

Table I.C.1.b Average total single premium (in dollars) for mixed-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	7,030	7,758	7,125	6,627	7,066	7,048	7,080	7,021
Industry group **								
Agric., fish., forest.	7,074	--	--	--	--	--	5,721	7,415
Mining and manufacturing	6,790	7,604	7,018	6,168	6,892	6,833	6,788	6,790
Construction	6,654	7,357	6,313	6,144	7,039	6,925	6,479	6,775
Utilities and transp.	7,494	--	7,682	7,640	7,579	7,379	7,626	7,481
Wholesale trade	6,914	9,112	7,966	6,434	7,275	6,390	7,744	6,682
Fin. svcs. and real estate	7,099	8,151	6,800	7,720	7,077	6,987	7,677	7,030
Retail trade	6,406	7,296	7,267	6,122	6,813	6,289	6,899	6,322
Professional services	7,508	7,473	7,261	6,787	7,417	7,710	7,086	7,576
Other services	6,696	7,452	7,203	6,945	6,552	6,587	7,071	6,629
Ownership								
For profit, incorporated	6,853	7,556	6,970	6,510	7,024	6,821	6,925	6,841
For profit, unincorporated	6,759	8,210	6,580	6,339	6,643	6,740	7,103	6,665
Nonprofit	8,091	7,663	8,928	7,729	7,600	8,328	8,092	8,091
Age of firm								
Less than 5 years	6,669	8,077	6,236	5,695	6,867	6,226	6,949	6,374
5-9 years	6,434	6,704	6,574	6,267	6,421	6,533	6,408	6,451
10-19 years	6,502	7,282	6,487	6,512	6,588	6,190	6,757	6,383
20 or more years	7,137	8,220	7,636	6,833	7,212	7,103	7,378	7,112
Multi/single status								
2 or more locations	7,072	9,451	7,113	6,981	7,173	7,050	6,818	7,078
1 location only	6,913	7,728	7,127	6,507	6,884	6,954	7,116	6,725
Percent full-time employees								
Less than 25%	6,761	8,295	8,368	7,458	6,539	6,422	7,985	6,546
25-49 %	6,752	8,536	6,343	6,423	7,049	6,683	6,938	6,729
50-74 %	7,193	8,296	6,702	6,706	7,200	7,262	7,278	7,175
75% or more	7,035	7,643	7,184	6,614	7,064	7,065	7,045	7,033
Union presence								
No union employees	6,998	7,779	7,008	6,554	7,040	7,039	7,009	6,996
Has union employees	7,168	7,177	8,960	8,777	7,348	7,072	8,637	7,116
Percent low-wage employees								
50% or more low-wage	6,666	7,388	6,564	6,565	6,794	6,632	6,646	6,668
Less than 50% low-wage	7,084	7,778	7,166	6,633	7,102	7,124	7,113	7,079
Percent women employees								
Less than 25%	6,725	7,674	6,670	6,269	6,701	6,853	6,738	6,722
25-49 %	6,898	7,811	7,385	6,567	7,026	6,820	7,237	6,853
50-74 %	7,212	8,171	7,353	7,150	7,264	7,145	7,371	7,193
75% or more	7,348	7,260	7,510	6,952	7,345	7,420	7,228	7,369
Percent age 50 or older employees								
Less than 25%	6,672	7,269	6,527	6,191	6,671	6,793	6,640	6,680
25-49 %	7,129	7,104	7,462	6,739	7,206	7,143	7,022	7,139
50-74 %	7,537	8,576	7,503	7,715	7,576	7,317	7,840	7,474
75% or more	8,248	9,393	9,276	7,642	7,413	7,131	9,170	7,237

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.b Standard errors for average total single premium (in dollars) for mixed-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	41.49	231.49	157.60	90.22	84.31	58.34	97.05	45.63
Industry group **								
Agric., fish., forest.	599.13	--	--	--	--	--	395.37	710.50
Mining and manufacturing	109.89	665.79	376.87	193.95	263.74	120.10	214.54	118.80
Construction	148.82	455.51	288.79	259.02	401.85	214.68	191.40	213.95
Utilities and transp.	171.52	--	443.14	772.96	441.85	188.61	605.74	178.56
Wholesale trade	148.84	875.57	543.73	252.98	196.10	226.32	398.27	148.34
Fin. svcs. and real estate	99.34	730.51	366.50	458.85	203.14	116.09	420.94	99.46
Retail trade	104.10	747.08	477.30	191.47	206.76	135.70	321.62	107.66
Professional services	70.61	395.23	350.37	134.42	121.35	100.67	173.58	76.85
Other services	121.07	377.67	413.41	233.76	231.78	172.20	211.46	134.25
Ownership								
For profit, incorporated	48.98	291.20	164.45	109.21	113.79	64.97	109.53	54.08
For profit, unincorporated	89.07	439.95	246.74	158.57	171.88	129.16	220.28	94.43
Nonprofit	99.30	644.18	625.74	289.92	156.92	131.93	373.71	102.39
Age of firm								
Less than 5 years	257.75	616.89	440.88	259.49	550.33	266.42	344.44	402.86
5-9 years	181.40	703.71	372.82	315.32	320.89	333.41	336.02	204.76
10-19 years	151.48	418.67	241.92	173.32	211.55	334.86	175.34	196.11
20 or more years	43.14	313.93	215.24	117.48	93.54	54.77	124.67	45.78
Multi/single status								
2 or more locations	48.71	1,109.47	359.77	204.94	83.67	58.79	222.30	49.61
1 location only	80.36	234.73	171.72	98.02	181.33	448.53	105.85	121.33
Percent full-time employees								
Less than 25%	144.33	948.14	835.60	501.82	216.00	160.13	447.16	142.50
25-49 %	98.56	1,179.09	275.42	268.03	231.98	117.08	339.71	101.98
50-74 %	110.26	590.43	457.56	224.01	184.85	160.38	304.59	116.99
75% or more	47.14	257.86	176.27	102.18	96.73	66.36	107.64	52.01
Union presence								
No union employees	46.62	238.47	141.63	87.86	89.08	72.12	94.27	52.73
Has union employees	91.16	484.62	962.26	794.41	270.42	95.31	679.39	89.65
Percent low-wage employees								
50% or more low-wage	77.60	661.27	385.95	223.85	155.38	98.69	210.02	82.24
Less than 50% low-wage	46.27	241.10	166.68	96.97	92.85	66.77	103.04	51.37
Percent women employees								
Less than 25%	74.35	451.37	207.14	149.17	131.49	121.05	149.93	85.25
25-49 %	76.64	415.30	315.86	203.77	195.27	90.90	224.03	81.53
50-74 %	72.41	524.45	476.84	179.31	143.31	93.24	238.42	75.97
75% or more	119.97	407.63	333.00	179.30	168.78	189.09	188.83	137.79
Percent age 50 or older employees								
Less than 25%	64.88	363.83	153.98	123.81	115.42	102.62	135.17	73.72
25-49 %	61.01	357.60	359.64	132.59	137.17	77.80	172.77	64.86
50-74 %	121.43	513.78	318.86	289.60	185.15	196.26	242.36	137.13
75% or more	255.23	644.83	463.02	418.27	296.26	263.72	412.97	168.14

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2019 Medical Expenditure Panel Survey-Insurance Component.

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