

Table I.D.2.a(1999) Average total employee contribution (in dollars) for exclusive-provider plans per enrolled employee for family coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 1999

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	1,460.24	1,686.95	2,047.08	1,965.55	1,665.27	1,227.37	1,879.13	1,366.68
<b>Industry group</b>								
Agric., fish., forest.	1,854.40	863.59 *	3,446.93	1,977.91 *	1,726.52	2,060.03	1,648.35	2,141.43
Mining	1,375.66	*****	3,931.00 *	*****	1,998.87 *	1,618.19	3,931.00 *	1,191.50
Construction	1,820.79	1,469.96	2,389.32	1,776.74	1,569.71 *	2,249.51	1,826.34	1,805.44
Manufacturing	1,215.97	1,931.08	1,455.18	1,669.63	1,336.58	1,045.96	1,738.47	1,139.39
Transp., commu., util.	1,035.59	1,293.21	1,802.19	1,831.19	1,509.60 *	878.18	1,472.24	974.76
Wholesale trade	1,314.55	1,237.22 *	1,841.28	2,017.92	1,692.73	962.65	1,598.47	1,226.40
Retail trade	1,879.94	1,545.06	2,194.52	2,464.80	2,307.49	1,636.52	2,212.46	1,793.62
Fin., ins., real est.	1,608.84	2,823.54	2,245.70	1,869.72	1,869.87	1,392.21	2,488.44	1,473.46
Services	1,538.23	1,581.07	2,146.27	2,150.26	1,719.60	1,317.85	1,859.58	1,474.58
<b>Ownership</b>								
For profit, incorporated	1,429.58	1,872.07	2,150.20	1,938.41	1,611.69	1,169.55	1,987.90	1,302.43
For profit, unincorporated	1,530.24	1,559.16	1,077.70 *	2,441.65	1,197.42	1,594.28	1,448.70	1,584.82
Nonprofit	1,574.17	768.51	2,368.14	1,902.14	2,040.88	1,347.59	1,578.68	1,573.51
Unknown	1,525.20	*****	2,220.00 *	*****	1,029.29	1,561.96	2,220.00 *	1,523.46
<b>Age of firm</b>								
Less than 5 years	1,593.40	1,680.49	2,200.63	1,992.33	946.98 *	1,603.69	1,897.06	1,392.49
5-9 years	1,731.82	1,740.68	2,490.33	2,368.12	1,316.84	1,072.75 *	2,214.02	1,311.32
10-19 years	1,873.13	1,798.00	2,344.20	2,045.91	2,060.96	1,259.18	2,049.07	1,715.15
20 or more years	1,467.65	1,594.80	1,683.43	1,838.30	1,701.91	1,227.54	1,649.85	1,428.00
Unknown	1,237.28	2,133.07 *	3,084.48	2,320.22	1,610.95	1,213.43	2,826.06	1,230.53
<b>Multi/single status</b>								
2 or more locations	1,311.75	1,625.68	2,293.68	1,840.45	1,627.61	1,224.48	1,777.57	1,300.53
1 location only	1,838.14	1,690.68	2,023.70	2,001.39	1,725.78	1,335.85	1,889.48	1,765.04
<b>Percent full-time employees</b>								
Less than 25%	2,355.02	1,090.49 *	2,746.51 *	3,323.33	2,328.41	2,411.71	1,958.50 *	2,516.46
25-49%	1,877.46	1,506.99 *	1,272.17 *	2,739.92	1,934.20	1,776.76	1,796.83	1,891.28
50-74%	1,604.92	1,541.35	2,621.21	1,918.22	2,173.50	1,329.11	1,991.67	1,528.03
75% or more	1,424.87	1,715.86	2,008.01	1,932.83	1,599.31	1,193.73	1,869.90	1,323.84
<b>Union presence</b>								
No union employees	1,675.63	1,721.57	2,034.95	2,092.48	1,786.01	1,433.07	1,940.93	1,584.90
Has union employees	932.72	940.73 *	1,869.82 *	870.65 *	1,201.51	871.05	1,033.70 *	928.20
Unknown	1,255.60	1,041.40 *	3,000.00	1,390.98 *	1,498.07	1,216.93	1,356.37 *	1,251.64
<b>Percent low wage employees</b>								
50% or more low wage	1,582.64	828.25 *	2,525.20	1,620.00	1,857.13	1,419.94	1,424.54	1,675.64
Less than 50% low wage	1,586.15	1,726.47	1,997.74	1,999.17	1,654.02	1,249.07	1,898.58	1,466.82
Unknown	1,244.12	1,471.46	3,313.72	1,368.01 *	1,739.64	1,210.16	1,687.59	1,235.80

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1999 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.

\*\*\*\*\* No estimate available. No reported values in cell.

Table I. D. 2. a(1999) Standard error for average total employee contribution (in dollars) for exclusive-provider plans per enrolled employee for family coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 1999

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	33.88	158.22	86.17	111.38	74.46	46.74	96.80	45.90
<b>Industry group</b>								
Agric., fish., forest.	329.65	582.72 *	994.48	684.37 *	457.07	501.98	406.41	529.96
Mining	309.92	*****	1,243.09 *	*****	632.10 *	361.89	1,243.09 *	266.89
Construction	189.21	195.23	331.59	256.73	518.37 *	470.36	205.60	347.43
Manufacturing	46.77	338.38	237.37	187.91	96.49	49.51	148.96	42.98
Transp., commu., util.	69.78	366.67	488.57	498.48	487.42 *	79.43	244.13	86.09
Wholesale trade	94.03	383.16 *	302.76	295.53	153.92	125.28	144.10	112.52
Retail trade	68.25	295.04	425.42	248.47	195.91	85.70	142.30	76.81
Fin., ins., real est.	126.74	456.80	587.48	281.60	131.80	95.35	414.28	86.48
Services	87.44	153.05	289.57	133.26	163.26	96.85	164.39	100.82
<b>Ownership</b>								
For profit, incorporated	24.37	195.54	65.06	120.00	89.94	42.12	98.90	36.44
For profit, unincorporated	184.12	184.99	529.08 *	313.68	349.02	208.86	129.31	255.48
Nonprofit	87.59	147.74	583.92	217.05	146.29	108.24	296.98	89.06
Unknown	183.09	*****	702.03 *	*****	307.07	196.87	702.03 *	183.39
<b>Age of firm</b>								
Less than 5 years	116.77	161.74	351.39	350.55	305.86 *	226.56	150.26	142.40
5-9 years	128.02	202.83	395.56	289.57	281.18	398.73 *	163.58	190.92
10-19 years	176.05	399.84	303.40	194.50	209.26	197.71	229.41	180.83
20 or more years	43.32	177.61	171.82	120.90	66.84	59.23	77.27	55.09
Unknown	55.79	674.54 *	865.18	645.96	210.12	54.03	737.37	55.17
<b>Multi/single status</b>								
2 or more locations	42.63	320.34	284.24	156.39	80.34	40.94	175.67	40.91
1 location only	63.22	171.10	103.67	113.88	159.65	386.37	105.27	123.15
<b>Percent full-time employees</b>								
Less than 25%	354.86	490.26 *	846.56 *	695.32	433.13	263.55	592.19 *	260.84
25-49%	137.33	509.92 *	426.76 *	442.53	348.49	141.03	350.30	153.40
50-74%	76.65	235.42	390.73	282.46	190.83	105.14	149.65	97.41
75% or more	32.45	185.96	103.57	109.33	75.97	45.04	118.32	45.54
<b>Union presence</b>								
No union employees	36.10	164.65	94.15	91.94	80.48	68.59	86.28	54.49
Has union employees	67.87	642.34 *	690.24 *	294.56 *	157.74	66.20	332.18 *	62.42
Unknown	101.86	425.40 *	699.02	471.90 *	324.47	106.37	436.19 *	106.52
<b>Percent low wage employees</b>								
50% or more low wage	138.58	251.42 *	677.20	289.34	386.94	195.39	240.47	193.03
Less than 50% low wage	42.32	168.05	100.81	106.87	70.27	69.60	95.35	63.28
Unknown	40.78	343.98	649.73	581.58 *	249.39	41.50	502.42	42.41

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1999 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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