

Table I.C.1.a(2004) 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, 2004

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	3,492	3,835	3,570	3,441	3,436	3,433	3,622	3,438
Industry group **								
Agric., fish., forest.	2,693	3,329	2,974	3,391	2,449*	2,789	3,100	2,582
Mining and manufacturing	3,309	4,567	3,360	3,397	3,071	3,250	3,666	3,193
Construction	3,125	3,807	3,068	2,879	2,888	3,058	3,223	2,949
Utilities and transp.	3,362	4,046	3,351	2,541	3,021	3,742	3,520	3,338
Wholesale trade	3,346	3,856	4,071	3,175	2,962	3,270	3,687	3,110
Fin. svcs. and real estate	3,580	3,955	3,990	3,560	3,530	3,501	3,824	3,507
Retail trade	3,409	3,740	3,480	3,709	3,389	3,217	3,577	3,334
Professional services	3,735	3,723	3,547	3,603	3,858	3,759	3,653	3,763
Other services	3,366	3,838	3,772	3,615	3,259	3,048	3,714	3,193
Ownership								
For profit, incorporated	3,356	3,828	3,523	3,325	3,207	3,266	3,581	3,253
For profit, unincorporated	3,514	3,662	3,452	3,577	3,313	3,517	3,578	3,476
Nonprofit	3,989	4,408	3,910	3,932	3,953	4,008	3,988	3,989
Age of firm								
Less than 5 years	3,460	3,335	3,095	3,761	3,463	3,599	3,279	3,663
5-9 years	3,386	3,534	3,332	3,484	3,312	3,276	3,441	3,336
10-19 years	3,353	3,711	3,424	3,219	3,155	3,319	3,506	3,178
20 or more years	3,524	4,097	3,743	3,502	3,512	3,356	3,768	3,434
Unknown	3,569	5,376*	.	3,238	3,241	3,584	3,167	3,572
Multi/single status								
2 or more locations	3,452	3,556	3,587	3,432	3,521	3,430	3,447	3,452
1 location only	3,545	3,845	3,569	3,444	3,315	3,541	3,641	3,389
Percent full-time employees								
Less than 25%	3,593	4,636	4,384	3,886	3,518	3,107	4,344	3,261
25-49 %	3,775	3,864	3,946	3,751	4,062	3,246	3,854	3,745
50-74 %	3,799	4,117	3,741	3,872	3,765	3,707	3,838	3,783
75% or more	3,428	3,764	3,513	3,360	3,320	3,406	3,564	3,371
Union presence								
No union employees	3,501	3,808	3,552	3,408	3,459	3,436	3,604	3,440
Has union employees	3,544	5,683	3,866*	3,753	3,334	3,516	3,984	3,513
Unknown	3,306	4,268	3,676	3,988	3,163	3,289	4,186	3,283
Percent low wage employees								
50% or more low wage	3,456	3,954	3,684	3,456	3,543	3,230	3,812	3,335
Less than 50% low wage	3,500	3,811	3,551	3,438	3,405	3,477	3,587	3,462

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2004 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(2004) 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, 2004

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	41.04	115.88	51.41	61.72	78.37	56.40	52.52	43.69
Industry group **								
Agric., fish., forest.	432.61	724.12	729.17	952.21	765.65*	835.88	545.76	678.89
Mining and manufacturing	52.29	435.04	267.68	100.26	69.63	69.31	181.37	37.15
Construction	133.13	161.79	201.99	167.05	418.77	380.89	116.47	214.53
Utilities and transp.	108.94	809.66	562.94	455.15	143.94	108.98	359.22	97.97
Wholesale trade	86.76	276.93	308.75	223.69	166.22	85.48	137.16	77.23
Fin. svcs. and real estate	53.55	165.05	677.74	157.10	109.01	77.18	157.41	55.07
Retail trade	62.47	202.12	124.56	304.69	158.29	75.47	68.52	76.82
Professional services	45.35	198.31	126.00	108.93	141.20	94.50	99.48	58.75
Other services	79.82	219.50	191.81	191.27	100.69	57.94	93.91	81.30
Ownership								
For profit, incorporated	49.17	170.90	54.36	87.31	86.13	49.14	69.05	46.24
For profit, unincorporated	62.91	141.19	132.41	253.57	160.08	126.96	81.75	84.37
Nonprofit	82.45	277.27	147.19	62.16	142.86	171.98	103.46	99.68
Age of firm								
Less than 5 years	175.43	123.66	371.32	433.47	365.89	861.69	111.05	333.12
5-9 years	61.15	179.75	219.85	94.14	131.02	111.05	89.02	83.34
10-19 years	83.58	170.48	84.34	98.93	172.96	166.58	86.23	93.97
20 or more years	46.12	118.96	116.48	86.44	94.19	88.41	76.47	54.68
Unknown	66.11	1,700.04*	.	754.75	155.55	72.82	905.18	65.26
Multi/single status								
2 or more locations	40.48	555.48	162.79	122.20	106.65	55.79	108.13	45.57
1 location only	69.10	115.85	44.86	81.78	125.45	345.94	51.77	100.00
Percent full-time employees								
Less than 25%	253.11	437.65	475.87	669.93	422.82	513.34	504.60	87.86
25-49 %	187.37	324.25	481.59	236.58	487.75	256.65	205.93	228.72
50-74 %	81.07	125.92	197.47	205.90	225.24	88.29	106.92	83.23
75% or more	45.05	135.96	47.21	58.97	75.07	60.10	52.92	49.23
Union presence								
No union employees	45.37	126.86	54.92	71.51	96.65	95.61	58.51	54.96
Has union employees	115.60	1,633.79	1,348.53*	346.26	179.79	103.46	455.22	124.61
Unknown	76.49	835.30	965.84	1,192.05	411.33	76.09	632.18	76.28
Percent low wage employees								
50% or more low wage	51.31	261.16	135.84	224.93	194.08	84.46	125.47	63.17
Less than 50% low wage	45.78	97.70	59.78	64.85	74.20	69.38	47.01	52.75

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2004 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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** 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.