

Table I.C.2.a Average total employee contribution (in dollars) for exclusive-provider plans per enrolled employee for single coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2020

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	1,465	1,272	1,462	1,402	1,519	1,484	1,356	1,494
Industry group **								
Agric., fish., forest.	1,230	--	--	--	--	--	--	--
Mining and manufacturing	1,406	--	833 *	1,157	1,383	1,696	1,059	1,481
Construction	1,529	1,246	1,830	1,637	1,318	--	1,561	1,501
Utilities and transp.	1,497	--	--	1,829	1,527	1,521	1,370	1,520
Wholesale trade	1,651	--	1,192 *	1,851	1,825	1,404	1,573	1,689
Fin. svcs. and real estate	1,270	1,068	878	833	1,456	1,394	839	1,373
Retail trade	1,518	1,076	2,073	1,454	1,973	1,257	1,679	1,482
Professional services	1,355	1,229	1,453	1,191	1,372	1,393	1,267	1,372
Other services	1,714	1,427 *	1,681	1,706	1,625	1,892	1,443	1,807
Ownership								
For profit, incorporated	1,525	1,451	1,496	1,434	1,640	1,513	1,448	1,549
For profit, unincorporated	1,628	933	1,759	1,899	1,562	1,734	1,291	1,768
Nonprofit	1,216	919	734	755	1,204	1,367	912	1,253
Age of firm								
Less than 5 years	1,603	790 *	1,159 *	1,743	1,811	--	990	1,923
5-9 years	1,581	1,083	1,496	1,654	1,946	1,249	1,318	1,829
10-19 years	1,602	1,608	1,257	1,675	1,635	1,801	1,439	1,703
20 or more years	1,426	1,190	1,596	1,257	1,441	1,468	1,365	1,437
Multi/single status								
2 or more locations	1,486	--	659	1,409	1,520	1,491	1,106	1,500
1 location only	1,433	1,272	1,516	1,400	1,517	1,243	1,382	1,480
Percent full-time employees								
Less than 25%	1,413	0	--	880	1,966	1,821	443 *	1,553
25-49 %	1,524	--	2,896	1,259 *	1,570	1,239	1,843	1,418
50-74 %	1,294	1,469 *	1,515	1,567	1,503	1,062	1,490	1,252
75% or more	1,491	1,181	1,426	1,415	1,509	1,572	1,326	1,537
Union presence								
No union employees	1,499	1,274	1,400	1,408	1,543	1,588	1,329	1,554
Has union employees	1,286	0	--	1,321	1,258	1,244	2,263 *	1,248
Percent low-wage employees								
50% or more low-wage	1,566	741 *	1,715	1,638	1,596	1,578	1,318	1,613
Less than 50% low-wage	1,455	1,309	1,448	1,382	1,509	1,474	1,358	1,481
Percent women employees								
Less than 25%	1,609	1,336	1,546	1,567	1,505	1,907	1,405	1,715
25-49 %	1,528	795	1,664	1,382	1,744	1,494	1,288	1,576
50-74 %	1,391	1,551	1,299	1,272	1,402	1,416	1,372	1,396
75% or more	1,327	1,438	1,263	1,228	1,400	1,318	1,300	1,332
Percent age 50 or older employees								
Less than 25%	1,591	1,168	1,269	1,626	1,696	1,692	1,313	1,702
25-49 %	1,339	1,276	1,387	1,118	1,385	1,379	1,278	1,349
50-74 %	1,580	1,219	2,422	1,413	1,489	1,638	1,591	1,576
75% or more	1,696	1,787 *	1,285 *	2,282	1,451	1,844	1,588	1,766

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 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.C.2.a Standard errors for average total employee contribution (in dollars) for exclusive-provider plans per enrolled employee for single coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2020

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	35.23	177.76	138.05	82.46	66.08	52.86	78.83	39.51
Industry group **								
Agric., fish., forest.	255.65	--	--	--	--	--	--	--
Mining and manufacturing	94.24	--	293.09 *	154.27	144.93	151.47	249.42	99.17
Construction	157.02	354.53	370.20	267.34	293.82	--	191.55	241.12
Utilities and transp.	121.23	--	--	383.66	196.25	169.36	384.10	122.46
Wholesale trade	168.21	--	530.43 *	377.98	239.28	100.98	326.91	193.61
Fin. svcs. and real estate	77.09	305.82	230.08	196.36	134.10	101.70	167.39	80.36
Retail trade	124.81	284.66	299.83	244.66	245.71	147.81	191.24	145.59
Professional services	55.13	279.97	196.76	165.80	92.32	80.81	122.83	61.48
Other services	99.89	479.37 *	447.25	190.03	181.12	131.95	235.53	107.63
Ownership								
For profit, incorporated	45.71	249.26	150.79	98.03	90.29	68.12	97.96	51.86
For profit, unincorporated	105.87	238.16	468.61	237.31	173.37	152.39	202.06	123.74
Nonprofit	60.02	249.12	154.57	112.62	91.77	94.93	112.13	65.90
Age of firm								
Less than 5 years	176.72	252.40 *	385.58 *	396.42	218.50	--	179.17	238.62
5-9 years	191.59	312.35	365.39	250.02	493.68	337.10	210.44	299.20
10-19 years	107.48	426.77	178.51	198.97	195.09	178.50	161.09	139.67
20 or more years	37.95	227.80	220.90	95.69	65.17	54.38	108.36	40.37
Multi/single status								
2 or more locations	44.37	--	180.64	144.85	92.58	53.65	164.80	45.54
1 location only	57.86	178.79	146.51	98.05	90.59	284.82	85.45	79.40
Percent full-time employees								
Less than 25%	225.19	0.00	--	237.55	343.57	194.29	202.22 *	275.77
25-49 %	157.51	--	487.35	378.27 *	219.17	242.18	389.19	165.70
50-74 %	91.33	487.37 *	270.90	266.90	121.57	117.69	249.81	94.27
75% or more	39.30	199.14	155.46	90.05	77.15	56.17	86.67	44.00
Union presence								
No union employees	36.73	178.05	121.71	84.16	69.50	53.45	75.58	41.94
Has union employees	100.62	0.00	--	387.92	206.53	108.55	977.63 *	95.38
Percent low-wage employees								
50% or more low-wage	78.19	363.90 *	356.08	250.06	127.80	107.12	195.25	86.11
Less than 50% low-wage	38.00	187.29	144.68	86.39	72.70	57.32	83.47	42.79
Percent women employees								
Less than 25%	76.84	365.03	258.75	126.27	140.79	138.96	138.62	91.39
25-49 %	82.52	198.04	258.17	198.51	160.25	120.19	157.46	94.09
50-74 %	63.58	346.81	324.40	190.97	98.33	85.53	186.56	66.08
75% or more	54.73	352.06	210.73	170.65	91.49	77.85	127.22	60.50
Percent age 50 or older employees								
Less than 25%	64.63	273.96	162.09	123.84	129.29	105.00	111.32	77.32
25-49 %	44.83	363.80	186.27	111.85	77.63	65.73	112.05	48.99
50-74 %	104.93	291.32	699.44	263.36	150.27	140.93	286.70	102.25
75% or more	202.75	603.55 *	397.54 *	546.06	127.15	169.98	387.04	231.01

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 Medical Expenditure Panel Survey-Insurance Component.

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