

Table I.C.1.c(2002) 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, 2002

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	3,288	3,826	3,644	3,546	3,208	2,961	3,738	3,060
Industry group **								
Agric., fish., forest.	2,713	3,079	2,990	2,599	2,725	2,284	3,020	2,379
Mining and manufacturing	3,275	3,180	3,351	3,402	3,440	3,207	3,257	3,278
Construction	3,511	3,531	3,495	4,153	1,965	2,841	3,687	2,887
Utilities and transp.	3,130	3,829	3,548	3,296	3,214	2,947	3,697	3,010
Wholesale trade	3,387	6,711	2,829	3,465	2,957	2,889	3,895	2,901
Fin. svcs. and real estate	3,156	3,971	3,001	4,252	2,852	2,990	3,809	2,994
Retail trade	3,382	4,024	3,268	3,345	3,908	3,089	3,650	3,235
Professional services	3,724	3,712	4,541	3,561	3,455	3,676	3,934	3,546
Other services	2,826	3,933	3,680	3,381	2,827	2,181	3,723	2,475
Ownership								
For profit, incorporated	3,242	3,899	3,571	3,316	2,872	3,025	3,682	3,031
For profit, unincorporated	3,347	3,346	2,758	3,641	3,498	3,007	3,369	3,309
Nonprofit	3,687	4,335	4,731	4,082	3,621	2,979	4,413	3,364
Unknown	2,274	.	.	.	3,819	2,134	.	2,274
Age of firm								
Less than 5 years	3,411	3,794	3,415	2,349	3,225	3,432 *	3,648	2,536
5-9 years	2,956	2,994	3,466	2,383	2,639	4,646	2,925	3,164
10-19 years	3,353	3,759	3,602	3,645	2,878	2,124	3,762	2,668
20 or more years	3,420	4,219	3,694	3,733	3,344	3,000	3,930	3,180
Unknown	2,977	.	.	.	2,710	2,996	.	2,977
Multi/single status								
2 or more locations	3,060	3,652	3,079	3,766	3,190	2,958	3,726	3,028
1 location only	3,635	3,828	3,696	3,455	3,253	3,308	3,739	3,272
Percent full-time employees								
Less than 25%	2,381	4,181	3,319	2,425	2,976	2,096	3,606	2,172
25-49 %	2,616	3,648	3,821	3,006	2,595	1,685	3,866	1,962
50-74 %	3,734	3,926	3,690	3,834	3,211	3,948	3,921	3,596
75% or more	3,312	3,802	3,619	3,601	3,254	2,999	3,689	3,124
Union presence								
No union employees	3,220	3,793	3,635	3,331	3,084	2,650	3,646	2,894
Has union employees	3,912	5,155	3,898	4,171	3,666	3,891	4,473	3,819
Unknown	2,613	4,337	3,570	4,793	2,817	2,401	4,429	2,443
Percent low wage employees								
50% or more low wage	2,921	3,536	3,178	2,982	2,875	1,926	3,328	2,655
Less than 50% low wage	3,552	3,889	3,676	3,665	3,348	3,033	3,783	3,276
Unknown	3,059	3,789	4,288	4,001	3,281	3,002	4,382	3,011

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 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(2002) 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, 2002

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	67.21	116.60	163.70	125.54	104.92	119.25	92.65	80.53
Industry group **								
Agric., fish., forest.	259.17	654.30	785.99	622.23	764.47	683.48	393.42	518.00
Mining and manufacturing	130.52	280.42	411.32	314.18	455.22	196.20	187.05	158.79
Construction	261.67	265.83	484.80	718.82	491.44	747.42	244.47	491.70
Utilities and transp.	171.23	679.24	937.00	842.78	695.67	279.77	336.41	250.16
Wholesale trade	180.80	1,421.24	375.64	443.84	656.82	386.75	461.47	204.61
Fin. svcs. and real estate	162.36	668.96	578.05	558.30	233.61	278.81	287.17	197.27
Retail trade	181.74	224.93	237.99	229.21	322.64	319.97	191.31	263.34
Professional services	125.60	89.00	307.02	148.36	260.94	236.02	165.14	132.45
Other services	126.16	281.26	243.37	164.41	126.34	341.38	178.45	183.74
Ownership								
For profit, incorporated	90.72	151.96	149.09	145.88	214.53	139.62	80.61	112.17
For profit, unincorporated	135.47	103.09	325.32	382.38	525.01	461.20	173.61	201.85
Nonprofit	187.86	434.10	456.45	137.18	280.85	477.57	295.26	142.08
Unknown	288.97	.	.	.	945.10	309.26	.	288.97
Age of firm								
Less than 5 years	275.27	226.44	695.86	294.10	893.04	1,085.29 *	242.65	619.56
5-9 years	134.75	165.45	465.34	317.18	599.02	1,366.63	187.54	367.60
10-19 years	115.42	228.56	251.08	299.77	251.15	417.38	116.11	115.21
20 or more years	100.50	214.07	214.28	196.24	115.65	163.10	136.58	95.01
Unknown	190.71	.	.	.	286.34	204.19	.	190.71
Multi/single status								
2 or more locations	84.97	962.94	403.08	234.57	118.49	118.45	231.56	89.13
1 location only	99.15	123.11	177.10	125.37	322.38	725.30	98.89	144.31
Percent full-time employees								
Less than 25%	78.30	789.72	961.10	524.49	674.55	95.41	437.96	90.95
25-49 %	248.13	465.04	640.03	304.28	547.36	322.53	185.12	299.64
50-74 %	242.28	205.15	360.93	348.90	356.60	463.30	211.19	361.38
75% or more	60.06	150.54	194.57	161.82	88.30	136.96	92.17	84.93
Union presence								
No union employees	85.93	108.24	168.79	104.62	161.79	134.88	111.03	90.37
Has union employees	128.95	1,226.90	837.91	587.79	404.12	204.75	564.61	150.70
Unknown	147.05	962.67	1,004.06	1,210.78	758.43	192.70	930.67	177.95
Percent low wage employees								
50% or more low wage	125.91	259.18	182.53	235.43	368.33	223.98	131.24	139.31
Less than 50% low wage	104.21	145.48	195.59	188.29	154.69	169.42	113.48	126.85
Unknown	143.12	820.87	869.73	1,087.20	309.81	168.38	611.34	160.20

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.

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