

Table I.D.1.b Average total family 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	20,667	19,672	20,664	19,880	19,871	21,057	19,735	20,780
Industry group **								
Agric., fish., forest.	19,622	--	--	--	--	--	17,542	19,858
Mining and manufacturing	20,421	14,773	20,501	19,111	19,397	21,114	18,497	20,517
Construction	17,445	19,088	17,392	18,615	15,829	18,512	18,237	17,100
Utilities and transp.	21,573	--	18,394	20,612	19,313	22,222	18,253	21,712
Wholesale trade	20,098	22,997	21,466	20,241	20,249	19,569	21,008	19,916
Fin. svcs. and real estate	21,189	23,307	23,849	20,890	21,309	20,993	22,449	21,066
Retail trade	18,789	16,778	17,650	18,499	17,423	19,156	17,488	18,925
Professional services	21,697	19,594	21,157	19,842	21,225	22,186	20,100	21,891
Other services	20,064	18,182	21,301	21,550	20,660	19,755	19,160	20,225
Ownership								
For profit, incorporated	20,388	19,016	20,551	19,808	19,592	20,727	19,522	20,491
For profit, unincorporated	20,010	21,661	19,471	19,585	19,249	20,338	19,970	20,017
Nonprofit	22,526	19,346	23,059	20,756	21,628	23,060	20,709	22,682
Age of firm								
Less than 5 years	20,717	20,589	23,044	19,979	19,585	19,858	21,585	19,693
5-9 years	17,700	16,851	19,340	17,355	17,049	20,554	17,688	17,708
10-19 years	19,205	19,650	18,209	20,934	18,589	18,993	19,119	19,237
20 or more years	20,928	20,120	21,057	19,971	20,415	21,149	19,960	20,996
Multi/single status								
2 or more locations	21,017	--	19,702	20,691	21,002	21,039	19,811	21,036
1 location only	19,402	19,591	20,775	19,606	18,045	22,014	19,726	19,146
Percent full-time employees								
Less than 25%	19,454	17,404	21,386	21,779	17,447	19,683	20,260	19,342
25-49 %	19,458	20,080	16,696	18,294	20,419	19,467	18,272	19,627
50-74 %	20,580	21,909	17,583	19,622	20,154	21,033	19,368	20,791
75% or more	20,738	19,387	21,097	19,931	19,864	21,138	19,830	20,843
Union presence								
No union employees	20,676	19,955	20,481	19,739	20,327	21,032	19,691	20,825
Has union employees	20,641	--	23,261	21,381	17,544	21,113	20,306	20,652
Percent low-wage employees								
50% or more low-wage	18,987	15,444	18,217	18,966	18,148	19,221	17,817	19,058
Less than 50% low-wage	20,815	19,836	20,756	19,937	19,978	21,251	19,821	20,940
Percent women employees								
Less than 25%	19,992	19,801	18,391	19,309	18,118	21,142	18,739	20,215
25-49 %	20,566	19,067	20,393	20,778	20,289	20,669	19,571	20,651
50-74 %	21,037	19,480	24,869	20,972	20,957	20,919	21,703	20,962
75% or more	21,477	20,739	19,651	18,828	21,328	21,936	19,397	21,706
Percent age 50 or older employees								
Less than 25%	19,735	18,667	20,381	18,357	18,857	20,338	18,967	19,875
25-49 %	21,045	20,414	21,209	20,468	20,406	21,253	20,377	21,092
50-74 %	21,538	21,945	20,024	21,985	20,674	21,932	20,751	21,656
75% or more	20,475	18,829	21,619	21,266	19,420	21,671	19,830	20,997

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.b Standard errors for average total family 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	148.31	612.99	880.18	364.29	361.04	180.79	406.76	158.95
Industry group **								
Agric., fish., forest.	1,953.01	--	--	--	--	--	2,027.68	2,174.12
Mining and manufacturing	457.51	1,561.65	1,367.55	836.68	441.95	669.27	804.90	475.65
Construction	896.13	1,614.64	2,207.99	768.88	1,872.17	520.12	1,017.05	1,165.69
Utilities and transp.	567.65	--	1,205.48	722.46	2,264.98	479.10	710.16	590.54
Wholesale trade	643.60	1,829.38	3,591.14	1,995.98	655.98	926.36	1,813.06	685.03
Fin. svcs. and real estate	268.67	2,462.27	1,869.04	1,124.95	727.49	289.80	1,240.84	266.47
Retail trade	384.86	1,154.44	1,007.62	677.57	1,200.19	479.93	621.25	420.53
Professional services	232.11	903.60	1,731.23	573.35	363.57	307.03	796.49	244.59
Other services	404.59	987.46	1,355.44	1,138.51	871.53	558.65	695.06	456.87
Ownership								
For profit, incorporated	178.14	653.91	1,116.50	435.32	461.13	212.52	507.59	190.34
For profit, unincorporated	504.29	1,547.75	1,589.02	854.08	929.02	766.07	816.56	575.67
Nonprofit	250.46	1,807.75	1,817.77	1,112.53	486.80	296.51	1,106.26	253.89
Age of firm								
Less than 5 years	1,024.82	1,830.86	2,511.41	1,258.17	1,842.18	1,662.18	1,446.91	1,331.43
5-9 years	801.45	1,753.30	1,815.65	988.06	1,597.47	1,513.19	883.67	1,186.36
10-19 years	666.43	1,406.00	809.03	1,260.17	1,417.37	1,019.82	633.18	885.95
20 or more years	147.97	735.84	1,205.55	374.27	289.84	182.80	533.76	153.57
Multi/single status								
2 or more locations	156.12	--	878.45	630.79	273.06	183.57	676.33	158.08
1 location only	363.07	632.67	971.24	439.09	723.34	872.23	449.45	535.68
Percent full-time employees								
Less than 25%	528.85	2,676.82	2,798.95	1,089.90	1,287.19	642.23	1,562.74	564.91
25-49 %	519.19	1,075.74	804.12	566.90	2,197.48	492.34	598.41	591.58
50-74 %	387.06	2,195.91	915.11	1,205.56	629.26	542.27	1,069.41	412.98
75% or more	163.08	669.59	992.94	398.79	398.97	197.02	458.97	174.22
Union presence								
No union employees	158.53	621.80	914.31	385.04	258.15	223.70	418.01	171.15
Has union employees	359.92	--	3,002.55	1,165.50	1,398.44	305.02	1,722.03	367.49
Percent low-wage employees								
50% or more low-wage	271.61	1,017.93	1,283.02	946.57	631.76	322.73	664.67	285.09
Less than 50% low-wage	158.90	631.50	908.14	382.26	383.58	194.66	422.67	171.00
Percent women employees								
Less than 25%	357.76	993.56	854.59	604.66	749.46	487.34	481.47	412.43
25-49 %	244.25	1,186.52	1,188.49	646.27	501.54	310.78	636.53	258.48
50-74 %	257.19	1,335.40	2,125.23	945.73	511.39	292.95	1,181.80	251.58
75% or more	281.54	1,249.82	1,390.33	751.79	501.26	369.71	716.27	304.17
Percent age 50 or older employees								
Less than 25%	282.94	658.58	1,323.44	460.94	674.58	361.14	612.83	317.22
25-49 %	194.40	1,009.47	1,761.73	663.38	432.33	229.24	784.10	200.34
50-74 %	364.70	1,441.23	777.59	852.19	834.38	500.04	697.76	405.99
75% or more	900.40	2,735.60	1,063.62	683.41	1,529.54	890.24	1,819.72	641.13

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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