

Table I.C.1(2001) Average total single premium (in dollars) per enrolled employee at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2001

| 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 | 2,889.19 | 3,209.17 | 3,024.37 | 2,786.96 | 2,900.40 | 2,836.96 | 3,031.09 | 2,845.25 |
| Industry group ** | | | | | | | | |
| Agric., fish., forest. | 2,708.67 | 2,860.07 | 2,779.62 | 2,549.71 | 3,179.87 | 2,467.04 | 2,853.84 | 2,602.62 |
| Mining and manufacturing | 2,737.74 | 2,980.53 | 3,012.38 | 2,592.12 | 2,758.55 | 2,730.78 | 2,848.26 | 2,717.47 |
| Construction | 2,631.86 | 2,824.84 | 2,751.83 | 2,491.54 | 2,508.06 | 2,639.02 | 2,707.21 | 2,542.57 |
| Utilities and transp. | 2,816.55 | 2,933.75 | 3,235.71 | 2,681.82 | 3,321.12 | 2,729.24 | 2,956.92 | 2,800.14 |
| Wholesale trade | 2,734.99 | 3,105.46 | 3,090.88 | 2,738.39 | 2,633.92 | 2,605.19 | 2,963.81 | 2,637.12 |
| Fin. svcs. and real est. | 2,944.37 | 3,427.05 | 3,282.72 | 3,048.75 | 2,970.46 | 2,862.99 | 3,271.30 | 2,890.51 |
| Retail trade | 2,773.93 | 2,962.38 | 2,857.64 | 2,658.67 | 2,716.44 | 2,772.43 | 2,834.04 | 2,750.63 |
| Professional services | 2,991.61 | 3,409.03 | 3,118.35 | 2,867.55 | 3,033.24 | 2,887.48 | 3,167.68 | 2,930.32 |
| Other Services | 3,062.43 | 3,366.48 | 3,063.50 | 3,058.18 | 3,058.37 | 3,013.51 | 3,232.76 | 3,010.69 |
| Ownership | | | | | | | | |
| For profit, incorporated | 2,821.14 | 3,150.71 | 2,993.69 | 2,707.09 | 2,801.21 | 2,785.40 | 2,964.44 | 2,777.23 |
| For profit, unincorporated | 3,031.99 | 3,211.12 | 2,915.53 | 2,734.79 | 3,134.48 | 2,979.35 | 3,053.64 | 3,013.03 |
| Nonprofit | 3,181.54 | 3,594.30 | 3,319.92 | 3,220.67 | 3,096.61 | 3,155.28 | 3,429.62 | 3,125.57 |
| Unknown | 2,839.04 | 6,060.00 * | ***** | 3,335.08 | 2,794.85 | 2,826.36 | 3,492.50 | 2,826.28 |
| Age of firm | | | | | | | | |
| Less than 5 years | 3,013.05 | 3,123.40 | 2,953.55 | 2,743.90 | 3,006.97 | 3,325.07 | 2,988.98 | 3,047.38 |
| 5-9 years | 2,818.62 | 2,999.83 | 2,882.98 | 2,569.18 | 3,004.97 | 2,640.54 | 2,848.13 | 2,780.72 |
| 10-19 years | 2,838.19 | 3,274.02 | 2,935.37 | 2,725.80 | 2,642.96 | 2,664.68 | 3,000.27 | 2,682.54 |
| 20 or more years | 2,956.45 | 3,275.68 | 3,116.27 | 2,852.41 | 2,936.88 | 2,933.71 | 3,110.57 | 2,915.31 |
| Unknown | 2,747.11 | 3,596.70 | 1,950.01 * | 2,442.20 | 2,892.73 | 2,739.18 | 2,862.50 | 2,746.74 |
| Multi/single status | | | | | | | | |
| 2 or more locations | 2,856.74 | 3,652.20 | 3,105.95 | 2,910.47 | 2,930.04 | 2,824.22 | 3,088.51 | 2,848.76 |
| 1 location only | 2,946.64 | 3,198.40 | 3,016.32 | 2,752.68 | 2,844.80 | 3,182.26 | 3,025.42 | 2,830.34 |
| Percent full-time employees | | | | | | | | |
| Less than 25% | 2,669.50 | 3,271.34 | 3,464.53 | 2,831.81 | 2,841.03 | 2,419.20 | 3,164.73 | 2,544.06 |
| 25-49% | 2,744.05 | 3,016.25 | 3,224.87 | 2,997.59 | 2,717.61 | 2,623.15 | 3,129.62 | 2,657.53 |
| 50-74% | 3,018.90 | 3,396.33 | 3,096.65 | 2,940.07 | 3,056.58 | 2,951.23 | 3,201.37 | 2,971.02 |
| 75% or more | 2,882.36 | 3,186.28 | 2,999.27 | 2,760.62 | 2,888.67 | 2,842.76 | 3,002.96 | 2,843.37 |
| Union presence | | | | | | | | |
| No union employees | 2,859.63 | 3,204.92 | 2,988.29 | 2,763.65 | 2,861.48 | 2,778.42 | 3,011.03 | 2,798.76 |
| Has union employees | 2,937.82 | 3,331.18 | 3,562.04 | 3,136.92 | 3,234.47 | 2,844.12 | 3,449.06 | 2,908.16 |
| Unknown | 3,149.14 | 3,338.10 | 3,462.98 | 3,199.81 | 2,732.52 | 3,161.13 | 3,334.16 | 3,139.11 |
| Percent low wage employees ** | | | | | | | | |
| 50% or more low wage | 2,812.74 | 3,210.80 | 2,978.79 | 2,729.85 | 2,857.88 | 2,621.10 | 2,967.70 | 2,752.09 |
| Less than 50% low wage | 2,922.53 | 3,216.46 | 3,025.84 | 2,793.18 | 2,914.41 | 2,857.63 | 3,040.73 | 2,861.63 |
| Unknown | 2,860.05 | 3,043.77 | 3,342.32 | 2,951.93 | 2,890.76 | 2,851.53 | 3,100.67 | 2,854.33 |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2001 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.

** 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.

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

Table I.C.1(2001) Standard error for average total single premium (in dollars) per enrolled employee at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2001

| 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 | 14.33 | 60.75 | 31.86 | 20.80 | 35.21 | 33.63 | 19.50 | 20.04 |
| Industry group ** | | | | | | | | |
| Agric., fish., forest. | 74.92 | 306.19 | 492.73 | 276.88 | 244.24 | 241.68 | 187.87 | 106.17 |
| Mining and manufacturing | 41.26 | 141.77 | 144.88 | 63.96 | 109.10 | 55.79 | 100.66 | 45.98 |
| Construction | 52.61 | 103.26 | 120.11 | 74.08 | 106.06 | 108.55 | 63.78 | 70.32 |
| Utilities and transp. | 79.98 | 204.48 | 199.68 | 95.48 | 180.25 | 52.54 | 132.46 | 86.73 |
| Wholesale trade | 67.25 | 121.91 | 86.40 | 125.21 | 119.35 | 119.05 | 75.58 | 76.39 |
| Fin. svcs. and real est. | 45.21 | 136.18 | 118.31 | 121.26 | 118.82 | 75.34 | 70.53 | 53.05 |
| Retail trade | 32.87 | 63.55 | 106.84 | 53.72 | 63.50 | 56.35 | 66.95 | 44.09 |
| Professional services | 50.95 | 74.37 | 63.49 | 45.93 | 56.26 | 101.05 | 30.05 | 67.43 |
| Other Services | 40.86 | 118.94 | 149.16 | 118.24 | 63.06 | 83.39 | 89.64 | 57.29 |
| Ownership | | | | | | | | |
| For profit, incorporated | 12.78 | 54.41 | 41.94 | 33.24 | 47.75 | 35.91 | 29.10 | 18.24 |
| For profit, unincorporated | 45.41 | 105.56 | 105.36 | 129.72 | 101.41 | 141.18 | 54.39 | 57.29 |
| Nonprofit | 71.16 | 227.61 | 118.79 | 85.04 | 65.26 | 155.15 | 89.24 | 76.18 |
| Unknown | 123.73 | 1,916.34 * | ***** | 674.51 | 327.96 | 136.57 | 1,020.83 | 121.78 |
| Age of firm | | | | | | | | |
| Less than 5 years | 32.67 | 89.62 | 79.21 | 124.99 | 120.81 | 160.21 | 51.11 | 78.59 |
| 5-9 years | 37.89 | 62.06 | 71.69 | 44.34 | 190.29 | 104.43 | 49.37 | 91.37 |
| 10-19 years | 45.12 | 101.20 | 65.08 | 65.73 | 55.87 | 53.76 | 50.47 | 47.03 |
| 20 or more years | 30.16 | 81.06 | 48.10 | 30.46 | 37.72 | 80.03 | 31.12 | 40.93 |
| Unknown | 37.95 | 1,013.09 | 585.02 * | 320.03 | 270.76 | 39.96 | 577.41 | 37.87 |
| Multi/single status | | | | | | | | |
| 2 or more locations | 26.83 | 317.30 | 92.56 | 56.98 | 56.11 | 32.05 | 57.59 | 26.98 |
| 1 location only | 14.84 | 62.95 | 41.46 | 26.14 | 62.12 | 138.74 | 24.53 | 29.36 |
| Percent full-time employees | | | | | | | | |
| Less than 25% | 55.29 | 100.73 | 239.23 | 81.03 | 63.40 | 75.20 | 123.47 | 68.46 |
| 25-49% | 47.54 | 91.84 | 226.54 | 96.31 | 104.69 | 56.83 | 120.69 | 49.64 |
| 50-74% | 64.89 | 100.79 | 35.22 | 41.56 | 68.51 | 128.07 | 53.53 | 73.84 |
| 75% or more | 11.80 | 63.08 | 37.27 | 24.65 | 48.39 | 30.46 | 23.65 | 16.16 |
| Union presence | | | | | | | | |
| No union employees | 12.76 | 58.28 | 26.22 | 17.48 | 39.63 | 36.66 | 20.16 | 14.31 |
| Has union employees | 88.30 | 322.35 | 256.23 | 141.74 | 129.66 | 99.41 | 108.09 | 96.46 |
| Unknown | 99.69 | 181.64 | 452.14 | 201.50 | 134.15 | 119.20 | 145.74 | 107.46 |
| Percent low wage employees ** | | | | | | | | |
| 50% or more low wage | 29.49 | 82.14 | 110.33 | 38.33 | 85.56 | 53.48 | 54.07 | 33.73 |
| Less than 50% low wage | 26.56 | 62.11 | 30.39 | 22.97 | 35.21 | 77.56 | 23.11 | 40.78 |
| Unknown | 27.03 | 262.73 | 244.01 | 161.01 | 241.78 | 34.06 | 100.97 | 27.16 |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2001 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.

** 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.

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