

Table I. C. 1.b(2001) 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, 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	2,984.42	3,325.38	3,090.15	2,895.56	3,005.03	2,932.58	3,114.70	2,948.25
<b>Industry group **</b>								
Agric., fish., forest.	2,843.09	2,916.15	2,193.41	3,052.92	3,500.92	2,440.60	2,987.57	2,786.33
Mining and manufacturing	2,840.90	3,015.20	3,044.18	2,733.96	2,914.42	2,799.16	2,912.82	2,828.87
Construction	2,778.89	2,967.67	2,874.43	2,619.86	2,627.03	2,923.76	2,834.26	2,715.78
Utilities and transp.	2,876.77	2,785.08	3,460.65 *	2,772.45	3,464.30	2,774.72	2,929.93	2,872.28
Wholesale trade	2,838.71	3,076.70	3,037.89	2,849.19	2,809.20	2,751.63	2,962.37	2,793.57
Fin. svcs. and real est.	3,130.56	3,669.87	3,318.45	3,155.59	3,135.13	3,062.23	3,399.30	3,083.89
Retail trade	2,773.21	3,063.52	3,012.28	2,684.26	2,818.54	2,701.89	2,913.22	2,728.87
Professional services	3,093.98	3,497.61	3,192.91	3,038.42	3,108.04	2,988.36	3,278.11	3,030.02
Other Services	3,151.59	3,474.86	3,059.29	3,099.00	3,064.65	3,178.87	3,264.74	3,122.53
<b>Ownership</b>								
For profit, incorporated	2,922.40	3,208.92	3,069.68	2,817.13	2,900.93	2,900.38	3,032.43	2,892.06
For profit, unincorporated	3,201.99	3,418.09	3,032.03	2,891.98	3,369.10	3,085.22	3,216.71	3,191.72
Nonprofit	3,232.15	3,874.59	3,297.85	3,292.98	3,228.79	3,109.95	3,546.00	3,166.60
Unknown	2,933.38	6,060.00 *	*****	3,288.86	2,675.52	2,936.57	3,492.50	2,915.64
<b>Age of firm</b>								
Less than 5 years	3,137.92	3,214.76	3,040.49	2,924.59	3,092.15	3,498.44	3,102.01	3,186.00
5-9 years	2,922.24	3,179.05	3,105.33	2,704.11	2,826.75	2,795.09	3,036.59	2,789.66
10-19 years	2,898.72	3,365.15	2,872.92	2,776.82	2,725.87	2,806.07	3,018.39	2,784.40
20 or more years	3,066.45	3,392.75	3,200.03	2,971.79	3,064.72	3,039.72	3,194.73	3,035.92
Unknown	2,824.14	3,300.47 *	2,051.51	2,439.61	3,017.71	2,812.08	2,819.19	2,824.16
<b>Multi/single status</b>								
2 or more locations	2,950.90	3,514.84	3,112.08	3,009.19	3,048.33	2,912.05	3,170.51	2,943.33
1 location only	3,050.35	3,318.73	3,087.75	2,859.70	2,920.33	3,476.20	3,108.39	2,970.45
<b>Percent full-time employees</b>								
Less than 25%	2,722.70	3,538.24	3,524.73	2,944.70	2,766.73	2,551.36	3,362.45	2,609.13
25-49%	2,814.02	3,221.95	3,147.49	3,150.67	2,720.14	2,744.04	3,201.40	2,750.17
50-74%	2,961.43	3,626.37	3,080.15	2,978.02	3,224.95	2,734.69	3,312.73	2,874.85
75% or more	3,003.04	3,282.84	3,082.15	2,877.89	2,993.25	2,988.19	3,085.01	2,979.15
<b>Union presence</b>								
No union employees	2,943.85	3,324.05	3,071.63	2,875.52	2,939.59	2,862.93	3,100.57	2,888.89
Has union employees	3,038.55	3,428.44	3,411.58	3,149.63	3,587.20	2,897.36	3,435.56	3,014.68
Unknown	3,368.58	3,256.75	3,164.03	3,303.18	2,857.99	3,407.70	3,241.97	3,374.49
<b>Percent low wage employees **</b>								
50% or more low wage	2,838.52	3,262.02	2,986.60	2,804.36	2,899.84	2,668.52	3,004.12	2,791.38
Less than 50% low wage	3,023.91	3,329.14	3,110.74	2,898.73	3,037.62	2,945.68	3,126.90	2,974.01
Unknown	2,974.51	3,519.86	2,834.23	3,257.97	2,975.86	2,965.62	3,301.11	2,968.88

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.b(2001) 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, 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	16.46	55.19	32.39	35.57	65.03	34.96	20.42	20.52
<b>Industry group **</b>								
Agric., fish., forest.	137.97	308.61	486.18	355.91	449.24	252.45	307.39	142.21
Mining and manufacturing	62.13	162.60	159.26	82.05	151.95	58.58	100.23	67.91
Construction	39.98	104.94	220.38	91.49	156.32	120.84	85.93	61.20
Utilities and transp.	87.51	185.78	1,116.75 *	118.14	185.72	55.04	238.77	86.79
Wholesale trade	55.85	140.04	144.03	132.63	142.25	106.25	59.99	79.88
Fin. svcs. and real est.	59.37	191.18	145.28	155.80	141.90	108.28	72.49	69.89
Retail trade	49.89	97.83	114.26	95.87	74.67	78.00	78.58	59.68
Professional services	30.79	85.61	74.84	44.89	68.87	56.81	40.71	41.37
Other Services	86.02	130.02	133.22	94.08	101.00	152.34	82.31	108.13
<b>Ownership</b>								
For profit, incorporated	23.50	55.44	53.59	52.13	80.02	45.30	30.78	26.84
For profit, unincorporated	77.40	142.28	136.71	166.17	175.46	167.03	94.28	103.86
Nonprofit	52.53	208.61	175.74	142.62	91.13	102.55	131.29	49.03
Unknown	98.68	1,916.34 *	*****	819.51	200.67	111.92	1,020.83	95.91
<b>Age of firm</b>								
Less than 5 years	53.31	143.08	236.96	214.96	133.19	164.19	103.00	64.02
5-9 years	68.84	104.35	139.50	74.42	95.23	164.38	85.56	72.93
10-19 years	63.60	126.89	80.16	72.14	99.39	96.36	59.45	82.02
20 or more years	31.34	59.38	32.29	58.90	58.95	77.20	22.43	40.57
Unknown	42.10	1,043.70 *	614.06	332.05	367.76	41.06	623.82	41.92
<b>Multi/single status</b>								
2 or more locations	16.48	239.51	82.61	83.11	82.07	27.15	72.80	17.46
1 location only	25.55	56.75	33.85	40.90	95.68	197.79	21.46	56.22
<b>Percent full-time employees</b>								
Less than 25%	77.87	257.13	455.02	138.32	113.08	63.73	170.87	59.24
25-49%	50.89	193.37	196.70	201.08	135.45	74.97	171.28	56.95
50-74%	54.26	178.88	83.76	82.34	79.71	84.18	113.89	63.48
75% or more	20.36	64.73	32.81	41.28	78.71	47.41	25.55	29.28
<b>Union presence</b>								
No union employees	21.46	50.76	28.35	31.53	72.72	44.09	22.25	28.40
Has union employees	49.19	624.44	271.54	226.71	186.70	48.70	211.79	56.71
Unknown	172.06	623.79	414.11	272.99	178.23	189.79	217.68	181.74
<b>Percent low wage employees **</b>								
50% or more low wage	39.19	127.60	149.46	76.03	90.22	64.48	95.35	36.84
Less than 50% low wage	27.75	60.84	39.74	37.30	54.76	70.78	30.82	38.53
Unknown	40.12	343.56	419.84	171.14	329.52	49.57	159.58	38.75

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.