

Table I.C.1.c(2004) 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, 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	3,749	3,936	3,901	3,536	3,892	3,592	3,833	3,674
Industry group **								
Agric., fish., forest.	3,144	3,846	2,470	2,462 *	3,014 *	.	3,146	3,014 *
Mining and manufacturing	3,652	3,040	3,527	3,725	4,164	3,716	3,416	3,851
Construction	3,567	3,327	3,280	3,228	4,471	4,361	3,329	4,070
Utilities and transp.	3,479	3,825	3,327	3,340	3,418	3,486	3,304	3,537
Wholesale trade	3,923	5,238	5,528	3,480	3,675	3,393	4,456	3,555
Fin. svcs. and real estate	3,778	4,694	3,472	3,287	4,856	3,246	4,235	3,576
Retail trade	3,827	3,847	4,354	3,659	3,138	3,793	4,079	3,613
Professional services	4,027	3,681	3,836	3,759	3,874	4,810	3,756	4,323
Other services	3,400	4,483	3,838	3,422	3,731	2,260	4,085	2,784
Ownership								
For profit, incorporated	3,710	3,917	4,016	3,522	3,711	3,553	3,846	3,595
For profit, unincorporated	3,575	3,905	3,194	3,561	3,743	2,819	3,695	3,337
Nonprofit	4,167	4,232	3,837	3,605	4,371	4,361	3,967	4,273
Age of firm								
Less than 5 years	3,331	3,262	3,508	3,762	3,087	1,160 *	3,346	3,278
5-9 years	3,598	3,867	3,497	3,219	2,954	5,083	3,635	3,376
10-19 years	3,668	3,351	3,986	3,715	4,129	3,434	3,592	3,839
20 or more years	3,980	4,556	4,042	3,502	3,969	3,885	4,102	3,888
Unknown	3,207	.	3,675	3,507	2,946	3,193	3,509	3,188
Multi/single status								
2 or more locations	3,646	4,979	4,271	3,721	3,843	3,534	3,989	3,613
1 location only	3,842	3,921	3,862	3,465	4,005	4,492	3,818	3,948
Percent full-time employees								
Less than 25%	3,586	3,852	3,867	5,112	2,354	3,096 *	3,793	3,472
25-49 %	3,545	3,769	4,001	3,350	3,616	3,080	3,742	3,324
50-74 %	3,606	3,564	4,167	3,750	3,593	3,469	3,857	3,487
75% or more	3,791	3,996	3,853	3,465	4,042	3,659	3,836	3,746
Union presence								
No union employees	3,749	3,947	3,874	3,562	3,893	3,397	3,832	3,627
Has union employees	3,670	3,768	4,388	3,539	3,880	3,603	3,851	3,653
Unknown	3,913	3,241	4,409	1,352 *	3,976	3,974	3,913	3,913
Percent low wage employees								
50% or more low wage	3,369	4,396	4,189	3,399	3,224	2,612	4,077	2,893
Less than 50% low wage	3,848	3,836	3,835	3,566	4,097	3,889	3,781	3,911

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.c(2004) 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, 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	55.33	100.67	162.98	75.11	233.23	97.48	77.52	87.22
Industry group **								
Agric., fish., forest.	414.72	357.73	607.98	742.98 *	953.11 *	.	415.62	953.11 *
Mining and manufacturing	153.19	300.39	174.11	226.20	665.73	287.91	207.80	142.84
Construction	166.73	130.85	656.93	802.02	901.47	969.33	131.50	551.27
Utilities and transp.	131.05	628.99	926.96	741.48	771.31	122.04	479.50	138.45
Wholesale trade	288.71	549.98	650.74	386.40	799.78	486.30	303.73	343.35
Fin. svcs. and real estate	235.59	235.59	500.69	801.30	447.88	231.07	204.50	302.35
Retail trade	238.67	367.17	438.19	274.41	429.83	360.51	280.47	327.61
Professional services	166.83	186.20	110.83	169.87	337.45	428.66	123.41	355.17
Other services	177.97	219.34	365.22	317.69	374.83	294.23	175.99	240.42
Ownership								
For profit, incorporated	80.22	127.01	154.34	104.48	233.02	136.97	95.99	102.23
For profit, unincorporated	148.80	106.98	566.46	430.76	771.10	490.50	193.07	578.26
Nonprofit	360.21	444.26	487.85	374.09	233.82	720.75	247.98	488.38
Age of firm								
Less than 5 years	159.02	238.35	451.97	830.41	801.21	573.06 *	228.51	614.65
5-9 years	115.59	206.59	402.09	537.68	718.28	1,133.70	146.49	525.11
10-19 years	162.16	173.89	355.13	234.53	748.34	849.14	207.71	265.13
20 or more years	112.42	190.56	239.21	101.49	258.46	208.20	141.86	99.63
Unknown	219.29	.	1,095.87	986.71	792.71	216.84	837.74	220.19
Multi/single status								
2 or more locations	91.39	1,196.63	448.57	217.31	207.64	131.86	231.96	101.94
1 location only	75.70	106.58	178.35	101.89	391.23	855.96	85.42	326.96
Percent full-time employees								
Less than 25%	353.92	516.72	928.71	1,404.44	473.26	1,120.67 *	313.30	534.18
25-49 %	261.40	687.27	594.62	757.20	622.12	586.12	431.86	258.68
50-74 %	204.30	351.56	360.03	477.97	275.47	413.72	252.04	313.31
75% or more	55.20	105.49	197.18	99.11	258.95	151.52	87.49	93.66
Union presence								
No union employees	77.49	106.58	152.39	93.05	254.99	287.31	84.03	173.47
Has union employees	142.84	535.88	1,177.50	790.41	335.39	172.65	481.20	157.84
Unknown	304.94	812.95	1,205.13	427.54 *	1,106.00	282.20	900.71	291.96
Percent low wage employees								
50% or more low wage	127.94	254.56	388.31	301.83	178.82	206.03	230.22	107.11
Less than 50% low wage	64.37	128.81	153.79	85.01	267.16	101.60	81.41	103.45

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.