

Table I.D.2.a Average total employee contribution (in dollars) for exclusive-provider plans per enrolled employee for family coverage 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	5,674	4,556	6,357	7,041	5,727	5,168	6,000	5,590
Industry group **								
Agric., fish., forest.	10,062	--	--	--	--	--	--	--
Mining and manufacturing	5,145	--	8,002	5,320	4,834	4,229	7,174	4,703
Construction	3,712	2,860	4,569	4,888 *	2,794 *	--	4,762	3,170
Utilities and transp.	5,752	--	--	--	4,482 *	6,633	--	5,973
Wholesale trade	5,984	--	5,849	6,240	6,879	5,342	5,185	6,435
Fin. svcs. and real estate	6,032	--	--	6,689	5,530	6,103	6,215	6,000
Retail trade	5,454	--	7,987	8,807	8,191	3,313	6,716	5,147
Professional services	5,397	3,954	6,224	8,053	5,857	4,721	5,714	5,339
Other services	6,881	5,339	6,280	9,006	5,834	7,525	7,053	6,821
Ownership								
For profit, incorporated	5,782	4,380	6,710	6,774	5,688	5,473	5,966	5,726
For profit, unincorporated	6,643	6,541	6,441	8,418	6,395	5,177	7,425	6,263
Nonprofit	4,970	--	3,170	6,574	5,519	4,666	3,665	5,082
Age of firm								
Less than 5 years	6,659	6,658	6,497	7,303	6,500	--	6,483	6,835
5-9 years	8,425	4,495	10,183	8,512	9,057	--	7,509	8,909
10-19 years	6,198	3,265	6,474	7,744	6,095	5,860	6,107	6,278
20 or more years	5,360	4,604	5,829	6,532	5,230	5,156	5,611	5,317
Multi/single status								
2 or more locations	5,357	--	6,348 *	7,095	5,478	5,174	5,619	5,350
1 location only	6,116	4,555	6,357	7,029	6,014	5,021	6,030	6,187
Percent full-time employees								
Less than 25%	6,687	--	--	--	7,288	7,195	5,962	7,194
25-49 %	5,474	--	--	7,210	5,750	5,450	4,450 *	5,904
50-74 %	4,962	8,976	5,418 *	6,981	5,217	3,997	7,127	4,623
75% or more	5,782	3,831	6,444	7,047	5,776	5,411	5,970	5,732
Union presence								
No union employees	6,418	4,659	6,655	7,595	6,461	6,017	6,233	6,485
Has union employees	3,761	--	--	2,015 *	2,820	4,242	2,790	3,812
Percent low-wage employees								
50% or more low-wage	8,200	--	--	7,291	8,880	6,825	8,630	8,119
Less than 50% low-wage	5,476	4,034	6,322	7,029	5,287	5,082	5,844	5,379
Percent women employees								
Less than 25%	5,419	4,380	5,977	6,413	4,719	5,437	5,975	5,121
25-49 %	5,370	4,063 *	6,102	7,200	5,970	4,475	5,285	5,384
50-74 %	5,930	5,581	6,632	7,139	5,986	5,652	6,529	5,814
75% or more	6,136	3,407 *	7,855	8,620	6,785	5,224	6,261	6,114
Percent age 50 or older employees								
Less than 25%	6,553	4,915	6,826	7,126	7,114	5,683	6,261	6,689
25-49 %	5,191	5,517	5,141	6,680	4,724	5,089	5,875	5,111
50-74 %	5,638	4,452 *	7,782	7,776	4,829	5,240	6,203	5,435
75% or more	4,159	1,990 *	--	--	--	3,084 *	3,572	4,688

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.D.2.a Standard errors for average total employee contribution (in dollars) for exclusive-provider plans per enrolled employee for family coverage 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	175.07	548.82	531.66	410.57	470.44	155.80	319.86	203.87
Industry group **								
Agric., fish., forest.	2,016.70	--	--	--	--	--	--	--
Mining and manufacturing	407.76	--	1,265.71	653.24	822.25	398.66	987.18	413.79
Construction	697.91	799.91	1,163.92	1,499.71 *	1,005.77 *	--	734.90	881.00
Utilities and transp.	724.77	--	--	--	1,619.74 *	836.76	--	868.68
Wholesale trade	507.75	--	1,018.25	855.57	977.80	654.70	990.17	550.34
Fin. svcs. and real estate	497.06	--	--	766.58	1,361.17	430.67	1,025.19	554.34
Retail trade	470.42	--	1,797.25	808.91	848.27	324.16	1,048.78	507.21
Professional services	190.16	806.03	1,047.48	730.72	428.28	200.38	595.71	196.21
Other services	338.15	1,118.50	1,652.00	959.92	541.57	327.00	869.23	338.15
Ownership								
For profit, incorporated	251.04	630.33	607.53	514.35	712.59	217.13	371.40	307.10
For profit, unincorporated	395.68	1,523.08	1,483.16	753.86	579.01	614.71	854.52	396.69
Nonprofit	213.79	--	918.26	951.41	493.89	226.25	598.85	225.81
Age of firm								
Less than 5 years	702.31	1,955.94	1,512.38	1,357.00	918.71	--	1,144.19	802.62
5-9 years	1,254.56	936.37	1,524.51	1,368.09	2,121.22	--	1,284.61	1,642.35
10-19 years	509.69	901.34	1,022.39	1,042.61	1,056.25	920.41	699.60	741.07
20 or more years	158.00	751.08	694.09	475.79	396.02	158.17	382.89	172.18
Multi/single status								
2 or more locations	167.17	--	1,939.12 *	658.71	444.17	161.77	836.06	170.04
1 location only	343.06	554.99	552.28	478.59	860.89	329.67	339.10	561.39
Percent full-time employees								
Less than 25%	1,050.43	--	--	--	1,891.91	1,587.10	1,774.48	1,231.42
25-49 %	733.83	--	--	1,004.63	1,240.62	517.99	1,744.34 *	770.85
50-74 %	315.21	1,388.01	1,688.93 *	889.41	546.42	332.52	1,019.96	299.13
75% or more	203.83	580.44	552.66	452.87	565.29	168.57	349.14	240.55
Union presence								
No union employees	202.71	601.34	522.42	351.18	494.97	216.14	329.85	248.49
Has union employees	227.61	--	--	1,007.29 *	586.00	190.35	754.53	237.09
Percent low-wage employees								
50% or more low-wage	938.64	--	--	912.68	1,577.87	399.37	1,342.39	1,099.97
Less than 50% low-wage	152.11	530.71	530.70	427.46	366.26	160.84	323.23	170.73
Percent women employees								
Less than 25%	351.95	774.23	785.34	711.36	690.23	526.19	484.44	453.42
25-49 %	451.79	1,501.56 *	1,230.59	722.50	1,211.20	263.94	784.60	509.68
50-74 %	208.55	1,049.91	1,067.96	631.72	445.59	252.82	643.21	212.74
75% or more	298.04	1,158.15 *	1,478.68	748.27	653.33	338.88	776.24	322.89
Percent age 50 or older employees								
Less than 25%	346.24	765.76	782.26	742.85	722.45	270.20	468.72	452.98
25-49 %	180.72	1,479.92	933.04	519.19	441.25	193.72	626.89	186.75
50-74 %	607.96	1,390.27 *	807.43	718.52	1,299.53	406.00	718.54	764.19
75% or more	751.75	923.24 *	--	--	--	1,220.37 *	890.87	1,192.53

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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