

Table I.C.1.c Average total single 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, 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	6,817	6,986	7,174	6,453	6,649	6,918	6,914	6,790
Industry group **								
Agric., fish., forest.	5,694	--	--	--	--	--	--	6,328
Mining and manufacturing	6,629	6,218	5,949	6,656	6,890	6,590	6,222	6,715
Construction	6,493	6,716	6,441	6,620	6,672	5,110	6,773	6,177
Utilities and transp.	6,687	--	6,175	8,866	4,989	7,026	6,334	6,772
Wholesale trade	6,636	7,967	5,762	6,469	7,327	6,305	6,936	6,536
Fin. svcs. and real estate	6,750	6,567	8,485	5,833	5,976	7,227	6,872	6,727
Retail trade	6,927	6,385	6,394	5,884	7,461	7,055	6,362	7,047
Professional services	6,808	7,106	7,973	6,379	6,523	6,760	7,172	6,712
Other services	7,206	9,161	7,222	5,917	7,215	7,408	7,467	7,135
Ownership								
For profit, incorporated	6,748	6,787	7,274	6,396	6,555	6,823	6,875	6,709
For profit, unincorporated	6,589	7,391	6,421	6,008	6,675	6,584	6,825	6,484
Nonprofit	7,344	8,063	7,764	7,674	6,892	7,546	7,941	7,302
Age of firm								
Less than 5 years	5,543	5,750	6,573	6,287	4,838	7,829	6,104	5,115
5-9 years	6,871	6,698	7,210	7,098	5,890	6,885	6,984	6,731
10-19 years	6,187	6,811	6,002	5,128	6,875	6,889	5,981	6,468
20 or more years	6,955	7,445	7,848	6,767	6,846	6,919	7,482	6,867
Multi/single status								
2 or more locations	6,814	--	7,145	6,421	6,630	6,899	6,515	6,827
1 location only	6,823	7,141	7,177	6,463	6,669	7,263	6,967	6,671
Percent full-time employees								
Less than 25%	6,324	--	9,325	5,586	6,278	6,023	7,737	6,066
25-49 %	6,622	8,196	7,469	6,499	6,854	6,247	7,281	6,407
50-74 %	7,317	6,824	9,478	5,881	5,652	8,198	7,347	7,309
75% or more	6,748	6,923	6,813	6,551	6,815	6,742	6,795	6,735
Union presence								
No union employees	6,759	6,991	7,171	6,327	6,636	6,844	6,851	6,730
Has union employees	7,283	--	--	7,991	6,912	7,246	--	7,184
Percent low-wage employees								
50% or more low-wage	6,686	7,141	7,090	5,209	6,495	6,969	6,540	6,707
Less than 50% low-wage	6,837	6,965	7,177	6,575	6,677	6,909	6,944	6,805
Percent women employees								
Less than 25%	6,482	6,657	6,236	6,493	6,852	6,309	6,549	6,456
25-49 %	6,485	6,688	7,417	6,479	5,632	6,836	6,962	6,391
50-74 %	7,169	6,349	8,206	5,809	7,115	7,332	6,890	7,225
75% or more	7,139	8,192	7,472	6,833	6,994	7,062	7,477	7,033
Percent age 50 or older employees								
Less than 25%	6,408	6,514	7,168	6,067	5,987	6,637	6,667	6,304
25-49 %	6,997	7,255	6,600	6,998	7,114	6,978	7,019	6,994
50-74 %	7,326	6,752	8,118	6,547	7,570	7,492	7,024	7,466
75% or more	7,859	8,333	8,558	7,207	8,762	6,148	8,399	7,355

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.c Standard errors for average total single 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, 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	112.83	313.56	369.33	213.90	254.23	175.48	202.57	131.95
Industry group **								
Agric., fish., forest.	725.49	--	--	--	--	--	--	862.97
Mining and manufacturing	188.61	1,012.36	839.42	401.59	318.00	298.42	400.18	210.80
Construction	349.11	628.98	682.12	730.74	555.83	200.50	532.18	462.84
Utilities and transp.	461.84	--	415.87	908.85	367.47	567.40	511.39	561.27
Wholesale trade	281.12	936.17	470.12	1,028.09	548.11	181.05	783.13	271.65
Fin. svcs. and real estate	391.13	642.64	829.41	462.42	829.83	342.06	548.43	450.59
Retail trade	249.78	793.24	466.80	587.24	654.28	269.92	501.21	276.17
Professional services	206.92	359.21	715.43	339.56	369.98	308.98	392.67	228.92
Other services	336.99	1,632.87	960.77	495.00	615.51	517.69	571.40	400.41
Ownership								
For profit, incorporated	128.61	388.14	446.05	262.29	314.10	189.98	247.44	147.77
For profit, unincorporated	237.14	512.87	527.63	449.10	647.12	352.29	330.05	309.39
Nonprofit	338.24	850.76	783.53	282.14	587.66	434.24	489.25	360.62
Age of firm								
Less than 5 years	496.62	570.65	859.02	522.54	407.87	467.58	405.20	548.64
5-9 years	330.61	729.25	556.15	621.16	714.72	906.89	393.83	554.41
10-19 years	219.08	389.78	435.91	394.44	378.47	664.69	280.13	340.20
20 or more years	129.79	556.44	596.65	275.77	245.62	182.72	326.58	137.91
Multi/single status								
2 or more locations	137.78	--	1,338.14	405.78	195.46	179.87	640.24	141.50
1 location only	194.04	319.15	383.46	250.51	478.97	615.49	211.61	323.11
Percent full-time employees								
Less than 25%	449.05	--	1,190.94	472.40	1,288.84	536.25	734.91	479.60
25-49 %	233.15	1,427.64	726.76	486.56	608.79	295.10	486.65	261.88
50-74 %	389.16	372.84	1,520.37	443.63	420.79	498.14	653.72	462.87
75% or more	120.35	416.20	355.00	253.41	290.12	175.96	220.77	140.53
Union presence								
No union employees	119.98	316.68	369.72	202.26	261.18	198.88	198.92	143.55
Has union employees	295.61	--	--	1,649.03	972.80	303.07	--	281.76
Percent low-wage employees								
50% or more low-wage	330.52	745.14	1,078.23	505.34	363.32	540.82	431.26	371.96
Less than 50% low-wage	120.65	340.73	381.75	228.28	294.55	182.30	216.09	141.52
Percent women employees								
Less than 25%	148.12	407.77	365.47	353.55	362.18	148.14	280.00	171.28
25-49 %	239.29	616.56	769.36	536.73	429.21	240.24	412.56	268.21
50-74 %	205.54	461.27	852.16	502.45	405.24	262.63	469.33	225.80
75% or more	254.78	810.37	838.96	266.70	474.47	437.07	477.95	295.44
Percent age 50 or older employees								
Less than 25%	185.28	354.68	620.39	310.11	321.91	306.60	311.20	226.11
25-49 %	172.05	481.84	408.63	350.73	289.55	249.00	290.49	191.63
50-74 %	288.64	611.23	623.51	585.00	334.70	527.71	411.92	371.25
75% or more	532.03	1,383.60	1,083.18	445.01	364.33	792.67	995.13	456.98

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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