

**Table I.C.1.a(1996) Average total single 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, 1996**

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	1,912	2,145	1,917	1,759	1,732	2,024	1,948	1,900
Industry group **								
Agric., fish., forest.	1,579	--	--	--	--	--	1,677	1,531
Mining	1,825	2,377 *	0 *	0 *	2,250 *	1,581 *	2,377 *	1,777
Construction	1,831	2,005	2,062	1,514	1,661	1,715	1,932	1,616
Manufacturing	1,846	2,269	1,798	1,858	1,652	1,943	1,970	1,809
Transp., commu., util.	1,828	1,719	1,763	1,584	1,537	2,000	1,712	1,851
Wholesale trade	1,770	2,026	2,108	1,627	1,700	1,735	1,862	1,726
Retail Trade	1,745	2,371	1,891	1,706	1,544	1,685	2,070	1,642
Fin., ins., real est.	1,999	2,144	1,878	1,691	1,736	2,107	1,961	2,006
Services	2,048	2,128	1,933	1,826	1,852	2,304	1,938	2,083
Unknown	2,331 *	2,331 *	0 *	0 *	0 *	0 *	2,331 *	0
Ownership								
For profit, incorporated	1,867	2,064	1,909	1,720	1,648	1,977	1,906	1,853
For profit, unincorporated	1,879	2,167	1,886	1,701	1,738	2,032	1,995	1,809
Nonprofit	2,147	2,821	2,028	2,035	1,950	2,300	2,229	2,136
Unknown	1,761	2,466	1,734	1,624	1,612	1,757	2,049	1,712
Age of firm								
Less than 5 years	1,861	1,982	1,770	1,938	1,498	1,493	1,997	1,587
5-9 years	1,747	2,074	1,672	1,555	1,682	1,686	1,759	1,718
10-19 years	1,817	2,274	1,913	1,620	1,566	2,022	1,972	1,686
20 or more years	1,978	2,242	2,050	1,854	1,804	2,142	2,015	1,966
Unknown	1,930	1,627	2,347	1,710	1,749	1,988	1,963	1,929
Multi/single status								
2 or more locations	1,939	1,523	2,035	1,736	1,758	2,023	1,797	1,944
1 location only	1,867	2,163	1,901	1,767	1,689	2,065	1,962	1,727
Percent full-time employees								
Less than 25%	1,955	2,396	1,791	1,682	2,006	1,932	2,050	1,883
25-49 %	1,752	1,762	1,848	1,769	1,900	1,651	1,784	1,742
50-74 %	1,967	1,939	2,081	1,910	1,841	2,045	1,973	1,965
75% or more	1,911	2,178	1,907	1,747	1,708	2,038	1,949	1,899
Union presence								
No union employees	1,843	2,060	1,908	1,755	1,690	1,952	1,913	1,809
Has union employees	2,398	3,093	2,297	1,887	1,989	2,596	2,356	2,403
Unknown	1,926	2,826	1,834	1,738	1,810	1,931	2,197	1,907
Percent low wage employees **								
50% or more low wage	1,805	2,574	1,810	1,925	1,630	1,783	2,100	1,677
Less than 50% low wage	1,919	2,098	1,937	1,720	1,745	2,117	1,923	1,917
Unknown	1,928	2,378	1,756	1,775	1,769	1,967	2,003	1,924

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1996 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 no 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.a(1996) Standard error for average total single 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, 1996**

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	29.63	62.87	66.74	49.70	30.94	72.22	36.68	39.13
Industry group **								
Agric., fish., forest.	60.25	--	--	--	--	--	224.17	274.61
Mining	439.76	751.63 *	0.00 *	0.00 *	670.77 *	471.39 *	751.63 *	464.84
Construction	96.81	189.22	222.92	87.79	264.85	254.06	165.39	63.31
Manufacturing	40.21	216.90	140.29	117.12	48.52	72.86	101.22	45.65
Transp., commu., util.	67.30	269.25	330.08	121.33	255.68	85.43	124.60	93.31
Wholesale trade	51.74	252.11	288.67	73.27	87.69	79.50	96.57	57.32
Retail Trade	37.75	109.01	196.10	61.77	70.99	56.21	101.42	52.39
Fin., ins., real est.	64.63	202.22	111.92	52.50	76.30	107.32	71.87	90.74
Services	73.61	78.78	47.53	29.66	71.58	165.49	27.42	92.90
Unknown	737.13 *	737.13 *	0.00 *	0.00 *	0.00 *	0.00 *	737.13 *	0.00
Ownership								
For profit, incorporated	34.92	68.14	77.79	55.41	35.95	74.48	47.33	45.74
For profit, unincorporated	81.94	212.79	84.69	187.79	120.73	257.13	99.18	89.73
Nonprofit	92.09	354.08	122.11	71.55	53.76	199.48	99.91	105.28
Unknown	62.24	288.89	412.99	385.62	188.64	76.30	248.48	80.61
Age of firm								
Less than 5 years	108.02	218.33	173.87	142.96	82.59	275.26	153.22	55.79
5-9 years	44.32	128.25	60.79	71.87	112.66	366.14	49.63	88.78
10-19 years	33.61	84.43	158.34	37.53	61.40	251.29	57.59	46.23
20 or more years	49.10	103.92	74.28	59.85	46.92	68.98	42.02	60.02
Unknown	57.73	255.88	454.70	77.22	63.74	93.07	136.55	58.25
Multi/single status								
2 or more locations	43.85	179.47	96.26	114.91	53.14	73.47	72.85	44.35
1 location only	25.06	64.88	85.90	49.59	43.29	499.09	42.28	24.39
Percent full-time employees								
Less than 25%	84.19	382.82	263.25	140.09	157.69	239.29	193.62	109.91
25-49 %	58.47	157.93	165.98	79.86	119.28	86.91	93.27	65.67
50-74 %	54.09	108.24	176.73	66.62	36.64	117.72	70.93	73.95
75% or more	33.03	80.11	78.23	55.17	31.96	76.40	41.33	42.36
Union presence								
No union employees	22.74	63.18	76.64	52.66	36.70	66.17	41.69	27.21
Has union employees	193.50	462.46	560.19	102.21	151.93	253.24	239.01	221.37
Unknown	45.70	252.06	154.00	94.99	91.33	53.68	107.50	49.57
Percent low wage employees **								
50% or more low wage	99.76	364.62	151.46	130.92	126.21	68.42	204.89	75.26
Less than 50% low wage	33.25	54.04	79.15	40.36	59.39	116.13	27.10	51.26
Unknown	57.83	169.38	315.47	66.00	73.89	59.59	112.53	58.68

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1996 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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