

Table I.C.1.c(1998) Average total single 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, 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	2,368	2,604	2,324	2,169	2,378	2,358	2,443	2,340
Industry group **								
Agric., fish., forest.	2,490	--	--	--	--	--	2,553	2,216
Mining	2,157	5,974	2,177	1,854	1,767	1,938	3,254	1,925
Construction	2,453	2,756	2,232	2,240	2,163	2,821	2,457	2,442
Manufacturing	2,198	2,261	2,286	2,323	2,573	2,083	2,238	2,194
Transp., commu., util.	3,569	1,941	2,342	2,634	2,817	3,809	2,418	3,679
Wholesale trade	2,144	2,720	2,162	1,659	2,330	2,126	2,293	2,103
Retail Trade	1,918	1,959	2,221	2,008	1,761	1,866	2,047	1,866
Fin., ins., real est.	2,490	3,337	2,535	1,972	2,348	2,456	2,984	2,328
Services	2,461	2,666	2,481	2,307	2,406	2,418	2,581	2,385
Unknown	--	--	--	--	--	--	--	--
Ownership								
For profit, incorporated	2,343	2,610	2,283	2,087	2,395	2,348	2,383	2,331
For profit, unincorporated	2,302	2,532	2,161	2,553	1,952	1,737	2,479	1,927
Nonprofit	2,718	2,743	2,931	2,565	2,493	3,022	2,789	2,685
Unknown	2,099	--	--	--	3,049	2,073	--	2,099
Age of firm								
Less than 5 years	2,270	2,486	2,346	2,042	1,971	2,128	2,362	2,093
5-9 years	2,193	2,615	2,032	1,687	2,228	1,826	2,236	2,122
10-19 years	2,428	2,477	2,452	2,570	2,198	2,286	2,550	2,234
20 or more years	2,258	2,708	2,370	2,090	2,442	2,100	2,475	2,183
Unknown	2,578	--	1,764*	1,527*	2,584	2,590	1,460*	2,586
Multi/single status								
2 or more locations	2,328	3,895	2,856	1,942	2,300	2,354	2,531	2,320
1 location only	2,454	2,576	2,259	2,327	2,580	2,809	2,434	2,521
Percent full-time employees								
Less than 25%	2,314	2,890	2,480	2,407	2,073	1,552	2,883	1,795
25-49 %	3,588	2,836	2,654	1,815	2,067	4,150	2,293	3,844
50-74 %	2,368	2,456	2,240	2,470	2,503	2,253	2,395	2,355
75% or more	2,266	2,607	2,308	2,149	2,379	2,167	2,448	2,200
Union presence								
No union employees	2,270	2,596	2,310	2,181	2,192	2,180	2,443	2,178
Has union employees	2,410	2,689	2,748	2,261	3,155	2,252	2,645	2,383
Unknown	2,888	2,778	1,683	1,673	2,663	2,966	1,852	2,951
Percent low wage employees **								
50% or more low wage	2,110	2,910	2,143	1,937	1,852	1,644	2,444	1,792
Less than 50% low wage	2,314	2,569	2,341	2,213	2,382	2,146	2,453	2,223
Unknown	2,487	3,288	2,215	1,540	2,600	2,495	2,165	2,495

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.c(1998) Standard error for average total single 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, 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	74.17	73.53	111.69	85.89	143.54	108.60	58.97	93.87
Industry group **								
Agric., fish., forest.	174.56	--	--	--	--	--	241.37	277.99
Mining	410.34	1,789.56	565.22	521.64	470.43	524.14	644.61	449.74
Construction	274.81	253.61	244.74	493.38	357.76	482.55	327.73	216.04
Manufacturing	124.91	262.72	280.65	311.84	329.96	73.73	150.05	135.16
Transp., commu., util.	434.00	369.48	450.21	304.91	488.01	502.13	177.02	459.12
Wholesale trade	84.34	346.68	513.77	294.69	264.97	51.77	225.07	84.59
Retail Trade	44.74	137.80	175.74	153.01	71.64	91.95	110.35	76.68
Fin., ins., real est.	90.32	377.35	537.72	277.31	188.89	106.20	255.51	88.86
Services	49.95	131.29	185.54	58.64	145.44	223.55	93.47	113.89
Unknown	--	--	--	--	--	--	--	--
Ownership								
For profit, incorporated	78.15	93.37	121.24	103.70	157.13	105.64	67.33	97.60
For profit, unincorporated	99.97	229.38	106.61	301.42	243.20	146.27	186.61	81.81
Nonprofit	89.18	219.49	453.71	178.41	153.52	264.07	170.13	130.74
Unknown	115.51	--	--	--	743.92	108.48	--	115.51
Age of firm								
Less than 5 years	105.17	258.71	302.32	265.06	320.21	345.28	160.76	71.60
5-9 years	82.36	192.82	310.69	232.78	177.11	314.98	82.26	176.74
10-19 years	143.77	166.69	195.64	290.50	142.25	281.20	170.29	162.92
20 or more years	71.55	132.94	107.68	82.19	206.53	75.02	97.01	73.24
Unknown	165.97	--	557.83*	482.41*	173.79	176.35	554.12*	164.58
Multi/single status								
2 or more locations	86.18	745.25	274.94	102.66	76.25	110.27	109.05	88.26
1 location only	93.46	59.92	114.23	156.15	431.35	540.04	66.07	263.73
Percent full-time employees								
Less than 25%	220.69	514.84	540.37	400.26	267.62	228.71	366.16	182.11
25-49 %	411.09	555.38	454.11	210.35	132.92	592.07	203.63	491.23
50-74 %	75.30	127.13	257.68	94.08	130.46	128.08	77.01	120.13
75% or more	54.73	92.44	118.28	118.52	163.81	62.49	74.46	67.22
Union presence								
No union employees	30.34	50.44	107.34	74.85	60.52	32.76	42.49	36.82
Has union employees	184.80	791.81	577.76	440.01	412.48	137.88	524.77	188.52
Unknown	410.80	604.74	418.93	317.60	248.60	434.96	177.24	428.14
Percent low wage employees **								
50% or more low wage	108.86	351.15	310.62	166.56	179.88	105.69	238.66	110.83
Less than 50% low wage	61.16	88.76	103.91	90.15	187.24	105.08	58.13	85.89
Unknown	141.14	764.71	548.06	227.31	135.87	147.45	457.21	140.49

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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