

**Table I.C.1.c(2003) 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, 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	3,619	3,675	3,759	3,472	4,030	3,516	3,691	3,595
Industry group **								
Agric., fish., forest.	2,923	3,192	4,977	2,518	2,804 *	1,647 *	3,340	2,531
Mining and manufacturing	3,707	3,484	3,348	2,955	5,211	3,370	3,213	3,831
Construction	3,715	3,951	3,646	3,335	4,604	1,044	3,808	3,459
Utilities and transp.	3,132	3,766	2,848 *	4,214	2,971	2,951	3,479	3,108
Wholesale trade	3,213	3,823	3,301	3,823	3,292	2,845	3,571	3,041
Fin. svcs. and real estate	3,895	3,708	4,427	3,354	3,327	4,020	3,953	3,878
Retail trade	4,308	3,578	3,716	4,440	2,388	4,480	4,017	4,350
Professional services	3,661	3,764	4,193	3,471	4,391	3,165	3,880	3,555
Other services	2,629	3,311	3,545	3,045	3,285	2,043	3,313	2,308
Ownership								
For profit, incorporated	3,640	3,767	3,648	3,477	3,915	3,593	3,718	3,613
For profit, unincorporated	3,021	3,374	4,434	2,852	3,531	2,410	3,537	2,719
Nonprofit	4,157	3,827	4,495	4,413	4,549	3,853	3,956	4,181
Unknown	3,580	3,225	3,836	3,573	4,210	3,474	3,398	3,670
Age of firm								
Less than 5 years	3,437	3,011	4,807	2,772	3,365	2,241 *	3,557	3,084
5-9 years	3,226	3,640	3,416	2,763	3,719	2,816	3,495	3,000
10-19 years	3,250	3,654	3,779	2,968	2,964	1,481 *	3,687	2,431
20 or more years	3,554	3,834	3,597	3,808	4,285	3,140	3,757	3,484
Unknown	4,007	.	.	3,708 *	3,195	4,010	3,708 *	4,008
Multi/single status								
2 or more locations	3,615	3,901	3,717	3,484	4,188	3,537	3,817	3,608
1 location only	3,628	3,666	3,764	3,468	3,801	2,368	3,679	3,522
Percent full-time employees								
Less than 25%	3,117	2,933	3,479	3,199	3,174 *	3,109	3,162	3,115
25-49 %	3,342	3,543	3,707	3,583	3,552	2,718	3,543	3,233
50-74 %	5,146	4,053	3,514	4,114	3,565	5,758	3,885	5,468
75% or more	3,400	3,652	3,791	3,385	4,176	2,999	3,685	3,277
Union presence								
No union employees	3,274	3,657	3,681	3,426	3,560	2,488	3,633	3,013
Has union employees	4,877	3,948	4,216	4,729	6,252	4,794	4,364	4,900
Unknown	3,182	4,253	10,413	3,967	6,477	3,057	5,471	3,133
Percent low wage employees								
50% or more low wage	3,023	3,482	3,319	3,259	3,330	1,662	3,363	2,691
Less than 50% low wage	3,590	3,684	3,866	3,518	4,176	2,911	3,750	3,476
Unknown	3,785	4,097	3,980	3,455	3,315	3,788	3,989	3,781

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.c(2003) 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, 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	126.90	101.95	135.87	162.03	327.99	260.50	85.85	170.37
Industry group **								
Agric., fish., forest.	239.17	339.83	1,352.86	688.73	852.03 *	513.77 *	353.80	666.44
Mining and manufacturing	298.96	448.65	416.36	282.46	818.94	205.89	244.79	369.02
Construction	269.49	282.61	380.58	639.14	1,115.83	283.69	301.32	502.75
Utilities and transp.	187.48	652.81	937.63 *	664.23	829.94	141.97	529.51	195.51
Wholesale trade	123.69	379.64	413.17	510.86	724.00	245.97	171.56	159.60
Fin. svcs. and real estate	229.73	266.21	786.44	405.79	281.88	306.54	257.70	276.80
Retail trade	360.48	323.29	212.72	632.65	403.58	542.71	212.60	502.34
Professional services	170.31	194.99	225.40	250.63	207.72	237.86	137.87	198.27
Other services	264.60	162.98	245.61	223.72	553.14	509.63	132.75	402.60
Ownership								
For profit, incorporated	148.02	118.59	147.22	177.99	390.48	338.00	79.58	221.18
For profit, unincorporated	165.54	195.24	289.92	425.95	482.67	347.96	193.03	201.25
Nonprofit	218.49	354.08	823.54	223.55	345.35	269.16	188.77	227.29
Unknown	329.51	352.36	969.26	547.52	550.62	603.80	329.99	451.00
Age of firm								
Less than 5 years	273.34	378.45	464.59	514.17	800.50	715.96 *	309.88	297.72
5-9 years	226.70	320.53	183.51	293.92	650.50	658.16	250.45	258.97
10-19 years	166.96	158.39	238.48	293.93	470.91	567.34 *	117.26	341.29
20 or more years	171.40	115.13	177.74	163.52	368.03	265.66	120.44	228.84
Unknown	368.26	.	.	1,172.57 *	508.39	369.04	1,172.57 *	368.95
Multi/single status								
2 or more locations	213.37	607.03	612.23	161.26	402.56	262.01	326.64	221.90
1 location only	102.98	103.24	131.10	205.76	433.86	489.49	74.26	202.43
Percent full-time employees								
Less than 25%	339.35	439.56	704.76	382.56	961.48 *	788.05	379.19	446.55
25-49 %	195.19	242.33	293.64	430.87	388.41	473.99	234.81	364.01
50-74 %	470.60	232.63	254.15	333.40	239.42	852.20	154.10	648.74
75% or more	126.22	127.81	164.65	176.96	394.41	158.97	96.62	159.31
Union presence								
No union employees	87.25	91.73	156.49	138.71	245.42	164.46	80.56	114.88
Has union employees	347.92	767.39	814.19	850.66	861.54	383.63	577.88	354.10
Unknown	295.83	830.69	2,781.53	964.65	1,832.25	248.08	942.67	347.63
Percent low wage employees								
50% or more low wage	146.07	286.62	155.16	242.65	347.81	302.34	152.49	213.08
Less than 50% low wage	156.33	77.47	153.41	191.40	376.16	254.97	91.02	229.57
Unknown	261.01	683.67	1,062.11	811.08	433.86	287.36	434.68	268.17

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2003 Medical Expenditure Panel Survey-Insurance Component.

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