

Table I.C.1.a Average total single premium (in dollars) for exclusive-provider plans per enrolled employee at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2019

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	6,866	7,337	6,388	6,482	6,920	7,022	6,640	6,936
Industry group **								
Agric., fish., forest.	7,158	--	--	--	--	--	8,477	6,636
Mining and manufacturing	6,429	6,409	6,635	6,531	5,561	6,998	6,377	6,438
Construction	5,912	6,301	6,082	5,428	6,245	5,930	5,840	5,950
Utilities and transp.	6,587	--	5,069	5,750	7,593	6,763	5,418	7,080
Wholesale trade	5,927	5,773	6,111	6,434	5,411	5,777	6,146	5,781
Fin. svcs. and real estate	7,565	7,264	6,935	8,553	7,508	7,505	7,806	7,511
Retail trade	6,830	8,024	6,143	5,950	7,789	6,543	6,565	6,916
Professional services	7,457	7,974	6,623	7,079	7,510	7,597	7,119	7,544
Other services	6,507	7,249	6,554	6,287	6,726	6,233	6,685	6,445
Ownership								
For profit, incorporated	6,705	7,235	6,506	6,442	6,541	6,893	6,621	6,734
For profit, unincorporated	6,671	7,253	5,887	6,207	6,857	6,826	6,485	6,751
Nonprofit	7,567	8,495	6,459	7,133	7,893	7,474	7,134	7,622
Age of firm								
Less than 5 years	6,232	6,749	5,698	6,082	6,139	--	6,217	6,253
5-9 years	6,436	7,501	5,827	5,884	6,557	7,341	6,267	6,577
10-19 years	6,192	6,976	6,234	5,555	6,345	6,133	6,172	6,210
20 or more years	7,047	7,718	6,719	6,937	7,105	7,036	7,036	7,049
Multi/single status								
2 or more locations	7,092	--	6,715	6,770	7,320	7,036	6,675	7,109
1 location only	6,570	7,346	6,361	6,406	6,456	6,688	6,637	6,505
Percent full-time employees								
Less than 25%	7,168	9,938	6,677	5,743	7,907	6,047	7,317	7,130
25-49 %	6,409	8,096	6,196	6,152	6,329	6,461	6,464	6,397
50-74 %	7,020	8,067	6,527	6,780	6,849	7,128	6,991	7,029
75% or more	6,861	7,142	6,366	6,484	6,913	7,058	6,585	6,949
Union presence								
No union employees	6,813	7,357	6,393	6,473	6,799	7,040	6,646	6,878
Has union employees	7,127	5,937	6,159	6,798	7,716	6,982	6,424	7,154
Percent low-wage employees								
50% or more low-wage	6,745	7,826	7,303	5,940	6,919	6,716	6,813	6,733
Less than 50% low-wage	6,881	7,295	6,354	6,537	6,920	7,064	6,628	6,965
Percent women employees								
Less than 25%	6,406	6,784	6,519	6,226	6,477	6,341	6,433	6,391
25-49 %	6,618	6,889	5,747	6,449	6,485	6,881	6,271	6,713
50-74 %	7,175	8,375	6,359	6,629	7,289	7,228	6,903	7,230
75% or more	7,338	7,603	6,894	7,049	7,419	7,382	7,232	7,366
Percent age 50 or older employees								
Less than 25%	6,456	6,908	5,836	5,932	6,607	6,736	6,123	6,587
25-49 %	7,000	7,182	6,094	6,679	6,978	7,202	6,423	7,114
50-74 %	7,520	7,951	7,787	7,547	7,663	7,046	7,933	7,347
75% or more	7,487	8,344	8,428	8,297	6,526	6,523	8,441	6,695

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2019 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.a Standard errors for average total single premium (in dollars) for exclusive-provider plans per enrolled employee at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2019

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	71.11	227.51	207.83	132.52	168.20	103.44	128.07	84.08
Industry group **								
Agric., fish., forest.	605.34	--	--	--	--	--	1,069.64	684.19
Mining and manufacturing	190.43	491.65	658.12	266.38	395.87	218.59	298.74	217.73
Construction	219.48	664.17	382.17	184.63	648.30	223.67	222.47	315.24
Utilities and transp.	332.35	--	1,126.04	465.20	924.04	317.25	500.93	381.64
Wholesale trade	260.49	743.13	862.85	381.19	451.48	435.33	484.84	289.93
Fin. svcs. and real estate	253.87	367.94	1,027.07	995.59	412.83	390.80	701.38	266.78
Retail trade	280.68	895.06	370.94	225.55	733.69	300.89	353.02	350.31
Professional services	111.42	326.96	308.91	224.56	248.79	171.63	197.45	130.82
Other services	146.06	550.25	415.65	312.04	283.16	235.97	274.26	171.40
Ownership								
For profit, incorporated	84.16	285.36	224.92	161.25	218.95	118.82	150.27	100.70
For profit, unincorporated	233.12	461.32	496.75	318.06	449.73	540.69	314.12	303.51
Nonprofit	137.69	538.88	697.90	265.58	299.80	155.73	357.37	148.07
Age of firm								
Less than 5 years	354.43	418.90	693.64	533.42	830.64	--	408.36	624.72
5-9 years	297.66	615.27	453.85	332.48	801.89	1,125.02	367.30	453.87
10-19 years	168.62	440.13	433.47	186.74	365.93	541.16	222.21	250.61
20 or more years	80.89	340.71	255.38	173.25	194.26	105.39	175.64	90.38
Multi/single status								
2 or more locations	87.49	--	482.39	237.35	188.65	105.89	347.21	90.01
1 location only	117.34	229.24	220.31	155.11	292.96	467.03	136.87	190.57
Percent full-time employees								
Less than 25%	793.09	1,900.55	361.35	518.26	1,392.03	333.77	685.59	984.81
25-49 %	192.66	1,163.09	764.55	332.35	372.98	295.30	471.57	210.40
50-74 %	167.05	537.08	476.41	286.71	384.64	263.47	293.89	199.18
75% or more	78.80	253.78	239.42	152.56	180.56	118.42	145.93	92.72
Union presence								
No union employees	73.84	230.31	212.51	134.87	161.22	122.34	130.52	88.92
Has union employees	209.13	279.88	683.64	729.26	648.23	189.00	586.18	215.54
Percent low-wage employees								
50% or more low-wage	253.07	829.04	847.90	255.34	594.10	259.17	403.52	288.38
Less than 50% low-wage	73.63	236.84	211.95	143.34	170.01	111.98	134.35	87.21
Percent women employees								
Less than 25%	132.20	355.79	312.68	230.71	344.46	179.67	212.43	168.11
25-49 %	143.73	627.47	537.83	246.82	274.39	229.34	312.50	160.30
50-74 %	157.99	504.09	357.24	287.81	390.16	182.75	267.07	181.65
75% or more	118.49	317.01	338.43	258.69	237.31	194.43	193.64	141.22
Percent age 50 or older employees								
Less than 25%	117.95	303.79	288.63	133.27	302.20	174.87	150.91	151.94
25-49 %	102.67	541.74	275.34	224.93	225.05	144.13	216.75	114.66
50-74 %	184.64	538.27	499.01	435.60	373.86	273.15	372.04	207.87
75% or more	281.99	509.92	669.76	651.08	473.81	436.61	382.34	304.68

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2019 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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