

Table I.C.1.a(1998) 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, 1998

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	2,008	2,284	2,086	1,947	1,942	1,971	2,133	1,958
Industry group **								
Agric., fish., forest.	1,782	--	--	--	--	--	1,930	1,680
Mining	1,874	1,945 *	1,812	1,980 *	1,806	1,957	1,849	1,879
Construction	2,023	2,109	1,892	1,835	1,647	3,050	1,963	2,131
Manufacturing	1,859	1,694	1,792	1,816	1,842	1,925	1,768	1,886
Transp., commu., util.	2,198	2,037	2,137	2,558	2,120	2,180	2,242	2,187
Wholesale trade	2,010	2,729	2,190	1,820	1,913	1,903	2,235	1,896
Retail Trade	1,978	2,147	2,146	2,009	1,736	1,968	2,099	1,923
Fin., ins., real est.	2,057	2,607	3,069	2,063	1,877	1,963	2,643	1,954
Services	2,065	2,475	2,110	1,955	2,038	1,961	2,249	1,984
Unknown	--	--	--	--	--	--	--	--
Ownership								
For profit, incorporated	1,982	2,250	2,068	1,923	1,916	1,944	2,100	1,934
For profit, unincorporated	2,156	2,461	2,300	1,845	1,864	2,142	2,325	1,954
Nonprofit	2,067	2,117	2,062	2,109	2,033	2,073	2,122	2,053
Unknown	1,974	--	--	1,668 *	1,853	1,996	--	1,974
Age of firm								
Less than 5 years	2,038	2,328	2,043	1,822	1,798	1,856	2,168	1,807
5-9 years	2,042	2,494	2,137	1,797	1,824	1,816	2,196	1,820
10-19 years	1,932	2,226	2,139	1,895	1,790	1,730	2,114	1,781
20 or more years	2,027	2,232	2,038	2,011	2,019	1,980	2,112	1,996
Unknown	2,001	1,441 *	2,800 *	1,725	1,825	2,014	2,307	2,000
Multi/single status								
2 or more locations	1,980	2,277	2,160	1,973	1,985	1,972	2,033	1,977
1 location only	2,055	2,285	2,073	1,938	1,839	1,887	2,145	1,864
Percent full-time employees								
Less than 25%	2,001	2,935	2,200	2,053	1,826	1,799	2,510	1,826
25-49 %	2,102	2,224	1,862	2,076	2,392	2,044	2,078	2,112
50-74 %	2,042	2,276	2,124	1,932	1,987	2,016	2,148	2,000
75% or more	2,000	2,281	2,094	1,942	1,917	1,964	2,130	1,947
Union presence								
No union employees	1,974	2,327	2,030	1,915	1,891	1,906	2,128	1,896
Has union employees	2,127	1,917	3,633	2,468	2,183	2,058	2,246	2,112
Unknown	2,104	2,409	2,179	1,675	1,791	2,175	2,032	2,116
Percent low wage employees **								
50% or more low wage	1,858	2,168	1,848	1,967	1,779	1,694	1,977	1,798
Less than 50% low wage	2,025	2,286	2,097	1,954	1,953	1,954	2,141	1,950
Unknown	1,993	2,531	2,264	1,770	1,937	1,996	2,171	1,989

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1998 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(1998) 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, 1998

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	15.09	96.63	28.37	21.96	50.17	17.61	39.87	20.24
Industry group **								
Agric., fish., forest.	115.16	--	--	--	--	--	63.73	479.82
Mining	142.62	588.37 *	506.31	626.13 *	470.78	455.85	490.83	295.49
Construction	67.79	126.53	197.51	87.45	210.01	662.55	89.67	173.67
Manufacturing	52.94	264.54	58.37	59.90	157.32	52.63	77.18	61.40
Transp., commu., util.	102.38	360.42	381.53	432.77	106.64	123.29	186.58	91.68
Wholesale trade	63.65	260.76	116.23	131.22	132.45	70.18	138.34	69.17
Retail Trade	20.36	91.84	112.63	47.46	60.29	35.45	60.60	30.16
Fin., ins., real est.	68.24	174.41	310.08	53.16	69.77	71.58	127.19	67.11
Services	42.27	123.78	88.67	34.38	45.02	32.71	100.71	27.48
Unknown	--	--	--	--	--	--	--	--
Ownership								
For profit, incorporated	17.64	135.73	21.22	29.13	77.28	21.69	45.19	22.06
For profit, unincorporated	78.28	143.46	221.92	98.44	113.91	138.39	114.67	86.30
Nonprofit	51.75	120.89	86.95	142.60	103.64	39.37	113.10	64.92
Unknown	69.88	--	--	527.47 *	179.66	70.87	--	69.88
Age of firm								
Less than 5 years	84.23	132.88	150.95	88.03	74.40	69.73	103.02	46.58
5-9 years	50.59	169.44	125.38	98.02	135.65	63.65	95.90	104.52
10-19 years	27.38	114.22	74.14	53.74	83.66	103.26	37.11	47.71
20 or more years	28.03	119.90	44.71	37.48	76.15	40.88	58.62	34.24
Unknown	34.16	438.74 *	885.44 *	109.55	55.03	37.05	467.61	34.42
Multi/single status								
2 or more locations	20.75	401.83	58.20	42.95	64.32	19.51	47.17	21.58
1 location only	35.66	96.00	35.82	27.22	41.76	187.41	44.96	27.08
Percent full-time employees								
Less than 25%	151.03	526.49	318.34	172.51	69.60	77.34	306.95	61.23
25-49 %	56.36	491.54	87.26	91.98	155.06	80.39	54.95	87.05
50-74 %	35.37	117.49	120.87	42.43	59.67	41.47	80.36	40.41
75% or more	18.86	106.66	24.97	24.86	63.19	20.00	38.13	26.35
Union presence								
No union employees	18.68	92.56	40.00	30.22	57.04	23.17	43.96	27.76
Has union employees	33.89	526.49	708.97	128.65	82.54	55.89	264.34	45.66
Unknown	87.49	397.28	251.34	202.42	147.47	97.07	181.09	91.26
Percent low wage employees **								
50% or more low wage	58.12	231.60	151.54	84.28	115.11	27.72	88.66	58.44
Less than 50% low wage	17.72	107.57	53.03	25.84	47.16	40.67	46.28	24.49
Unknown	32.77	360.94	434.84	110.01	117.71	31.51	229.72	31.78

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1998 Medical Expenditure Panel Survey-Insurance Component.

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