

Table I.E.2 Average total employee contribution (in dollars) per enrolled employee for employee-plus-one 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	3,634	2,885	4,471	4,644	4,131	3,317	4,017	3,584
Industry group **								
Agric., fish., forest.	3,119	--	--	--	--	--	2,868	3,186
Mining and manufacturing	3,294	5,503	4,671	4,020	3,662	2,896	4,697	3,172
Construction	4,032	3,253	4,872	5,075	3,630	3,183	4,399	3,823
Utilities and transp.	3,065	--	4,037	4,317	3,550	2,810	4,846	2,955
Wholesale trade	3,511	2,737	4,866	4,207	4,258	2,972	3,722	3,471
Fin. svcs. and real estate	3,557	2,719	3,496	3,871	4,461	3,348	3,290	3,583
Retail trade	3,417	3,515*	4,256	5,006	5,446	2,785	4,247	3,313
Professional services	3,700	2,637	4,306	4,927	4,146	3,463	3,874	3,680
Other services	4,363	2,336	4,840	5,175	4,566	4,325	3,897	4,451
Ownership								
For profit, incorporated	3,606	3,019	4,506	4,688	4,146	3,264	4,103	3,538
For profit, unincorporated	3,882	2,531	4,791	4,542	4,351	3,514	3,920	3,874
Nonprofit	3,573	2,813	3,458	4,529	3,895	3,411	3,576	3,573
Age of firm								
Less than 5 years	3,954	1,950	4,603	4,506	4,576	3,167	3,360	4,453
5-9 years	4,079	3,215	3,837	5,183	4,281	2,786	3,915	4,184
10-19 years	4,084	3,526	4,605	4,720	3,950	3,595	4,304	3,968
20 or more years	3,558	2,655	4,489	4,555	4,123	3,314	4,046	3,522
Multi/single status								
2 or more locations	3,478	--	4,294	4,768	4,098	3,311	4,686	3,462
1 location only	4,149	2,884	4,486	4,609	4,185	3,579	3,954	4,313
Percent full-time employees								
Less than 25%	3,820	--	--	4,694	5,880	3,664	1,934	4,068
25-49 %	3,724	3,136*	1,935*	4,623	3,966	3,615	2,871	3,851
50-74 %	3,453	3,313	4,171	5,186	4,614	2,944	3,952	3,386
75% or more	3,648	2,824	4,628	4,601	4,082	3,344	4,092	3,590
Union presence								
No union employees	3,872	3,009	4,509	4,809	4,236	3,517	4,122	3,828
Has union employees	2,941	--	2,922	1,927	3,304	2,952	1,480	2,968
Percent low-wage employees								
50% or more low-wage	3,780	2,302*	4,339*	4,677	5,114	3,468	3,367	3,823
Less than 50% low-wage	3,621	2,955	4,477	4,642	4,057	3,302	4,063	3,562
Percent women employees								
Less than 25%	3,673	3,027	4,666	4,688	4,066	3,043	4,216	3,546
25-49 %	3,371	2,816	4,241	4,488	3,855	3,122	3,875	3,325
50-74 %	3,813	2,582	4,767	4,350	4,303	3,648	3,836	3,810
75% or more	3,722	3,134	3,896	5,146	4,427	3,407	3,919	3,702
Percent age 50 or older employees								
Less than 25%	3,984	3,081	4,543	4,854	4,421	3,550	4,165	3,947
25-49 %	3,459	2,741	4,396	4,401	3,907	3,256	4,096	3,417
50-74 %	3,657	2,879	4,568	4,721	4,148	3,201	3,840	3,614
75% or more	3,429	2,619	4,061	4,569	3,957	3,125	3,361	3,476

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.E.2 Standard errors for average total employee contribution (in dollars) per enrolled employee for employee-plus-one 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	39.15	241.80	209.82	116.45	91.41	47.98	120.01	41.37
Industry group **								
Agric., fish., forest.	409.15	--	--	--	--	--	370.34	504.48
Mining and manufacturing	78.46	1,495.81	563.15	232.58	205.61	77.52	323.42	79.23
Construction	191.23	496.14	734.47	316.51	362.81	301.73	328.79	229.42
Utilities and transp.	124.49	--	706.07	921.35	325.73	122.89	659.80	121.94
Wholesale trade	120.48	640.04	492.39	242.49	326.78	144.64	299.39	131.72
Fin. svcs. and real estate	95.82	640.20	594.47	346.57	305.16	99.93	346.20	99.58
Retail trade	148.33	1,173.72 *	613.17	433.48	362.42	143.52	466.49	152.97
Professional services	77.41	453.87	384.07	238.27	131.99	98.37	220.72	82.39
Other services	121.61	526.80	613.62	282.70	297.26	153.22	350.10	127.86
Ownership								
For profit, incorporated	44.45	311.42	253.10	133.57	124.38	49.93	144.45	46.35
For profit, unincorporated	96.89	446.90	501.46	283.20	196.27	117.43	278.13	101.52
Nonprofit	115.80	712.78	410.25	400.27	161.37	153.49	345.16	121.39
Age of firm								
Less than 5 years	214.30	344.30	575.90	443.99	364.15	338.14	311.48	271.40
5-9 years	230.15	651.63	470.95	380.14	359.09	563.86	327.47	317.26
10-19 years	140.48	503.87	463.33	280.92	208.77	275.71	273.31	156.67
20 or more years	42.32	375.34	283.98	141.35	108.82	49.03	160.90	43.82
Multi/single status								
2 or more locations	44.16	--	733.30	204.20	117.54	48.57	353.10	44.43
1 location only	83.04	243.40	218.81	137.54	144.74	283.84	126.81	110.34
Percent full-time employees								
Less than 25%	195.14	--	--	767.29	835.29	163.84	482.36	215.61
25-49 %	173.18	1,646.39 *	732.82 *	531.23	346.73	160.39	684.61	162.34
50-74 %	134.30	687.93	567.33	333.01	231.78	157.06	406.99	140.48
75% or more	42.43	261.12	228.09	126.64	100.38	52.01	128.50	44.90
Union presence								
No union employees	46.70	249.77	213.49	116.64	97.90	63.16	122.16	50.54
Has union employees	64.06	--	789.05	338.82	248.83	66.97	333.25	64.69
Percent low-wage employees								
50% or more low-wage	150.73	807.95 *	1,525.04 *	306.93	377.51	168.57	565.21	155.45
Less than 50% low-wage	40.58	251.94	209.41	121.82	93.69	50.03	121.97	42.96
Percent women employees								
Less than 25%	72.58	382.28	338.93	173.32	180.89	74.84	183.66	77.37
25-49 %	71.54	528.84	471.16	250.40	191.13	80.56	277.40	73.76
50-74 %	76.54	478.58	437.54	271.04	173.82	92.79	270.98	79.60
75% or more	100.75	654.84	421.40	271.54	147.86	128.99	274.46	107.22
Percent age 50 or older employees								
Less than 25%	70.06	312.77	315.28	182.92	158.13	89.05	172.79	76.58
25-49 %	51.01	536.69	400.63	186.75	137.20	57.99	216.65	52.35
50-74 %	131.10	588.18	456.27	282.49	185.25	199.14	312.23	144.32
75% or more	251.79	534.91	674.28	422.30	374.78	509.54	405.70	319.89

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.

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