

Table I.C.1.c Average total single premium (in dollars) for any-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	7,178	7,406	6,606	6,429	7,646	7,292	6,840	7,293
Industry group **								
Agric., fish., forest.	5,875	--	--	--	--	--	6,482	5,466
Mining and manufacturing	7,433	--	7,610	6,286	9,002	7,257	7,004	7,513
Construction	6,602	6,521	6,602	6,290	7,245	6,529	6,517	6,726
Utilities and transp.	7,181	7,278	--	6,537	9,724	5,805	6,989	7,233
Wholesale trade	7,003	7,949	6,604	6,520	6,872	6,971	7,292	6,869
Fin. svcs. and real estate	7,193	6,192	5,885	6,356	6,639	7,645	6,642	7,250
Retail trade	6,901	8,496	6,922	5,983	6,257	7,141	7,317	6,696
Professional services	7,671	6,799	6,376	7,151	7,993	8,248	6,495	8,120
Other services	6,656	7,948	6,824	6,216	6,580	6,604	7,245	6,509
Ownership								
For profit, incorporated	7,010	7,078	6,464	6,224	7,603	7,130	6,643	7,146
For profit, unincorporated	6,837	8,064	7,844	5,601	7,036	6,608	7,692	6,528
Nonprofit	8,376	--	6,096	8,539	8,221	8,714	7,175	8,605
Age of firm								
Less than 5 years	6,362	6,488	8,434	5,922	--	--	6,695	5,632
5-9 years	7,049	6,675	4,880	4,490	10,876	--	5,829	8,573
10-19 years	7,401	7,371	7,205	6,920	7,389	8,118	7,084	7,583
20 or more years	7,185	7,933	6,522	6,600	7,410	7,256	6,988	7,230
Multi/single status								
2 or more locations	7,254	--	7,345	5,962	7,639	7,256	7,075	7,260
1 location only	7,071	7,407	6,545	6,549	7,653	8,763	6,824	7,401
Percent full-time employees								
Less than 25%	6,046	--	7,062	4,910	7,418	5,925	6,180	6,020
25-49 %	6,895	--	5,076	7,177	7,604	6,668	6,642	6,966
50-74 %	7,503	6,835	9,314	7,216	7,588	7,412	7,695	7,437
75% or more	7,184	7,557	6,363	6,336	7,655	7,358	6,766	7,328
Union presence								
No union employees	7,109	7,453	6,654	6,402	7,500	7,235	6,874	7,200
Has union employees	7,716	--	--	7,872	9,116	7,529	5,629	7,849
Percent low-wage employees								
50% or more low-wage	6,901	6,094	5,889	6,676	7,612	6,939	6,210	7,045
Less than 50% low-wage	7,214	7,504	6,666	6,395	7,649	7,350	6,894	7,329
Percent women employees								
Less than 25%	6,788	6,781	6,996	6,004	7,597	7,078	6,623	6,904
25-49 %	6,761	7,569	5,577	6,155	6,525	7,129	6,542	6,818
50-74 %	7,453	7,711	7,071	6,717	8,708	7,153	7,443	7,454
75% or more	7,757	7,824	6,685	7,786	7,885	7,980	7,128	8,006
Percent age 50 or older employees								
Less than 25%	6,929	6,754	6,549	6,447	7,299	7,136	6,493	7,141
25-49 %	7,183	7,551	6,184	6,352	7,769	7,192	6,700	7,262
50-74 %	7,612	6,819	6,982	6,409	8,510	8,152	7,112	7,797
75% or more	8,514	8,556	8,669	7,678	8,677	--	8,519	8,496

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.c Standard errors for average total single premium (in dollars) for any-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	106.80	281.80	313.05	218.26	319.83	125.72	161.56	131.27
Industry group **								
Agric., fish., forest.	327.73	--	--	--	--	--	353.54	236.10
Mining and manufacturing	447.24	--	657.80	551.22	1,406.86	429.07	431.29	520.13
Construction	223.94	537.43	860.95	302.94	315.89	298.40	327.21	258.59
Utilities and transp.	748.04	830.41	--	320.13	1,781.35	729.63	767.56	932.81
Wholesale trade	234.48	599.77	375.95	426.41	523.17	285.30	430.65	253.65
Fin. svcs. and real estate	221.78	583.97	468.74	1,250.31	284.39	202.86	542.57	235.03
Retail trade	216.23	737.47	972.41	430.40	485.35	210.94	453.92	232.66
Professional services	210.09	460.71	554.94	664.05	485.44	239.14	317.93	250.30
Other services	173.29	983.03	654.55	495.71	351.09	192.17	480.15	176.79
Ownership								
For profit, incorporated	129.86	303.38	376.64	181.66	456.78	137.21	180.03	162.91
For profit, unincorporated	238.73	432.40	563.91	586.53	397.20	388.81	317.73	284.68
Nonprofit	256.30	--	607.04	933.23	351.46	325.35	669.26	268.68
Age of firm								
Less than 5 years	314.77	439.40	1,048.86	423.49	--	--	251.07	686.25
5-9 years	1,026.54	657.00	599.20	252.90	1,215.40	--	616.15	1,814.52
10-19 years	337.39	470.91	428.65	848.02	725.72	461.46	243.09	505.59
20 or more years	98.37	456.02	441.66	196.47	235.90	128.45	244.81	106.94
Multi/single status								
2 or more locations	114.23	--	633.28	383.78	303.67	128.14	488.28	116.67
1 location only	201.69	281.83	332.42	255.64	559.09	517.51	169.51	404.91
Percent full-time employees								
Less than 25%	344.46	--	937.43	490.23	835.22	444.35	658.90	389.37
25-49 %	286.80	--	908.37	525.68	586.42	421.23	569.56	332.60
50-74 %	207.75	751.52	856.17	337.55	750.82	224.92	491.53	225.06
75% or more	121.95	308.20	329.69	248.87	355.15	144.79	177.62	151.02
Union presence								
No union employees	111.81	284.26	316.63	219.99	333.75	130.53	162.93	140.84
Has union employees	356.19	--	--	1,520.33	1,097.30	361.51	783.13	368.81
Percent low-wage employees								
50% or more low-wage	171.53	562.28	543.45	374.76	496.06	211.20	327.64	189.00
Less than 50% low-wage	118.69	293.82	336.43	245.25	346.89	142.31	172.83	148.01
Percent women employees								
Less than 25%	162.75	301.25	510.78	216.96	517.63	296.87	200.50	237.83
25-49 %	198.06	496.87	817.28	485.02	306.17	308.89	465.94	220.30
50-74 %	242.38	473.90	658.27	544.63	872.70	171.89	333.94	272.00
75% or more	196.64	783.28	436.29	770.48	339.14	260.34	370.24	227.71
Percent age 50 or older employees								
Less than 25%	152.01	308.11	372.22	328.57	435.85	173.17	180.96	204.78
25-49 %	172.42	579.52	709.29	288.41	518.68	179.63	400.09	188.73
50-74 %	317.67	555.39	561.73	621.25	1,103.32	333.49	308.36	414.46
75% or more	427.31	647.04	855.45	363.80	761.59	--	525.23	588.63

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.

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