

**Table I.C.1.b(1996) Average total single 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, 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	2,019	2,202	2,044	1,967	1,967	2,028	2,083	1,998
Industry group **								
Agric., fish., forest.	1,592	--	--	--	--	--	1,747	1,466
Mining	2,093	2,476	2,788	1,573 *	1,884 *	2,220 *	2,625 *	1,992
Construction	2,104	2,406	2,198	1,999	2,061	1,949	2,269	1,960
Manufacturing	1,849	1,844	1,843	1,843	1,888	1,828	1,825	1,853
Transp., commu., util.	2,168	2,714	1,712	2,083	1,954	2,271	2,119	2,177
Wholesale trade	1,927	2,224	2,045	1,785	1,897	1,953	1,995	1,905
Retail Trade	1,866	2,081	2,004	1,784	1,797	1,863	1,941	1,844
Fin., ins., real est.	2,139	2,297	2,347	1,755	1,994	2,247	2,234	2,112
Services	2,140	2,192	2,087	2,146	2,067	2,194	2,155	2,134
Unknown	3,372	3,819	2,028 *	0	0	0	3,372	0
Ownership								
For profit, incorporated	1,974	2,224	2,032	1,923	1,886	1,984	2,065	1,943
For profit, unincorporated	2,093	2,027	1,860	1,993	2,420	2,036	1,989	2,157
Nonprofit	2,222	2,242	2,286	2,258	2,119	2,302	2,277	2,211
Unknown	2,058	2,601	2,837	1,673	1,938	2,062	2,425	2,004
Age of firm								
Less than 5 years	2,017	2,221	2,113	1,862	2,009	1,533	2,124	1,815
5-9 years	1,992	2,222	1,941	2,067	1,733	2,060	2,024	1,957
10-19 years	1,979	2,158	2,042	1,918	1,906	1,892	2,083	1,873
20 or more years	2,041	2,236	2,101	1,998	1,967	2,094	2,119	2,016
Unknown	2,017	1,933	1,738	1,910	2,048	2,021	1,910	2,020
Multi/single status								
2 or more locations	2,010	1,887	1,874	1,980	2,010	2,018	1,919	2,014
1 location only	2,034	2,212	2,066	1,960	1,888	2,357	2,106	1,937
Percent full-time employees								
Less than 25%	2,132	2,354	2,446	1,884	1,908	2,277	2,315	2,064
25-49 %	1,861	2,757	2,122	1,923	1,887	1,675	2,168	1,757
50-74 %	2,037	2,265	1,984	2,040	2,017	1,997	2,143	2,000
75% or more	2,021	2,176	2,042	1,962	1,963	2,044	2,070	2,005
Union presence								
No union employees	1,984	2,157	1,974	1,918	1,942	2,011	2,020	1,967
Has union employees	2,257	3,107	2,981	2,345	2,010	2,284	2,888	2,184
Unknown	2,017	2,347	2,176	2,182	2,068	1,972	2,306	1,987
Percent low wage employees **								
50% or more low wage	1,894	2,150	1,839	1,804	1,857	1,934	1,901	1,893
Less than 50% low wage	2,031	2,182	2,041	1,952	1,967	2,090	2,062	2,015
Unknown	2,025	2,429	2,168	2,135	2,014	1,996	2,343	1,995

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.b(1996) Standard error for average total single 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, 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	13.27	48.97	40.64	17.70	38.08	30.79	12.48	15.92
Industry group **								
Agric., fish., forest.	106.12	--	--	--	--	--	84.15	230.22
Mining	174.24	481.17	745.36	481.11 *	434.10 *	256.84 *	443.66 *	168.14
Construction	74.45	326.38	161.10	128.44	183.89	113.22	113.33	110.94
Manufacturing	35.89	102.71	113.56	75.11	86.40	77.73	49.18	41.92
Transp., commu., util.	105.48	408.05	146.77	157.78	158.92	102.53	179.18	105.34
Wholesale trade	42.53	128.42	128.50	83.36	94.44	103.35	60.24	48.90
Retail Trade	44.75	93.43	113.40	25.38	48.92	81.84	69.32	55.29
Fin., ins., real est.	72.69	88.62	189.75	86.25	86.21	92.54	78.28	92.51
Services	42.87	71.67	60.56	35.38	49.53	102.76	44.39	45.85
Unknown	895.37	1,002.02	641.31 *	0.00	0.00	0.00	895.37	0.00
Ownership								
For profit, incorporated	13.50	41.07	40.06	27.22	38.56	43.93	17.08	17.85
For profit, unincorporated	101.23	95.15	137.97	99.31	169.49	208.25	85.09	130.34
Nonprofit	51.46	71.76	121.49	54.84	82.18	99.07	62.89	54.15
Unknown	112.22	725.19	814.44	211.34	66.76	136.60	589.13	102.38
Age of firm								
Less than 5 years	56.88	152.28	147.22	80.55	136.81	242.14	64.71	99.40
5-9 years	51.09	113.51	56.24	75.21	63.25	110.43	49.77	98.63
10-19 years	17.18	89.74	71.22	55.19	122.21	150.70	37.67	23.03
20 or more years	36.52	63.13	59.70	37.52	50.78	67.15	27.65	49.88
Unknown	37.05	149.82	232.48	39.74	70.70	54.27	81.15	37.95
Multi/single status								
2 or more locations	20.38	251.50	131.51	54.39	49.82	32.05	60.04	21.11
1 location only	24.46	48.99	47.23	28.22	51.63	350.08	16.69	49.05
Percent full-time employees								
Less than 25%	72.20	216.09	303.97	100.61	277.53	179.49	154.56	101.84
25-49 %	63.03	329.72	137.38	77.79	168.20	124.55	112.52	82.79
50-74 %	77.61	114.07	98.01	81.51	87.89	187.95	50.66	101.61
75% or more	20.06	55.74	41.64	26.02	41.65	31.44	16.00	22.73
Union presence								
No union employees	19.22	43.38	42.72	27.27	49.54	34.29	14.96	24.87
Has union employees	81.88	322.17	485.26	174.34	85.83	156.00	200.95	108.91
Unknown	48.89	149.37	157.43	129.55	86.55	42.25	122.09	43.25
Percent low wage employees **								
50% or more low wage	85.36	191.95	158.57	61.87	142.76	144.51	96.40	99.64
Less than 50% low wage	14.05	51.48	35.05	29.60	49.41	58.36	12.42	25.01
Unknown	40.45	168.85	124.38	87.30	81.47	44.91	87.58	43.26

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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