

**Table I.C.1.a(2005) 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, 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	3,860	4,237	3,850	3,793	3,645	3,938	3,934	3,832
Industry group **								
Agric., fish., forest.	2,752	5,121	3,642	3,561	1,408*	3,155	3,491	1,933*
Mining and manufacturing	3,451	3,589	3,617	3,415	3,227	3,632	3,630	3,398
Construction	3,512	3,927	3,688	3,488	3,019	2,841	3,684	3,197
Utilities and transp.	3,974	5,034	3,568	3,721	4,725	3,767	4,617	3,857
Wholesale trade	3,619	4,797	3,935	3,141	3,398	3,690	3,836	3,453
Fin. svcs. and real estate	3,975	4,693	4,315	3,830	3,909	3,891	4,358	3,893
Retail trade	3,619	4,248	3,957	3,568	3,397	3,483	4,082	3,413
Professional services	4,202	4,202	3,681	4,332	3,988	4,348	3,896	4,286
Other services	3,797	4,048	4,110	3,852	3,736	3,671	4,088	3,670
Ownership								
For profit, incorporated	3,771	4,215	3,813	3,771	3,458	3,819	3,912	3,711
For profit, unincorporated	3,603	4,339	3,640	3,461	3,044	3,665	3,942	3,381
Nonprofit	4,265	4,078	4,468	4,035	4,258	4,351	4,056	4,301
Age of firm								
Less than 5 years	3,683	4,078	3,980	3,530	3,407	2,915	3,902	3,318
5-9 years	3,611	3,779	3,560	3,521	3,346	4,165	3,618	3,599
10-19 years	3,665	4,292	3,559	3,480	3,549	3,662	3,788	3,563
20 or more years	3,838	4,413	4,032	3,950	3,680	3,742	4,091	3,752
Unknown	4,216	.	.	3,503	4,106	4,231	3,177	4,227
Multi/single status								
2 or more locations	3,857	4,051	4,475	3,596	3,713	3,933	3,841	3,857
1 location only	3,865	4,239	3,817	3,867	3,559	4,067	3,943	3,754
Percent full-time employees								
Less than 25%	3,761	4,458	4,199	3,666	3,609	3,464	4,082	3,579
25-49 %	3,725	4,108	5,147	3,611	3,423	3,349	4,460	3,319
50-74 %	4,132	3,787	4,074	3,892	4,209	4,250	3,969	4,189
75% or more	3,830	4,306	3,739	3,795	3,552	3,924	3,898	3,804
Union presence								
No union employees	3,787	4,235	3,861	3,714	3,560	3,843	3,943	3,705
Has union employees	4,211	4,181	3,658	5,274	4,000	4,210	3,804	4,239
Unknown	3,705	4,515	3,947	3,292	4,045	3,664	3,710	3,704
Percent low wage employees								
50% or more low wage	3,771	4,379	4,518	3,849	3,544	3,588	3,924	3,711
Less than 50% low wage	3,877	4,218	3,737	3,778	3,664	3,999	3,936	3,855

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.

. 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(2005) 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, 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	30.60	102.22	100.15	132.76	80.77	51.16	72.21	37.45
Industry group **								
Agric., fish., forest.	561.03	1,146.84	807.63	914.10	473.24*	881.87	709.42	791.01*
Mining and manufacturing	84.59	332.30	208.66	271.61	165.48	124.45	176.02	93.21
Construction	111.22	212.00	222.28	279.95	172.25	708.23	116.48	212.70
Utilities and transp.	261.08	917.54	407.81	411.83	686.50	114.74	720.28	115.89
Wholesale trade	64.46	311.56	212.15	109.21	223.92	97.56	121.93	91.63
Fin. svcs. and real estate	74.11	457.72	320.71	324.69	180.50	80.17	200.61	56.31
Retail trade	78.75	239.30	247.32	226.31	139.85	66.17	163.96	39.57
Professional services	83.81	178.79	109.24	224.51	69.85	106.31	91.03	106.64
Other services	105.08	140.51	415.17	330.98	207.58	142.82	180.92	77.72
Ownership								
For profit, incorporated	30.25	110.63	115.65	167.65	65.98	72.75	70.24	44.69
For profit, unincorporated	90.65	185.14	186.66	211.73	241.58	195.98	125.75	127.61
Nonprofit	71.70	274.51	244.19	120.48	116.80	148.69	196.96	89.35
Age of firm								
Less than 5 years	150.66	242.77	290.00	641.22	565.51	532.81	218.48	212.06
5-9 years	130.65	77.27	214.53	380.58	107.82	646.96	136.79	145.86
10-19 years	57.08	174.10	150.53	111.22	122.84	137.30	60.35	90.20
20 or more years	51.95	160.53	186.28	150.55	111.68	59.26	93.64	62.93
Unknown	111.35	.	.	575.31	417.32	116.54	836.65	110.41
Multi/single status								
2 or more locations	41.12	541.24	948.23	91.18	95.22	48.47	175.70	41.96
1 location only	53.50	102.86	106.54	176.51	113.20	181.04	72.91	139.08
Percent full-time employees								
Less than 25%	220.92	534.38	825.75	209.23	250.52	540.93	352.69	154.66
25-49 %	136.71	215.35	899.38	411.16	327.74	171.33	282.72	110.41
50-74 %	95.29	112.09	217.30	202.77	194.31	178.43	85.37	137.55
75% or more	35.87	110.91	114.91	146.92	84.12	46.93	80.25	41.76
Union presence								
No union employees	45.76	110.73	95.41	124.32	66.06	56.46	85.53	49.80
Has union employees	99.30	580.42	586.25	544.37	177.86	146.58	188.64	104.22
Unknown	130.12	797.23	1,111.83	792.56	362.28	76.66	523.22	127.53
Percent low wage employees								
50% or more low wage	136.30	233.56	450.73	288.21	169.90	115.17	179.86	165.75
Less than 50% low wage	37.15	121.97	72.11	130.02	90.77	52.18	71.12	41.93

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.

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