

Table I.C.1(2011) Average total single premium (in dollars) per enrolled employee at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2011

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	5,222	5,608	5,166	4,943	5,265	5,247	5,258	5,213
Industry group **								
Agric., fish., forest.	5,141	--	--	--	--	--	4,511	5,435
Mining and manufacturing	4,981	5,844	5,008	4,722	4,810	5,117	5,045	4,968
Construction	4,857	4,891	4,783	4,659	4,962	5,279	4,813	4,902
Utilities and transp.	5,294	5,629	4,791	5,167	5,295	5,326	5,124	5,319
Wholesale trade	5,123	6,366	4,909	4,740	5,216	5,099	5,307	5,042
Fin. svcs. and real estate	5,395	5,800	5,894	5,117	5,662	5,298	5,653	5,354
Retail trade	4,703	5,311	5,330	4,604	4,707	4,595	5,087	4,617
Professional services	5,634	5,678	5,260	5,289	5,623	5,783	5,422	5,689
Other services	4,949	5,697	5,168	4,968	4,989	4,762	5,317	4,836
Ownership								
For profit, incorporated	5,056	5,653	5,096	4,802	5,036	5,056	5,208	5,014
For profit, unincorporated	5,126	5,222	4,820	4,915	5,202	5,234	5,023	5,171
Nonprofit	5,988	6,348	6,297	5,741	5,872	6,069	6,137	5,970
Age of firm								
Less than 5 years	4,753	5,254	4,358	4,508	4,758	5,264	4,824	4,658
5-9 years	5,056	5,550	5,028	4,814	5,109	4,704	5,129	4,982
10-19 years	5,055	5,322	4,932	4,815	5,167	5,176	5,040	5,068
20 or more years	5,290	6,009	5,563	5,078	5,341	5,255	5,541	5,254
Multi/single status								
2 or more locations	5,250	4,539	5,309	5,182	5,338	5,234	5,464	5,245
1 location only	5,171	5,620	5,158	4,877	5,162	5,648	5,242	5,085
Percent full-time employees								
Less than 25%	4,638	5,212	4,770	5,223	4,914	4,283	5,195	4,495
25-49 %	4,824	6,541	5,124	4,511	5,115	4,611	5,505	4,670
50-74 %	5,130	5,483	5,328	5,286	5,584	4,884	5,406	5,073
75% or more	5,273	5,595	5,156	4,921	5,234	5,377	5,229	5,285
Union presence								
No union employees	5,137	5,587	5,174	4,880	5,215	5,104	5,237	5,099
Has union employees	5,547	6,455	5,031	5,817	5,672	5,505	5,808	5,534
Unknown	5,306	5,501	4,778	5,020	5,422	5,306	5,241	5,308
Percent low wage employees								
50% or more low wage	4,808	5,638	4,998	4,666	5,074	4,611	5,173	4,735
Less than 50% low wage	5,307	5,603	5,189	4,998	5,312	5,377	5,272	5,317

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2011 Medical Expenditure Panel Survey-Insurance Component.

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

-- 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.1(2011) Standard error for average total single premium (in dollars) per enrolled employee at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2011

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	25.94	46.09	67.04	46.20	60.14	40.11	38.89	32.76
Industry group **								
Agric., fish., forest.	583.06	--	--	--	--	--	702.21	618.00
Mining and manufacturing	66.86	300.53	217.23	110.68	192.72	79.84	124.96	82.49
Construction	89.01	192.26	214.16	141.33	181.69	152.67	97.82	120.09
Utilities and transp.	117.27	499.08	206.62	315.07	121.45	110.67	241.81	102.79
Wholesale trade	50.99	504.23	207.53	157.78	311.97	131.09	199.13	106.24
Fin. svcs. and real estate	62.17	201.69	318.32	100.26	130.54	66.32	169.82	63.92
Retail trade	47.87	149.00	208.66	175.45	207.01	76.59	105.84	63.80
Professional services	56.55	135.20	99.72	98.61	120.04	84.03	66.31	77.06
Other services	44.99	155.78	105.63	129.19	151.64	45.73	73.05	48.21
Ownership								
For profit, incorporated	17.27	66.15	84.18	48.62	67.03	25.02	49.28	20.77
For profit, unincorporated	85.75	148.75	139.73	244.85	180.65	124.30	110.84	86.49
Nonprofit	79.45	136.20	195.23	129.62	128.57	106.81	80.56	92.21
Age of firm								
Less than 5 years	90.12	211.11	85.80	394.16	361.68	829.94	127.57	283.14
5-9 years	62.06	177.71	174.99	149.07	164.73	227.29	96.57	101.33
10-19 years	87.90	126.47	114.94	106.69	168.98	150.35	69.97	143.30
20 or more years	34.69	171.13	110.47	72.75	92.87	38.96	80.68	37.18
Multi/single status								
2 or more locations	31.01	799.63	238.27	106.10	66.95	42.05	134.41	32.05
1 location only	34.52	45.13	72.95	74.70	106.93	211.83	41.54	61.48
Percent full-time employees								
Less than 25%	108.11	446.20	203.58	259.81	255.41	175.79	235.01	135.64
25-49 %	83.94	302.05	200.90	155.42	218.25	112.20	138.72	83.46
50-74 %	60.19	140.60	214.41	226.05	104.45	67.64	127.78	62.39
75% or more	26.72	61.45	78.94	51.06	71.40	44.27	46.08	35.78
Union presence								
No union employees	26.71	50.25	74.24	61.99	52.26	37.84	43.80	37.84
Has union employees	48.10	660.72	511.72	301.66	241.29	64.68	326.02	43.65
Unknown	67.77	896.17	151.37	322.47	237.11	76.91	227.21	70.30
Percent low wage employees								
50% or more low wage	31.73	179.82	157.45	129.58	113.86	44.64	93.96	35.37
Less than 50% low wage	33.92	46.01	70.10	37.65	79.32	50.04	42.24	41.48

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2011 Medical Expenditure Panel Survey-Insurance Component.

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

-- 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.