

Table I.D.1.b Average total family 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	20,869	19,043	20,170	19,973	21,479	20,912	19,452	21,004
Industry group **								
Agric., fish., forest.	19,036	--	--	--	--	--	23,192	18,736
Mining and manufacturing	20,555	16,293	19,392	19,838	19,890	20,919	19,149	20,634
Construction	19,165	21,199	19,278	17,880	18,888	19,720	18,978	19,246
Utilities and transp.	22,405	16,854	17,048	18,919	23,700	22,612	18,167	22,560
Wholesale trade	21,239	17,537	20,337	22,157	22,581	20,855	19,976	21,379
Fin. svcs. and real estate	21,251	20,742	19,878	20,145	23,200	20,957	19,979	21,328
Retail trade	19,057	19,963	18,115	18,009	20,130	19,026	17,551	19,207
Professional services	21,407	18,478	20,998	20,008	22,093	21,499	19,770	21,568
Other services	20,174	18,562	21,015	19,627	20,925	20,145	19,720	20,228
Ownership								
For profit, incorporated	20,743	18,904	20,297	20,319	21,171	20,769	19,437	20,874
For profit, unincorporated	19,998	20,054	18,671	17,827	20,830	20,220	18,834	20,137
Nonprofit	22,110	18,770	21,806	21,006	23,269	22,000	20,584	22,190
Age of firm								
Less than 5 years	17,836	16,474	17,142	16,480	20,342	22,629	16,189	19,914
5-9 years	18,476	19,020	17,903	17,785	19,338	17,836	18,636	18,351
10-19 years	20,132	17,964	21,469	20,021	21,203	19,462	19,666	20,302
20 or more years	21,066	20,486	20,670	20,782	21,673	20,979	20,288	21,107
Multi/single status								
2 or more locations	21,036	--	20,956	21,291	21,952	20,875	20,737	21,040
1 location only	20,088	19,095	20,091	19,490	20,444	22,679	19,284	20,706
Percent full-time employees								
Less than 25%	18,891	24,341	24,425	16,217	19,865	18,579	22,062	18,581
25-49 %	19,665	--	21,899	21,206	19,091	20,006	18,024	19,947
50-74 %	20,175	17,987	19,656	19,340	20,716	20,260	18,786	20,298
75% or more	21,011	19,673	20,107	20,000	21,588	21,061	19,550	21,147
Union presence								
No union employees	20,766	18,675	20,085	20,009	21,346	20,824	19,451	20,915
Has union employees	21,255	22,211	21,822	19,370	22,655	21,154	19,472	21,310
Percent low-wage employees								
50% or more low-wage	18,384	17,369	18,821	17,719	20,471	18,055	17,888	18,418
Less than 50% low-wage	21,023	19,186	20,205	20,036	21,531	21,109	19,522	21,168
Percent women employees								
Less than 25%	20,758	19,799	18,837	19,386	20,456	21,542	18,800	21,106
25-49 %	20,711	20,596	23,150	20,118	22,573	20,320	21,254	20,678
50-74 %	21,003	17,268	19,653	21,247	21,425	21,057	18,977	21,141
75% or more	21,150	18,935	19,743	20,402	21,785	21,227	19,382	21,313
Percent age 50 or older employees								
Less than 25%	20,102	18,439	18,775	18,549	21,002	20,317	18,570	20,354
25-49 %	21,127	18,977	19,797	20,973	21,256	21,163	19,485	21,204
50-74 %	21,268	21,359	24,199	20,468	22,140	20,872	21,527	21,231
75% or more	22,954	18,290	22,790	24,553	31,103	21,037	20,914	23,773

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.b Standard errors for average total family 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	154.07	790.38	671.02	380.66	309.83	199.13	371.76	164.29
Industry group **								
Agric., fish., forest.	2,481.32	--	--	--	--	--	1,335.32	2,690.61
Mining and manufacturing	300.13	881.06	1,048.35	730.05	635.29	372.93	855.61	312.24
Construction	502.42	2,969.71	1,681.35	780.16	901.23	737.09	1,150.13	519.75
Utilities and transp.	1,503.16	1,485.24	1,566.67	2,197.69	1,597.51	1,918.39	1,205.80	1,547.75
Wholesale trade	387.28	1,921.97	1,380.84	1,306.26	877.58	490.92	854.03	417.17
Fin. svcs. and real estate	274.65	2,656.33	1,161.87	1,481.27	604.00	312.74	1,314.15	277.45
Retail trade	276.96	3,030.05	942.57	1,236.83	915.42	297.18	848.46	291.06
Professional services	230.61	1,404.25	1,679.01	575.44	642.27	265.24	830.39	240.00
Other services	283.02	887.28	1,096.47	700.85	934.98	337.12	587.29	307.20
Ownership								
For profit, incorporated	196.22	991.00	823.95	454.46	393.15	254.17	449.96	210.03
For profit, unincorporated	283.26	2,151.33	1,317.88	800.14	638.90	350.22	872.23	298.34
Nonprofit	341.31	1,173.25	1,142.79	991.62	655.94	427.75	710.71	358.16
Age of firm								
Less than 5 years	827.84	3,079.85	1,629.49	955.82	1,457.72	1,560.57	1,102.21	892.32
5-9 years	651.04	1,581.08	1,071.09	1,018.90	1,494.45	1,289.99	706.12	1,014.93
10-19 years	489.19	937.86	2,103.16	875.52	754.40	988.03	897.69	579.45
20 or more years	166.58	1,137.48	580.15	450.03	351.89	203.16	417.87	173.85
Multi/single status								
2 or more locations	176.81	--	1,504.70	693.70	365.23	203.01	873.49	178.65
1 location only	279.41	812.86	722.76	461.12	551.28	707.64	404.61	374.55
Percent full-time employees								
Less than 25%	603.31	1,429.69	4,866.45	896.37	1,903.57	547.37	2,394.49	518.31
25-49 %	550.80	--	5,425.08	990.36	833.82	518.44	2,438.89	448.22
50-74 %	338.81	1,366.56	1,243.44	777.17	1,499.92	363.07	800.52	363.24
75% or more	170.75	838.97	742.27	417.17	320.75	224.67	405.34	181.91
Union presence								
No union employees	182.78	689.38	698.85	390.12	296.08	256.66	369.18	198.03
Has union employees	268.90	3,653.51	1,502.71	1,655.13	1,527.69	257.83	1,994.60	270.87
Percent low-wage employees								
50% or more low-wage	561.59	2,109.69	1,358.23	839.45	719.91	689.27	1,107.58	595.59
Less than 50% low-wage	158.19	836.10	687.27	389.71	324.25	204.39	385.28	168.64
Percent women employees								
Less than 25%	468.19	1,425.55	698.72	572.00	494.99	811.43	488.53	537.27
25-49 %	225.16	1,385.27	1,970.89	947.19	719.28	237.78	1,053.93	230.25
50-74 %	210.46	1,329.26	723.01	926.24	507.16	245.25	750.17	217.28
75% or more	276.10	1,603.29	1,566.10	775.61	638.15	336.34	874.63	288.63
Percent age 50 or older employees								
Less than 25%	188.99	1,393.14	752.43	460.09	461.40	234.30	515.10	201.18
25-49 %	233.35	831.89	551.65	579.41	401.19	291.53	481.17	242.57
50-74 %	367.07	1,609.26	2,473.31	1,165.99	727.94	449.17	1,238.33	379.56
75% or more	1,450.85	1,480.63	1,452.06	2,326.74	4,338.05	667.20	1,522.59	1,856.48

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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