

Table I.D.2.a Average total employee contribution (in dollars) for exclusive-provider plans per enrolled employee for family coverage 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	6,177	3,768	7,946	7,321	6,915	5,533	6,503	6,105
Industry group **								
Agric., fish., forest.	6,908	--	--	--	--	--	--	--
Mining and manufacturing	4,432	--	9,153	4,494	4,615	3,909	7,752	4,133
Construction	7,927	--	12,107	7,403	8,849	6,235	8,425	7,688
Utilities and transp.	6,184	--	--	6,539	6,018	6,126	5,969	6,215
Wholesale trade	5,800	--	5,379	7,044	7,455	5,144	4,724	6,347
Fin. svcs. and real estate	6,295	--	--	8,645	7,114	5,636	6,916	6,239
Retail trade	5,773	--	3,482	9,697	7,985	4,132	5,847	5,754
Professional services	5,984	4,628 *	8,748	8,641	6,357	5,212	7,467	5,720
Other services	8,107	3,125 *	6,547	5,621	9,372	9,385	4,803	9,248
Ownership								
For profit, incorporated	6,322	3,184	8,622	7,164	7,101	5,626	6,753	6,210
For profit, unincorporated	6,354	5,559 *	5,455	8,862	6,829	5,328	6,297	6,371
Nonprofit	5,619	--	5,887	5,514	6,460	5,422	4,522	5,688
Age of firm								
Less than 5 years	8,734	--	--	8,036	6,369	--	6,004	10,911
5-9 years	7,361	6,661	6,277	8,282	7,190	9,439	7,729	7,076
10-19 years	6,750	4,440	5,978	7,265	7,478	6,588	5,584	7,451
20 or more years	5,845	2,584	8,787	7,027	6,789	5,220	6,669	5,735
Multi/single status								
2 or more locations	5,628	--	4,194	7,299	6,630	5,277	5,807	5,623
1 location only	7,202	3,815	8,243	7,327	7,268	9,581	6,575	7,749
Percent full-time employees								
Less than 25%	6,347	--	--	--	9,253	6,717	3,002 *	7,999
25-49 %	5,429	--	7,508	8,572	5,762	4,021	7,151	5,007
50-74 %	6,373	1,451 *	5,888	9,249	8,879	6,011	3,532	7,022
75% or more	6,182	4,535	8,149	7,231	6,762	5,518	6,886	6,032
Union presence								
No union employees	6,793	3,744	7,991	7,410	7,373	6,362	6,597	6,852
Has union employees	4,341	--	--	4,103	4,813	4,235	4,104 *	4,348
Percent low-wage employees								
50% or more low-wage	7,116	--	--	7,076	9,201	6,461	4,514	7,755
Less than 50% low-wage	6,124	3,769	8,103	7,334	6,731	5,491	6,626	6,015
Percent women employees								
Less than 25%	6,322	4,540	7,156	6,837	7,663	5,112	6,466	6,272
25-49 %	5,566	4,686	8,150	6,879	5,918	4,891	7,088	5,285
50-74 %	6,260	2,777 *	8,628	7,693	6,830	5,967	5,936	6,324
75% or more	6,725	3,764 *	8,948	8,761	7,387	6,129	6,684	6,731
Percent age 50 or older employees								
Less than 25%	6,934	4,513	7,907	7,857	7,615	6,051	7,082	6,887
25-49 %	5,526	5,154 *	8,683	6,241	6,440	4,925	6,916	5,348
50-74 %	6,525	3,778 *	6,800	7,581	5,890	6,982	6,016	6,639
75% or more	6,495 *	1,670 *	--	--	14,285	14,342	2,478 *	13,428

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.

* Figure does not meet standard of reliability or precision.

-- 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.2.a Standard errors for average total employee contribution (in dollars) for exclusive-provider plans per enrolled employee for family coverage 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	189.58	722.22	943.24	368.72	328.71	288.64	440.57	209.81
Industry group **								
Agric., fish., forest.	1,881.44	--	--	--	--	--	--	--
Mining and manufacturing	246.02	--	1,974.66	726.55	301.85	295.50	1,231.85	213.48
Construction	663.61	--	3,068.63	612.78	1,253.83	331.29	1,657.63	550.61
Utilities and transp.	778.22	--	--	962.10	1,122.92	995.84	929.29	882.18
Wholesale trade	397.91	--	930.11	947.86	612.06	554.68	815.52	378.03
Fin. svcs. and real estate	340.65	--	--	1,479.37	604.71	378.33	1,316.39	350.24
Retail trade	562.24	--	708.50	673.93	1,255.44	599.72	823.39	672.23
Professional services	255.17	1,545.33 *	1,954.42	789.02	418.38	288.23	893.29	246.67
Other services	961.46	1,181.84 *	1,173.46	1,024.46	1,382.64	1,790.17	769.80	1,166.22
Ownership								
For profit, incorporated	217.55	577.71	1,141.88	408.38	458.54	289.50	539.94	233.94
For profit, unincorporated	382.58	1,852.68 *	971.13	1,050.88	777.19	398.18	929.61	409.62
Nonprofit	561.81	--	1,107.16	721.83	460.28	804.01	717.89	593.62
Age of firm								
Less than 5 years	1,853.43	--	--	1,422.65	675.76	--	1,390.86	2,675.49
5-9 years	972.14	1,713.63	1,202.54	1,583.14	2,056.72	1,638.56	1,006.76	1,519.58
10-19 years	405.73	1,112.41	952.94	970.99	677.03	885.21	605.06	529.37
20 or more years	168.88	659.89	1,434.41	372.59	337.78	197.46	658.60	167.68
Multi/single status								
2 or more locations	164.17	--	542.20	592.61	286.79	198.27	751.08	167.33
1 location only	424.88	729.45	1,003.87	440.70	641.38	2,838.93	479.24	664.25
Percent full-time employees								
Less than 25%	1,036.01	--	--	--	1,728.96	1,708.74	935.41 *	1,146.29
25-49 %	655.36	--	1,152.16	1,386.46	1,505.97	602.98	1,481.04	671.45
50-74 %	768.79	647.81 *	1,373.73	1,633.49	888.58	1,203.27	733.95	930.40
75% or more	202.73	881.15	1,044.33	385.93	358.42	303.84	494.14	221.76
Union presence								
No union employees	226.73	739.29	965.03	376.72	355.34	413.09	453.11	261.36
Has union employees	241.33	--	--	1,134.06	608.90	268.61	1,418.43 *	244.97
Percent low-wage employees								
50% or more low-wage	835.14	--	--	2,077.34	1,895.42	659.13	1,147.52	959.47
Less than 50% low-wage	194.26	763.95	967.96	372.24	305.28	300.71	460.54	213.86
Percent women employees								
Less than 25%	340.33	1,011.54	1,163.94	517.78	863.19	439.52	577.46	411.73
25-49 %	281.62	1,388.76	1,843.76	624.29	438.88	364.28	883.70	279.62
50-74 %	470.39	1,564.61 *	2,580.13	806.52	526.11	735.50	1,153.05	514.81
75% or more	357.04	1,219.88 *	1,203.75	1,184.14	471.99	488.16	952.69	384.69
Percent age 50 or older employees								
Less than 25%	293.43	961.84	1,624.46	523.57	549.86	428.02	704.86	315.01
25-49 %	194.13	2,025.37 *	1,444.18	577.92	373.38	223.33	778.96	188.60
50-74 %	780.79	1,190.67 *	1,356.29	807.15	580.74	1,611.32	740.16	937.84
75% or more	2,053.96 *	985.50 *	--	--	2,836.81	2,545.25	993.27 *	2,213.88

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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