

Table I.C.1.a Average total single premium (in dollars) for exclusive-provider plans per enrolled employee at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2015

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	5,920	6,237	5,868	5,562	5,719	6,205	5,965	5,903
Industry group **								
Agric., fish., forest.	3,819	--	--	--	--	--	--	3,499
Mining and manufacturing	5,584	5,755	5,317	5,585	5,630	5,596	5,338	5,690
Construction	5,027	6,059	4,890	5,157	4,251	--	5,268	4,734
Utilities and transp.	6,351	--	--	--	5,012	6,335	7,880	5,872
Wholesale trade	5,669	6,723	5,515	5,385	5,922	5,236	5,845	5,557
Fin. svcs. and real estate	6,211	6,270	6,736	5,835	6,570	5,935	6,466	6,112
Retail trade	5,750	5,801	5,621	5,799	5,356	6,124	5,634	5,787
Professional services	6,316	6,394	6,262	5,957	6,155	6,491	6,302	6,319
Other services	5,628	6,086	5,700	5,019	5,491	6,090	5,954	5,472
Ownership								
For profit, incorporated	5,750	6,366	5,802	5,528	5,423	5,964	5,892	5,681
For profit, unincorporated	5,661	5,841	5,018	4,783	5,779	6,405	5,706	5,638
Nonprofit	6,496	6,283	7,404	6,500	6,344	6,515	7,021	6,435
Age of firm								
Less than 5 years	4,930	5,852	5,531	4,370	4,852	--	5,607	4,397
5-9 years	5,413	5,710	4,668	5,772	4,968	--	5,394	5,436
10-19 years	5,659	6,297	5,894	5,331	5,543	5,397	5,896	5,453
20 or more years	6,101	6,525	6,164	5,865	5,903	6,230	6,211	6,075
Multi/single status								
2 or more locations	6,163	--	7,522	5,795	6,067	6,215	6,452	6,152
1 location only	5,657	6,246	5,758	5,511	5,362	5,926	5,929	5,348
Percent full-time employees								
Less than 25%	6,306	--	--	5,983	6,615	5,294	6,446	6,246
25-49 %	5,908	7,282	5,440	5,315	5,780	6,195	6,227	5,757
50-74 %	5,988	6,683	5,269	5,381	5,801	6,413	6,310	5,880
75% or more	5,899	6,123	5,911	5,597	5,662	6,182	5,886	5,904
Union presence								
No union employees	5,790	6,174	5,835	5,518	5,601	6,068	5,924	5,727
Has union employees	6,508	--	--	6,499	6,787	6,416	7,197	6,473
Percent low-wage employees								
50% or more low-wage	5,352	5,558	5,019	5,227	5,182	5,708	5,614	5,293
Less than 50% low-wage	5,996	6,290	5,935	5,606	5,834	6,259	5,996	5,996

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2015 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 few 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.a Standard errors for average total single premium (in dollars) for exclusive-provider plans per enrolled employee at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2015

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	59.50	174.16	202.94	161.44	115.01	79.92	106.34	71.34
Industry group **								
Agric., fish., forest.	476.49	--	--	--	--	--	--	520.22
Mining and manufacturing	155.48	416.66	589.83	291.97	288.82	270.05	296.09	183.65
Construction	207.42	626.05	223.22	340.02	369.42	--	233.27	329.50
Utilities and transp.	249.89	--	--	--	382.49	161.42	619.66	182.41
Wholesale trade	226.35	477.80	476.23	322.93	571.95	487.63	295.06	318.35
Fin. svcs. and real estate	148.91	361.50	679.55	477.25	322.29	193.64	300.24	171.68
Retail trade	169.66	499.91	298.06	494.73	253.33	217.66	268.40	205.61
Professional services	85.03	324.70	445.42	214.54	172.23	113.77	207.41	92.83
Other services	184.68	438.28	488.40	508.07	297.33	194.01	277.76	234.50
Ownership								
For profit, incorporated	70.62	206.10	231.22	145.42	162.40	96.30	123.33	86.01
For profit, unincorporated	236.28	357.31	362.89	634.62	266.25	464.73	243.70	336.65
Nonprofit	93.06	730.85	651.46	263.39	176.60	117.91	354.93	94.79
Age of firm								
Less than 5 years	354.76	527.70	779.02	626.11	427.69	--	352.97	490.68
5-9 years	253.06	330.45	440.73	584.66	376.54	--	245.11	474.96
10-19 years	155.07	316.02	330.20	238.12	350.74	280.17	186.67	240.26
20 or more years	61.27	275.93	296.29	143.90	125.29	81.79	157.80	65.91
Multi/single status								
2 or more locations	70.55	--	1,340.43	187.30	149.66	81.20	539.15	70.31
1 location only	93.83	174.91	189.47	191.06	171.33	427.89	106.49	153.28
Percent full-time employees								
Less than 25%	507.02	--	--	434.19	923.07	314.25	654.59	671.68
25-49 %	219.94	619.77	646.75	457.31	492.91	248.61	430.98	254.12
50-74 %	218.87	557.65	359.64	850.17	248.41	151.33	323.24	265.97
75% or more	62.28	188.03	231.90	135.77	125.84	92.99	117.47	73.39
Union presence								
No union employees	67.04	172.45	203.59	166.00	113.50	114.41	106.77	84.55
Has union employees	114.55	--	--	644.75	443.67	102.30	797.95	113.78
Percent low-wage employees								
50% or more low-wage	163.77	536.73	402.67	335.97	310.44	239.52	342.09	184.70
Less than 50% low-wage	63.64	182.77	216.14	177.79	122.23	84.15	111.61	76.94

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2015 Medical Expenditure Panel Survey-Insurance Component.

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** 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.