

Table I.C.2.a(1998) Average total employee contribution (in dollars) for exclusive-provider plans per enrolled employee for single coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 1998

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	359	313	418	345	325	381	356	360
Industry group **								
Agric., fish., forest.	208	--	--	--	--	--	309	138*
Mining	451*	921*	261*	264*	336*	633	447*	452*
Construction	452	421	300	445	250*	1,098	376	588
Manufacturing	300	106*	465	338	290	295	305	298
Transp., commu., util.	252*	154*	254*	983*	88*	176	649	147
Wholesale trade	361	133*	222	308*	496	415	229	428
Retail Trade	448	380	505	401	412	483	394	472
Fin., ins., real est.	414	275*	142*	123*	249	512	213*	449
Services	359	378	473	263	353	363	369	354
Unknown	--	--	--	--	--	--	--	--
Ownership								
For profit, incorporated	369	236	451	364	342	395	348	378
For profit, unincorporated	444	613	413	299	297	463*	502	375
Nonprofit	275	184	148*	279*	300	283	227	286
Unknown	377	--	--	--	227*	404	--	377
Age of firm								
Less than 5 years	304	192	527	274	231*	369	297	317
5-9 years	406	398	555	318	371	364*	425	377
10-19 years	391	296	373	487	422	357	375	405
20 or more years	335	342	362	309	293	373	341	333
Unknown	389	211*	--	139*	383	392	38*	390
Multi/single status								
2 or more locations	356	250*	527	279	320	372	399	354
1 location only	364	314	399	370	338	872	350	392
Percent full-time employees								
Less than 25%	350	324*	375*	415	351*	309	357	348
25-49 %	492	425	402	452	528	529	416	523
50-74 %	381	349	440	452	245	486	401	374
75% or more	350	303	416	329	332	364	348	351
Union presence								
No union employees	391	347	409	364	347	442	373	401
Has union employees	227	63*	62*	122*	244	254	67*	246
Unknown	335	197*	888	260*	260	311	501	306
Percent low wage employees **								
50% or more low wage	397	280	506	435	403	375	347	422
Less than 50% low wage	340	319	417	344	311	342	362	327
Unknown	398	144*	163*	210*	406	406	152*	405

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

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

* Figure does not meet standard of reliability or precision.

-- Data suppressed due to high standard errors or no 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.2.a(1998) Standard error for average total employee contribution (in dollars) for exclusive-provider plans per enrolled employee for single coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 1998

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	13.83	38.09	41.05	24.68	24.98	16.02	22.47	14.03
Industry group **								
Agric., fish., forest.	54.02	--	--	--	--	--	60.02	110.99*
Mining	185.78*	279.98*	111.48*	83.48*	232.79*	166.85	176.04*	159.93*
Construction	57.23	72.91	88.56	68.05	76.43*	313.12	51.97	96.11
Manufacturing	16.72	80.99*	75.94	47.21	42.24	22.61	50.02	20.39
Transp., commu., util.	82.68*	47.92*	120.51*	311.86*	100.05*	44.31	165.96	42.28
Wholesale trade	59.55	51.97*	60.11	191.66*	124.73	42.75	58.87	65.47
Retail Trade	19.52	68.79	84.02	47.07	29.73	30.77	30.60	24.08
Fin., ins., real est.	26.89	156.91*	55.15*	40.20*	43.70	33.97	92.77*	33.75
Services	23.00	80.79	58.70	23.18	27.14	27.58	46.14	14.92
Unknown	--	--	--	--	--	--	--	--
Ownership								
For profit, incorporated	17.84	36.99	45.75	28.91	35.70	15.37	34.88	16.78
For profit, unincorporated	61.27	104.24	86.71	66.49	48.15	159.69*	75.24	73.65
Nonprofit	20.80	40.26	207.98*	92.70*	46.70	46.66	49.14	25.12
Unknown	31.43	--	--	--	117.39*	51.69	--	31.43
Age of firm								
Less than 5 years	48.14	52.09	133.32	80.60	80.97*	41.98	60.50	46.54
5-9 years	43.83	64.35	85.43	68.66	57.18	142.80*	58.38	45.95
10-19 years	42.82	48.56	29.33	76.64	113.61	69.67	50.56	69.80
20 or more years	17.81	69.19	43.23	23.95	22.89	25.20	30.90	17.80
Unknown	27.31	72.55*	--	47.17*	42.17	28.31	21.34*	27.16
Multi/single status								
2 or more locations	17.13	87.26*	99.45	49.95	32.43	12.51	64.57	16.29
1 location only	23.03	38.66	38.85	30.81	54.09	228.79	26.59	21.42
Percent full-time employees								
Less than 25%	56.47	138.69*	185.68*	76.19	176.80*	48.51	86.57	81.28
25-49 %	35.47	115.09	104.19	94.81	46.95	61.51	72.04	44.20
50-74 %	33.56	58.88	59.40	55.81	59.75	47.61	41.18	45.10
75% or more	16.42	45.43	45.16	30.08	35.35	21.27	24.19	16.92
Union presence								
No union employees	12.27	47.75	36.60	23.40	25.76	17.42	22.35	13.77
Has union employees	21.97	76.11*	31.97*	46.17*	45.22	19.42	29.01*	23.43
Unknown	33.97	109.67*	188.88	90.10*	62.06	37.17	91.05	28.24
Percent low wage employees **								
50% or more low wage	41.40	72.50	101.30	94.98	54.84	41.01	48.14	42.66
Less than 50% low wage	17.76	45.86	41.89	22.89	28.99	11.76	25.00	15.67
Unknown	25.73	118.50*	239.37*	77.96*	44.29	27.21	101.43*	26.42

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

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

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