

Table I.C.1(2005) Average total single premium (in dollars) per enrolled employee at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2005

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	3,991	4,356	4,029	3,981	3,943	3,954	4,121	3,951
Industry group **								
Agric., fish., forest.	3,147	4,221	5,232	3,629	1,502*	3,309	3,879	2,229
Mining and manufacturing	3,749	4,020	3,688	3,599	3,736	3,788	3,762	3,747
Construction	3,762	3,979	3,684	3,598	3,814	3,835	3,718	3,809
Utilities and transp.	4,015	4,088	3,620	3,920	4,395	3,982	4,013	4,016
Wholesale trade	3,933	4,625	4,109	3,828	3,882	3,785	4,132	3,826
Fin. svcs. and real estate	4,140	4,865	4,319	4,418	4,197	4,003	4,570	4,067
Retail trade	3,663	4,396	3,939	3,600	3,523	3,591	4,080	3,553
Professional services	4,313	4,390	4,198	4,324	4,253	4,347	4,277	4,324
Other services	3,900	4,211	4,128	4,032	3,879	3,766	4,162	3,807
Ownership								
For profit, incorporated	3,890	4,308	3,957	3,922	3,772	3,856	4,070	3,835
For profit, unincorporated	3,964	4,390	3,965	3,819	3,747	3,974	4,123	3,892
Nonprofit	4,480	4,668	4,798	4,361	4,489	4,469	4,490	4,478
Age of firm								
Less than 5 years	3,978	3,966	4,143	3,709	4,391	3,391	3,989	3,959
5-9 years	3,828	4,058	3,627	3,942	3,478	4,090	3,851	3,799
10-19 years	3,957	4,398	3,857	3,876	3,698	4,219	4,092	3,840
20 or more years	4,034	4,536	4,190	4,025	4,004	3,952	4,211	3,980
Unknown	3,944	4,044*	3,503	4,215	4,039	3,939	3,923	3,944
Multi/single status								
2 or more locations	3,970	5,199	4,323	4,030	4,031	3,941	4,256	3,960
1 location only	4,029	4,344	4,006	3,963	3,808	4,385	4,108	3,912
Percent full-time employees								
Less than 25%	4,562	4,994	3,941	4,104	3,917	5,278	4,652	4,526
25-49 %	4,019	4,636	4,506	3,967	3,995	3,893	4,403	3,921
50-74 %	4,068	4,164	4,101	4,206	4,251	3,936	4,098	4,061
75% or more	3,968	4,354	3,998	3,954	3,893	3,941	4,100	3,927
Union presence								
No union employees	3,962	4,338	4,036	3,957	3,911	3,879	4,127	3,891
Has union employees	4,081	4,818	3,824	4,392	4,151	4,037	4,044	4,083
Unknown	4,047	4,587	4,409	3,546	3,930	4,057	3,950	4,050
Percent low wage employees								
50% or more low wage	3,740	4,584	3,980	3,950	3,669	3,579	4,019	3,669
Less than 50% low wage	4,042	4,325	4,037	3,988	3,999	4,032	4,139	4,011

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2005 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.

** 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(2005) Standard error for average total single premium (in dollars) per enrolled employee at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2005

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	23.68	51.74	57.07	56.19	43.20	44.34	45.36	27.55
Industry group **								
Agric., fish., forest.	467.41	433.41	660.45	488.57	629.33*	397.65	361.13	667.99
Mining and manufacturing	68.72	186.70	145.95	105.93	118.91	89.43	72.62	74.86
Construction	74.20	136.71	110.46	206.11	417.12	300.32	104.67	143.09
Utilities and transp.	79.96	461.25	256.86	119.35	263.47	73.20	211.41	81.02
Wholesale trade	63.32	191.72	163.37	211.46	142.10	96.08	115.03	80.28
Fin. svcs. and real estate	46.86	124.43	177.68	195.93	137.53	45.77	82.91	51.38
Retail trade	53.04	182.89	143.04	122.34	130.55	58.93	129.14	46.88
Professional services	34.59	95.14	113.75	128.54	62.28	61.02	77.66	49.81
Other services	99.56	88.12	122.07	173.47	168.84	163.49	128.76	131.40
Ownership								
For profit, incorporated	21.25	64.89	50.55	84.27	34.22	32.91	52.85	21.62
For profit, unincorporated	85.48	116.67	269.35	235.90	128.82	186.49	130.44	107.54
Nonprofit	54.80	141.42	89.61	99.55	104.69	106.66	65.34	61.13
Age of firm								
Less than 5 years	210.01	161.47	280.00	231.91	642.44	434.58	143.33	347.70
5-9 years	84.10	66.97	85.96	195.38	134.75	254.45	70.03	159.38
10-19 years	88.07	120.84	100.56	96.26	76.08	323.63	74.64	148.48
20 or more years	38.49	70.29	68.88	78.47	71.97	62.89	43.19	51.17
Unknown	25.96	1,278.83*	1,014.32	271.59	87.84	28.05	676.19	26.57
Multi/single status								
2 or more locations	33.78	255.87	189.53	90.93	45.84	44.48	169.48	36.81
1 location only	35.40	53.75	66.40	69.21	85.97	265.89	48.03	47.26
Percent full-time employees								
Less than 25%	575.92	349.42	449.71	248.15	589.70	868.06	233.74	700.23
25-49 %	70.71	204.66	198.90	194.82	195.29	125.66	115.77	79.47
50-74 %	67.58	111.48	106.97	179.15	135.61	96.78	53.35	81.51
75% or more	18.02	57.34	64.98	69.35	44.01	30.65	48.82	22.78
Union presence								
No union employees	31.34	57.50	67.55	60.22	45.13	60.48	51.78	35.29
Has union employees	48.83	418.28	375.91	235.21	79.63	59.60	200.59	50.70
Unknown	55.96	388.86	608.45	250.62	198.13	51.68	331.29	52.92
Percent low wage employees								
50% or more low wage	70.76	122.23	178.84	170.96	184.67	55.90	117.05	85.29
Less than 50% low wage	26.71	56.14	64.70	69.27	69.37	51.03	58.71	31.81

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2005 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.

** 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.