

Table I.D.1.c Average total family 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	20,301	19,850	18,879	19,527	20,213	20,738	20,059	20,355
Industry group **								
Agric., fish., forest.	21,884	--	--	--	--	--	22,999	17,851
Mining and manufacturing	19,796	--	22,629	21,854	19,861	19,351	22,408	19,600
Construction	19,709	--	17,408	23,044	17,967	20,848	20,498	18,982
Utilities and transp.	18,695	--	--	18,247	24,327	17,720	--	18,671
Wholesale trade	20,724	--	20,389	19,478	21,501	21,483	19,906	20,987
Fin. svcs. and real estate	21,001	22,995	--	15,733 *	20,165	22,109	22,079	20,924
Retail trade	19,762	17,988	--	15,918	20,743	21,237	19,418	19,847
Professional services	21,633	20,846	18,483	18,312	20,502	23,716	19,200	22,226
Other services	18,583	21,365	19,003	17,054	16,971	18,680	19,222	18,431
Ownership								
For profit, incorporated	20,278	19,572	18,446	20,437	19,973	20,599	20,313	20,270
For profit, unincorporated	18,883	19,985	20,079	13,221	18,759	19,896	18,934	18,867
Nonprofit	22,015	--	18,378	20,581	22,374	22,387	20,242	22,257
Age of firm								
Less than 5 years	18,004	--	18,134	18,261	20,939	--	18,313	--
5-9 years	20,695	20,942	17,583	15,848	25,438	22,928	19,371	22,641
10-19 years	19,222	21,621	16,162	16,719	17,654	23,975	19,354	19,181
20 or more years	20,568	19,490	19,960	21,189	20,732	20,521	21,003	20,507
Multi/single status								
2 or more locations	20,612	--	18,365	17,849	21,309	20,628	22,885	20,566
1 location only	19,593	19,850	18,919	20,030	18,562	27,111	19,828	19,306
Percent full-time employees								
Less than 25%	20,934	--	--	--	19,144	19,746	24,275	19,677
25-49 %	20,166	--	14,257	--	19,560	20,834	19,373	20,331
50-74 %	20,528	20,504	--	18,507	19,645	21,271	20,023	20,697
75% or more	20,264	18,853	18,750	19,659	20,277	20,706	19,924	20,336
Union presence								
No union employees	19,976	19,866	19,143	18,907	20,446	20,235	19,817	20,018
Has union employees	21,737	--	16,202	28,586	18,578	22,133	--	21,626
Percent low-wage employees								
50% or more low-wage	19,422	--	19,162	14,408	18,479	20,417	20,102	19,358
Less than 50% low-wage	20,358	19,755	18,866	19,806	20,294	20,764	20,058	20,427
Percent women employees								
Less than 25%	20,010	21,293	18,340	19,847	19,725	20,462	20,332	19,882
25-49 %	19,974	18,675	16,330	18,242	19,306	21,052	18,771	20,202
50-74 %	20,944	22,680	22,223	20,293	22,364	20,465	22,448	20,798
75% or more	20,485	15,470	19,975	21,169	19,956	21,140	19,532	20,687
Percent age 50 or older employees								
Less than 25%	19,777	20,015	18,902	20,177	19,155	20,203	20,161	19,608
25-49 %	20,574	--	17,732	20,042	21,529	20,542	19,072	20,703
50-74 %	20,732	19,920	21,187	16,626	18,884	22,819	20,714	20,735
75% or more	22,557	20,830	--	22,688	23,553	--	22,068	23,207

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.

* Figure does not meet standard of reliability or precision.

-- 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.c Standard errors for average total family 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	283.31	1,020.28	763.36	880.69	558.75	402.07	619.67	318.19
Industry group **								
Agric., fish., forest.	1,258.19	--	--	--	--	--	1,064.58	568.65
Mining and manufacturing	648.92	--	1,656.38	1,530.17	1,158.10	865.34	1,799.27	687.01
Construction	1,251.49	--	1,374.71	2,395.91	1,706.35	500.29	2,074.40	1,254.22
Utilities and transp.	1,932.85	--	--	1,530.72	1,980.93	2,269.57	--	1,997.91
Wholesale trade	604.09	--	1,539.16	1,094.62	1,123.97	843.54	1,569.92	605.13
Fin. svcs. and real estate	876.62	2,166.17	--	5,023.47 *	724.76	778.31	1,609.21	929.51
Retail trade	850.45	1,436.77	--	2,553.07	816.19	467.44	1,677.80	962.96
Professional services	531.80	1,739.70	1,252.17	825.95	1,138.31	708.66	886.67	616.04
Other services	526.56	1,119.95	2,198.04	1,947.90	1,033.33	612.30	1,535.73	544.28
Ownership								
For profit, incorporated	309.39	1,259.88	1,019.68	855.77	658.77	425.64	745.26	339.87
For profit, unincorporated	981.59	1,619.94	1,474.90	2,148.81	1,039.83	1,615.35	1,335.18	1,216.40
Nonprofit	674.80	--	1,473.22	1,517.82	1,480.86	904.80	1,313.69	740.66
Age of firm								
Less than 5 years	1,335.71	--	856.61	2,219.91	737.54	--	1,411.53	--
5-9 years	1,488.03	1,446.43	1,270.69	1,777.72	2,374.32	2,169.59	1,264.18	2,969.59
10-19 years	971.31	2,631.89	1,151.80	1,930.58	1,153.45	764.82	1,099.10	1,230.81
20 or more years	305.29	1,402.27	1,157.70	951.46	559.46	408.68	907.76	322.76
Multi/single status								
2 or more locations	347.99	--	1,764.53	2,132.06	591.67	406.57	1,302.89	353.15
1 location only	483.95	1,020.28	811.89	896.25	988.79	2,417.88	656.84	705.83
Percent full-time employees								
Less than 25%	1,690.77	--	--	--	1,992.44	2,371.55	2,292.92	2,178.64
25-49 %	1,150.76	--	988.04	--	1,305.74	1,701.47	3,674.86	1,171.09
50-74 %	638.95	1,269.90	--	2,695.03	1,700.63	506.61	1,985.45	529.41
75% or more	315.18	1,173.34	811.39	944.88	603.31	456.22	676.52	354.57
Union presence								
No union employees	300.95	1,026.41	814.67	756.71	573.64	469.80	532.87	353.37
Has union employees	712.41	--	678.50	2,000.37	1,686.38	685.46	--	682.67
Percent low-wage employees								
50% or more low-wage	678.84	--	2,079.22	3,569.58	1,353.02	504.48	1,434.44	729.47
Less than 50% low-wage	298.24	1,031.12	792.21	893.18	578.71	433.00	636.61	337.07
Percent women employees								
Less than 25%	538.08	1,522.02	727.25	1,246.50	1,013.10	940.09	928.30	650.48
25-49 %	557.71	2,030.56	1,064.07	1,856.43	835.64	794.00	1,258.01	618.47
50-74 %	469.69	1,526.54	2,818.39	1,420.26	1,233.73	537.06	1,307.37	498.47
75% or more	722.07	1,038.96	2,295.00	1,559.60	1,398.42	1,098.86	1,452.71	824.47
Percent age 50 or older employees								
Less than 25%	416.96	1,476.04	922.20	1,265.14	927.25	542.05	852.25	469.30
25-49 %	426.27	--	1,232.52	913.64	751.24	578.07	1,022.06	457.89
50-74 %	953.80	1,291.44	3,818.91	2,308.65	1,224.61	880.35	1,470.17	1,079.52
75% or more	1,134.26	1,796.14	--	874.06	2,676.66	--	1,147.34	2,081.58

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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