

Table I.C.2.b(2003) Average total employee contribution (in dollars) for mixed-provider plans per enrolled employee for single coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2003

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	619	486	492	585	626	662	511	647
Industry group **								
Agric., fish., forest.	492	482 *	575 *	536 *	649 *	242 *	817	281 *
Mining and manufacturing	544	343	422	463	555	574	405	563
Construction	558	393	515	608	650	571	539	578
Utilities and transp.	627	469 *	489 *	530	697	637	451	652
Wholesale trade	526	503	291	523	702	499	427	562
Fin. svcs. and real estate	620	449	449	453	674	658	450	648
Retail trade	778	793	541	921	752	780	708	796
Professional services	601	446	540	567	601	644	487	631
Other services	684	524	512 *	595	616	806	530	737
Ownership								
For profit, incorporated	628	468	475	617	643	668	515	658
For profit, unincorporated	665	517	614	636	757	701	569	712
Nonprofit	551	508	541	359	514	621	407	569
Unknown	546	564	287 *	306	640	596	411	591
Age of firm								
Less than 5 years	672	442	895 *	787	731	635	621	724
5-9 years	602	550	480	625	684	618	538	659
10-19 years	621	495	582	589	710	689	544	690
20 or more years	600	468	410	564	594	672	474	632
Unknown	655	114 *	300 *	471 *	763	653	509	655
Multi/single status								
2 or more locations	654	629	347 *	611	652	663	520	659
1 location only	541	482	508	573	577	597	510	585
Percent full-time employees								
Less than 25%	746	660 *	417 *	805	691	821	624	779
25-49 %	754	1,022	547	668	828	748	694	764
50-74 %	713	543	672	689	775	725	605	741
75% or more	598	460	471	567	599	646	492	626
Union presence								
No union employees	637	494	492	606	651	709	518	680
Has union employees	507	283 *	434 *	268	394	557	300 *	517
Unknown	656	193 *	708	731	890	647	730	655
Percent low wage employees								
50% or more low wage	703	693	604	675	689	767	703	704
Less than 50% low wage	593	469	485	563	606	688	489	640
Unknown	636	287 *	322	700	685	638	377	641

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2003 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.

Table I.C.2.b(2003) Standard error for average total employee contribution (in dollars) for mixed-provider plans per enrolled employee for single coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2003

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	13.88	13.11	38.81	44.17	18.82	20.91	18.77	13.71
Industry group **								
Agric., fish., forest.	126.48	172.18 *	273.66 *	328.97 *	211.77 *	269.31 *	205.84	135.71 *
Mining and manufacturing	13.71	72.68	112.23	50.24	28.07	32.46	53.93	19.35
Construction	32.99	102.51	102.11	68.60	110.64	67.81	75.78	70.78
Utilities and transp.	46.08	262.86 *	197.94 *	121.46	98.41	59.41	86.03	51.00
Wholesale trade	27.04	147.83	85.86	86.84	88.81	38.90	107.59	16.96
Fin. svcs. and real estate	32.50	61.68	132.72	73.86	95.36	30.92	61.23	32.71
Retail trade	26.83	139.82	53.80	94.94	65.13	29.28	72.98	23.47
Professional services	14.37	43.95	66.25	72.68	22.20	23.81	29.08	15.61
Other services	49.98	63.62	220.52 *	29.31	88.77	79.45	49.84	59.16
Ownership								
For profit, incorporated	16.10	28.20	42.60	47.60	33.97	22.58	20.65	16.84
For profit, unincorporated	27.81	64.68	126.31	112.71	82.62	66.89	45.17	47.08
Nonprofit	14.98	93.36	121.15	40.46	29.59	30.52	66.35	15.26
Unknown	44.20	153.79	93.59 *	57.31	116.32	42.43	65.65	55.62
Age of firm								
Less than 5 years	31.01	69.33	302.22 *	164.97	185.88	130.07	74.75	73.28
5-9 years	61.51	35.05	132.06	167.43	52.41	33.34	46.66	92.68
10-19 years	19.40	52.33	96.50	67.07	64.17	43.91	31.25	52.73
20 or more years	22.14	32.69	38.89	41.50	34.49	29.91	27.45	21.83
Unknown	24.22	63.69 *	94.87 *	160.37 *	109.90	24.13	145.37	24.23
Multi/single status								
2 or more locations	18.13	184.56	104.63 *	65.27	25.82	21.02	56.67	17.72
1 location only	18.79	13.25	35.74	45.44	47.99	80.50	18.66	39.58
Percent full-time employees								
Less than 25%	34.31	239.48 *	172.16 *	206.27	105.84	65.06	137.52	54.85
25-49 %	41.68	188.17	112.55	101.45	109.45	57.21	64.59	47.71
50-74 %	35.14	122.96	104.38	100.93	92.18	37.54	53.88	39.90
75% or more	15.38	25.40	44.43	50.93	22.93	21.18	24.02	14.14
Union presence								
No union employees	14.64	11.38	39.63	47.74	19.47	24.26	19.73	14.24
Has union employees	23.44	100.69 *	286.76 *	54.71	49.93	25.44	127.15 *	23.54
Unknown	35.88	266.94 *	184.48	183.87	125.49	33.91	175.90	34.16
Percent low wage employees								
50% or more low wage	42.78	66.54	180.36	76.64	72.92	53.72	77.39	40.80
Less than 50% low wage	17.43	17.84	51.13	45.25	34.50	28.84	22.35	20.31
Unknown	22.90	114.58 *	94.13	139.08	46.16	25.40	75.14	23.51

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2003 Medical Expenditure Panel Survey-Insurance Component.

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