

**Table I.C.1.c Average total single 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, 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                     | 6,756 | 7,163                  | 7,484           | 6,372           | 6,701             | 6,581                  | 7,024                  | 6,608                |
| Industry group **                 |       |                        |                 |                 |                   |                        |                        |                      |
| Agric., fish., forest.            | 5,347 | --                     | --              | --              | --                | --                     | --                     | --                   |
| Mining and manufacturing          | 6,819 | --                     | --              | 5,774           | 6,689             | 7,419                  | 6,955                  | 6,753                |
| Construction                      | 6,166 | 5,324                  | 5,964           | 6,489           | 6,548             | --                     | 5,975                  | 6,352                |
| Utilities and transp.             | 6,156 | --                     | --              | --              | --                | 6,319                  | --                     | 6,076                |
| Wholesale trade                   | 6,507 | --                     | --              | 6,693           | 6,165             | 5,613                  | 7,184                  | 6,228                |
| Fin. svcs. and real estate        | 7,307 | 9,770                  | --              | 5,652           | 6,765             | 6,875                  | 8,660                  | 6,777                |
| Retail trade                      | 6,279 | 5,782                  | 5,662           | 6,582           | 6,869             | 5,581                  | 6,099                  | 6,368                |
| Professional services             | 7,194 | 7,472                  | 7,285           | 6,728           | 7,459             | 7,108                  | 7,100                  | 7,244                |
| Other services                    | 6,454 | 7,162                  | 8,166           | 6,382           | 6,131             | 5,335                  | 7,461                  | 5,757                |
| Ownership                         |       |                        |                 |                 |                   |                        |                        |                      |
| For profit, incorporated          | 6,589 | 7,114                  | 7,175           | 6,108           | 6,489             | 6,590                  | 6,818                  | 6,450                |
| For profit, unincorporated        | 6,979 | 6,941                  | 9,059           | 6,857           | 6,609             | 5,978                  | 7,741                  | 6,465                |
| Nonprofit                         | 7,264 | 8,150                  | 5,209           | 7,643           | 7,382             | 7,157                  | 7,026                  | 7,325                |
| Age of firm                       |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 5 years                 | 5,447 | 5,057                  | 5,547           | 5,828           | 5,175             | --                     | 5,178                  | 5,721                |
| 5-9 years                         | 7,084 | 5,949                  | 9,724           | 5,801           | 6,794             | --                     | 7,422                  | 6,173                |
| 10-19 years                       | 6,718 | 8,109                  | 7,090           | 6,496           | 6,037             | 6,123                  | 7,196                  | 6,205                |
| 20 or more years                  | 6,836 | 7,803                  | 7,070           | 6,499           | 6,926             | 6,615                  | 7,116                  | 6,732                |
| Multi/single status               |       |                        |                 |                 |                   |                        |                        |                      |
| 2 or more locations               | 6,662 | --                     | --              | 6,687           | 6,662             | 6,628                  | 6,899                  | 6,653                |
| 1 location only                   | 6,840 | 7,164                  | 7,452           | 6,282           | 6,771             | 5,736                  | 7,030                  | 6,500                |
| Percent full-time employees       |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 5,855 | --                     | --              | --              | --                | 5,324                  | 6,200                  | 5,667                |
| 25-49 %                           | 6,610 | --                     | --              | 6,660           | 7,904             | 5,195                  | 6,188                  | 6,810                |
| 50-74 %                           | 6,933 | 6,187                  | 7,820           | 6,234           | 7,550             | 6,807                  | 6,931                  | 6,934                |
| 75% or more                       | 6,764 | 7,351                  | 7,592           | 6,362           | 6,546             | 6,677                  | 7,096                  | 6,582                |
| Union presence                    |       |                        |                 |                 |                   |                        |                        |                      |
| No union employees                | 6,715 | 7,170                  | 7,493           | 6,317           | 6,768             | 6,271                  | 7,016                  | 6,519                |
| Has union employees               | 7,071 | --                     | --              | --              | 6,188             | 7,477                  | --                     | 7,051                |
| Percent low-wage employees        |       |                        |                 |                 |                   |                        |                        |                      |
| 50% or more low-wage              | 6,016 | 6,612                  | 4,889           | 6,159           | 6,594             | 5,149                  | 5,972                  | 6,030                |
| Less than 50% low-wage            | 6,876 | 7,211                  | 7,718           | 6,404           | 6,727             | 6,815                  | 7,132                  | 6,722                |
| Percent women employees           |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 6,550 | 7,296                  | 7,865           | 6,103           | 5,976             | 6,178                  | 7,183                  | 6,021                |
| 25-49 %                           | 6,759 | 7,183                  | 7,466           | 6,205           | 6,885             | 6,759                  | 6,913                  | 6,717                |
| 50-74 %                           | 6,747 | 7,105                  | 7,490           | 6,641           | 6,685             | 6,507                  | 7,061                  | 6,601                |
| 75% or more                       | 7,092 | 6,994                  | 6,822           | 6,862           | 7,700             | 6,760                  | 6,749                  | 7,310                |
| Percent age 50 or older employees |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 6,714 | 6,607                  | 7,371           | 6,358           | 6,761             | 6,664                  | 6,763                  | 6,680                |
| 25-49 %                           | 6,566 | 6,859                  | 7,500           | 6,173           | 6,513             | 6,547                  | 6,860                  | 6,470                |
| 50-74 %                           | 7,193 | 8,411                  | 6,865           | 7,052           | 6,897             | 6,520                  | 7,833                  | 6,791                |
| 75% or more                       | 7,717 | 7,273                  | --              | --              | --                | --                     | 8,107                  | 6,906                |

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.c Standard errors for average total single 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, 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                     | 122.01 | 351.32                 | 543.59          | 148.95          | 225.73            | 196.82                 | 242.92                 | 130.09               |
| Industry group **                 |        |                        |                 |                 |                   |                        |                        |                      |
| Agric., fish., forest.            | 838.38 | --                     | --              | --              | --                | --                     | --                     | --                   |
| Mining and manufacturing          | 409.84 | --                     | --              | 273.60          | 590.16            | 1,142.79               | 706.46                 | 499.02               |
| Construction                      | 252.25 | 738.62                 | 398.87          | 380.67          | 622.55            | --                     | 364.01                 | 348.59               |
| Utilities and transp.             | 433.51 | --                     | --              | --              | --                | 381.77                 | --                     | 577.15               |
| Wholesale trade                   | 365.82 | --                     | --              | 239.70          | 936.48            | 231.65                 | 637.35                 | 428.93               |
| Fin. svcs. and real estate        | 401.07 | 1,569.08               | --              | 796.53          | 393.12            | 331.91                 | 1,146.81               | 240.75               |
| Retail trade                      | 185.38 | 815.67                 | 458.83          | 497.88          | 177.45            | 334.51                 | 369.05                 | 201.87               |
| Professional services             | 179.96 | 534.60                 | 433.49          | 336.39          | 493.90            | 247.93                 | 274.57                 | 234.34               |
| Other services                    | 427.17 | 544.93                 | 2,252.11        | 371.48          | 399.10            | 299.61                 | 914.20                 | 228.49               |
| Ownership                         |        |                        |                 |                 |                   |                        |                        |                      |
| For profit, incorporated          | 124.67 | 375.85                 | 371.14          | 153.23          | 276.05            | 260.19                 | 197.91                 | 158.34               |
| For profit, unincorporated        | 404.16 | 955.47                 | 1,649.36        | 498.43          | 308.51            | 283.20                 | 880.04                 | 224.51               |
| Nonprofit                         | 328.48 | 1,220.42               | 619.53          | 395.64          | 634.25            | 476.85                 | 662.20                 | 376.58               |
| Age of firm                       |        |                        |                 |                 |                   |                        |                        |                      |
| Less than 5 years                 | 317.89 | 502.07                 | 408.47          | 789.10          | 553.41            | --                     | 393.46                 | 540.35               |
| 5-9 years                         | 820.28 | 662.82                 | 2,071.70        | 272.63          | 783.23            | --                     | 1,085.59               | 367.09               |
| 10-19 years                       | 320.13 | 1,001.78               | 668.43          | 404.50          | 650.59            | 237.28                 | 444.18                 | 416.26               |
| 20 or more years                  | 121.31 | 441.54                 | 434.17          | 176.33          | 240.05            | 216.05                 | 232.22                 | 141.35               |
| Multi/single status               |        |                        |                 |                 |                   |                        |                        |                      |
| 2 or more locations               | 141.16 | --                     | --              | 323.02          | 244.04            | 195.90                 | 591.96                 | 144.70               |
| 1 location only                   | 192.23 | 352.17                 | 556.30          | 165.18          | 456.58            | 1,155.29               | 253.14                 | 274.05               |
| Percent full-time employees       |        |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 379.45 | --                     | --              | --              | --                | 158.99                 | 996.61                 | 248.21               |
| 25-49 %                           | 527.20 | --                     | --              | 489.91          | 1,105.89          | 429.55                 | 393.99                 | 729.47               |
| 50-74 %                           | 311.17 | 431.42                 | 1,573.32        | 610.91          | 384.46            | 190.39                 | 678.66                 | 251.15               |
| 75% or more                       | 137.28 | 418.66                 | 612.85          | 159.29          | 234.64            | 235.77                 | 275.92                 | 143.63               |
| Union presence                    |        |                        |                 |                 |                   |                        |                        |                      |
| No union employees                | 125.00 | 360.71                 | 555.42          | 154.02          | 232.28            | 118.27                 | 248.34                 | 122.73               |
| Has union employees               | 449.99 | --                     | --              | --              | 766.86            | 660.52                 | --                     | 482.82               |
| Percent low-wage employees        |        |                        |                 |                 |                   |                        |                        |                      |
| 50% or more low-wage              | 268.64 | 768.26                 | 348.05          | 434.80          | 575.50            | 228.33                 | 398.21                 | 329.12               |
| Less than 50% low-wage            | 135.14 | 375.51                 | 574.44          | 158.77          | 243.54            | 225.39                 | 262.03                 | 143.55               |
| Percent women employees           |        |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 266.50 | 684.52                 | 1,021.61        | 199.64          | 384.27            | 372.09                 | 478.80                 | 230.40               |
| 25-49 %                           | 235.33 | 654.49                 | 498.36          | 335.48          | 320.11            | 507.29                 | 374.19                 | 280.22               |
| 50-74 %                           | 208.15 | 685.62                 | 962.17          | 304.19          | 462.51            | 275.17                 | 427.81                 | 230.80               |
| 75% or more                       | 206.61 | 611.87                 | 604.41          | 423.83          | 410.54            | 286.39                 | 342.81                 | 256.98               |
| Percent age 50 or older employees |        |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 205.13 | 555.66                 | 864.12          | 216.95          | 295.26            | 422.99                 | 397.91                 | 207.26               |
| 25-49 %                           | 164.20 | 595.95                 | 396.31          | 239.20          | 407.04            | 221.58                 | 247.82                 | 200.20               |
| 50-74 %                           | 293.68 | 699.68                 | 740.38          | 397.65          | 609.31            | 221.55                 | 488.26                 | 324.21               |
| 75% or more                       | 701.25 | 597.36                 | --              | --              | --                | --                     | 1,001.13               | 411.40               |

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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