

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, 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	18,354	18,094	19,078	18,308	18,087	18,493	18,304	18,373
Industry group **								
Agric., fish., forest.	--	--	--	--	--	--	--	--
Mining and manufacturing	18,197	--	--	17,480	17,970	18,551	17,507	18,277
Construction	16,977	14,759	16,847	20,206	17,006	--	16,855	17,096
Utilities and transp.	20,517	--	--	--	--	18,230	--	18,302
Wholesale trade	17,879	--	--	17,846	17,702	16,428	19,553	17,353
Fin. svcs. and real estate	19,179	--	--	--	18,532	19,270	19,359	19,141
Retail trade	16,745	--	--	18,050	16,483	15,654	17,661	16,342
Professional services	19,616	21,319	17,332	19,097	20,410	19,479	18,927	19,891
Other services	16,679	--	20,901	17,638	16,045	17,187	16,919	16,515
Ownership								
For profit, incorporated	18,333	18,697	19,768	17,600	18,056	18,405	18,617	18,222
For profit, unincorporated	18,632	18,714	17,765	19,388	17,981	19,043	18,175	18,866
Nonprofit	18,091	--	--	20,774	18,326	18,299	16,007	18,506
Age of firm								
Less than 5 years	19,771	--	--	--	17,453	--	20,288	17,489
5-9 years	17,094	--	--	16,625	--	--	17,087	17,108
10-19 years	19,299	20,378	17,932	19,977	19,094	18,844	19,066	19,564
20 or more years	18,193	16,661	19,322	18,110	17,953	18,484	17,713	18,294
Multi/single status								
2 or more locations	18,442	--	--	18,846	17,812	18,785	17,467	18,469
1 location only	18,218	18,156	19,039	18,102	18,844	--	18,356	17,957
Percent full-time employees								
Less than 25%	18,865	--	--	--	--	18,933	--	19,920
25-49 %	15,989	--	--	--	16,883	13,649	--	16,589
50-74 %	18,920	--	--	19,897	18,669	19,043	18,817	18,961
75% or more	18,378	18,415	19,179	18,138	18,069	18,541	18,416	18,364
Union presence								
No union employees	18,438	18,210	19,238	18,170	18,856	18,057	18,348	18,480
Has union employees	17,970	--	--	--	15,363	19,640	--	18,011
Percent low-wage employees								
50% or more low-wage	16,832	--	--	16,550	17,863	15,392	16,580	16,958
Less than 50% low-wage	18,464	18,066	19,284	18,445	18,106	18,670	18,457	18,466
Percent women employees								
Less than 25%	18,045	19,428	19,996	17,675	17,145	17,774	19,083	17,438
25-49 %	18,645	--	20,735	18,634	18,843	18,413	19,147	18,521
50-74 %	18,265	14,970	18,732	19,109	18,187	18,529	17,076	18,537
75% or more	18,867	--	14,213	18,712	20,231	19,476	16,180	19,958
Percent age 50 or older employees								
Less than 25%	18,345	17,934	19,102	17,990	17,950	18,922	17,953	18,567
25-49 %	17,909	15,546	20,317	18,319	17,432	18,176	17,993	17,894
50-74 %	19,065	18,942	15,704	20,242	19,741	18,799	18,422	19,303
75% or more	22,205	--	--	--	--	--	22,243	--

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.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, 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	315.93	1,144.49	1,214.15	489.79	558.83	560.25	640.35	362.17
Industry group **								
Agric., fish., forest.	--	--	--	--	--	--	--	--
Mining and manufacturing	714.54	--	--	872.36	1,025.09	1,293.32	1,514.90	781.93
Construction	756.12	1,882.88	1,711.17	1,412.14	1,183.36	--	1,186.82	955.01
Utilities and transp.	2,505.75	--	--	--	--	491.56	--	445.63
Wholesale trade	1,170.48	--	--	1,018.43	2,388.82	728.46	2,103.78	1,328.43
Fin. svcs. and real estate	853.13	--	--	--	987.70	1,286.98	2,727.31	851.92
Retail trade	881.40	--	--	2,144.89	1,445.93	579.44	2,249.98	702.67
Professional services	648.17	2,236.07	1,539.11	1,042.77	882.64	1,246.14	1,114.87	794.65
Other services	731.78	--	4,553.98	984.97	1,196.19	681.01	1,496.44	693.17
Ownership								
For profit, incorporated	364.18	1,349.70	1,289.12	537.20	742.98	574.76	735.88	413.66
For profit, unincorporated	799.57	2,298.95	3,384.62	1,534.14	1,357.17	1,337.81	1,595.30	898.68
Nonprofit	951.17	--	--	688.11	654.04	2,130.26	1,822.52	1,107.35
Age of firm								
Less than 5 years	1,801.94	--	--	--	1,512.66	--	2,093.56	1,391.10
5-9 years	1,057.38	--	--	794.40	--	--	1,526.03	813.38
10-19 years	886.38	2,699.89	2,473.07	1,237.44	1,034.70	711.23	1,545.10	705.64
20 or more years	352.61	1,371.65	1,098.98	613.37	631.55	580.21	688.00	403.05
Multi/single status								
2 or more locations	371.66	--	--	989.76	670.64	481.62	1,550.69	379.76
1 location only	563.67	1,164.78	1,275.01	552.48	897.54	--	672.44	1,007.36
Percent full-time employees								
Less than 25%	843.46	--	--	--	--	995.39	--	915.49
25-49 %	934.73	--	--	--	1,546.91	944.94	--	979.53
50-74 %	465.93	--	--	892.83	1,016.62	304.70	1,369.45	368.42
75% or more	349.88	1,273.28	1,365.64	531.54	606.12	631.28	704.95	401.37
Union presence								
No union employees	291.26	1,222.50	1,230.88	501.31	480.80	419.32	669.14	293.10
Has union employees	1,134.71	--	--	--	1,535.06	1,687.04	--	1,226.86
Percent low-wage employees								
50% or more low-wage	1,185.62	--	--	2,304.83	1,897.45	572.08	3,008.94	964.95
Less than 50% low-wage	328.43	1,106.06	1,260.61	490.11	584.24	596.51	643.54	381.73
Percent women employees								
Less than 25%	551.16	1,760.94	2,102.96	674.87	964.63	755.59	1,058.18	588.14
25-49 %	562.83	--	1,462.14	1,206.23	1,117.96	839.88	1,207.98	625.99
50-74 %	693.20	1,780.59	2,122.83	806.97	947.33	1,315.70	1,075.55	823.06
75% or more	671.34	--	1,671.06	1,578.77	788.22	1,400.29	935.93	920.36
Percent age 50 or older employees								
Less than 25%	478.30	1,782.80	1,688.34	711.64	742.71	999.10	937.69	539.00
25-49 %	522.20	1,627.48	1,440.86	742.63	1,055.03	787.54	946.37	590.34
50-74 %	576.65	2,516.44	1,871.93	753.93	1,051.08	745.70	1,438.10	594.23
75% or more	1,890.18	--	--	--	--	--	2,468.08	--

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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