

Table I.C.2.b(2004) 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, 2004

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	682	457	541	669	735	713	535	719
Industry group **								
Agric., fish., forest.	253	465 *	253 *	108 *	233	255 *	333 *	239 *
Mining and manufacturing	617	559	503	621	640	619	527	630
Construction	572	434	502	700	585	580	577	566
Utilities and transp.	702	303 *	264	600 *	740	745	519	728
Wholesale trade	677	520	652	563	887	653	534	739
Fin. svcs. and real estate	646	446	546 *	683	640	669	459	675
Retail trade	882	553	621	1,032	895	907	713	918
Professional services	658	435	491	603	740	694	477	706
Other services	718	437	641	609	872	752	547	768
Ownership								
For profit, incorporated	697	449	577	691	762	723	558	732
For profit, unincorporated	681	513	500	684	659	775	522	745
Nonprofit	604	366	320 *	514	690	618	384	638
Age of firm								
Less than 5 years	667	668	471	849	614 *	765	675	650
5-9 years	618	437	624	621	860	572	538	695
10-19 years	661	505	554	766	760	636	571	736
20 or more years	675	390	525	626	727	716	494	717
Unknown	723	184 *	.	863	731	722	829	722
Multi/single status								
2 or more locations	724	260 *	527	712	738	726	577	730
1 location only	581	461	543	648	728	326	529	654
Percent full-time employees								
Less than 25%	721	605	408	1,013	948	592	635	742
25-49 %	795	558	470	715	580	898	592	830
50-74 %	704	439	573	862	811	702	542	740
75% or more	672	454	544	644	729	703	530	708
Union presence								
No union employees	691	458	525	684	741	754	529	749
Has union employees	578	400 *	623 *	464	640	579	522 *	582
Unknown	755	525	1,578	759	956	744	927	751
Percent low wage employees								
50% or more low wage	784	423	731	712	729	861	572	824
Less than 50% low wage	656	464	508	659	737	673	528	690

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2004 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.b(2004) 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, 2004

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	9.57	38.56	47.63	26.51	29.60	15.77	21.07	13.33
Industry group **								
Agric., fish., forest.	51.51	217.59*	158.46*	166.11*	67.99	164.16*	205.22*	76.58*
Mining and manufacturing	23.08	149.20	74.36	87.60	31.18	28.09	43.99	26.05
Construction	62.13	59.37	114.53	136.98	150.37	101.34	54.34	92.50
Utilities and transp.	85.77	91.91*	65.02	229.94*	141.62	95.96	127.25	93.12
Wholesale trade	28.08	107.23	112.17	80.69	120.26	38.65	81.43	33.68
Fin. svcs. and real estate	24.20	64.55	197.80*	129.86	62.74	32.99	60.79	31.48
Retail trade	27.71	104.79	83.68	120.61	61.03	37.86	60.51	29.21
Professional services	18.26	47.24	64.47	52.18	45.44	27.49	38.11	21.72
Other services	37.49	42.46	105.55	61.60	113.83	65.60	54.97	50.89
Ownership								
For profit, incorporated	13.72	35.66	49.28	31.88	29.63	20.31	24.42	16.64
For profit, unincorporated	30.15	63.27	78.50	90.27	66.61	46.00	47.29	34.89
Nonprofit	47.31	82.90	98.23*	85.41	50.95	64.96	73.54	47.62
Age of firm								
Less than 5 years	25.09	161.55	116.83	180.70	322.94*	120.20	96.17	110.80
5-9 years	59.67	59.76	139.90	104.16	139.83	132.83	74.16	73.68
10-19 years	27.56	26.42	110.57	90.55	71.58	47.84	47.78	24.29
20 or more years	5.58	68.40	58.50	21.49	26.18	18.60	30.29	12.67
Unknown	22.59	71.30*	.	150.88	122.64	23.75	233.34	22.96
Multi/single status								
2 or more locations	11.09	189.52*	134.40	52.14	30.35	16.22	74.39	12.65
1 location only	20.91	39.13	45.52	41.16	39.83	83.27	23.60	32.68
Percent full-time employees								
Less than 25%	55.63	175.67	115.15	214.13	158.38	102.55	96.20	76.86
25-49 %	42.33	161.22	115.43	143.48	99.60	63.87	105.21	52.17
50-74 %	22.78	82.47	110.36	115.75	90.72	35.88	65.51	31.36
75% or more	10.84	43.05	40.50	27.18	30.64	17.61	19.01	14.33
Union presence								
No union employees	12.09	40.85	44.08	29.08	31.68	19.20	19.37	13.75
Has union employees	25.89	196.24*	438.79*	84.31	62.39	33.33	162.39*	28.48
Unknown	31.23	142.11	417.51	138.18	188.24	30.26	199.99	32.62
Percent low wage employees								
50% or more low wage	19.14	122.50	96.12	56.55	66.95	18.12	50.39	22.06
Less than 50% low wage	11.24	31.35	51.59	38.16	27.75	19.47	21.92	15.23

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2004 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.