

Table I. D. 2. b(2001) Average total employee contribution (in dollars) for mixed-provider plans per enrolled employee for family coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2001

| 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 | 1,741.93 | 1,859.37 | 2,017.57 | 2,275.13 | 1,985.96 | 1,549.09 | 2,072.46 | 1,686.67 |
| Industry group ** | | | | | | | | |
| Agric., fish., forest. | 1,208.83 | 285.70 * | 994.35 * | 1,232.78 * | 1,338.65 * | 1,395.48 | 617.58 | 1,396.04 |
| Mining and manufacturing | 1,313.62 | 1,480.00 | 1,789.32 | 1,535.28 | 1,437.64 | 1,210.13 | 1,654.32 | 1,288.48 |
| Construction | 1,852.23 | 1,736.93 | 1,773.83 | 2,015.95 | 1,806.03 | 1,887.44 | 1,992.02 | 1,718.11 |
| Utilities and transp. | 1,261.80 | 1,762.37 * | 3,043.97 | 1,575.43 | 1,620.81 | 1,159.99 | 2,149.46 | 1,219.08 |
| Wholesale trade | 1,592.06 | 1,508.94 | 2,022.77 | 1,940.26 | 2,079.96 | 1,273.72 | 1,957.01 | 1,531.49 |
| Fin. svcs. and real est. | 2,013.90 | 1,864.06 | 1,917.41 | 3,073.25 | 2,378.59 | 1,872.46 | 1,934.54 | 2,022.96 |
| Retail trade | 2,248.88 | 1,655.96 | 2,765.61 | 3,358.57 | 3,513.78 | 1,779.13 | 2,570.24 | 2,166.28 |
| Professional services | 2,005.64 | 2,417.77 | 2,354.15 | 2,894.05 | 2,425.98 | 1,666.72 | 2,477.38 | 1,902.71 |
| Other Services | 2,025.48 | 1,498.43 | 1,464.31 | 2,163.63 | 2,126.08 | 2,089.56 | 1,693.20 | 2,093.95 |
| Ownership | | | | | | | | |
| For profit, incorporated | 1,676.62 | 1,721.53 | 2,021.85 | 2,272.75 | 1,871.52 | 1,494.14 | 2,039.09 | 1,616.42 |
| For profit, unincorporated | 2,356.43 | 2,661.93 | 2,853.61 | 2,413.28 | 2,676.04 | 1,760.31 | 2,727.76 | 2,215.85 |
| Nonprofit | 1,789.77 | 1,495.98 | 1,477.52 | 2,209.58 | 2,225.62 | 1,550.77 | 1,679.60 | 1,808.12 |
| Unknown | 2,036.73 | ***** | ***** | 2,240.80 | 1,456.92 * | 2,072.38 | 1,937.42 * | 2,038.22 |
| Age of firm | | | | | | | | |
| Less than 5 years | 1,936.24 | 1,556.22 | 3,127.82 | 2,205.76 | 2,210.44 | 1,344.57 | 1,909.11 | 1,962.39 |
| 5-9 years | 2,341.47 | 2,129.66 | 2,608.65 | 3,118.18 | 2,178.90 | 1,837.06 | 2,461.45 | 2,222.07 |
| 10-19 years | 2,081.88 | 1,903.70 | 2,226.48 | 2,418.38 | 2,098.56 | 1,621.11 | 2,106.38 | 2,064.16 |
| 20 or more years | 1,709.16 | 1,802.13 | 1,703.81 | 2,134.28 | 1,928.92 | 1,523.19 | 1,986.35 | 1,668.01 |
| Unknown | 1,599.22 | 1,651.39 * | 766.58 * | 2,717.63 | 2,152.79 | 1,572.76 | 1,343.09 * | 1,599.89 |
| Multi/single status | | | | | | | | |
| 2 or more locations | 1,644.66 | 1,372.41 * | 1,544.98 | 2,359.98 | 2,034.85 | 1,535.32 | 1,971.11 | 1,638.16 |
| 1 location only | 2,037.26 | 1,872.08 | 2,070.78 | 2,244.09 | 1,901.09 | 2,160.95 | 2,084.04 | 1,986.81 |
| Percent full-time employees | | | | | | | | |
| Less than 25% | 1,848.82 | 1,553.43 * | 931.95 * | 2,839.30 | 2,125.12 | 1,798.56 | 1,322.53 | 1,961.54 |
| 25-49% | 1,551.96 | 1,319.53 * | 1,181.38 * | 2,225.12 | 2,520.22 | 1,451.55 | 1,427.07 | 1,564.85 |
| 50-74% | 2,181.26 | 2,063.27 | 1,912.23 | 2,716.56 | 3,379.03 | 1,906.20 | 2,117.25 | 2,190.31 |
| 75% or more | 1,704.79 | 1,861.91 | 2,086.68 | 2,244.04 | 1,870.18 | 1,508.94 | 2,102.35 | 1,636.19 |
| Union presence | | | | | | | | |
| No union employees | 1,931.87 | 1,836.00 | 2,110.04 | 2,463.19 | 2,149.94 | 1,706.13 | 2,137.16 | 1,884.96 |
| Has union employees | 1,252.04 | 2,069.72 * | 933.27 | 1,064.90 * | 1,199.15 | 1,263.68 | 1,403.35 | 1,242.93 |
| Unknown | 1,476.29 | 2,636.24 * | 3,060.82 | 797.15 * | 2,428.16 | 1,443.35 | 2,170.58 * | 1,462.75 |
| Percent low wage employees ** | | | | | | | | |
| 50% or more low wage | 2,053.47 | 1,540.63 | 2,000.80 | 2,548.15 | 2,382.06 | 1,811.66 | 1,856.17 | 2,104.71 |
| Less than 50% low wage | 1,809.03 | 1,889.09 | 2,017.71 | 2,233.48 | 1,923.54 | 1,509.71 | 2,066.88 | 1,733.41 |
| Unknown | 1,585.62 | 2,235.15 | 2,148.22 * | 2,571.39 | 2,089.15 | 1,550.16 | 3,032.81 | 1,569.85 |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2001 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.

** 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.

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

Table I. D. 2. b(2001) Standard error for average total employee contribution (in dollars) for mixed-provider plans per enrolled employee for family coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2001

| 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 | 25.20 | 124.15 | 92.78 | 96.87 | 132.78 | 26.35 | 57.34 | 31.59 |
| Industry group ** | | | | | | | | |
| Agric., fish., forest. | 141.50 | 89.85 * | 515.12 * | 390.59 * | 712.80 * | 209.39 | 175.49 | 274.87 |
| Mining and manufacturing | 45.09 | 259.74 | 287.59 | 122.50 | 122.66 | 49.45 | 110.54 | 49.03 |
| Construction | 209.09 | 433.72 | 186.20 | 303.16 | 329.01 | 312.29 | 181.59 | 281.65 |
| Utilities and transp. | 116.74 | 738.13 * | 704.88 | 342.59 | 182.25 | 143.38 | 465.38 | 118.41 |
| Wholesale trade | 90.60 | 378.74 | 477.89 | 302.86 | 431.56 | 93.60 | 183.03 | 124.27 |
| Fin. svcs. and real est. | 78.00 | 360.32 | 236.27 | 534.58 | 248.29 | 83.88 | 212.59 | 73.21 |
| Retail trade | 137.59 | 193.03 | 432.40 | 224.14 | 443.07 | 78.03 | 280.94 | 160.10 |
| Professional services | 77.93 | 310.76 | 189.72 | 281.18 | 80.80 | 86.71 | 157.77 | 74.96 |
| Other Services | 86.78 | 208.63 | 253.14 | 367.55 | 291.67 | 67.45 | 161.54 | 107.79 |
| Ownership | | | | | | | | |
| For profit, incorporated | 16.90 | 132.94 | 103.14 | 120.71 | 102.52 | 23.05 | 74.30 | 22.41 |
| For profit, unincorporated | 320.30 | 408.08 | 499.63 | 353.05 | 756.86 | 141.79 | 266.16 | 479.83 |
| Nonprofit | 89.38 | 336.26 | 342.12 | 280.82 | 183.13 | 110.94 | 226.16 | 106.79 |
| Unknown | 100.39 | ***** | ***** | 614.88 | 466.47 * | 112.39 | 649.95 * | 100.42 |
| Age of firm | | | | | | | | |
| Less than 5 years | 184.28 | 322.10 | 466.98 | 367.94 | 218.20 | 180.40 | 256.63 | 222.77 |
| 5-9 years | 207.23 | 392.02 | 357.53 | 446.86 | 352.32 | 206.03 | 282.45 | 306.00 |
| 10-19 years | 126.07 | 225.64 | 199.35 | 198.19 | 214.05 | 151.09 | 134.44 | 166.55 |
| 20 or more years | 45.89 | 230.94 | 133.35 | 71.88 | 190.51 | 41.59 | 80.49 | 54.59 |
| Unknown | 34.84 | 522.22 * | 298.12 * | 626.74 | 294.13 | 24.67 | 566.94 * | 34.75 |
| Multi/single status | | | | | | | | |
| 2 or more locations | 19.45 | 668.24 * | 373.63 | 191.65 | 133.84 | 27.14 | 164.90 | 20.93 |
| 1 location only | 63.28 | 125.30 | 90.50 | 85.97 | 151.73 | 240.05 | 60.89 | 137.75 |
| Percent full-time employees | | | | | | | | |
| Less than 25% | 204.03 | 621.70 * | 391.51 * | 541.60 | 416.25 | 162.98 | 281.07 | 231.49 |
| 25-49% | 176.99 | 543.36 * | 495.73 * | 432.71 | 398.86 | 199.11 | 320.87 | 187.24 |
| 50-74% | 152.44 | 353.60 | 398.55 | 502.82 | 459.89 | 89.75 | 157.65 | 162.05 |
| 75% or more | 27.97 | 122.49 | 88.02 | 103.47 | 108.82 | 26.51 | 62.11 | 37.47 |
| Union presence | | | | | | | | |
| No union employees | 20.15 | 129.92 | 97.58 | 114.50 | 130.30 | 54.40 | 57.13 | 25.77 |
| Has union employees | 74.57 | 813.38 * | 228.55 | 336.88 * | 187.01 | 70.59 | 306.12 | 77.83 |
| Unknown | 145.60 | 1,062.53 * | 868.63 | 442.45 * | 262.73 | 131.08 | 707.70 * | 141.96 |
| Percent low wage employees ** | | | | | | | | |
| 50% or more low wage | 67.22 | 153.87 | 423.30 | 265.27 | 238.56 | 67.23 | 180.70 | 94.86 |
| Less than 50% low wage | 49.65 | 130.07 | 94.96 | 124.82 | 142.65 | 34.59 | 61.23 | 60.20 |
| Unknown | 41.45 | 566.65 | 664.34 * | 538.81 | 129.61 | 39.16 | 604.44 | 34.55 |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2001 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.

** 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.

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