Table IV. A. 1(1998) National totals for enrollees and cost of hospitalization and physician service health plans for the private sector; United States, 1998

	Total (in thousands of person)	Standard error
Total enrollees	71, 515	1, 402
Active enrollees	63, 569	1, 010
Enrollees through COBRA	2, 197	86
Retired enrollees	5, 749	822
Enrollees with single coverage	34, 183	677

	Total	
	(in millions of dollars)	Standard error
Total costs	284, 669	6, 699
Employer contribution single coverage	58, 967	1, 527
Employee contribution single coverage	16, 800	734
Employer contribution family coverage	151, 891	4, 783
Employee contribution family coverage	57, 011	1, 230

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1998 Medical Expenditure Panel Survey - Insurance Component.

Table IV. A. 2(1998) National totals for enrollees and cost of hospitalization and physician service health plans for the private sector by type of indemnification; United States, 1998

### **Purchased Plans**

	Total	
	(in thousands of person)	Standard error
Total enrollees	40, 895	830
Active enrollees	37, 582	664
Enrollees through COBRA	1, 281	80
Retired enrollees	2,032	194
Enrollees with single coverage	20, 963	373

	Total	
	(in millions of dollars)	Standard error
Total costs	155, 233	3, 526
Employer contribution single coverage	35, 819	718
Employee contribution single coverage	9, 319	251
Employer contribution family coverage	76, 937	2, 427
Employee contribution family coverage	33, 159	843

### Self-insured plans

	Total			
	(in thousand	of	persons)	Standard error
Total enrollees		30,	619	1, 141
Active enrollees		25,	987	777
Enrollees through COBRA			916	36
Retired enrollees		3,	716	818
Enrollees with single coverage		12,	622	405

	Total	
	(in millions of dollars)	Standard error
Total costs	129, 436	5, 354
Employer contribution single coverage	23, 148	1, 313
Employee contribution single coverage	7, 482	720
Employer contribution family coverage	74, 954	3, 510
Employee contribution family coverage	23, 853	975

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1998 Medical Expenditure Panel Survey - Insurance Component.

Table IV. A. 3(1998) National totals for enrollees and cost of hospitalization and physician service health plans for the private sector by industry category: United States, 1998

Agriculture, fishing, or forestry

8 8 0	Total	
	(in thousands of person)	Standard error
Total enrollees	752	124
Active enrollees	714	117
Enrollees through COBRA	22	6
Retired enrollees	15	5
Enrollees with single coverage	392	63

	Total	
	(in millions of dollars)	Standard error
Total costs	2, 474	378
Employer contribution single coverage	605	90
Employee contribution single coverage	178	36
Employer contribution family coverage	1, 236	211
Employee contribution family coverage	454	82

#### Mi ni ng

	Total	
	(in thousands of person)	Standard error
Total enrollees	576	148
Active enrollees	467	116
Enrollees through COBRA	18	5
Retired enrollees	91	34
Enrollees with single coverage	184	58

	Total	
	(in millions of dollars)	Standard error
Total costs	2, 363	613
Employer contribution single coverage	332	93
Employee contribution single coverage	64	21
Employer contribution family coverage	1, 568	474
Employee contribution family coverage	400	82

#### Construction

	Total	
	(in thousands of person)	Standard error
Total enrollees	2, 625	168
Active enrollees	2, 530	163
Enrollees through COBRA	61	5
Retired enrollees	34	13
Enrollees with single coverage	1, 289	76

Total	
(in millions of dollars)	Standard error
9, 604	604
2, 252	187
624	120
4, 803	438
1, 926	132
	(in millions of dollars) 9,604 2,252 624 4,803

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1998 Medical Expenditure Panel Survey - Insurance Component.

#### Manufacturing

<u> </u>	Total	
	(in thousands of person)	Standard error
Total enrollees	18, 600	1,067
Active enrollees	15, 344	601
Enrollees through COBRA	490	25
Retired enrollees	2, 766	790
Enrollees with single coverage	7, 719	509

	Total	
	(in millions of dollars)	Standard error
Total costs	77, 337	5, 357
Employer contribution single coverage	13, 238	1, 227
Employee contribution single coverage	3, 044	223
Employer contribution family coverage	48, 796	4, 107
Enployee contribution family coverage	12, 260	599

#### Transportation, communications, or utilities

	Total	
	(in thousands of person)	Standard error
Total enrollees	6, 023	343
Active enrollees	4, 877	249
Enrollees through COBRA	149	7
Retired enrollees	997	158
Enrollees with single coverage	2, 429	139

	Total	
	(in millions of dollars)	Standard error
Total costs	28, 154	2, 317
Employer contribution single coverage	5, 621	558
Employee contribution single coverage	1, 168	126
Employer contribution family coverage	17, 169	1, 507
Employee contribution family coverage	4, 196	347

#### Wholesale

	Total	
	(in thousands of person)	Standard error
Total enrollees	5, 952	301
Active enrollees	5, 253	250
Enrollees through COBRA	259	72
Retired enrollees	439	111
Enrollees with single coverage	2, 587	102

	Total	
	(in millions of dollars)	Standard error
Total costs	24, 424	1, 386
Employer contribution single coverage	4, 156	197
Employee contribution single coverage	1, 811	566
Employer contribution family coverage	12, 627	786
Employee contribution family coverage	5, 830	534

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1998 Medical Expenditure Panel Survey - Insurance Component.

#### **Retail**

	Total	
	(in thousands of person)	Standard error
Total enrollees	9, 581	387
Active enrollees	9, 069	356
Enrollees through COBRA	280	20
Retired enrollees	232	23
Enrollees with single coverage	5, 326	248

	Total	
	(in millions of dollars)	Standard error
Total costs	33, 376	1, 259
Employer contribution single coverage	7, 693	389
Employee contribution single coverage	3,004	126
Employer contribution family coverage	14, 579	412
Employee contribution family coverage	8, 100	432

### Finance, insurance, or real estate

	Total	
	(in thousands of person)	Standard error
Total enrollees	6, 544	287
Active enrollees	5, 671	255
Enrollees through COBRA	215	12
Retired enrollees	658	76
Enrollees with single coverage	3, 022	130

	Total	
	(in millions of dollars)	Standard error
Total costs	27, 248	1, 237
Employer contribution single coverage	5,094	219
Employee contribution single coverage	1,860	254
Employer contribution family coverage	14, 126	823
Employee contribution family coverage	6, 169	283

#### Services (personal, business or other)

	Total	
	(in thousands of person)	Standard error
Total enrollees	20, 862	567
Active enrollees	19, 642	537
Enrollees through COBRA	704	28
Retired enrollees	516	81
Enrollees with single coverage	11, 236	279

	Total	
	(in millions of dollars)	Standard error
Total costs	79, 684	2, 214
Employer contribution single coverage	19, 976	475
Employee contribution single coverage	5, 049	236
Employer contribution family coverage	36, 983	1, 346
Employee contribution family coverage	17, 677	672

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1998 Medical Expenditure Panel Survey - Insurance Component.

#### Unknown

	Total	
	(in thousands of person)	Standard error
	1	0
Total enrollees	1	0
Active enrollees	0	0
Enrollees through COBRA	0	0
Retired enrollees	0	0
Enrollees with single coverage		

	Total	
	(in millions of dollars)	Standard error
	5	3
Total costs	0	0
Employer contribution single coverage	0	0
Employee contribution single coverage	5	3
Employer contribution family coverage	0	0
Employee contribution family coverage		

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1998 Medical Expenditure Panel Survey - Insurance Component.

Notes: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix. Totals may not sum exactly because of rounding.

Agriculture, fishing, or forestry / Purchased plans

	Total (in thousands of person)	Standard error
Total enrollees	431	78
Active enrollees	416	74
Enrollees through COBRA	10	5
Retired enrollees	5	1
Enrollees with single coverage	221	45

	Total	
	(in millions of dollars)	Standard error
Total costs	1, 483	234
Employer contribution single coverage	428	81
Employee contribution single coverage	77	19
Employer contribution family coverage	773	164
Employee contribution family coverage	205	58

Agriculture, fishing, or forestry / Self-insured plans

	Total	
	(in thousand of persons)	Standard error
Total enrollees	320	83
Active enrollees	298	78
Enrollees through COBRA	11	4
Retired enrollees	11	5
Enrollees with single coverage	176	53

	Total	a
	(in millions of dollars)	Standard error
Total costs	991	272
Employer contribution single coverage	177	61
Employee contribution single coverage	101	36
Employer contribution family coverage	464	134
Employee contribution family coverage	250	74

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1998 Medical Expenditure Panel Survey - Insurance Component.

# Mining / Purchased plans

	Total (in thousands of person)	
Total enrollees	267	83
Active enrollees	233	72
Enrollees through COBRA	9	3
Retired enrollees	25	12
Enrollees with single coverage	94	34

	Total	
	(in millions of dollars)	Standard error
Total costs	1, 083	359
Employer contribution single coverage	170	62
Employee contribution single coverage	30	13
Employer contribution family coverage	678	272
Employee contribution family coverage	205	58

# Mining / Self-insured plans

Total		
	(in thousand of persons)	Standard error
Total enrollees	309	84
Active enrollees	234	63
Enrollees through COBRA	9	2
Retired enrollees	66	24
Enrollees with single coverage	79	24

	Total	
	(in millions of dollars)	Standard error
Total costs	1, 280	350
Employer contribution single coverage	162	40
Employee contribution single coverage	33	8
Employer contribution family coverage	890	280
Employee contribution family coverage	195	42

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1998 Medical Expenditure Panel Survey - Insurance Component.

Construction / Purchased plans

	Total (in thousands of person)	Standard error
Total enrollees	1, 863	87
Active enrollees	1, 810	85
Enrollees through COBRA	39	3
Retired enrollees	14	2
Enrollees with single coverage	966	51

Total	
(in millions of dollars)	Standard error
6, 841	354
1, 737	132
358	33
3, 299	238
1, 447	85
	(in millions of dollars) 6,841 1,737 358 3,299

Construction / Self-insured plans

	Total	
	(in thousand of persons)	Standard error
Total enrollees	762	149
Active enrollees	719	143
Enrollees through COBRA	21	5
Retired enrollees	21	13
Enrollees with single coverage	331	45

	Total	
	(in millions of dollars)	Standard error
Total costs	2, 763	514
Employer contribution single coverage	515	82
Employee contribution single coverage	266	111
Employer contribution family coverage	1, 503	401
Employee contribution family coverage		80

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1998 Medical Expenditure Panel Survey - Insurance Component.

Manufacturing / Purchased plans

	Total (in thousands of person)	Standard error
Total enrollees	9, 158	622
Active enrollees	8, 144	467
Enrollees through COBRA	260	19
Retired enrollees	755	159
Enrollees with single coverage	4, 063	259

	Total	
	(in millions of dollars)	Standard error
Total costs	35, 961	2, 627
Employer contribution single coverage	6, 830	451
Employee contribution single coverage	1, 535	139
Employer contribution family coverage	21, 344	1, 924
Employee contribution family coverage	6, 252	442

Manufacturing / Self-insured plans

	Total	
	(in thousand of persons)	Standard error
Total enrollees	9, 442	817
Active enrollees	7, 201	270
Enrollees through COBRA	230	15
Retired enrollees	2,011	797
Enrollees with single coverage	3, 021	139

	Total	
	(in millions of dollars)	Standard error
Total costs	41, 376	3, 975
Employer contribution single coverage	6, 408	1, 114
Employee contribution single coverage	1, 509	184
Employer contribution family coverage	27, 452	2,821
Employee contribution family coverage	6,008	436

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1998 Medical Expenditure Panel Survey - Insurance Component.

Transportation, communications, or utilities / Purchased plans

	Total (in thousands of person)	Standard error
Total enrollees	2, 293	180
Active enrollees	1, 954	143
Enrollees through COBRA	56	5
Retired enrollees	283	59
Enrollees with single coverage	1, 037	89

	Total	
	(in millions of dollars)	Standard error
Total costs	9, 496	951
Employer contribution single coverage	2,001	262
Employee contribution single coverage	478	60
Employer contribution family coverage	5, 369	620
Employee contribution family coverage	1, 648	164

Transportation, communications, or utilities / Self-insured plans

	Total	
	(in thousand of persons)	Standard error
Total enrollees	3, 730	345
Active enrollees	2, 923	277
Enrollees through COBRA	93	8
Retired enrollees	715	131
Enrollees with single coverage	1, 260	128

	Total	
	(in millions of dollars)	Standard error
Total costs	18, 658	2, 022
Employer contribution single coverage	3, 620	466
Employee contribution single coverage	690	101
Employer contribution family coverage	11, 800	1, 278
Employee contribution family coverage	2, 548	345

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1998 Medical Expenditure Panel Survey - Insurance Component.

Wholesale / Purchased plans

	Total	
	(in thousands of person)	Standard error
Total enrollees	3, 166	158
Active enrollees	2, 871	118
Enrollees through COBRA	167	74
Retired enrollees	128	28
Enrollees with single coverage	1, 477	86

	Total	
	(in millions of dollars)	Standard error
Total costs	12, 693	690
Employer contribution single coverage	2, 512	160
Employee contribution single coverage	683	113
Employer contribution family coverage	6, 403	371
Employee contribution family coverage	3, 095	386

Wholesale / Self-insured plans

	Total (in thousand of persons)	Standard error	
Total enrollees	2, 786	346	
Active enrollees	2, 383	298	
Enrollees through COBRA	92	15	
Retired enrollees	312	99	
Enrollees with single coverage	1, 087	129	

	Total	
	(in millions of dollars)	Standard error
Total costs	11, 731	1, 469
Employer contribution single coverage	1, 644	193
Employee contribution single coverage	1, 127	582
Employer contribution family coverage	6, 224	739
Employee contribution family coverage	2, 735	480

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1998 Medical Expenditure Panel Survey - Insurance Component.

Retail / Purchased plans

	Total	
	(in thousands of person)	Standard error
Total enrollees	6, 207	146
Active enrollees	5, 886	129
Enrollees through COBRA	176	10
Retired enrollees	145	12
Enrollees with single coverage	3, 541	98

	Total	
	(in millions of dollars)	Standard error
Total costs	21, 175	506
Employer contribution single coverage	5, 051	129
Employee contribution single coverage	2, 039	71
Employer contribution family coverage	8, 829	239
Employee contribution family coverage	5, 256	227

# Retail / Self-insured plans

	Total (in thousand of persons) Standa	
	•	
Total enrollees	3, 373	281
Active enrollees	3, 183	264
Enrollees through COBRA	104	13
Retired enrollees	86	15
Enrollees with single coverage	1, 849	179

	Total	
	(in millions of dollars)	Standard error
Total costs	12, 201	985
Employer contribution single coverage	2,642	271
Employee contribution single coverage	965	89
Employer contribution family coverage	5, 750	424
Employee contribution family coverage		293

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1998 Medical Expenditure Panel Survey - Insurance Component.

Finance, insurance, or real estate / Purchased plans

	Total (in thousands of person)	Standard error
Total enrollees	4, 135	283
Active enrollees	3, 637	229
Enrollees through COBRA	135	10
Retired enrollees	363	59
Enrollees with single coverage	1, 986	121

	Total	
	(in millions of dollars)	Standard error
Total costs	16, 860	1, 172
Employer contribution single coverage	3, 487	175
Employee contribution single coverage	905	56
Employer contribution family coverage	8, 640	756
Employee contribution family coverage	3, 829	276

Finance, insurance, or real estate / Self-insured plans

	Total	
	(in thousand of persons)	Standard error
Total enrollees	2, 409	153
Active enrollees	2,034	125
Enrollees through COBRA	80	6
Retired enrollees	295	61
Enrollees with single coverage	975	55

	Total	
	(in millions of dollars)	Standard error
Total costs	10, 388	882
Employer contribution single coverage	1, 607	85
Employee contribution single coverage	955	269
Employer contribution family coverage	5, 486	453
Employee contribution family coverage	2, 340	242

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1998 Medical Expenditure Panel Survey - Insurance Component.

Services (personal, business or other) / Purchased plans

	Total (in thousands of person)	Standard error
Total enrollees	13, 374	352
Active enrollees	12, 630	319
Enrollees through COBRA	429	20
Retired enrollees	316	65
Enrollees with single coverage	7, 578	163

	Total	
	(in millions of dollars)	Standard error
Total costs	49, 636	1, 488
Employer contribution single coverage	13, 602	377
Employee contribution single coverage	3, 213	132
Employer contribution family coverage	21, 599	939
Employee contribution family coverage	11, 222	445

Services (personal, business or other) / Self-insured plans

	Total	
	(in thousand of persons)	Standard error
Total enrollees	7, 488	507
Active enrollees	7, 012	499
Enrollees through COBRA	275	23
Retired enrollees	200	32
Enrollees with single coverage	3, 842	266

	Total	
	(in millions of dollars)	Standard error
Total costs	30, 048	2, 099
Employer contribution single coverage	6, 373	370
Employee contribution single coverage	1, 836	204
Employer contribution family coverage	15, 384	1, 241
Employee contribution family coverage	6, 454	503

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1998 Medical Expenditure Panel Survey - Insurance Component.

# Unknown / Purchased plans

	Total (in thousands of person)	Standard error
Total enrollees	1	0
Active enrollees	1	0
Enrollees through COBRA	0	0
Retired enrollees	0	0
Enrollees with single coverage	0	0

	Total	
	(in millions of dollars)	Standard error
Total costs	5	3
Employer contribution single coverage	0	0
Employee contribution single coverage	0	0
Employer contribution family coverage	5	3
Employee contribution family coverage	0	0

Unknown / Self-insured plans

	Total	
	(in thousand of persons)	Standard error
Total enrollees	0	0
Active enrollees	0	0
Enrollees through COBRA	0	0
Retired enrollees	0	0
Enrollees with single coverage	0	0

	Total	
	(in millions of dollars)	Standard error
Total costs	0	0
Employer contribution single coverage	0	0
Enployee contribution single coverage	0	0
Employer contribution family coverage	0	0
Employee contribution family coverage	0	0

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1998 Medical Expenditure Panel Survey - Insurance Component.

Table IV. A. 5(1998) National total cost of optional coverage for the private sector by industry category: United States, 1998

	Total	Standard error
(in 1	millions of dollars	)
United States	<b>\$</b> 10, 608	<b>\$</b> 262
Agriculture, fishing or forestry	\$88	\$24
<b>M</b> ni ng	\$61	<b>\$</b> 15
Construction	\$325	<b>\$</b> 41
Manufacturing	\$2, 394	<b>\$</b> 172
Transport, communications, or utilitie	<b>es</b> \$766	<b>\$</b> 83
<b>Wholesale</b>	\$795	<b>\$</b> 71
Retail	\$1,600	<b>\$</b> 91
Finance, insurance, or real estate	\$1,074	<b>\$</b> 49
Servi ces	\$3, 505	<b>\$</b> 118
Unknown	\$0	<b>\$</b> 0

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1998 Medical Expenditure Panel Survey - Insurance Component.

Table IV. B. 1(1998) National totals for enrollees and cost of hospitalization and physician service health plans for the State and local government sector: United States, 1998

	Total	Standard error
	(in thousands of persons)	
Total enrollees	13, 527	192
Active enrollees	10, 910	161
Enrollees through COBRA	130	4
Retired enrollees	2, 487	68
Enrollees with single coverage	6, 172	157

	Total (in millions of dollars)	Standard error
Total costs	55, 542	682
Employer contribution single coverage	12, 315	356
Employee contribution single coverage	2, 253	104
Employer contribution family coverage	30, 638	344
Employee contribution family coverage	10, 336	198

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1998 Medical Expenditure Panel Survey - Insurance Component.

Table IV. B. 2(1998) National totals for enrollees and cost of hospitalization and physician service health plans for the State and local government sector by type of indemnification: United States, 1998

### Purchased plans

	Total	Standard error
	(in thousands of persons)	
Total enrollees	8, 145	171
Active enrollees	6, 538	142
Enrollees through COBRA	76	3
Retired enrollees	1, 531	68
Enrollees with single coverage	3, 605	97
	Total	Standard error
	(in millions of dollars)	
Total costs (in millions of dollars)	33, 022	697

Total costs (in millions of dollars)	33, 022	697
Employer contribution single coverage	6, 941	163
Employee contribution single coverage	1, 288	102
Employer contribution family coverage	18, 862	393
Employee contribution family coverage	5, 931	174

#### Self-insured plans

	Total	Standard error
	(in thousands of persons)	
Total enrollees	5, 382	148
Active enrollees	4, 372	121
Enrollees through COBRA	54	2
<b>Retired enrollees</b>	956	31
Enrollees with single coverage	2, 127	92

	Total	Standard error
	(in millions of dollars)	
Total costs	22, 521	636
Employer contribution single coverage	5, 374	277
Employee contribution single coverage	965	37
Employer contribution family coverage	11, 776	317
Employee contribution family coverage	4, 406	210

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1998 Medical Expenditure Panel Survey - Insurance Component.

Table IV.B.5(1998) National total cost of optional coverage for the State and local government sector: United States, 1998

	Total (in millions of dollars)	Standard error
United States	2, 322	61

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1998 Medical Expenditure Panel Survey - Insurance Component.