

Table I.C.1.c(2006) 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, 2006

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	4,140	4,461	4,147	3,771	4,422	3,905	4,182	4,109
Industry group **								
Agric., fish., forest.	4,332	.	.	.	.	.	4,326	4,414
Mining and manufacturing	3,910	4,408	4,191	3,773	4,189	3,594	3,921	3,907
Construction	3,647	4,265	3,547	3,050	3,880	3,452	3,898	3,252
Utilities and transp.	3,541	3,569	3,332	2,708	3,784	3,701	3,117	3,733
Wholesale trade	3,799	4,290	3,465	3,645	4,259	3,486	3,966	3,648
Fin. svcs. and real estate	4,335	5,136	4,314	3,656	3,840	4,352	4,695	4,133
Retail trade	3,412	3,777	4,047	3,932	4,064	2,456	3,934	3,042
Professional services	4,689	4,775	4,263	4,352	4,751	5,092	4,401	4,890
Other services	3,777	3,977	4,375	3,407	4,222	2,983	4,126	3,227
Ownership								
For profit, incorporated	3,874	4,494	4,090	3,652	3,981	3,513	4,130	3,669
For profit, unincorporated	3,992	4,364	3,720	3,896	4,229	3,403	4,122	3,803
Nonprofit	5,305	4,540	5,441	5,057	4,965	6,472	4,930	5,377
Age of firm								
Less than 5 years	3,811	4,087	3,427	3,830	3,532	3,233	3,817	3,763
5-9 years	3,818	4,227	3,815	3,316	4,342	3,629	3,834	3,764
10-19 years	4,095	4,165	4,045	3,991	4,332	4,045	4,016	4,302
20 or more years	4,222	4,869	4,455	3,794	4,437	3,732	4,463	4,102
Unknown	4,152	3,702	5,158	7,571	4,572	4,106	4,374	4,142
Multi/single status								
2 or more locations	4,093	7,679	4,271	3,792	4,370	3,908	3,960	4,100
1 location only	4,184	4,430	4,142	3,767	4,597	3,673	4,195	4,145
Percent full-time employees								
Less than 25%	4,065	4,820	6,332	3,066	3,829	3,909	4,472	3,674
25-49 %	3,401	3,887	4,854	4,108	4,821	2,314	4,289	2,981
50-74 %	4,560	4,330	4,350	5,002	3,881	4,898	4,497	4,634
75% or more	4,128	4,496	4,018	3,546	4,456	3,966	4,105	4,143
Union presence								
No union employees	4,150	4,442	4,133	3,775	4,346	3,995	4,166	4,136
Has union employees	4,064	4,197	5,224	3,627	4,968	3,611	4,221	4,054
Unknown	4,110	5,641	4,857	.	3,728	3,957	5,379	3,955
Percent low wage employees								
50% or more low wage	3,569	4,319	4,215	4,120	3,553	2,780	4,202	3,176
Less than 50% low wage	4,260	4,490	4,138	3,695	4,559	4,250	4,179	4,320

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2006 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

. 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(2006) 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, 2006

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	71.71	150.13	178.56	119.14	157.97	212.04	92.06	125.39
Industry group **								
Agric., fish., forest.	634.45	.	.	.	.	.	637.62	1,324.05
Mining and manufacturing	172.56	745.23	432.92	599.98	246.36	283.87	282.33	179.07
Construction	181.59	404.59	532.65	590.51	1,146.54	647.03	272.04	261.19
Utilities and transp.	236.09	907.05	829.33	716.13	954.94	402.31	225.11	323.08
Wholesale trade	144.10	490.67	434.10	687.36	720.64	390.90	235.45	382.94
Fin. svcs. and real estate	289.77	413.89	839.95	342.23	452.20	464.81	251.45	404.97
Retail trade	96.54	343.34	273.78	595.85	304.69	156.46	129.35	208.36
Professional services	155.06	143.29	296.54	238.68	389.66	426.36	190.43	188.12
Other services	227.43	344.00	228.40	305.55	722.66	363.85	216.80	188.24
Ownership								
For profit, incorporated	61.31	192.11	188.89	172.76	162.70	114.91	104.01	95.42
For profit, unincorporated	177.68	222.79	478.68	335.03	270.90	362.38	196.98	176.62
Nonprofit	250.44	290.57	366.76	481.15	460.91	615.58	265.06	308.86
Age of firm								
Less than 5 years	332.76	402.37	467.04	878.43	989.93	963.79	377.33	821.82
5-9 years	226.74	300.16	605.17	403.34	1,101.21	940.51	268.19	448.16
10-19 years	139.47	243.81	443.89	313.24	543.63	629.37	146.70	366.87
20 or more years	138.07	215.18	149.03	168.73	172.13	258.52	165.10	170.79
Unknown	277.21	1,011.66	1,152.68	2,144.23	693.77	301.71	778.91	288.51
Multi/single status								
2 or more locations	142.64	1,756.87	499.87	274.45	188.73	210.15	646.41	154.06
1 location only	92.07	156.85	183.65	133.90	297.55	1,011.80	89.94	128.72
Percent full-time employees								
Less than 25%	529.12	722.55	1,646.76	559.12	1,002.82	1,141.74	639.16	544.12
25-49 %	304.57	802.91	796.12	507.42	1,000.86	295.81	187.94	396.51
50-74 %	263.14	355.73	215.53	269.57	472.15	940.92	178.68	351.37
75% or more	63.79	145.93	163.83	112.86	176.42	188.49	90.66	111.86
Union presence								
No union employees	88.56	159.12	176.30	122.63	168.60	333.88	98.52	160.35
Has union employees	247.16	952.83	1,523.28	835.35	662.13	241.31	725.60	253.08
Unknown	174.43	1,366.12	1,452.50	.	1,058.23	146.30	1,165.12	147.71
Percent low wage employees								
50% or more low wage	109.48	224.66	221.59	255.63	197.85	179.71	146.26	142.20
Less than 50% low wage	71.87	155.27	199.36	162.92	184.35	245.61	117.01	132.61

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2006 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.