

Table I.D.1 Average total family premium (in dollars) 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	17,322	15,686	16,536	16,020	17,162	17,725	15,919	17,524
Industry group **								
Agric., fish., forest.	12,709	--	--	--	--	--	14,552	12,098
Mining and manufacturing	16,768	15,692	14,523	15,517	16,216	17,409	14,801	16,933
Construction	15,177	14,381	17,586	14,706	14,447	16,169	15,046	15,257
Utilities and transp.	16,626	--	14,229	17,037	16,600	16,743	15,720	16,704
Wholesale trade	16,782	16,008	16,233	14,881	16,928	17,413	15,720	17,015
Fin. svcs. and real estate	17,864	16,783	17,465	18,946	19,179	17,618	17,368	17,899
Retail trade	16,568	14,643	14,923	15,879	16,958	16,854	14,820	16,844
Professional services	18,485	16,157	16,771	16,765	18,687	18,869	16,489	18,731
Other services	16,721	16,224	17,427	16,068	16,381	16,889	16,542	16,761
Ownership								
For profit, incorporated	16,996	15,586	16,317	15,803	16,648	17,403	15,723	17,180
For profit, unincorporated	17,177	15,397	16,098	15,784	17,781	17,669	15,676	17,565
Nonprofit	18,961	17,078	19,463	17,789	18,743	19,188	17,905	19,047
Age of firm								
Less than 5 years	15,186	15,782	16,877	14,222	13,328	19,364	15,705	14,331
5-9 years	16,656	16,021	14,630	16,209	17,274	21,962	15,543	17,522
10-19 years	16,186	14,186	17,063	15,740	16,942	15,995	15,650	16,452
20 or more years	17,543	16,452	16,591	16,280	17,348	17,776	16,199	17,651
Multi/single status								
2 or more locations	17,703	--	16,575	16,833	17,973	17,693	17,282	17,708
1 location only	16,171	15,706	16,533	15,799	16,023	19,101	15,821	16,485
Percent full-time employees								
Less than 25%	16,266	15,934	--	14,156	18,429	15,734	15,850	16,424
25-49 %	16,446	15,424	14,293	15,555	15,605	17,002	15,076	16,640
50-74 %	17,417	14,974	14,936	16,315	17,702	17,767	15,211	17,718
75% or more	17,356	15,795	16,735	16,032	17,173	17,765	16,026	17,546
Union presence								
No union employees	17,095	15,626	16,167	16,053	17,306	17,436	15,918	17,307
Has union employees	17,983	16,354	20,143	15,792	16,450	18,331	15,930	18,090
Percent low-wage employees								
50% or more low-wage	15,566	15,041	13,280	14,242	16,242	15,627	14,098	15,723
Less than 50% low-wage	17,466	15,747	16,642	16,126	17,232	17,913	16,031	17,677

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.D.1 Standard errors for average total family premium (in dollars) 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	95.48	337.71	408.98	248.82	221.07	124.77	212.03	104.65
Industry group **								
Agric., fish., forest.	1,057.80	--	--	--	--	--	1,909.19	1,218.83
Mining and manufacturing	214.08	729.76	585.67	475.87	503.79	241.39	392.54	228.99
Construction	449.52	1,049.54	2,189.88	784.72	640.09	702.05	887.27	479.74
Utilities and transp.	390.54	--	1,054.10	1,982.58	781.07	458.17	1,367.02	410.29
Wholesale trade	261.34	1,096.38	670.55	880.84	550.47	339.86	521.11	298.82
Fin. svcs. and real estate	200.31	889.73	920.82	933.61	693.70	217.20	497.73	211.47
Retail trade	222.46	1,069.07	658.48	437.21	838.78	269.08	457.54	242.78
Professional services	194.84	628.74	688.30	384.47	323.06	268.18	373.10	212.95
Other services	287.16	769.15	690.67	603.76	679.38	403.05	431.77	337.02
Ownership								
For profit, incorporated	111.10	422.17	487.46	295.20	268.28	142.23	255.03	121.44
For profit, unincorporated	262.02	696.99	855.42	635.42	639.26	345.39	489.64	301.85
Nonprofit	252.18	756.61	1,076.40	605.13	420.48	338.91	530.18	269.11
Age of firm								
Less than 5 years	521.81	923.75	1,124.90	597.74	1,220.48	1,072.37	614.70	853.02
5-9 years	431.05	903.75	1,010.21	765.80	652.74	2,306.10	577.10	597.92
10-19 years	295.12	594.48	728.59	428.92	498.08	830.20	403.10	397.46
20 or more years	104.68	496.68	621.47	345.15	262.96	124.49	310.25	110.08
Multi/single status								
2 or more locations	111.00	--	1,054.89	580.46	241.09	126.40	647.34	112.02
1 location only	181.11	342.31	431.85	275.15	385.44	749.38	222.23	280.78
Percent full-time employees								
Less than 25%	464.05	1,445.87	--	808.61	1,352.49	312.83	1,081.91	489.49
25-49 %	261.05	2,563.38	694.68	641.79	614.03	267.53	1,148.52	249.85
50-74 %	220.65	794.10	971.25	674.73	482.18	266.69	503.76	236.07
75% or more	107.31	376.66	448.83	270.90	240.80	142.39	236.25	117.72
Union presence								
No union employees	109.38	330.20	302.64	238.70	234.44	157.88	180.56	124.70
Has union employees	196.43	1,809.68	2,985.37	1,070.97	601.84	199.10	1,360.72	192.98
Percent low-wage employees								
50% or more low-wage	309.47	1,376.04	1,464.53	598.25	868.24	375.96	776.79	336.03
Less than 50% low-wage	99.13	347.60	415.97	261.06	228.04	129.58	220.12	108.65

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.

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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.