

**Table I.C.1.c(2005) 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, 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	3,911	4,497	4,209	4,361	3,765	3,239	4,438	3,567
Industry group **								
Agric., fish., forest.	4,022	4,640	2,642	4,132	4,548 *	1,847 *	4,031	3,909
Mining and manufacturing	3,849	4,402	4,575	3,517	4,078	3,484	4,252	3,729
Construction	4,294	4,620	3,531	4,480	4,502	4,396	4,286	4,314
Utilities and transp.	3,537	3,401	3,207	3,107	2,405 *	3,928	3,419	3,561
Wholesale trade	4,137	5,291	3,635	4,052	4,127	3,436	4,443	3,916
Fin. svcs. and real estate	4,288	5,118	3,921	5,685	4,575	3,478	4,589	4,165
Retail trade	3,594	4,603	3,734	4,008	3,647	2,707	4,467	3,041
Professional services	4,178	4,774	4,675	4,324	3,846	3,728	4,688	3,837
Other services	3,464	3,740	4,186	4,658	3,205	1,715	4,341	2,703
Ownership								
For profit, incorporated	3,847	4,472	4,137	4,165	3,816	3,228	4,373	3,491
For profit, unincorporated	4,030	4,584	4,510	5,172	3,183	2,541	4,625	3,473
Nonprofit	4,184	4,441	4,524	4,809	4,111	3,757	4,697	4,033
Age of firm								
Less than 5 years	3,944	3,812	4,289	4,333	3,731	3,009	4,011	3,744
5-9 years	3,945	4,917	3,322	4,600	2,593	3,683	4,091	3,742
10-19 years	4,268	4,267	4,219	5,055	3,593	2,249 *	4,689	3,353
20 or more years	3,995	4,670	4,456	4,072	3,944	3,357	4,469	3,724
Unknown	3,216	4,044 *	3,067 *	4,857 *	4,120	3,137	4,821	3,164
Multi/single status								
2 or more locations	3,647	5,867	3,567	4,797	4,062	3,244	4,742	3,565
1 location only	4,128	4,465	4,248	4,210	3,481	2,990	4,411	3,570
Percent full-time employees								
Less than 25%	3,415	6,106	3,964	3,295 *	3,566	1,114	5,247	2,574
25-49 %	3,788	5,116	4,015	3,676	4,203	2,730	4,321	3,544
50-74 %	4,179	4,539	4,621	4,392	4,305	3,573	4,525	3,986
75% or more	3,884	4,403	4,165	4,433	3,586	3,257	4,410	3,518
Union presence								
No union employees	4,015	4,480	4,211	4,413	3,644	3,125	4,459	3,574
Has union employees	3,684	5,537	4,168	3,865	4,093	3,342	4,062	3,636
Unknown	3,420	3,465	.	5,161	4,917	3,291	4,136	3,400
Percent low wage employees								
50% or more low wage	3,655	4,848	3,321	4,598	3,878	2,276	4,113	3,386
Less than 50% low wage	3,973	4,426	4,395	4,301	3,731	3,463	4,510	3,613

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.c(2005) 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, 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	89.62	126.74	141.13	240.49	203.43	139.50	147.36	122.93
Industry group **								
Agric., fish., forest.	512.40	605.44	755.61	1,162.27	1,438.20*	620.78*	530.02	1,060.11
Mining and manufacturing	279.80	582.33	637.51	595.05	278.20	489.59	475.03	322.46
Construction	284.59	527.20	564.21	651.61	998.87	1,142.60	337.55	820.30
Utilities and transp.	252.91	607.39	957.45	781.41	817.00*	300.07	488.62	276.65
Wholesale trade	225.44	739.31	745.65	470.65	635.36	939.71	369.48	336.69
Fin. svcs. and real estate	211.35	454.97	490.79	796.24	169.25	134.93	278.30	243.46
Retail trade	267.53	619.89	463.12	249.50	358.35	296.05	378.99	248.50
Professional services	124.26	128.34	337.83	276.73	242.31	276.59	191.53	133.84
Other services	282.40	237.55	313.83	417.02	410.28	321.66	331.88	277.64
Ownership								
For profit, incorporated	124.04	227.22	193.40	252.74	211.57	167.91	211.74	139.87
For profit, unincorporated	226.28	398.57	380.13	532.62	571.82	690.27	289.13	376.91
Nonprofit	194.56	491.11	376.68	246.96	373.26	548.58	295.07	294.56
Age of firm								
Less than 5 years	451.01	352.60	769.50	1,140.28	950.12	879.83	502.81	816.20
5-9 years	376.41	483.28	355.17	384.81	563.72	956.45	314.59	645.70
10-19 years	344.80	324.76	359.15	558.65	407.26	960.46*	348.64	394.10
20 or more years	87.81	243.26	371.58	225.52	170.10	171.47	154.04	117.27
Unknown	209.06	1,278.83*	964.75*	1,535.89*	681.06	205.60	1,269.35	197.63
Multi/single status								
2 or more locations	117.33	993.50	446.82	333.07	165.58	138.69	334.35	128.68
1 location only	118.93	141.27	157.00	254.54	313.17	675.56	154.74	232.91
Percent full-time employees								
Less than 25%	462.71	639.57	898.95	1,120.32*	941.88	251.91	466.20	397.82
25-49 %	247.55	550.47	514.95	592.66	739.48	649.67	323.80	445.70
50-74 %	208.63	297.76	765.81	186.59	397.05	120.39	304.24	165.58
75% or more	90.09	133.04	199.47	271.05	234.91	152.66	176.08	135.20
Union presence								
No union employees	116.92	138.83	142.91	244.19	193.81	222.86	151.65	158.27
Has union employees	204.36	925.87	684.40	1,014.54	349.05	262.09	600.61	204.55
Unknown	221.08	841.79	.	1,507.82	1,382.81	231.75	852.71	248.32
Percent low wage employees								
50% or more low wage	186.07	265.76	202.10	365.14	304.86	272.03	163.10	307.73
Less than 50% low wage	96.82	126.78	159.29	283.37	241.65	126.05	161.26	128.59

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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