

**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, 2019**

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	6,972	7,528	6,892	6,569	6,985	7,033	6,920	6,983
Industry group **								
Agric., fish., forest.	6,994	6,715	6,841	4,465	5,858	8,620	6,249	7,210
Mining and manufacturing	6,701	6,909	6,808	6,334	6,611	6,848	6,602	6,713
Construction	6,378	6,901	6,277	5,941	6,671	6,530	6,323	6,415
Utilities and transp.	7,271	7,642	6,378	7,298	7,324	7,289	6,609	7,373
Wholesale trade	6,637	8,451	6,959	6,437	6,768	6,289	7,067	6,479
Fin. svcs. and real estate	7,155	7,674	6,974	7,812	7,078	7,065	7,625	7,088
Retail trade	6,545	7,386	6,752	6,064	7,254	6,391	6,744	6,504
Professional services	7,420	7,607	7,188	6,833	7,356	7,587	7,108	7,481
Other services	6,692	7,500	6,980	6,661	6,652	6,597	6,975	6,628
Ownership								
For profit, incorporated	6,811	7,349	6,865	6,479	6,849	6,832	6,821	6,809
For profit, unincorporated	6,722	7,834	6,319	6,275	6,712	6,744	6,875	6,672
Nonprofit	7,884	7,994	8,027	7,554	7,628	8,065	7,781	7,895
Age of firm								
Less than 5 years	6,429	7,572	6,067	5,849	6,340	6,952	6,638	6,197
5-9 years	6,475	6,993	6,380	6,219	6,445	6,799	6,430	6,509
10-19 years	6,392	7,111	6,337	6,079	6,525	6,224	6,462	6,349
20 or more years	7,101	7,962	7,367	6,856	7,146	7,076	7,284	7,077
Multi/single status								
2 or more locations	7,054	7,217	7,018	6,878	7,170	7,035	6,743	7,063
1 location only	6,793	7,536	6,879	6,473	6,719	6,933	6,942	6,650
Percent full-time employees								
Less than 25%	6,854	9,001	7,710	6,786	7,236	6,313	7,710	6,683
25-49 %	6,666	8,348	6,526	6,353	6,801	6,618	6,863	6,635
50-74 %	7,165	7,916	6,990	6,629	6,890	7,365	7,197	7,157
75% or more	6,971	7,402	6,874	6,570	6,999	7,039	6,870	6,992
Union presence								
No union employees	6,932	7,544	6,827	6,510	6,933	7,021	6,873	6,947
Has union employees	7,166	6,910	8,410	8,166	7,478	7,064	8,130	7,128
Percent low-wage employees								
50% or more low-wage	6,684	7,506	6,769	6,260	6,802	6,672	6,686	6,684
Less than 50% low-wage	7,014	7,530	6,899	6,600	7,012	7,095	6,938	7,031
Percent women employees								
Less than 25%	6,623	7,243	6,571	6,278	6,650	6,721	6,614	6,626
25-49 %	6,808	7,462	6,825	6,520	6,784	6,831	6,890	6,795
50-74 %	7,200	7,978	7,088	6,904	7,264	7,177	7,178	7,203
75% or more	7,324	7,530	7,343	6,965	7,321	7,386	7,264	7,337
Percent age 50 or older employees								
Less than 25%	6,592	7,060	6,411	6,102	6,576	6,771	6,481	6,625
25-49 %	7,091	7,147	6,931	6,743	7,139	7,139	6,832	7,122
50-74 %	7,516	8,154	7,699	7,565	7,604	7,285	7,782	7,442
75% or more	7,978	8,941	9,013	7,722	7,310	6,855	8,886	7,079

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2019 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

\*\* 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, 2019**

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	34.68	155.41	123.88	70.97	78.42	49.83	72.81	39.12
Industry group **								
Agric., fish., forest.	467.11	1,079.56	588.71	675.19	765.59	519.57	504.71	569.73
Mining and manufacturing	90.62	390.49	314.34	152.79	229.73	102.00	162.75	99.54
Construction	119.34	387.69	223.80	174.07	333.84	174.63	148.53	172.51
Utilities and transp.	149.83	1,061.78	632.80	546.63	399.56	167.65	430.85	158.35
Wholesale trade	129.91	749.24	552.78	213.61	229.83	197.05	320.82	133.24
Fin. svcs. and real estate	96.53	458.65	398.63	433.61	244.80	110.03	331.73	99.25
Retail trade	99.56	529.53	303.82	150.57	325.87	118.16	227.33	110.49
Professional services	61.85	240.71	244.47	111.56	117.35	95.17	125.54	70.23
Other services	94.08	320.94	294.03	179.46	180.91	142.98	162.59	107.34
Ownership								
For profit, incorporated	40.60	191.85	133.09	86.28	101.06	55.87	83.45	45.94
For profit, unincorporated	87.14	308.93	247.62	141.86	185.38	141.16	170.68	101.30
Nonprofit	81.75	439.81	511.69	204.62	159.40	106.51	269.51	85.74
Age of firm								
Less than 5 years	210.60	450.37	386.84	237.22	493.37	422.64	256.47	344.58
5-9 years	148.73	451.27	258.83	236.36	326.92	392.01	225.96	197.87
10-19 years	105.41	277.86	198.55	128.54	175.82	293.07	126.87	149.01
20 or more years	37.34	219.08	166.67	92.64	86.92	48.09	97.44	40.20
Multi/single status								
2 or more locations	41.36	851.79	296.12	153.09	78.25	50.34	181.55	42.27
1 location only	64.67	157.48	133.51	79.80	156.45	327.46	78.78	102.33
Percent full-time employees								
Less than 25%	283.60	992.34	481.97	387.79	831.57	138.92	365.18	339.74
25-49 %	86.47	759.21	310.07	192.73	210.92	107.86	243.68	91.98
50-74 %	96.50	372.06	377.98	169.87	193.58	143.23	213.66	108.13
75% or more	39.02	175.88	138.51	81.22	86.29	56.58	81.61	44.07
Union presence								
No union employees	37.99	158.86	118.33	70.20	79.76	60.71	71.79	44.08
Has union employees	84.65	377.75	893.49	605.23	318.59	85.16	557.34	84.84
Percent low-wage employees								
50% or more low-wage	81.92	448.55	351.55	171.77	220.96	96.62	181.81	88.53
Less than 50% low-wage	38.02	163.48	129.49	76.49	83.89	56.30	77.16	43.30
Percent women employees								
Less than 25%	61.06	285.72	160.62	118.72	138.29	99.85	113.86	72.12
25-49 %	66.45	334.85	318.93	153.32	166.73	82.44	177.01	71.74
50-74 %	64.47	356.44	309.32	152.69	157.21	80.24	169.97	69.56
75% or more	87.01	259.57	255.11	136.44	143.22	144.93	137.54	101.58
Percent age 50 or older employees								
Less than 25%	55.25	232.99	163.41	90.16	127.71	86.33	99.37	65.30
25-49 %	51.11	271.80	239.32	109.70	113.88	67.81	125.89	55.36
50-74 %	96.84	353.08	271.32	234.13	169.43	160.70	195.36	110.66
75% or more	189.13	444.56	374.62	303.67	274.14	246.33	300.72	156.14

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2019 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

\*\* 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.