

Table I.C.1.b Average total single premium (in dollars) for mixed-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	6,758	7,047	6,619	6,432	6,830	6,786	6,706	6,765
Industry group **								
Agric., fish., forest.	6,180	--	--	--	--	--	6,895	5,987
Mining and manufacturing	6,527	6,658	6,560	5,899	6,317	6,721	6,490	6,530
Construction	6,603	6,922	6,618	6,002	6,672	7,013	6,535	6,637
Utilities and transp.	6,288	--	6,227	6,127	6,376	6,238	7,412	6,205
Wholesale trade	6,602	6,150	7,412	6,808	7,080	6,314	7,046	6,520
Fin. svcs. and real estate	6,961	6,657	7,006	7,397	7,285	6,840	6,994	6,958
Retail trade	6,302	7,122	6,535	5,658	5,969	6,389	6,233	6,310
Professional services	7,293	7,148	6,613	6,963	7,383	7,386	6,825	7,369
Other services	6,448	7,200	6,312	6,024	6,532	6,479	6,548	6,430
Ownership								
For profit, incorporated	6,618	6,810	6,573	6,240	6,616	6,675	6,567	6,625
For profit, unincorporated	6,430	7,224	6,353	6,369	6,310	6,408	6,764	6,355
Nonprofit	7,625	8,213	7,460	7,533	7,727	7,575	7,557	7,631
Age of firm								
Less than 5 years	5,892	6,434	6,021	5,806	5,592	6,028	6,208	5,611
5-9 years	6,221	6,939	5,965	5,876	6,251	6,347	6,371	6,122
10-19 years	6,588	7,025	6,677	6,259	6,596	6,684	6,674	6,551
20 or more years	6,839	7,309	6,871	6,664	7,035	6,798	6,915	6,833
Multi/single status								
2 or more locations	6,848	--	7,300	6,821	7,105	6,793	7,248	6,841
1 location only	6,487	7,049	6,564	6,307	6,383	6,489	6,650	6,342
Percent full-time employees								
Less than 25%	6,229	7,304	6,195	6,593	5,983	6,174	6,402	6,203
25-49 %	6,351	6,072	7,069	5,862	6,228	6,474	6,296	6,358
50-74 %	6,708	7,198	6,854	5,765	6,683	6,832	6,809	6,694
75% or more	6,793	7,051	6,585	6,539	6,891	6,808	6,718	6,804
Union presence								
No union employees	6,670	6,944	6,584	6,451	6,792	6,658	6,650	6,673
Has union employees	7,095	9,580	7,689	6,097	7,249	7,088	8,084	7,070
Percent low-wage employees								
50% or more low-wage	6,352	6,842	6,437	6,444	6,262	6,348	6,499	6,338
Less than 50% low-wage	6,818	7,066	6,634	6,431	6,923	6,855	6,725	6,832
Percent women employees								
Less than 25%	6,475	6,796	6,298	6,169	6,484	6,579	6,447	6,482
25-49 %	6,648	7,308	6,867	6,395	6,456	6,686	6,820	6,629
50-74 %	6,728	7,160	6,657	6,428	7,030	6,671	6,833	6,718
75% or more	7,260	7,095	6,850	7,011	7,381	7,298	6,933	7,309
Percent age 50 or older employees								
Less than 25%	6,404	6,335	6,158	6,035	6,444	6,529	6,145	6,460
25-49 %	6,863	6,954	6,480	6,564	7,037	6,866	6,701	6,877
50-74 %	7,233	8,355	7,872	7,087	7,209	7,067	7,865	7,080
75% or more	7,466	7,791	8,450	7,929	7,354	6,867	8,032	7,121

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.

-- 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.b Standard errors for average total single premium (in dollars) for mixed-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	35.96	157.39	140.21	104.68	101.73	42.56	79.59	39.58
Industry group **								
Agric., fish., forest.	522.02	--	--	--	--	--	588.28	633.52
Mining and manufacturing	75.67	591.71	403.29	233.15	151.40	95.42	229.62	79.89
Construction	139.21	417.77	478.48	185.67	302.85	231.13	217.79	177.07
Utilities and transp.	128.82	--	541.43	542.33	397.62	135.41	521.58	129.97
Wholesale trade	146.38	504.52	593.50	292.48	238.97	199.40	332.06	157.78
Fin. svcs. and real estate	127.11	320.80	488.33	356.98	501.73	101.25	229.04	137.33
Retail trade	70.38	369.21	345.27	209.26	232.51	80.29	203.97	74.98
Professional services	63.00	275.99	284.93	192.90	143.29	80.66	157.33	68.29
Other services	98.78	456.57	237.26	269.94	256.18	125.00	185.09	111.69
Ownership								
For profit, incorporated	38.38	181.49	173.05	99.78	102.70	48.05	92.78	41.90
For profit, unincorporated	93.39	304.97	284.78	385.57	178.43	109.53	193.40	105.43
Nonprofit	109.30	628.37	316.44	223.47	281.72	116.07	240.33	117.01
Age of firm								
Less than 5 years	177.03	393.09	431.21	277.23	247.73	1,141.23	228.05	257.26
5-9 years	190.72	414.79	449.11	422.98	356.80	379.15	252.27	269.15
10-19 years	127.82	304.12	319.50	237.95	199.06	369.29	179.11	166.28
20 or more years	38.88	241.11	169.55	126.26	127.30	42.13	102.11	41.35
Multi/single status								
2 or more locations	42.04	--	367.83	194.01	139.11	42.83	220.08	42.55
1 location only	68.61	158.84	148.49	123.97	129.89	334.66	84.65	105.32
Percent full-time employees								
Less than 25%	175.85	865.66	462.42	414.76	254.48	240.44	351.26	194.56
25-49 %	118.95	737.87	533.87	310.05	293.93	145.50	323.50	127.84
50-74 %	106.51	294.74	421.05	436.46	195.84	129.77	202.84	118.05
75% or more	40.13	180.80	155.70	109.11	116.59	47.19	89.36	44.17
Union presence								
No union employees	40.83	156.06	138.29	104.73	107.79	50.51	78.80	46.16
Has union employees	73.66	979.53	1,312.15	591.95	296.02	75.15	628.80	73.85
Percent low-wage employees								
50% or more low-wage	87.74	542.97	401.18	371.25	217.22	99.12	230.47	93.47
Less than 50% low-wage	39.19	164.27	147.91	108.46	112.37	46.73	84.40	43.38
Percent women employees								
Less than 25%	59.60	259.42	188.88	129.23	124.28	91.72	116.36	68.84
25-49 %	65.91	339.56	330.38	196.98	176.12	78.95	192.92	70.03
50-74 %	79.34	371.84	320.00	289.64	280.01	74.56	190.96	85.15
75% or more	72.32	309.66	328.79	225.16	167.90	91.17	173.18	78.70
Percent age 50 or older employees								
Less than 25%	48.79	214.23	204.15	117.79	128.44	58.84	108.53	54.36
25-49 %	55.81	284.07	186.14	198.92	178.45	60.31	128.10	59.46
50-74 %	99.96	415.77	446.08	277.98	171.79	142.96	231.08	109.38
75% or more	209.20	436.80	521.52	877.54	379.49	259.66	316.38	271.96

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 Medical Expenditure Panel Survey-Insurance Component.

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