

Table I.D.2.b Average total employee contribution (in dollars) for mixed-provider plans per enrolled employee for family 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	5,822	4,880	7,486	6,969	6,609	5,453	6,588	5,750
Industry group **								
Agric., fish., forest.	2,896 *	--	--	--	--	--	--	2,773 *
Mining and manufacturing	4,823	--	6,766	6,727	4,801	4,576	6,112	4,751
Construction	5,854	3,185 *	7,159	6,674	5,653	5,665	6,037	5,774
Utilities and transp.	5,153	--	--	7,001	6,778	4,648	7,016	5,084
Wholesale trade	5,451	--	5,174	7,485	6,709	4,859	4,957	5,506
Fin. svcs. and real estate	5,846	7,881	7,821	7,106	6,781	5,495	7,439	5,749
Retail trade	6,434	--	8,268	9,539	9,533	5,467	7,989	6,279
Professional services	5,971	5,645	8,121	7,360	6,998	5,508	6,896	5,880
Other services	7,194	4,455	7,979	6,921	7,977	7,205	6,433	7,284
Ownership								
For profit, incorporated	5,735	4,399	7,787	7,014	6,435	5,373	6,453	5,663
For profit, unincorporated	6,117	6,203	7,359	7,323	7,168	5,493	7,565	5,944
Nonprofit	5,996	6,138	5,108	6,161	6,873	5,778	6,123	5,989
Age of firm								
Less than 5 years	6,830	6,993	7,255	6,265	6,214	--	6,528	7,212
5-9 years	6,598	6,284	7,692	7,061	6,027	5,397	7,397	5,980
10-19 years	6,590	3,882	8,803	6,039	7,788	6,013	6,705	6,547
20 or more years	5,706	4,532	6,827	7,465	6,451	5,419	6,364	5,671
Multi/single status								
2 or more locations	5,636	--	8,107	7,852	6,427	5,418	8,001	5,607
1 location only	6,693	4,829	7,423	6,645	7,006	7,085	6,403	6,917
Percent full-time employees								
Less than 25%	3,202 *	--	--	3,143 *	9,492	2,221 *	7,970 *	2,735 *
25-49 %	6,664	--	7,388	5,290	8,530	6,662	5,440	6,875
50-74 %	5,302	6,084	4,604	8,763	7,158	4,808	6,118	5,229
75% or more	5,896	4,657	7,695	6,962	6,517	5,559	6,671	5,824
Union presence								
No union employees	6,125	5,223	7,741	7,175	6,824	5,701	6,922	6,035
Has union employees	4,687	--	--	3,516 *	4,698	4,766	2,295 *	4,760
Percent low-wage employees								
50% or more low-wage	6,641	--	6,929	7,434	8,939	6,275	5,763	6,701
Less than 50% low-wage	5,772	4,973	7,500	6,956	6,487	5,396	6,624	5,689
Percent women employees								
Less than 25%	5,697	4,066	6,369	6,533	6,089	5,307	6,122	5,621
25-49 %	5,322	5,163	9,920	6,598	6,031	4,967	6,990	5,220
50-74 %	6,219	4,654	6,774	8,262	7,484	5,859	6,871	6,175
75% or more	6,382	6,507	7,598	7,609	7,455	5,975	6,980	6,327
Percent age 50 or older employees								
Less than 25%	6,179	5,248	7,749	7,012	6,899	5,733	6,611	6,108
25-49 %	5,655	4,776	6,128	7,016	6,441	5,383	6,503	5,615
50-74 %	5,693	5,567	8,981 *	6,444	6,378	5,110	7,095	5,490
75% or more	6,094	2,808 *	9,185	8,322	7,761	5,840	5,366	6,387

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.D.2.b Standard errors for average total employee contribution (in dollars) for mixed-provider plans per enrolled employee for family 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	84.83	564.66	756.64	388.82	189.08	95.83	357.64	86.19
Industry group **								
Agric., fish., forest.	1,046.29 *	--	--	--	--	--	--	1,081.92 *
Mining and manufacturing	148.58	--	1,032.79	466.15	387.63	164.01	571.03	153.15
Construction	427.41	1,226.16 *	1,703.27	893.44	942.26	551.77	904.66	471.22
Utilities and transp.	215.45	--	--	952.09	910.75	190.41	1,490.00	214.11
Wholesale trade	238.94	--	1,021.35	777.01	461.09	287.01	619.74	257.08
Fin. svcs. and real estate	164.74	1,834.13	1,127.08	1,550.18	331.38	171.00	1,328.25	155.61
Retail trade	233.06	--	1,033.17	643.69	613.02	212.34	626.50	247.95
Professional services	180.33	1,082.51	1,965.28	451.69	322.67	204.36	851.96	177.60
Other services	286.43	986.42	1,177.23	829.78	547.66	367.92	658.12	310.93
Ownership								
For profit, incorporated	96.94	650.77	951.64	520.49	243.03	100.59	437.65	96.88
For profit, unincorporated	284.30	1,537.07	1,212.10	612.38	439.01	404.93	741.99	304.66
Nonprofit	211.04	1,147.29	1,369.48	491.61	352.76	265.06	704.64	218.91
Age of firm								
Less than 5 years	729.96	1,660.41	1,002.82	1,268.64	1,468.06	--	1,015.56	993.97
5-9 years	471.20	1,735.59	1,501.72	716.72	682.26	647.68	849.61	471.89
10-19 years	438.41	803.22	2,501.74	1,140.78	429.28	518.29	1,021.14	466.16
20 or more years	85.27	863.71	603.73	292.35	214.34	97.60	342.99	87.80
Multi/single status								
2 or more locations	87.59	--	1,155.54	464.96	219.33	96.64	769.20	87.97
1 location only	253.74	572.40	824.95	485.99	362.55	616.97	390.22	337.27
Percent full-time employees								
Less than 25%	1,140.61 *	--	--	979.98 *	1,058.24	936.25 *	3,184.68 *	1,034.94 *
25-49 %	299.85	--	2,141.64	1,028.50	601.46	320.58	1,003.96	284.19
50-74 %	270.98	1,690.40	840.35	890.54	558.10	291.03	892.08	281.29
75% or more	87.68	627.95	851.34	423.28	201.15	96.57	400.91	88.10
Union presence								
No union employees	99.75	582.93	781.69	408.72	197.43	117.64	367.38	102.38
Has union employees	144.76	--	--	1,178.78 *	542.34	151.97	871.96 *	145.58
Percent low-wage employees								
50% or more low-wage	258.52	--	1,388.59	648.29	688.02	270.97	965.61	268.91
Less than 50% low-wage	88.41	593.25	775.14	398.73	193.19	100.54	371.38	89.76
Percent women employees								
Less than 25%	192.90	752.22	709.89	630.28	388.67	259.81	389.74	215.84
25-49 %	153.74	1,327.57	2,573.16	731.98	322.81	160.78	1,248.06	143.31
50-74 %	133.10	1,122.21	738.49	697.10	329.28	144.73	644.09	134.99
75% or more	220.56	1,375.80	928.72	590.53	375.41	270.19	631.03	232.69
Percent age 50 or older employees								
Less than 25%	157.48	866.13	748.29	431.81	292.78	207.29	448.23	167.71
25-49 %	111.74	928.98	519.01	778.63	280.99	121.85	416.30	115.12
50-74 %	263.24	1,346.02	3,502.31 *	535.21	486.10	219.10	1,478.45	200.60
75% or more	561.59	1,162.23 *	2,125.28	1,621.77	1,696.92	525.36	1,275.55	581.84

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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