

Table I.D.1.a Average total family 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	17,689	15,807	17,087	16,058	16,965	18,831	16,509	17,974
Industry group **								
Agric., fish., forest.	8,547	--	--	--	--	--	--	--
Mining and manufacturing	16,576	--	14,677	14,551	16,570	18,890	14,404	17,035
Construction	15,445	14,506	18,390	14,854	14,601	--	16,083	14,773
Utilities and transp.	18,117	--	--	--	15,884	19,388	17,768	18,233
Wholesale trade	16,635	--	14,250	17,488	16,929	16,109	16,515	16,674
Fin. svcs. and real estate	17,512	--	--	16,528	17,642	17,498	17,679	17,486
Retail trade	19,035	--	--	16,188	17,762	23,192	14,899	20,573
Professional services	18,648	15,604	17,671	16,420	18,279	19,224	17,005	18,864
Other services	17,356	16,907	17,994	16,899	16,647	17,967	17,623	17,234
Ownership								
For profit, incorporated	16,907	15,711	16,564	15,809	15,977	18,220	16,192	17,139
For profit, unincorporated	18,082	15,661	17,235	16,119	18,503	18,906	16,509	18,508
Nonprofit	19,287	17,262	20,753	17,244	18,766	19,617	19,002	19,309
Age of firm								
Less than 5 years	14,578	--	16,659	14,391	12,225	--	15,027	13,815
5-9 years	17,281	17,123	15,625	16,321	17,592	--	16,275	18,103
10-19 years	16,195	15,119	19,133	14,893	16,690	14,518	16,582	15,938
20 or more years	18,088	16,355	16,561	16,523	17,177	18,926	16,859	18,265
Multi/single status								
2 or more locations	18,524	--	17,952	16,459	17,732	18,868	17,416	18,551
1 location only	16,263	15,804	17,041	15,975	16,014	17,932	16,435	16,100
Percent full-time employees								
Less than 25%	19,106	--	--	--	20,647	14,254	--	18,452
25-49 %	16,493	--	--	15,158	15,187	18,287	16,620	16,422
50-74 %	18,606	14,177	12,795	15,431	17,541	20,301	14,312	19,598
75% or more	17,592	15,775	17,562	16,137	16,916	18,599	16,712	17,798
Union presence								
No union employees	17,072	15,387	16,775	15,957	17,029	18,049	16,245	17,363
Has union employees	19,099	--	--	17,022	16,757	19,744	20,054	19,054
Percent low-wage employees								
50% or more low-wage	15,235	--	--	14,797	15,339	15,349	14,843	15,364
Less than 50% low-wage	17,859	15,628	17,414	16,141	17,097	19,040	16,660	18,143

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.a Standard errors for average total family 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	222.43	694.39	768.34	417.27	416.51	339.59	411.31	256.43
Industry group **								
Agric., fish., forest.	1,394.91	--	--	--	--	--	--	--
Mining and manufacturing	688.20	--	1,107.28	582.35	992.08	1,878.50	614.33	822.20
Construction	1,029.98	1,472.90	3,487.62	1,759.40	1,188.10	--	1,607.56	1,261.11
Utilities and transp.	870.42	--	--	--	1,743.22	736.79	2,484.00	843.34
Wholesale trade	679.52	--	1,232.72	853.72	1,200.44	1,464.99	1,255.59	803.89
Fin. svcs. and real estate	518.73	--	--	1,456.76	1,049.83	701.23	1,136.93	572.27
Retail trade	842.58	--	--	670.24	1,777.53	893.51	637.78	966.39
Professional services	346.55	778.41	1,257.88	686.48	820.61	444.53	705.21	378.02
Other services	495.41	2,215.69	1,346.97	927.38	1,004.47	748.52	898.09	592.95
Ownership								
For profit, incorporated	266.95	890.41	925.62	507.05	440.00	454.09	500.62	314.36
For profit, unincorporated	513.18	958.64	1,493.92	736.17	921.34	885.19	770.24	611.70
Nonprofit	471.05	1,553.22	1,501.79	912.83	1,241.68	572.88	930.04	501.98
Age of firm								
Less than 5 years	968.33	--	2,392.08	995.84	1,505.02	--	1,318.98	1,262.79
5-9 years	974.23	2,081.08	1,826.23	1,787.89	1,292.72	--	1,268.10	1,429.62
10-19 years	618.84	1,229.32	1,961.95	635.79	1,183.53	761.28	1,024.39	770.75
20 or more years	248.71	869.69	695.44	539.04	467.88	343.34	450.69	276.01
Multi/single status								
2 or more locations	289.78	--	3,072.80	626.63	540.70	349.44	1,012.19	295.54
1 location only	313.83	701.32	794.08	486.02	645.20	1,178.45	437.48	446.92
Percent full-time employees								
Less than 25%	1,238.27	--	--	--	1,899.99	628.15	--	1,569.81
25-49 %	1,033.10	--	--	825.63	1,462.11	1,482.75	2,301.43	972.22
50-74 %	562.19	1,074.52	1,539.41	896.23	952.22	636.95	868.27	580.35
75% or more	247.02	713.73	831.27	467.29	451.00	389.08	452.09	285.24
Union presence								
No union employees	223.48	621.47	611.54	389.35	434.59	414.38	365.02	273.10
Has union employees	496.05	--	--	2,429.14	1,065.10	518.80	3,039.95	499.09
Percent low-wage employees								
50% or more low-wage	799.69	--	--	826.50	1,387.24	1,289.06	1,742.25	901.13
Less than 50% low-wage	228.69	629.43	773.94	440.97	434.63	344.63	418.68	263.49

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.