

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, 2018

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	6,557	6,758	6,410	6,167	6,410	6,916	6,448	6,592
Industry group **								
Agric., fish., forest.	6,199	--	--	--	--	--	--	6,393
Mining and manufacturing	6,502	--	6,686	5,891	6,305	7,102	6,780	6,402
Construction	6,145	6,767	5,151	6,775	6,351	--	6,072	6,207
Utilities and transp.	6,413	--	--	6,839	6,388	6,146	6,265	6,455
Wholesale trade	6,294	7,711	6,878	5,966	6,129	6,031	6,627	6,092
Fin. svcs. and real estate	7,046	6,061	6,541	7,146	6,457	7,783	6,376	7,273
Retail trade	6,054	7,294	5,965	5,807	6,018	5,989	6,442	5,909
Professional services	6,788	6,733	6,773	5,981	6,672	7,215	6,478	6,866
Other services	6,480	6,459	6,484	6,191	6,063	6,951	6,486	6,479
Ownership								
For profit, incorporated	6,384	6,938	6,162	6,169	6,100	6,715	6,402	6,377
For profit, unincorporated	6,310	6,329	7,444	5,585	6,564	6,296	6,423	6,257
Nonprofit	7,194	6,334	7,153	6,893	7,019	7,449	6,897	7,225
Age of firm								
Less than 5 years	6,166	5,786	6,708	5,528	6,847	3,841 *	6,040	6,294
5-9 years	6,071	7,008	5,722	5,291	6,329	6,316	6,187	5,988
10-19 years	6,110	7,180	5,871	5,826	6,131	6,226	6,200	6,040
20 or more years	6,710	6,886	6,711	6,497	6,436	6,955	6,693	6,714
Multi/single status								
2 or more locations	6,789	--	6,421	6,463	6,554	6,938	6,555	6,797
1 location only	6,306	6,741	6,409	6,117	6,241	6,425	6,440	6,184
Percent full-time employees								
Less than 25%	6,261	--	--	5,878	6,432	6,752	5,560	6,464
25-49 %	5,887	6,600	5,784	5,548	5,875	6,205	5,904	5,883
50-74 %	6,519	7,523	7,540	5,942	6,174	6,599	7,122	6,376
75% or more	6,604	6,675	6,357	6,240	6,477	7,014	6,413	6,670
Union presence								
No union employees	6,485	6,854	6,363	6,085	6,330	6,969	6,453	6,497
Has union employees	6,907	--	--	8,470	7,024	6,824	6,290	6,936
Percent low-wage employees								
50% or more low-wage	5,807	6,090	5,309	5,415	6,050	5,790	5,500	5,871
Less than 50% low-wage	6,645	6,807	6,485	6,246	6,468	7,045	6,524	6,686
Percent women employees								
Less than 25%	6,253	7,148	5,908	6,234	6,443	5,730	6,351	6,187
25-49 %	6,372	6,841	6,813	5,904	6,160	6,629	6,428	6,359
50-74 %	6,699	6,393	6,371	6,113	6,456	7,105	6,381	6,768
75% or more	6,908	6,452	7,225	6,348	6,581	7,548	6,746	6,952
Percent age 50 or older employees								
Less than 25%	6,188	6,194	6,011	5,890	6,356	6,348	5,957	6,286
25-49 %	6,724	6,961	6,445	6,133	6,370	7,128	6,519	6,760
50-74 %	7,011	7,314	7,387	7,002	6,931	6,718	7,195	6,902
75% or more	7,399	7,730	--	7,991	5,844	7,437	7,924	6,637

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 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.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, 2018

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	64.48	223.44	173.54	112.86	119.74	123.50	103.20	78.42
Industry group **								
Agric., fish., forest.	837.83	--	--	--	--	--	--	899.93
Mining and manufacturing	148.85	--	535.43	259.19	203.15	198.40	376.53	147.82
Construction	290.35	591.14	490.39	563.32	364.34	--	340.63	450.68
Utilities and transp.	320.29	--	--	1,061.42	449.45	436.86	422.00	393.60
Wholesale trade	222.11	876.12	502.28	195.16	337.89	765.49	310.37	292.15
Fin. svcs. and real estate	292.87	382.85	535.73	456.82	372.17	568.19	271.61	371.56
Retail trade	124.38	512.71	386.02	254.72	328.25	169.46	246.43	144.46
Professional services	89.99	480.04	290.20	169.73	188.72	113.12	214.29	98.73
Other services	184.51	382.37	521.89	228.62	423.81	319.87	241.82	222.64
Ownership								
For profit, incorporated	77.97	297.11	191.44	136.85	149.50	153.61	126.67	96.75
For profit, unincorporated	173.96	277.03	435.53	236.82	419.03	256.79	210.98	236.10
Nonprofit	142.44	565.11	584.10	318.00	195.16	234.47	295.38	153.59
Age of firm								
Less than 5 years	393.94	349.66	769.06	311.68	855.42	1,331.68*	322.16	702.13
5-9 years	271.17	733.75	366.32	256.40	556.54	620.14	366.51	389.86
10-19 years	133.71	454.79	347.90	203.99	219.65	524.09	226.75	159.56
20 or more years	75.08	313.33	220.48	158.77	125.87	126.43	128.41	87.04
Multi/single status								
2 or more locations	91.79	--	816.48	205.28	136.47	127.34	379.93	93.96
1 location only	88.72	226.60	175.56	127.38	209.56	450.97	107.17	139.18
Percent full-time employees								
Less than 25%	277.00	--	--	612.32	483.20	371.79	611.07	295.35
25-49 %	180.69	898.00	647.31	240.63	463.84	155.25	346.35	209.60
50-74 %	153.76	804.10	903.15	232.36	290.08	193.71	460.92	153.70
75% or more	74.64	228.06	179.69	130.59	137.04	150.14	107.28	92.84
Union presence								
No union employees	73.91	221.70	169.19	104.34	127.32	187.32	102.43	95.05
Has union employees	119.45	--	--	1,253.76	362.74	88.29	877.62	116.07
Percent low-wage employees								
50% or more low-wage	194.20	628.20	538.26	224.54	390.91	290.90	283.33	224.58
Less than 50% low-wage	68.33	234.71	179.99	122.28	126.04	130.47	108.24	83.70
Percent women employees								
Less than 25%	125.28	346.95	294.70	227.16	231.31	309.69	171.75	174.40
25-49 %	121.74	530.58	392.10	178.07	323.43	124.56	239.43	139.41
50-74 %	116.92	308.43	233.04	193.68	217.70	190.09	166.58	137.15
75% or more	146.98	650.20	295.07	221.14	190.89	305.18	256.59	172.62
Percent age 50 or older employees								
Less than 25%	100.35	329.54	196.72	179.06	204.01	183.45	134.59	129.98
25-49 %	103.03	443.69	421.44	162.88	155.45	165.60	213.38	114.84
50-74 %	133.29	541.94	322.96	258.08	236.96	228.23	244.82	154.05
75% or more	273.42	531.76	--	752.04	428.50	236.17	388.05	358.91

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 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.