

Table I.C.1.c Average total single premium (in dollars) for any-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	6,046	6,204	6,779	5,691	5,885	6,119	6,153	5,990
Industry group **								
Agric., fish., forest.	--	--	--	--	--	--	--	--
Mining and manufacturing	5,798	--	--	5,122	5,742	5,854	5,956	5,755
Construction	5,041	4,966	--	5,385	4,773	--	5,007	5,071
Utilities and transp.	6,496	--	--	--	5,268	--	7,230	6,281
Wholesale trade	6,299	--	--	6,713	--	--	6,202	6,388
Fin. svcs. and real estate	6,384	6,141	--	5,590	7,809	5,974	6,356	6,395
Retail trade	6,280	6,755	--	6,505	5,530	6,455	6,569	6,151
Professional services	6,447	6,626	7,434	5,533	6,399	6,762	6,619	6,351
Other services	5,375	5,788	5,991	5,394	5,207	5,060	5,521	5,294
Ownership								
For profit, incorporated	5,898	6,150	6,880	5,466	5,666	5,899	6,112	5,780
For profit, unincorporated	5,433	6,301	5,728	5,361	5,354	4,375	6,035	5,027
Nonprofit	7,159	6,462	--	7,109	6,857	7,849	6,613	7,312
Age of firm								
Less than 5 years	5,070	5,242	--	4,442	--	--	5,325	4,384
5-9 years	5,163	6,697	5,559	4,639	4,612	--	5,944	4,640
10-19 years	6,408	6,385	7,633	5,498	6,495	--	6,570	6,241
20 or more years	6,106	6,224	6,446	6,235	5,914	6,103	6,090	6,111
Multi/single status								
2 or more locations	6,247	--	--	6,334	6,477	6,019	6,072	6,259
1 location only	5,879	6,214	6,776	5,488	5,110	--	6,160	5,508
Percent full-time employees								
Less than 25%	5,781	--	--	--	5,101	--	--	6,140
25-49 %	6,564	--	9,560 *	6,062	5,660	6,725	7,425	6,186
50-74 %	6,296	6,463	6,304	6,091	7,022	5,869	6,157	6,398
75% or more	5,973	6,249	6,622	5,613	5,811	6,082	6,099	5,910
Union presence								
No union employees	5,969	6,249	6,796	5,541	5,823	5,939	6,208	5,828
Has union employees	6,567	--	--	--	6,750	6,442	--	6,791
Percent low-wage employees								
50% or more low-wage	5,918	5,357	5,096	5,191	6,332	6,398	5,132	6,259
Less than 50% low-wage	6,069	6,309	6,939	5,797	5,797	6,052	6,319	5,937

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.

* Figure does not meet standard of reliability or precision.

-- 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.c Standard errors for average total single premium (in dollars) for any-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	117.30	203.88	383.58	208.82	246.57	229.62	169.84	154.92
Industry group **								
Agric., fish., forest.	--	--	--	--	--	--	--	--
Mining and manufacturing	432.61	--	--	437.21	906.58	116.40	490.63	530.73
Construction	232.85	221.97	--	481.64	396.86	--	141.82	425.25
Utilities and transp.	534.22	--	--	--	486.32	--	1,186.65	647.90
Wholesale trade	351.69	--	--	723.68	--	--	539.04	456.85
Fin. svcs. and real estate	431.51	615.38	--	243.74	1,891.69	233.76	373.54	586.79
Retail trade	292.15	808.00	--	625.66	408.63	491.63	549.80	340.90
Professional services	194.92	281.55	775.11	426.20	237.09	516.37	324.23	245.45
Other services	207.76	669.26	735.39	420.54	274.56	486.33	365.07	252.75
Ownership								
For profit, incorporated	135.41	244.25	443.23	192.31	307.65	210.93	203.58	177.02
For profit, unincorporated	246.28	405.16	450.06	476.51	653.92	506.14	277.03	370.02
Nonprofit	284.03	825.21	--	765.55	363.86	407.47	573.90	316.79
Age of firm								
Less than 5 years	389.13	588.36	--	669.95	--	--	414.68	934.71
5-9 years	245.23	462.50	826.55	547.32	257.25	--	387.45	289.05
10-19 years	266.37	351.17	921.74	261.07	531.43	--	392.27	354.01
20 or more years	147.67	309.89	369.42	324.17	315.64	240.59	193.95	185.81
Multi/single status								
2 or more locations	172.57	--	--	596.88	309.00	225.39	465.25	181.48
1 location only	156.22	204.86	417.85	187.31	337.21	--	180.61	267.31
Percent full-time employees								
Less than 25%	494.72	--	--	--	561.81	--	--	555.99
25-49 %	651.45	--	2,871.94 *	753.43	339.39	842.66	1,824.98	379.40
50-74 %	319.57	567.28	699.41	563.66	460.33	855.09	374.82	477.59
75% or more	129.29	226.17	309.72	237.99	288.90	233.44	156.51	177.40
Union presence								
No union employees	119.04	208.65	392.97	166.40	258.09	223.85	174.74	157.64
Has union employees	388.89	--	--	--	666.75	474.14	--	412.73
Percent low-wage employees								
50% or more low-wage	304.79	556.29	579.27	420.78	653.25	475.71	255.68	390.42
Less than 50% low-wage	127.54	218.36	405.28	235.19	260.97	256.04	189.83	166.74

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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