

Table I.C.1.b Average total single premium (in dollars) for mixed-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	7,166	7,305	7,472	6,985	7,403	7,097	7,172	7,165
Industry group **								
Agric., fish., forest.	5,234	--	--	--	--	--	7,618	4,710
Mining and manufacturing	7,020	7,998	6,896	6,983	7,186	6,936	7,000	7,022
Construction	6,711	6,294	7,396	6,450	6,682	6,907	6,516	6,812
Utilities and transp.	7,252	6,580	6,543	6,707	6,972	7,422	6,658	7,305
Wholesale trade	7,039	6,716	7,701	7,175	7,207	6,831	6,780	7,085
Fin. svcs. and real estate	7,146	8,004	8,044	7,160	7,614	6,962	7,660	7,110
Retail trade	6,630	7,074	6,893	6,487	6,471	6,658	6,803	6,607
Professional services	7,631	7,432	7,488	7,254	7,902	7,619	7,465	7,652
Other services	7,055	7,642	7,942	7,291	7,467	6,814	7,621	6,976
Ownership								
For profit, incorporated	6,989	7,172	7,415	6,871	7,218	6,906	7,038	6,982
For profit, unincorporated	6,829	7,336	7,178	6,546	6,795	6,865	7,105	6,787
Nonprofit	8,202	8,073	8,452	8,103	8,416	8,124	8,268	8,197
Age of firm								
Less than 5 years	6,692	6,434	6,584	5,908	8,347	7,348	6,379	7,022
5-9 years	6,605	6,651	6,376	6,686	6,295	7,792	6,555	6,640
10-19 years	6,890	7,570	7,849	6,742	6,935	6,459	7,388	6,674
20 or more years	7,231	7,612	7,632	7,262	7,522	7,125	7,348	7,222
Multi/single status								
2 or more locations	7,178	--	7,734	7,409	7,533	7,086	7,416	7,174
1 location only	7,127	7,302	7,443	6,837	7,169	7,646	7,141	7,115
Percent full-time employees								
Less than 25%	7,152	--	7,891	6,912	8,134	6,897	6,870	7,185
25-49 %	6,776	7,757	7,049	6,767	7,365	6,555	7,052	6,746
50-74 %	7,057	8,292	7,343	7,407	7,298	6,894	7,505	7,011
75% or more	7,198	7,137	7,495	6,955	7,405	7,157	7,146	7,205
Union presence								
No union employees	7,125	7,329	7,451	6,954	7,342	7,041	7,153	7,121
Has union employees	7,369	6,257	8,877	7,897	8,287	7,273	8,135	7,358
Percent low-wage employees								
50% or more low-wage	6,574	6,426	6,856	6,343	7,392	6,383	6,628	6,570
Less than 50% low-wage	7,239	7,390	7,498	7,031	7,404	7,201	7,206	7,244
Percent women employees								
Less than 25%	6,999	7,140	7,225	6,661	6,829	7,232	6,873	7,033
25-49 %	6,903	6,627	7,797	6,619	7,733	6,703	7,046	6,891
50-74 %	7,339	7,609	7,666	7,633	7,414	7,261	7,571	7,318
75% or more	7,486	7,721	7,406	7,525	7,787	7,376	7,512	7,483
Percent age 50 or older employees								
Less than 25%	6,970	6,799	7,309	6,739	7,210	6,915	6,890	6,986
25-49 %	7,203	7,222	7,296	7,047	7,380	7,173	7,144	7,207
50-74 %	7,454	7,570	8,296	7,615	7,796	7,152	7,734	7,403
75% or more	8,016	8,905	7,336	7,879	8,772	7,254	8,351	7,833

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.b Standard errors for average total single premium (in dollars) for mixed-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	41.89	202.09	167.30	92.89	101.08	54.89	90.98	45.87
Industry group **								
Agric., fish., forest.	932.09	--	--	--	--	--	563.06	981.98
Mining and manufacturing	110.85	1,594.18	275.03	260.34	242.27	142.57	281.79	118.31
Construction	148.97	373.66	491.19	205.79	387.40	297.60	225.22	194.37
Utilities and transp.	285.76	846.55	517.31	421.66	546.32	368.63	377.63	307.46
Wholesale trade	130.39	535.00	297.53	382.91	314.67	148.98	238.50	147.56
Fin. svcs. and real estate	96.79	689.48	389.45	426.27	259.96	106.03	332.65	100.61
Retail trade	81.07	432.25	401.41	203.00	202.22	101.53	220.77	86.68
Professional services	75.56	289.63	366.52	172.11	197.45	92.97	171.55	82.38
Other services	105.34	534.58	486.85	251.78	258.16	132.26	270.05	113.12
Ownership								
For profit, incorporated	50.38	257.01	201.12	105.11	132.45	64.41	106.10	55.50
For profit, unincorporated	85.93	408.73	324.86	232.81	189.90	113.29	221.74	92.95
Nonprofit	106.04	372.00	471.28	253.19	184.01	149.11	247.83	112.70
Age of firm								
Less than 5 years	390.37	354.98	562.03	316.16	1,240.88	324.12	278.43	713.28
5-9 years	198.88	659.85	307.56	245.57	366.76	969.17	254.91	287.18
10-19 years	133.76	479.61	446.53	186.29	242.91	273.17	209.87	163.47
20 or more years	45.14	247.27	181.10	121.54	108.25	55.79	110.17	47.90
Multi/single status								
2 or more locations	48.71	--	608.83	171.32	114.06	55.70	263.33	49.34
1 location only	81.89	204.74	173.17	108.89	192.30	296.15	97.02	125.36
Percent full-time employees								
Less than 25%	289.35	--	720.06	443.88	958.61	311.23	461.94	319.35
25-49 %	125.66	1,217.60	310.35	337.55	436.14	115.50	356.53	133.81
50-74 %	109.20	603.88	291.12	329.74	381.83	117.81	269.93	116.08
75% or more	47.20	209.96	191.24	101.06	107.90	63.60	100.05	51.90
Union presence								
No union employees	46.99	205.80	169.24	94.19	100.64	67.10	91.73	52.47
Has union employees	90.09	372.75	847.20	570.33	532.80	86.58	676.83	90.81
Percent low-wage employees								
50% or more low-wage	130.67	625.60	514.24	255.63	256.18	161.72	299.96	137.86
Less than 50% low-wage	43.57	208.42	172.59	97.58	108.51	56.84	94.40	47.90
Percent women employees								
Less than 25%	96.91	327.76	249.60	121.01	153.73	191.10	129.99	117.82
25-49 %	84.57	354.44	466.27	212.91	268.58	88.81	239.04	89.34
50-74 %	67.86	423.05	351.73	220.36	149.46	84.30	198.62	71.74
75% or more	85.75	451.85	301.09	242.96	208.94	107.59	202.91	93.11
Percent age 50 or older employees								
Less than 25%	63.28	298.40	265.54	135.24	154.65	85.01	137.65	70.89
25-49 %	61.08	315.24	215.23	142.08	140.98	76.87	134.27	64.77
50-74 %	124.82	576.98	467.71	291.21	284.34	164.13	266.54	138.95
75% or more	362.53	467.09	497.69	527.60	1,278.35	373.42	355.80	526.55

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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