

Table I.C.1.a(1999) 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, 1999

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	2,171.22	2,402.24	2,286.48	2,157.80	2,032.93	2,149.80	2,303.85	2,114.68
<b>Industry group</b>								
Agric., fish., forest.	2,143.38	1,844.32	2,796.33	2,886.67	1,482.69	1,778.75	2,100.21	2,170.31
Mining	2,852.18	*****	2,160.00 *	1,800.00 *	1,956.00 *	3,034.13	2,160.00 *	2,916.44
Construction	2,082.97	2,175.69	1,983.96	2,334.15	1,672.90	2,058.55	2,129.60	1,942.06
Manufacturing	2,092.09	2,279.69	2,046.59	2,069.42	1,820.21	2,285.46	2,152.42	2,074.70
Transp., commu., util.	2,064.84	1,924.13	2,422.95	1,950.53	2,003.25	2,075.53	2,104.16	2,052.25
Wholesale trade	2,212.68	2,398.67	2,576.83	2,068.25	2,104.51	2,125.08	2,308.65	2,137.53
Retail trade	2,276.64	3,042.54	2,649.30	2,185.24	2,054.58	2,075.54	2,710.56	2,068.78
Fin., ins., real est.	2,168.38	2,332.83	2,290.40	2,176.28	2,139.22	2,127.60	2,324.05	2,123.25
Services	2,185.44	2,342.47	2,243.17	2,157.03	2,174.43	2,138.45	2,265.12	2,154.64
<b>Ownership</b>								
For profit, incorporated	2,130.92	2,300.27	2,281.12	2,142.69	1,959.43	2,123.26	2,243.51	2,083.15
For profit, unincorporated	2,343.74	2,683.84	2,096.79	2,055.67	1,939.81	2,453.93	2,497.92	2,098.57
Nonprofit	2,265.40	2,306.36	2,528.16	2,232.74	2,233.45	2,232.27	2,401.55	2,230.51
Unknown	2,113.21	1,968.00 *	2,016.00 *	*****	1,953.39	2,128.53	2,003.96	2,113.38
<b>Age of firm</b>								
Less than 5 years	2,175.92	2,307.06	2,353.10	1,934.51	2,341.01	1,984.56	2,248.77	2,103.83
5-9 years	2,069.38	2,351.17	2,014.03	2,051.61	1,814.46	2,052.63	2,178.03	1,934.78
10-19 years	2,181.28	2,463.14	2,251.25	1,978.50	1,962.32	2,274.37	2,283.48	2,040.73
20 or more years	2,197.32	2,417.74	2,416.51	2,308.15	2,031.49	2,155.58	2,384.98	2,128.64
Unknown	2,142.35	1,500.35	1,278.23	1,754.88	2,140.04	2,151.03	1,445.39	2,146.39
<b>Multi/single status</b>								
2 or more locations	2,168.06	2,461.32	2,375.81	2,339.96	2,121.89	2,157.25	2,440.99	2,154.53
1 location only	2,175.57	2,399.88	2,278.36	2,096.07	1,896.62	1,898.44	2,290.06	1,968.15
<b>Percent full-time employees</b>								
Less than 25%	2,184.03	2,238.38	2,471.22	2,138.41	2,249.06	1,952.29	2,178.76	2,187.86
25-49%	2,250.25	2,644.73	2,067.52	2,458.63	2,202.51	2,094.21	2,479.67	2,148.61
50-74%	2,133.54	2,352.48	2,693.32	1,959.98	2,157.73	1,955.16	2,453.76	2,005.29
75% or more	2,172.31	2,400.60	2,236.83	2,164.51	2,003.16	2,178.56	2,277.96	2,127.31
<b>Union presence</b>								
No union employees	2,145.38	2,393.67	2,283.06	2,099.48	1,980.61	2,117.27	2,286.68	2,064.98
Has union employees	2,316.38	2,557.65	2,225.62	3,058.36	2,364.96	2,230.54	2,788.69	2,292.57
Unknown	2,161.98	2,697.48	2,701.16	2,041.79	1,929.84	2,153.77	2,658.53	2,124.00
<b>Percent low wage employees</b>								
50% or more low wage	2,254.13	2,676.99	2,573.78	2,462.13	1,865.50	1,743.32	2,683.92	1,963.91
Less than 50% low wage	2,178.97	2,388.94	2,270.92	2,149.85	2,040.47	2,160.72	2,286.32	2,110.11
Unknown	2,140.63	2,457.09	2,525.63	1,900.06	2,033.78	2,146.22	2,410.33	2,132.55

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1999 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.

\*\*\*\*\* No estimate available. No reported values in cell.

Table I.C.1.a(1999) 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, 1999

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	14.22	79.38	28.59	39.25	46.32	24.20	42.25	16.11
<b>Industry group</b>								
Agric., fish., forest.	160.96	319.05	731.97	617.05	355.54	420.94	153.55	343.85
Mining	564.49	*****	683.05 *	569.21 *	618.54 *	678.87	683.05 *	584.06
Construction	69.15	125.66	135.61	182.58	220.41	400.37	92.53	99.80
Manufacturing	28.76	228.19	78.40	121.98	100.42	90.56	102.03	39.70
Transp., commu., util.	46.19	128.59	282.57	107.19	53.13	83.59	56.58	53.02
Wholesale trade	78.43	158.74	156.08	177.64	192.29	60.81	81.36	123.59
Retail trade	57.73	223.49	142.58	105.20	46.06	46.70	109.94	50.25
Fin., ins., real est.	31.03	174.00	253.73	229.24	65.62	26.81	118.90	19.26
Services	19.09	65.82	63.43	44.02	50.48	28.32	31.15	22.55
<b>Ownership</b>								
For profit, incorporated	19.91	74.39	46.15	49.94	37.69	24.71	40.29	18.58
For profit, unincorporated	121.79	174.56	110.47	111.92	76.13	180.22	138.51	108.78
Nonprofit	38.74	145.28	124.04	90.13	73.69	76.86	54.67	51.54
Unknown	91.42	622.34 *	637.52 *	*****	300.44	92.37	597.48	91.73
<b>Age of firm</b>								
Less than 5 years	67.33	112.41	270.76	58.07	202.92	166.69	135.33	152.97
5-9 years	49.71	111.51	111.27	69.01	175.93	179.97	57.35	128.56
10-19 years	70.94	171.67	103.12	57.16	86.98	107.57	91.60	55.47
20 or more years	27.72	78.25	68.65	73.65	43.83	38.01	49.67	33.08
Unknown	32.86	447.32	366.41	137.70	102.06	36.85	311.09	34.01
<b>Multi/single status</b>								
2 or more locations	25.67	434.97	99.53	118.98	64.57	25.66	161.73	23.31
1 location only	22.17	86.86	35.33	50.26	48.41	145.72	38.82	40.51
<b>Percent full-time employees</b>								
Less than 25%	60.70	365.32	286.90	164.61	131.94	88.91	109.27	93.88
25-49%	62.91	353.39	326.75	403.35	55.98	95.15	210.25	52.52
50-74%	36.27	116.60	156.59	99.20	88.29	70.56	64.32	31.45
75% or more	19.53	96.68	35.87	44.32	52.14	28.74	53.27	20.81
<b>Union presence</b>								
No union employees	19.70	81.45	29.28	43.83	30.94	33.30	43.71	22.23
Has union employees	59.21	258.19	104.25	273.91	150.04	49.22	227.07	64.79
Unknown	67.00	304.06	469.85	432.08	46.52	77.39	199.66	74.00
<b>Percent low wage employees</b>								
50% or more low wage	97.61	206.06	410.05	280.83	74.75	77.54	234.46	88.73
Less than 50% low wage	14.29	85.10	35.61	42.81	55.60	40.76	45.85	30.54
Unknown	28.74	179.18	413.00	108.95	104.47	32.59	155.20	29.51

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1999 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.

\*\*\*\*\* No estimate available. No reported values in cell.