

Table I.C.1.a Average total single premium (in dollars) for exclusive-provider plans per enrolled employee 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	7,079	7,021	6,853	6,711	6,846	7,472	6,911	7,125
Industry group **								
Agric., fish., forest.	6,837	--	--	--	--	--	6,893	6,819
Mining and manufacturing	6,861	8,491	6,007	7,278	6,022	7,307	6,920	6,849
Construction	6,496	5,086	5,835	6,219	7,653	6,972	5,726	7,173
Utilities and transp.	6,875	--	6,427	6,818	6,511	7,198	7,225	6,808
Wholesale trade	7,466	5,402	9,060	7,605	7,258	6,912	8,116	7,152
Fin. svcs. and real estate	6,894	6,644	6,796	6,606	7,081	6,937	6,889	6,895
Retail trade	6,556	5,469	6,867	5,369	7,046	6,817	6,218	6,633
Professional services	7,746	8,353	7,326	6,777	7,365	8,216	7,396	7,817
Other services	6,582	6,835	6,301	6,932	6,202	6,786	6,790	6,510
Ownership								
For profit, incorporated	6,787	7,105	6,765	6,564	6,659	6,955	6,860	6,764
For profit, unincorporated	7,045	6,783	6,716	7,195	6,752	7,610	6,809	7,143
Nonprofit	7,884	7,011	7,703	6,971	7,351	8,437	7,351	7,948
Age of firm								
Less than 5 years	6,163	6,353	6,924	5,802	6,117	--	5,897	6,302
5-9 years	6,170	6,111	6,623	5,631	6,331	7,008	6,392	5,962
10-19 years	6,793	7,883	6,551	6,574	6,861	6,206	6,973	6,681
20 or more years	7,232	6,846	7,051	6,965	6,930	7,529	7,087	7,259
Multi/single status								
2 or more locations	7,326	9,112	6,827	7,000	7,064	7,482	7,373	7,325
1 location only	6,711	7,008	6,855	6,624	6,534	7,172	6,862	6,574
Percent full-time employees								
Less than 25%	5,756	3,966	--	3,507	6,921	7,335	4,624	5,919
25-49 %	6,926	7,000	6,657	6,243	7,473	6,870	7,042	6,888
50-74 %	6,799	7,576	6,754	6,741	6,676	6,764	7,046	6,746
75% or more	7,166	6,919	6,916	6,875	6,838	7,646	6,921	7,234
Union presence								
No union employees	6,934	7,021	6,815	6,605	6,762	7,316	6,879	6,952
Has union employees	7,840	--	7,590	8,181	7,769	7,829	7,987	7,835
Percent low-wage employees								
50% or more low-wage	6,892	7,188	5,639	6,881	6,477	7,361	6,582	6,950
Less than 50% low-wage	7,099	7,009	6,924	6,696	6,893	7,484	6,935	7,144
Percent women employees								
Less than 25%	6,731	6,448	6,056	6,691	6,721	7,248	6,480	6,862
25-49 %	6,981	7,292	6,697	7,345	6,644	7,114	7,200	6,938
50-74 %	7,130	7,555	7,659	6,333	6,896	7,412	7,253	7,104
75% or more	7,487	6,777	7,752	6,619	7,138	8,012	7,164	7,548
Percent age 50 or older employees								
Less than 25%	6,824	6,109	6,208	6,471	6,866	7,584	6,404	6,994
25-49 %	7,063	7,009	6,854	6,503	6,704	7,440	6,846	7,099
50-74 %	7,763	8,372	8,727	8,288	7,317	7,473	8,280	7,590
75% or more	7,551	8,083	8,025	8,293	6,845	7,248	8,088	7,198

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.

-- 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.1.a Standard errors for average total single premium (in dollars) for exclusive-provider plans per enrolled employee 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	72.49	345.91	208.20	185.28	134.87	106.59	136.75	84.32
Industry group **								
Agric., fish., forest.	723.22	--	--	--	--	--	1,051.32	896.97
Mining and manufacturing	198.76	1,228.98	450.28	454.88	321.10	283.62	419.28	224.13
Construction	326.56	525.91	424.42	272.67	953.24	398.44	240.79	542.56
Utilities and transp.	287.84	--	777.84	583.67	360.57	521.46	577.11	327.52
Wholesale trade	284.51	786.95	955.67	480.96	453.59	353.36	647.70	267.71
Fin. svcs. and real estate	174.60	394.84	388.08	539.10	400.08	237.12	252.80	207.75
Retail trade	246.64	484.51	539.49	690.43	532.86	205.61	345.32	290.27
Professional services	125.71	755.84	362.61	295.98	212.68	176.90	298.81	138.37
Other services	156.53	599.83	466.22	391.06	251.67	266.28	284.81	186.86
Ownership								
For profit, incorporated	89.28	496.85	241.45	230.81	190.17	109.77	175.06	103.76
For profit, unincorporated	198.14	380.67	557.01	419.61	378.70	355.86	278.46	253.40
Nonprofit	148.57	559.88	574.27	350.96	206.92	210.36	279.10	162.77
Age of firm								
Less than 5 years	403.56	916.04	803.38	848.51	615.81	--	528.40	545.18
5-9 years	276.29	523.60	538.17	462.77	647.04	363.81	344.78	421.06
10-19 years	214.48	801.00	372.83	319.78	415.45	291.78	352.69	272.82
20 or more years	80.64	386.77	295.75	245.94	140.72	109.94	153.85	91.25
Multi/single status								
2 or more locations	86.89	894.34	496.38	231.67	172.42	109.30	339.81	89.18
1 location only	119.60	347.92	219.79	229.27	203.34	303.26	147.01	183.81
Percent full-time employees								
Less than 25%	821.81	218.03	--	857.83	359.11	463.78	733.35	961.24
25-49 %	234.62	589.30	314.85	486.22	637.68	215.78	320.28	293.13
50-74 %	172.23	763.19	681.13	257.19	442.63	209.27	399.81	190.67
75% or more	79.31	414.04	229.93	172.96	146.73	125.76	153.97	91.53
Union presence								
No union employees	76.25	346.49	209.38	185.15	138.94	117.68	138.31	90.56
Has union employees	193.46	--	1,204.31	858.45	500.11	218.02	868.79	198.20
Percent low-wage employees								
50% or more low-wage	194.97	941.66	650.83	464.45	292.16	299.25	477.54	214.32
Less than 50% low-wage	77.37	364.02	215.30	196.90	146.13	113.57	142.85	90.54
Percent women employees								
Less than 25%	132.47	532.21	253.02	213.02	280.11	286.27	190.32	173.05
25-49 %	148.34	939.08	396.44	483.66	313.28	168.41	392.29	160.08
50-74 %	171.71	523.48	633.57	555.11	226.50	256.74	310.75	197.50
75% or more	123.26	445.32	353.78	322.49	256.50	135.33	228.82	140.49
Percent age 50 or older employees								
Less than 25%	131.21	335.45	235.38	214.02	236.83	301.51	166.14	167.74
25-49 %	95.41	524.57	322.36	316.31	174.79	116.37	186.43	106.88
50-74 %	220.19	990.93	789.05	528.08	377.28	282.57	530.41	231.20
75% or more	491.79	1,163.58	516.76	662.46	821.02	584.22	704.46	604.15

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.

-- 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.