

Table I.D.1.c Average total family 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	17,145	16,629	15,847	15,863	16,680	18,626	15,952	17,597
Industry group **								
Agric., fish., forest.	--	--	--	--	--	--	--	--
Mining and manufacturing	16,001	--	--	15,031	17,006	15,884	12,349	16,555
Construction	14,059	--	--	--	14,658	--	11,697	15,160
Utilities and transp.	19,080	--	--	--	--	--	--	18,311
Wholesale trade	16,480	--	--	19,250	--	--	14,900	17,638
Fin. svcs. and real estate	18,865	--	--	16,923	21,087	18,127	19,079	18,820
Retail trade	16,503	--	--	15,274	14,600	15,252	18,233	15,208
Professional services	18,343	17,738	12,413	14,704	18,331	21,109	15,441	19,566
Other services	14,912	17,348	--	14,418	12,612	14,497	17,666	13,339
Ownership								
For profit, incorporated	16,668	16,127	15,356	16,088	17,093	17,289	15,570	17,140
For profit, unincorporated	14,858	19,300	--	13,546	13,727	16,447	15,468	14,508
Nonprofit	20,008	--	--	17,483	17,540	21,130	19,424	20,102
Age of firm								
Less than 5 years	13,358	--	--	--	--	--	16,608	--
5-9 years	13,439	--	--	--	12,007	--	14,073	12,350
10-19 years	15,950	10,991	15,740	13,687	18,893	--	13,128	17,945
20 or more years	17,987	18,110	17,466	17,284	17,333	18,620	17,538	18,094
Multi/single status								
2 or more locations	17,949	--	--	15,742	18,172	18,171	15,709	18,052
1 location only	16,161	16,762	15,799	15,897	14,036	--	15,975	16,395
Percent full-time employees								
Less than 25%	15,002	--	--	--	--	--	--	14,370
25-49 %	16,408	--	--	--	15,555	--	13,735	17,079
50-74 %	18,557	18,324	--	17,512	15,765	19,576	15,446	19,308
75% or more	16,946	16,641	15,982	15,565	16,836	18,345	16,090	17,300
Union presence								
No union employees	16,772	16,939	15,413	16,061	17,279	17,161	16,030	17,119
Has union employees	18,819	--	--	--	13,349	21,569	--	19,178
Percent low-wage employees								
50% or more low-wage	14,875	--	--	14,024	13,739	17,436	13,132	15,333
Less than 50% low-wage	17,425	17,131	15,701	16,102	17,245	18,740	16,208	17,906

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.c Standard errors for average total family 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	467.02	951.27	1,098.00	673.90	1,098.75	749.83	598.99	593.73
Industry group **								
Agric., fish., forest.	--	--	--	--	--	--	--	--
Mining and manufacturing	926.17	--	--	1,657.85	2,187.25	708.97	926.73	1,048.73
Construction	687.28	--	--	--	1,076.04	--	1,186.66	728.78
Utilities and transp.	1,426.80	--	--	--	--	--	--	1,234.69
Wholesale trade	1,348.56	--	--	2,591.83	--	--	1,510.80	1,941.34
Fin. svcs. and real estate	1,276.40	--	--	780.82	4,585.42	838.35	1,373.19	1,516.06
Retail trade	1,008.70	--	--	1,248.38	831.51	1,326.98	1,914.79	666.33
Professional services	774.63	1,428.88	1,497.99	652.69	1,084.73	1,168.98	978.54	874.77
Other services	1,521.99	2,443.65	--	1,192.78	2,408.72	3,716.19	1,426.37	1,962.58
Ownership								
For profit, incorporated	481.18	1,003.19	1,115.73	858.24	1,237.98	733.14	675.17	617.84
For profit, unincorporated	1,697.74	2,935.41	--	877.00	4,038.41	2,412.88	1,728.33	2,445.43
Nonprofit	927.29	--	--	1,095.93	861.05	1,208.87	1,770.13	1,027.33
Age of firm								
Less than 5 years	2,347.31	--	--	--	--	--	1,539.26	--
5-9 years	1,228.37	--	--	--	1,413.12	--	1,890.39	1,104.85
10-19 years	789.00	805.68	1,009.41	581.00	1,408.67	--	562.56	1,050.69
20 or more years	530.13	1,357.38	1,435.50	934.55	1,244.24	777.69	832.83	623.97
Multi/single status								
2 or more locations	585.36	--	--	852.23	1,317.26	657.04	1,037.52	608.23
1 location only	753.12	974.91	1,184.88	825.00	1,674.80	--	648.54	1,479.74
Percent full-time employees								
Less than 25%	1,092.63	--	--	--	--	--	--	1,495.72
25-49 %	1,354.99	--	--	--	880.68	--	2,674.65	1,510.88
50-74 %	1,249.24	3,925.59	--	2,952.14	1,108.02	1,714.80	1,944.06	1,414.66
75% or more	525.97	986.06	1,230.44	622.52	1,243.85	855.09	656.84	685.55
Union presence								
No union employees	425.92	940.58	1,022.63	703.90	1,070.38	671.60	591.73	555.84
Has union employees	1,616.26	--	--	--	2,875.72	1,143.90	--	1,694.56
Percent low-wage employees								
50% or more low-wage	1,514.68	--	--	1,489.45	2,931.90	1,907.23	1,233.13	1,934.64
Less than 50% low-wage	472.31	1,041.32	1,103.87	736.49	1,073.56	795.84	642.55	592.26

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.