

Table I.C.1.b(1998) 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, 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	2,224	2,276	2,376	2,127	2,173	2,244	2,250	2,215
Industry group **								
Agric., fish., forest.	2,009	--	--	--	--	--	2,983	1,586
Mining	2,385	1,659 *	2,286 *	1,952 *	2,226	2,538	1,772	2,406
Construction	2,293	2,319	2,442	2,232	2,381	1,937	2,301	2,285
Manufacturing	2,105	2,094	2,276	2,037	2,055	2,136	2,144	2,097
Transp., commu., util.	2,614	2,206	2,562	2,095	2,293	2,825	2,243	2,686
Wholesale trade	2,184	2,287	2,297	2,126	2,154	2,182	2,198	2,179
Retail Trade	2,048	2,192	2,220	1,972	1,966	2,054	2,092	2,037
Fin., ins., real est.	2,340	2,579	2,442	2,371	2,169	2,334	2,472	2,301
Services	2,295	2,232	2,398	2,160	2,296	2,362	2,264	2,311
Unknown	--	--	--	--	--	--	--	--
Ownership								
For profit, incorporated	2,187	2,207	2,343	2,067	2,098	2,234	2,190	2,186
For profit, unincorporated	2,236	2,320	2,143	2,201	2,410	2,016	2,238	2,235
Nonprofit	2,473	2,578	2,755	2,431	2,357	2,522	2,615	2,420
Unknown	2,162	--	--	2,139	2,108	2,166	2,566	2,161
Age of firm								
Less than 5 years	2,152	2,194	2,208	2,025	2,221	2,171	2,147	2,164
5-9 years	2,142	2,257	2,143	2,086	2,069	2,193	2,186	2,087
10-19 years	2,147	2,139	2,232	2,051	2,146	2,271	2,118	2,181
20 or more years	2,204	2,448	2,570	2,182	2,185	2,084	2,386	2,140
Unknown	2,318	2,100	2,580	2,225	2,196	2,326	2,797	2,317
Multi/single status								
2 or more locations	2,218	2,095	2,353	2,144	2,153	2,243	2,200	2,219
1 location only	2,235	2,282	2,379	2,120	2,217	2,285	2,257	2,195
Percent full-time employees								
Less than 25%	2,241	2,603	2,651	2,498	1,996	2,087	2,521	2,154
25-49 %	2,464	2,412	2,351	2,281	2,112	2,606	2,350	2,486
50-74 %	2,303	2,452	2,682	2,090	2,238	2,283	2,433	2,256
75% or more	2,205	2,247	2,344	2,121	2,172	2,219	2,227	2,197
Union presence								
No union employees	2,181	2,288	2,333	2,096	2,133	2,185	2,233	2,157
Has union employees	2,307	2,016	3,256	2,476	2,436	2,206	2,532	2,283
Unknown	2,428	2,465	2,223	2,358	2,077	2,464	2,315	2,436
Percent low wage employees **								
50% or more low wage	2,128	2,486	2,767	2,166	2,003	1,909	2,435	1,998
Less than 50% low wage	2,200	2,272	2,355	2,127	2,188	2,174	2,241	2,175
Unknown	2,280	2,194	2,555	2,069	2,124	2,292	2,304	2,279

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.b(1998) 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, 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	15.91	66.98	40.33	32.15	46.00	21.52	28.48	13.93
Industry group **								
Agric., fish., forest.	302.29	--	--	--	--	--	522.31	166.61
Mining	304.26	497.98 *	722.90 *	683.01 *	343.46	433.33	498.79	393.19
Construction	77.84	173.12	207.53	106.80	172.33	55.62	99.44	117.60
Manufacturing	46.09	144.74	114.51	65.22	74.44	84.90	72.33	46.00
Transp., commu., util.	169.83	455.77	303.22	207.18	166.09	222.70	175.65	186.47
Wholesale trade	50.48	160.96	146.46	117.98	122.13	70.80	81.98	67.10
Retail Trade	35.21	86.66	91.43	61.79	85.60	36.76	44.62	36.78
Fin., ins., real est.	49.97	139.69	129.47	140.41	122.38	47.47	60.45	59.64
Services	23.11	90.13	62.45	34.00	54.42	59.56	39.68	28.31
Unknown	--	--	--	--	--	--	--	--
Ownership								
For profit, incorporated	17.05	88.68	51.69	37.94	50.10	32.56	30.83	19.00
For profit, unincorporated	111.04	96.47	90.78	100.69	259.43	178.21	69.18	187.60
Nonprofit	39.05	229.89	204.58	39.26	76.68	87.04	84.73	54.35
Unknown	63.72	--	--	273.41	60.82	73.80	742.89	63.77
Age of firm								
Less than 5 years	63.27	112.37	121.21	90.24	193.79	111.83	56.24	97.72
5-9 years	53.26	109.00	74.34	97.98	106.59	122.09	38.46	95.24
10-19 years	44.49	106.46	84.48	60.01	76.58	96.37	64.82	59.05
20 or more years	24.66	121.31	103.66	35.29	54.40	28.96	50.13	16.33
Unknown	26.15	626.10	568.31	113.53	75.13	29.51	262.93	26.32
Multi/single status								
2 or more locations	15.06	169.45	148.73	48.39	48.88	25.76	83.79	19.00
1 location only	23.13	65.15	55.98	38.40	59.05	253.43	33.06	37.29
Percent full-time employees								
Less than 25%	97.78	296.89	312.56	267.68	161.56	133.71	175.44	118.18
25-49 %	163.51	180.39	109.29	172.65	91.68	284.49	127.12	196.38
50-74 %	49.99	124.94	183.56	70.87	85.36	108.75	90.47	81.75
75% or more	16.39	67.75	41.68	34.51	50.67	31.43	26.62	18.31
Union presence								
No union employees	15.16	62.12	26.22	32.34	39.62	28.17	27.21	17.51
Has union employees	38.34	447.74	474.34	169.28	106.07	58.46	273.06	36.37
Unknown	91.90	317.16	358.51	307.41	137.06	115.70	176.76	96.51
Percent low wage employees **								
50% or more low wage	109.04	270.40	404.12	75.87	109.47	130.88	187.96	78.80
Less than 50% low wage	19.38	71.76	45.84	36.12	49.19	24.84	29.07	19.24
Unknown	28.95	457.43	458.10	88.18	85.95	28.64	284.69	25.42

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.

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** 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.