

Table I.D.1.a Average total family 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	20,041	18,974	18,500	18,076	20,368	20,709	18,704	20,334
Industry group **								
Agric., fish., forest.	19,653	--	--	--	--	--	20,707	17,713
Mining and manufacturing	19,706	--	17,453	19,205	20,355	19,595	19,759	19,701
Construction	18,541	14,939	18,611	17,928	20,847	17,536	19,114	18,266
Utilities and transp.	19,946	--	23,255	16,539	20,288	20,210	18,246	20,192
Wholesale trade	17,498	24,192	15,493	17,096	17,909	16,785	17,851	17,319
Fin. svcs. and real estate	20,630	16,900	18,083	20,294	21,080	20,826	18,024	20,865
Retail trade	17,890	20,261	14,838	17,112	16,535	18,790	17,659	17,950
Professional services	21,489	18,194	20,323	18,878	21,457	22,315	19,708	21,806
Other services	19,399	17,862	19,616	16,404	20,684	19,953	17,455	20,070
Ownership								
For profit, incorporated	19,531	18,333	19,103	17,969	19,837	20,110	18,599	19,771
For profit, unincorporated	19,371	20,317	14,675	18,535	20,392	19,480	18,817	19,546
Nonprofit	22,040	19,094	20,812	18,103	21,876	22,476	19,458	22,202
Age of firm								
Less than 5 years	19,262	23,420	16,501	15,576	15,211	--	18,686	19,722
5-9 years	19,944	18,216	16,093	19,288	22,511	18,242	19,074	20,619
10-19 years	18,049	18,695	17,035	16,527	20,107	16,190	17,233	18,539
20 or more years	20,352	17,655	19,955	18,779	20,401	20,735	19,198	20,506
Multi/single status								
2 or more locations	20,578	--	19,266	17,974	21,011	20,631	18,729	20,628
1 location only	19,038	18,882	18,439	18,104	19,573	21,934	18,702	19,331
Percent full-time employees								
Less than 25%	17,630	21,609	--	--	20,000	18,678	14,726	19,064
25-49 %	18,192	--	15,827	18,564	16,031	19,273	19,621	17,842
50-74 %	21,200	21,171	16,122	19,483	19,997	22,249	19,638	21,557
75% or more	20,037	18,172	18,818	18,122	20,585	20,608	18,696	20,323
Union presence								
No union employees	19,844	19,043	18,473	17,903	20,160	20,868	18,601	20,216
Has union employees	20,631	--	--	24,330	21,328	20,460	21,350	20,611
Percent low-wage employees								
50% or more low-wage	17,528	21,084	17,629	15,634	18,469	16,726	17,589	17,513
Less than 50% low-wage	20,183	18,765	18,531	18,202	20,522	20,891	18,774	20,489
Percent women employees								
Less than 25%	19,021	18,588	18,325	17,715	19,699	19,609	18,665	19,144
25-49 %	19,703	16,292	18,650	17,992	20,021	20,187	17,779	20,058
50-74 %	20,670	20,145	18,415	20,140	21,039	20,887	19,925	20,818
75% or more	21,021	19,296	19,051	16,760	21,042	22,080	18,052	21,440
Percent age 50 or older employees								
Less than 25%	19,014	19,078	18,199	17,905	19,108	19,760	19,058	18,999
25-49 %	20,265	16,495	18,685	16,895	20,412	20,915	17,113	20,670
50-74 %	21,423	18,165	18,167	21,460	22,542	21,560	19,309	21,898
75% or more	21,657	21,506	22,313	20,245	20,889	24,090	21,687	21,604

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.D.1.a Standard errors for average total family 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	236.25	912.07	989.40	526.22	438.60	345.98	543.76	260.55
Industry group **								
Agric., fish., forest.	1,306.78	--	--	--	--	--	1,227.60	2,082.42
Mining and manufacturing	559.01	--	1,193.87	1,391.46	1,263.23	602.76	1,449.97	595.39
Construction	697.45	1,865.39	2,155.94	1,042.80	1,419.02	1,029.11	1,317.46	797.95
Utilities and transp.	942.79	--	3,300.38	1,507.82	1,332.01	1,191.04	2,017.31	1,047.28
Wholesale trade	646.27	1,932.42	1,965.04	1,031.81	1,127.85	778.33	1,550.09	576.26
Fin. svcs. and real estate	744.94	2,086.84	1,796.42	1,070.45	985.96	1,150.37	1,200.05	808.18
Retail trade	785.62	1,844.40	1,258.68	801.04	1,823.52	1,139.17	932.85	957.34
Professional services	413.69	1,528.72	2,322.84	1,266.58	794.33	510.58	1,225.76	433.28
Other services	794.68	1,661.74	1,494.71	1,582.98	683.36	1,528.38	1,200.48	918.52
Ownership								
For profit, incorporated	275.44	842.41	1,181.28	517.56	555.42	419.45	593.21	310.80
For profit, unincorporated	770.79	2,333.18	808.37	2,072.12	1,281.52	1,272.87	1,571.01	881.57
Nonprofit	417.83	1,341.37	2,182.12	775.27	684.31	534.55	929.34	434.74
Age of firm								
Less than 5 years	1,787.99	1,893.05	2,201.87	1,778.66	1,172.58	--	1,875.64	2,769.63
5-9 years	1,426.44	1,781.87	2,274.61	2,402.97	2,539.11	2,336.11	1,689.55	2,085.49
10-19 years	629.05	1,354.16	1,533.65	1,127.01	915.15	1,847.41	977.66	807.84
20 or more years	238.59	1,117.56	1,381.14	522.69	427.22	327.73	684.53	254.92
Multi/single status								
2 or more locations	274.85	--	2,106.14	674.11	524.12	333.56	1,008.86	280.73
1 location only	448.38	920.63	1,054.88	644.06	752.14	2,254.27	591.52	653.63
Percent full-time employees								
Less than 25%	1,875.07	1,443.39	--	--	3,818.22	1,032.35	3,018.01	2,000.41
25-49 %	961.74	--	2,569.36	1,254.02	2,117.83	1,121.58	1,871.34	1,085.88
50-74 %	967.43	1,505.63	1,802.16	1,150.25	1,325.34	1,537.47	1,113.85	1,153.24
75% or more	247.72	1,095.96	1,089.43	569.73	458.10	354.74	606.88	269.72
Union presence								
No union employees	269.63	952.43	1,013.68	527.51	410.84	461.51	558.17	304.98
Has union employees	484.24	--	--	2,275.31	1,512.65	504.54	2,087.02	494.20
Percent low-wage employees								
50% or more low-wage	791.80	1,778.20	2,488.74	2,446.56	1,504.47	936.83	2,114.51	839.33
Less than 50% low-wage	244.22	983.96	1,020.40	535.44	456.74	355.72	560.71	269.60
Percent women employees								
Less than 25%	344.31	1,253.09	1,008.12	698.73	676.52	582.07	696.71	396.19
25-49 %	372.70	1,428.90	1,425.48	655.07	666.01	557.75	729.87	416.43
50-74 %	538.03	1,857.02	3,272.33	1,803.85	1,010.77	708.77	1,540.67	565.51
75% or more	607.98	1,601.09	1,505.07	1,269.08	1,238.05	785.29	1,249.30	657.56
Percent age 50 or older employees								
Less than 25%	345.92	1,148.74	1,923.17	769.57	646.72	444.33	936.06	344.77
25-49 %	344.97	1,529.52	1,047.70	764.95	628.29	466.63	736.25	370.37
50-74 %	671.73	1,428.97	1,406.33	878.03	1,274.98	1,137.74	896.54	776.24
75% or more	1,103.09	1,953.04	2,765.34	2,789.32	1,015.76	1,465.63	1,660.52	897.39

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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