | 12,584          | 12,797          | 13,663            | 13,624                 | 12,901                 | 13,567               |
| Union presence                    |        |                        |                 |                 |                   |                        |                        |                      |
| No union employees                | 13,246 | 13,427                 | 12,768          | 12,731          | 13,528            | 13,279                 | 13,020                 | 13,286               |
| Has union employees               | 13,947 | --                     | 14,682          | 13,109          | 13,878            | 13,982                 | 13,616                 | 13,953               |
| Percent low-wage employees        |        |                        |                 |                 |                   |                        |                        |                      |
| 50% or more low-wage              | 12,382 | 13,541                 | 12,731          | 11,227          | 13,246            | 12,204                 | 12,501                 | 12,369               |
| Less than 50% low-wage            | 13,518 | 13,378                 | 12,818          | 12,838          | 13,592            | 13,659                 | 13,082                 | 13,576               |
| Percent women employees           |        |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 13,050 | 13,023                 | 12,242          | 12,575          | 13,251            | 13,226                 | 12,774                 | 13,115               |
| 25-49 %                           | 13,375 | 13,481                 | 14,000          | 12,786          | 13,152            | 13,462                 | 13,425                 | 13,370               |
| 50-74 %                           | 13,459 | 13,919                 | 13,054          | 13,017          | 14,090            | 13,349                 | 13,544                 | 13,450               |
| 75% or more                       | 13,942 | 13,298                 | 12,552          | 12,816          | 14,075            | 14,124                 | 12,561                 | 14,079               |
| Percent age 50 or older employees |        |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 12,754 | 11,271                 | 11,908          | 12,117          | 13,131            | 12,977                 | 11,796                 | 12,951               |
| 25-49 %                           | 13,555 | 12,782                 | 12,688          | 12,539          | 13,740            | 13,652                 | 12,835                 | 13,602               |
| 50-74 %                           | 14,165 | 14,948                 | 13,990          | 14,573          | 14,171            | 13,954                 | 14,698                 | 14,040               |
| 75% or more                       | 14,636 | 16,216                 | 16,816          | 14,108          | 13,134            | 13,740                 | 16,336                 | 13,457               |

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.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, 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                     | 69.63  | 393.16                 | 277.18          | 173.28          | 167.29            | 89.38                  | 176.33                 | 75.31                |
| Industry group **                 |        |                        |                 |                 |                   |                        |                        |                      |
| Agric., fish., forest.            | 712.16 | --                     | --              | --              | --                | --                     | 1,121.24               | 766.94               |
| Mining and manufacturing          | 146.43 | 1,471.76               | 922.19          | 438.45          | 290.79            | 182.09                 | 538.71                 | 152.12               |
| Construction                      | 251.56 | 856.39                 | 889.37          | 432.22          | 380.47            | 504.17                 | 460.80                 | 278.27               |
| Utilities and transp.             | 236.96 | --                     | 1,027.23        | 813.21          | 782.02            | 265.56                 | 830.31                 | 245.69               |
| Wholesale trade                   | 202.13 | 680.10                 | 575.74          | 357.88          | 516.11            | 282.77                 | 368.06                 | 230.21               |
| Fin. svcs. and real estate        | 201.47 | 960.63                 | 699.25          | 663.58          | 624.77            | 221.15                 | 592.29                 | 213.31               |
| Retail trade                      | 234.94 | 1,244.82               | 819.12          | 530.84          | 351.04            | 309.07                 | 481.02                 | 257.11               |
| Professional services             | 138.25 | 1,106.99               | 515.64          | 343.24          | 279.16            | 175.94                 | 420.64                 | 146.17               |
| Other services                    | 188.31 | 552.11                 | 605.58          | 475.27          | 636.52            | 224.50                 | 327.24                 | 215.41               |
| Ownership                         |        |                        |                 |                 |                   |                        |                        |                      |
| For profit, incorporated          | 78.36  | 511.74                 | 311.29          | 197.07          | 203.36            | 97.82                  | 210.55                 | 84.33                |
| For profit, unincorporated        | 171.69 | 748.50                 | 788.64          | 472.78          | 273.54            | 256.68                 | 423.64                 | 187.25               |
| Nonprofit                         | 200.01 | 916.59                 | 605.28          | 425.38          | 448.07            | 251.12                 | 449.44                 | 211.21               |
| Age of firm                       |        |                        |                 |                 |                   |                        |                        |                      |
| Less than 5 years                 | 386.60 | 908.90                 | 544.13          | 991.45          | 479.86            | 1,486.76               | 610.75                 | 494.65               |
| 5-9 years                         | 295.13 | 823.43                 | 765.10          | 534.97          | 590.35            | 669.22                 | 440.46                 | 397.05               |
| 10-19 years                       | 208.83 | 730.46                 | 549.62          | 337.00          | 354.25            | 510.60                 | 370.17                 | 251.97               |
| 20 or more years                  | 76.81  | 594.03                 | 391.84          | 213.10          | 205.43            | 91.23                  | 228.74                 | 80.75                |
| Multi/single status               |        |                        |                 |                 |                   |                        |                        |                      |
| 2 or more locations               | 82.61  | --                     | 1,199.26        | 368.13          | 232.71            | 90.58                  | 553.27                 | 83.36                |
| 1 location only                   | 123.18 | 398.06                 | 279.70          | 194.24          | 218.94            | 537.03                 | 184.85                 | 165.38               |
| Percent full-time employees       |        |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 564.21 | --                     | --              | 1,268.36        | 895.07            | 607.98                 | 1,627.88               | 537.09               |
| 25-49 %                           | 278.75 | 1,380.28               | 1,305.20        | 594.20          | 726.11            | 322.48                 | 795.34                 | 288.66               |
| 50-74 %                           | 282.69 | 940.83                 | 857.34          | 733.70          | 495.37            | 385.55                 | 552.95                 | 312.36               |
| 75% or more                       | 73.59  | 448.38                 | 297.08          | 185.13          | 182.34            | 92.97                  | 191.79                 | 79.34                |
| Union presence                    |        |                        |                 |                 |                   |                        |                        |                      |
| No union employees                | 81.02  | 405.74                 | 282.06          | 174.24          | 174.08            | 114.53                 | 180.34                 | 89.88                |
| Has union employees               | 137.52 | --                     | 1,220.97        | 952.14          | 572.66            | 143.31                 | 821.47                 | 139.25               |
| Percent low-wage employees        |        |                        |                 |                 |                   |                        |                        |                      |
| 50% or more low-wage              | 204.60 | 708.60                 | 900.13          | 474.59          | 531.03            | 245.92                 | 492.17                 | 219.75               |
| Less than 50% low-wage            | 73.22  | 431.93                 | 286.44          | 180.78          | 175.41            | 94.16                  | 185.85                 | 79.22                |
| Percent women employees           |        |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 123.62 | 574.52                 | 441.82          | 244.43          | 286.41            | 177.36                 | 254.52                 | 140.50               |
| 25-49 %                           | 133.68 | 664.16                 | 586.62          | 350.56          | 293.19            | 169.15                 | 365.32                 | 142.07               |
| 50-74 %                           | 137.55 | 932.97                 | 536.50          | 468.78          | 409.49            | 152.36                 | 435.08                 | 144.94               |
| 75% or more                       | 168.88 | 1,093.00               | 632.34          | 398.93          | 326.33            | 218.37                 | 428.65                 | 179.96               |
| Percent age 50 or older employees |        |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 97.66  | 485.20                 | 367.23          | 248.32          | 205.15            | 133.72                 | 223.72                 | 107.45               |
| 25-49 %                           | 101.47 | 820.36                 | 527.68          | 270.24          | 292.67            | 117.74                 | 307.27                 | 106.20               |
| 50-74 %                           | 205.18 | 784.75                 | 567.10          | 464.65          | 407.61            | 307.71                 | 436.33                 | 230.93               |
| 75% or more                       | 401.69 | 985.93                 | 1,286.00        | 945.61          | 680.28            | 598.43                 | 710.48                 | 438.72               |

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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