

Table I.D.1.c Average total family 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	20,019	21,288	17,645	20,503	18,659	20,750	19,470	20,151
Industry group **								
Agric., fish., forest.	19,238	--	--	--	--	--	19,030	19,584
Mining and manufacturing	19,361	--	15,277	17,348	19,619	20,619	14,761	20,019
Construction	16,970	21,861	12,722	20,004	17,333	--	17,220	16,635
Utilities and transp.	21,954	16,753	15,225	28,342	17,441	22,058	16,713	22,386
Wholesale trade	19,905	--	18,219	23,529	18,415	19,714	23,274	19,316
Fin. svcs. and real estate	18,867	24,279	--	19,437	15,158	20,125	23,553	18,004
Retail trade	19,597	28,250	16,693	16,714	19,938	19,081	21,017	19,273
Professional services	20,250	17,878	19,240	19,194	19,532	21,018	18,604	20,652
Other services	22,996	22,485	--	22,313	25,479	22,219	21,938	23,315
Ownership								
For profit, incorporated	19,477	19,470	18,582	20,282	17,033	20,574	19,070	19,575
For profit, unincorporated	20,162	23,041	15,049	22,522	23,561	18,558	20,189	20,148
Nonprofit	21,802	23,369	16,620	19,180	21,430	22,353	20,442	21,949
Age of firm								
Less than 5 years	14,721	--	16,119	16,351	14,346	24,104	15,536	14,535
5-9 years	19,094	--	15,302	24,252	19,720	19,193	18,754	19,799
10-19 years	18,838	--	17,143	18,811	19,189	20,605	17,671	20,038
20 or more years	20,677	22,628	19,458	20,949	20,048	20,776	21,005	20,627
Multi/single status								
2 or more locations	20,316	--	16,983	20,823	18,745	20,631	22,042	20,271
1 location only	19,585	21,249	17,682	20,404	18,599	22,022	19,256	19,847
Percent full-time employees								
Less than 25%	20,900	--	--	27,991	20,228	18,316	19,940	21,066
25-49 %	20,534	16,754	--	20,029	19,715	19,858	22,214	20,129
50-74 %	20,573	21,092	23,394	17,817	17,883	21,531	21,560	20,231
75% or more	19,913	21,578	16,389	20,578	18,711	20,712	18,956	20,132
Union presence								
No union employees	19,624	21,118	18,278	20,254	18,161	20,302	19,474	19,665
Has union employees	21,955	--	--	22,639	24,253	22,059	19,438	22,251
Percent low-wage employees								
50% or more low-wage	19,705	21,961	--	19,871	20,976	16,159	23,085	18,411
Less than 50% low-wage	20,044	21,046	17,113	20,525	18,411	21,029	19,044	20,276
Percent women employees								
Less than 25%	19,796	21,550	14,841	20,848	18,032	21,084	19,090	20,108
25-49 %	18,920	25,141	20,721	20,010	15,129	20,201	21,883	18,600
50-74 %	21,230	16,545	21,272	21,200	21,259	21,526	19,576	21,514
75% or more	20,289	22,149	17,807	19,194	22,719	18,655	18,545	20,787
Percent age 50 or older employees								
Less than 25%	18,894	21,695	16,901	20,327	15,768	20,853	19,492	18,689
25-49 %	20,689	19,026	17,024	21,606	21,876	20,620	18,169	20,997
50-74 %	21,500	23,808	22,167	18,688	23,085	21,429	21,469	21,511
75% or more	20,864	19,788	--	19,583	25,027	17,247	20,573	21,156

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.c Standard errors for average total family 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	501.20	1,175.46	1,048.83	974.02	1,270.37	559.66	747.92	597.90
Industry group **								
Agric., fish., forest.	1,213.41	--	--	--	--	--	1,261.46	2,475.92
Mining and manufacturing	646.87	--	2,930.01	1,542.34	865.83	882.16	1,538.79	667.37
Construction	1,109.63	1,730.81	1,306.16	1,894.00	1,721.73	--	1,699.32	1,262.77
Utilities and transp.	1,162.69	659.74	640.29	1,399.33	2,945.28	741.64	621.44	1,189.34
Wholesale trade	924.83	--	2,461.03	3,300.91	1,403.76	703.85	3,902.65	656.91
Fin. svcs. and real estate	1,580.31	1,704.35	--	880.90	1,213.19	1,046.85	1,467.62	1,545.77
Retail trade	918.84	604.60	1,763.47	1,656.10	2,053.28	991.63	2,808.24	853.94
Professional services	853.85	1,382.22	1,487.83	1,509.59	1,046.73	1,255.83	1,162.92	973.71
Other services	1,123.61	3,157.88	--	1,312.68	2,661.72	1,386.42	1,884.96	1,307.24
Ownership								
For profit, incorporated	566.24	1,547.21	1,284.59	1,208.46	1,110.45	503.37	853.58	677.81
For profit, unincorporated	1,078.10	1,817.49	1,681.31	2,008.10	3,400.33	1,147.80	1,849.42	1,326.96
Nonprofit	1,109.08	2,829.39	1,720.44	1,818.58	1,975.08	1,411.41	1,896.55	1,192.49
Age of firm								
Less than 5 years	771.19	--	1,534.49	2,395.16	619.21	1,317.93	1,226.26	753.91
5-9 years	1,625.39	--	1,921.25	3,192.83	1,071.98	1,029.85	2,335.76	796.63
10-19 years	946.81	--	1,644.52	1,153.77	854.60	2,272.60	1,611.63	1,047.93
20 or more years	435.80	1,006.33	1,767.39	1,316.62	919.42	582.02	904.43	484.39
Multi/single status								
2 or more locations	497.78	--	1,500.27	1,958.29	656.88	584.46	3,067.43	505.50
1 location only	941.47	1,194.49	1,106.04	1,125.06	2,084.31	1,898.07	757.83	1,621.61
Percent full-time employees								
Less than 25%	2,001.58	--	--	706.83	3,761.09	1,849.23	935.74	2,319.80
25-49 %	1,133.05	1,011.13	--	1,567.18	1,226.93	1,115.69	4,932.09	744.70
50-74 %	1,027.72	1,333.56	3,517.44	1,830.72	1,486.43	1,323.26	1,418.76	1,296.35
75% or more	574.55	1,595.96	886.91	1,121.07	1,485.30	629.80	847.90	683.43
Union presence								
No union employees	570.01	1,223.33	997.97	1,074.81	1,235.60	723.87	755.80	695.72
Has union employees	828.78	--	--	1,916.17	2,263.19	838.22	3,259.37	800.57
Percent low-wage employees								
50% or more low-wage	1,236.80	1,491.17	--	2,217.86	1,744.64	1,663.45	1,964.13	1,366.81
Less than 50% low-wage	532.31	1,508.84	964.75	1,004.17	1,342.97	554.98	786.38	633.67
Percent women employees								
Less than 25%	651.37	1,844.27	1,122.78	1,708.37	737.90	958.95	1,174.12	771.40
25-49 %	1,104.91	1,622.28	2,286.95	1,181.05	930.28	749.47	1,441.35	1,150.82
50-74 %	850.10	1,457.00	2,288.19	2,076.43	1,903.26	1,089.85	1,511.57	919.99
75% or more	915.16	1,915.11	2,536.84	1,259.91	2,156.92	922.08	1,666.66	1,069.28
Percent age 50 or older employees								
Less than 25%	975.89	1,665.06	1,701.51	1,428.36	871.77	1,295.10	1,227.46	1,231.27
25-49 %	475.69	1,748.62	778.04	1,824.10	1,255.56	554.85	676.93	515.50
50-74 %	1,160.48	2,392.12	2,973.07	1,055.04	1,982.52	2,043.73	1,517.68	1,486.15
75% or more	1,514.71	3,182.21	--	2,122.72	1,757.43	1,889.16	2,369.96	1,849.94

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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