

Table I.D.1.a Average total family 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	20,508	18,309	19,883	18,601	20,929	21,048	19,039	20,812
Industry group **								
Agric., fish., forest.	20,526	--	--	--	--	--	--	22,391
Mining and manufacturing	19,067	--	19,663	20,829	16,777	20,016	20,433	18,899
Construction	20,035	--	13,712	20,215	22,725	21,293	16,981	22,078
Utilities and transp.	21,164	--	--	17,662	22,886	21,181	22,229	21,022
Wholesale trade	21,434	18,621	22,790	21,439	22,409	19,939	21,687	21,319
Fin. svcs. and real estate	20,521	21,687	19,254	19,658	21,716	20,018	21,103	20,384
Retail trade	21,002	--	19,662	16,693	24,350	20,694	16,768	21,736
Professional services	21,306	16,535	21,474	16,134	21,071	22,542	17,841	21,894
Other services	18,597	20,202	18,977	19,805	18,953	17,587	19,947	18,219
Ownership								
For profit, incorporated	20,029	18,458	19,293	18,627	21,429	19,943	18,889	20,298
For profit, unincorporated	19,633	15,741	20,727	17,771	19,465	21,320	18,566	20,060
Nonprofit	22,120	21,148	22,801	19,008	20,086	23,218	20,611	22,250
Age of firm								
Less than 5 years	18,538	15,276	22,754	15,883	19,263	18,945	18,597	18,474
5-9 years	17,207	10,436	19,149	17,241	17,861	21,106	15,342	18,525
10-19 years	20,232	18,834	17,896	16,690	24,102	16,506	18,189	21,257
20 or more years	20,754	20,280	20,480	19,366	20,293	21,237	19,986	20,865
Multi/single status								
2 or more locations	20,927	--	21,616	18,570	21,173	20,970	18,594	20,992
1 location only	19,608	18,274	19,799	18,609	20,539	23,642	19,092	20,086
Percent full-time employees								
Less than 25%	20,455	--	--	22,406	17,791	20,524	22,667	20,079
25-49 %	20,403	--	17,324	19,709	21,024	21,609	17,448	21,283
50-74 %	19,950	17,633	19,420	20,246	19,399	20,499	18,626	20,252
75% or more	20,583	18,561	20,031	18,322	21,088	21,128	19,107	20,882
Union presence								
No union employees	20,244	18,337	20,350	18,396	20,815	20,756	19,118	20,535
Has union employees	21,469	--	--	21,649	21,830	21,619	17,819	21,656
Percent low-wage employees								
50% or more low-wage	19,513	15,337	18,747	17,223	19,383	20,858	17,207	19,981
Less than 50% low-wage	20,560	18,512	19,908	18,680	21,029	21,057	19,134	20,856
Percent women employees								
Less than 25%	19,396	19,722	18,001	18,798	20,510	19,291	19,141	19,496
25-49 %	21,095	17,618	20,794	18,661	22,177	21,018	19,457	21,298
50-74 %	20,303	17,562	21,213	21,727	19,922	20,522	19,463	20,448
75% or more	21,413	--	21,737	15,733	20,660	22,896	17,841	21,968
Percent age 50 or older employees								
Less than 25%	20,350	16,600	20,384	18,255	22,359	20,674	18,752	20,922
25-49 %	20,172	16,653	17,430	17,991	19,751	20,908	17,309	20,507
50-74 %	22,037	22,272	22,689	22,758	20,746	22,666	22,880	21,803
75% or more	21,819	--	25,878	19,309	24,404	20,582	20,797	22,297

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.D.1.a Standard errors for average total family 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	274.45	1,078.32	856.56	518.74	736.89	313.88	507.27	307.85
Industry group **								
Agric., fish., forest.	2,394.20	--	--	--	--	--	--	2,456.72
Mining and manufacturing	646.22	--	1,287.78	1,434.30	1,507.57	667.88	1,340.56	700.99
Construction	1,009.65	--	2,857.01	832.86	1,043.06	1,152.36	1,590.27	740.37
Utilities and transp.	1,231.66	--	--	2,633.38	1,501.70	1,884.78	2,209.53	1,363.92
Wholesale trade	707.94	1,901.15	1,955.19	989.15	1,364.61	1,245.38	1,073.53	912.15
Fin. svcs. and real estate	567.56	1,758.61	1,778.38	1,091.45	845.40	824.95	1,286.07	617.66
Retail trade	1,306.15	--	2,336.32	980.35	2,613.41	725.68	1,204.68	1,361.71
Professional services	369.68	1,376.82	1,109.06	1,051.39	742.90	436.21	909.55	379.24
Other services	532.55	1,260.00	2,311.60	1,153.31	726.30	801.12	1,055.13	597.28
Ownership								
For profit, incorporated	375.37	1,212.88	1,024.85	631.83	1,010.51	384.05	607.59	432.99
For profit, unincorporated	655.64	2,753.29	1,793.67	1,126.85	1,062.92	1,109.32	1,308.57	737.42
Nonprofit	403.60	1,086.64	1,662.10	1,279.19	641.35	517.93	1,152.98	424.53
Age of firm								
Less than 5 years	1,586.57	1,763.44	2,739.91	3,813.18	2,062.49	896.80	1,823.16	2,662.35
5-9 years	786.20	1,571.58	1,338.80	1,111.44	773.88	2,263.07	1,400.77	718.09
10-19 years	1,456.87	1,566.34	2,114.07	943.40	1,868.90	905.30	1,051.32	1,891.93
20 or more years	250.79	1,255.65	920.27	615.41	578.79	324.00	638.49	271.01
Multi/single status								
2 or more locations	357.18	--	1,444.22	1,090.66	1,116.28	319.53	1,582.56	360.64
1 location only	373.45	1,087.41	890.85	588.87	627.99	1,562.53	530.99	511.71
Percent full-time employees								
Less than 25%	925.92	--	--	3,014.40	2,198.80	1,120.47	2,787.37	956.21
25-49 %	664.82	--	801.44	1,106.17	1,048.75	1,170.88	1,043.46	729.88
50-74 %	586.64	1,248.99	1,358.36	2,168.44	951.15	746.15	1,226.74	621.52
75% or more	311.73	1,374.48	968.26	531.14	816.41	357.65	574.64	350.16
Union presence								
No union employees	325.61	1,098.67	692.34	533.03	815.04	400.47	501.83	382.28
Has union employees	465.49	--	--	1,754.85	1,519.66	463.95	2,947.89	448.96
Percent low-wage employees								
50% or more low-wage	753.76	1,565.66	1,402.07	1,508.76	1,130.84	1,421.36	1,157.96	869.39
Less than 50% low-wage	285.51	1,133.56	875.47	544.06	776.20	321.55	530.79	320.08
Percent women employees								
Less than 25%	456.21	1,568.42	1,585.92	753.07	883.92	789.83	842.20	541.92
25-49 %	704.05	1,713.94	1,338.76	1,162.41	1,908.02	482.70	935.12	769.54
50-74 %	422.40	1,598.12	1,323.73	1,183.56	621.33	644.66	997.43	462.84
75% or more	414.68	--	1,238.74	807.75	669.05	457.94	1,169.81	405.64
Percent age 50 or older employees								
Less than 25%	655.25	1,391.22	1,056.02	735.47	1,510.51	594.53	726.47	795.36
25-49 %	320.39	1,077.98	1,560.03	727.70	716.85	400.37	722.49	340.40
50-74 %	596.32	1,610.41	1,405.76	1,586.03	1,139.08	954.62	930.59	706.09
75% or more	1,531.66	--	2,674.93	1,754.06	4,621.42	774.18	1,850.78	2,094.70

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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