

Table I.C.1.a(2003) 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, 2003

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	3,311	3,717	3,462	3,309	3,058	3,321	3,506	3,235
Industry group **								
Agric., fish., forest.	2,481	3,002	2,959	2,875	2,056 *	2,356	2,908	2,279
Mining and manufacturing	3,182	3,453	3,363	3,169	2,921	3,287	3,390	3,116
Construction	3,276	3,470	3,428	3,295	2,864	3,090	3,326	3,193
Utilities and transp.	3,251	3,622	2,948	3,270	3,536	3,192	3,215	3,261
Wholesale trade	3,285	3,486	3,397	3,307	3,270	3,093	3,336	3,241
Fin. svcs. and real estate	3,380	4,170	3,751	3,540	3,066	3,325	3,853	3,269
Retail trade	3,073	3,593	3,754	2,883	2,643	3,081	3,475	2,947
Professional services	3,465	3,902	3,537	3,395	3,318	3,467	3,658	3,404
Other services	3,309	3,671	3,366	3,454	2,931	3,386	3,512	3,223
Ownership								
For profit, incorporated	3,249	3,693	3,440	3,279	2,902	3,263	3,466	3,160
For profit, unincorporated	3,288	3,661	3,326	2,926	2,974	3,326	3,449	3,151
Nonprofit	3,507	4,172	3,709	3,412	3,457	3,495	3,712	3,474
Unknown	3,740	3,756	3,568	4,070	3,396	3,740	3,929	3,598
Age of firm								
Less than 5 years	3,195	3,451	3,406	3,012	2,916	3,214	3,330	3,028
5-9 years	3,170	3,577	3,143	3,343	2,685	2,939	3,253	3,065
10-19 years	3,301	3,703	3,354	3,192	3,014	3,502	3,485	3,141
20 or more years	3,331	3,865	3,595	3,376	3,112	3,303	3,616	3,237
Unknown	3,344	2,880 *	.	3,207	2,946	3,351	2,975	3,344
Multi/single status								
2 or more locations	3,282	3,563	3,404	3,365	3,168	3,308	3,494	3,272
1 location only	3,348	3,719	3,469	3,290	2,929	3,647	3,508	3,129
Percent full-time employees								
Less than 25%	3,021	3,350	3,337	3,238	2,874	2,666	3,397	2,794
25-49 %	3,397	3,701	3,704	3,371	3,086	3,453	3,580	3,313
50-74 %	3,336	3,584	3,569	3,757	2,979	3,271	3,538	3,261
75% or more	3,308	3,749	3,428	3,253	3,072	3,330	3,500	3,234
Union presence								
No union employees	3,321	3,719	3,474	3,308	2,986	3,393	3,514	3,219
Has union employees	3,380	3,911	3,380	3,429	3,484	3,328	3,447	3,374
Unknown	3,079	3,317	3,004	2,930	3,079	3,081	3,200	3,072
Percent low wage employees								
50% or more low wage	3,254	3,697	3,381	3,618	2,977	3,045	3,583	3,104
Less than 50% low wage	3,326	3,744	3,484	3,227	3,087	3,370	3,500	3,221
Unknown	3,305	3,151	3,289	3,903	2,986	3,327	3,319	3,305

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2003 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.a(2003) 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, 2003

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	25.18	83.69	61.51	51.74	52.90	40.96	38.52	32.18
Industry group **								
Agric., fish., forest.	284.71	401.28	630.28	467.72	708.37 *	647.95	181.84	592.75
Mining and manufacturing	56.33	210.14	315.60	169.06	128.69	97.47	83.91	61.43
Construction	150.64	115.21	218.23	189.28	300.39	158.45	137.04	218.58
Utilities and transp.	69.53	430.25	299.14	164.55	304.93	81.02	181.07	103.68
Wholesale trade	139.11	209.02	251.97	412.60	240.10	154.07	197.94	180.28
Fin. svcs. and real estate	80.50	224.25	465.86	189.33	122.83	77.27	216.71	78.01
Retail trade	84.40	266.05	264.16	100.01	160.64	172.96	155.95	105.28
Professional services	51.68	112.32	129.27	128.07	77.79	56.90	94.64	58.22
Other services	76.76	177.34	113.91	222.26	153.66	96.30	101.12	92.15
Ownership								
For profit, incorporated	37.60	111.85	88.39	64.15	68.92	48.82	60.88	41.47
For profit, unincorporated	56.77	152.35	171.21	151.95	90.58	135.06	95.11	107.28
Nonprofit	65.77	344.64	227.78	173.89	92.90	95.36	142.21	76.14
Unknown	143.95	173.14	216.77	225.18	421.43	273.53	149.40	221.15
Age of firm								
Less than 5 years	100.01	221.54	633.65	249.57	259.05	432.86	157.92	245.38
5-9 years	115.10	156.67	123.85	230.05	248.57	335.21	84.51	185.93
10-19 years	58.69	106.08	125.15	122.21	118.76	215.58	58.07	99.66
20 or more years	32.88	83.95	70.71	53.59	54.93	77.53	45.58	48.51
Unknown	51.25	910.74 *	.	850.81	132.24	53.48	888.05	51.21
Multi/single status								
2 or more locations	36.07	441.60	189.34	74.64	76.22	45.91	98.22	37.32
1 location only	45.05	84.21	63.24	71.20	97.35	219.04	41.84	87.84
Percent full-time employees								
Less than 25%	89.72	451.51	277.37	222.32	325.55	480.29	269.71	82.08
25-49 %	121.36	277.37	241.37	306.84	162.88	143.86	173.75	118.08
50-74 %	88.27	95.99	239.07	200.44	204.03	114.59	114.18	119.66
75% or more	24.18	89.74	89.30	53.47	59.07	47.29	62.46	37.29
Union presence								
No union employees	23.93	95.35	70.90	56.68	52.26	46.95	42.63	29.06
Has union employees	82.44	765.49	535.35	259.76	175.09	61.87	157.92	82.98
Unknown	100.34	536.81	669.26	718.22	355.06	123.19	295.70	109.96
Percent low wage employees								
50% or more low wage	113.50	219.15	159.87	222.17	169.37	206.83	127.94	148.03
Less than 50% low wage	28.42	94.08	57.57	58.08	48.20	90.24	46.19	55.16
Unknown	61.43	247.00	712.63	256.49	69.73	64.98	317.56	56.74

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2003 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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