

**Table I.C.1.a(2008) 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, 2008**

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	4,385	4,470	4,437	4,240	4,319	4,464	4,378	4,388
Industry group **								
Agric., fish., forest.	3,474	.	.	.	.	.	4,390	3,196
Mining and manufacturing	4,236	4,575	4,610	3,743	4,109	4,715	4,403	4,191
Construction	4,124	4,399	4,060	4,236	3,508	4,264	4,106	4,153
Utilities and transp.	4,607	5,217	3,652	4,298	4,093	4,913	4,290	4,691
Wholesale trade	4,029	4,445	4,185	3,728	3,877	4,098	4,168	3,935
Fin. svcs. and real estate	4,493	4,672	4,694	4,331	4,518	4,452	4,562	4,474
Retail trade	3,912	3,820	4,627	4,012	3,485	3,933	4,148	3,827
Professional services	4,704	4,479	4,575	4,653	4,824	4,728	4,553	4,760
Other services	4,328	4,621	4,371	4,498	4,059	4,312	4,419	4,290
Ownership								
For profit, incorporated	4,191	4,345	4,416	4,006	3,995	4,278	4,290	4,145
For profit, unincorporated	4,384	4,511	4,032	4,262	4,039	4,719	4,328	4,415
Nonprofit	5,066	5,416	5,211	5,161	5,059	4,971	5,105	5,059
Age of firm								
Less than 5 years	3,947	4,257	3,708	3,666	3,954	5,481	4,062	3,713
5-9 years	3,953	4,148	3,888	3,880	3,759	4,118	3,995	3,883
10-19 years	4,181	4,244	4,608	4,107	3,970	4,216	4,325	4,074
20 or more years	4,516	4,800	4,579	4,387	4,476	4,548	4,543	4,506
Unknown	4,369	3,821	.	5,035	4,161	4,379	4,515	4,369
Multi/single status								
2 or more locations	4,441	3,814	4,364	4,512	4,432	4,440	4,291	4,445
1 location only	4,328	4,475	4,440	4,189	4,202	4,915	4,382	4,259
Percent full-time employees								
Less than 25%	4,471	4,160	4,311	4,506	4,372	4,565	4,434	4,482
25-49 %	4,529	3,747	4,282	4,931	4,109	4,983	4,493	4,544
50-74 %	4,395	4,775	4,843	4,101	4,515	4,201	4,628	4,312
75% or more	4,376	4,433	4,394	4,223	4,292	4,490	4,337	4,392
Union presence								
No union employees	4,276	4,470	4,389	4,157	4,223	4,284	4,339	4,241
Has union employees	4,932	4,574	5,606	5,715	4,806	4,873	5,406	4,896
Unknown	4,499	3,882	4,581	4,378	4,898	4,485	4,485	4,500
Percent low wage employees								
50% or more low wage	4,175	4,104	4,558	4,115	4,236	4,066	4,408	4,104
Less than 50% low wage	4,426	4,524	4,420	4,269	4,343	4,523	4,373	4,449

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2008 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.a(2008) 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, 2008**

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	24.61	63.15	96.87	85.22	109.40	37.87	40.25	37.49
Industry group **								
Agric., fish., forest.	531.82	.	.	.	.	.	745.42	780.46
Mining and manufacturing	148.23	761.01	372.58	128.49	251.17	123.05	214.98	163.89
Construction	147.33	278.65	446.83	603.86	171.03	672.60	182.23	228.94
Utilities and transp.	112.84	1,156.97	508.14	507.92	553.38	126.54	269.38	139.69
Wholesale trade	127.29	267.04	203.72	193.03	236.63	188.20	116.88	182.71
Fin. svcs. and real estate	53.39	193.67	568.05	474.64	149.48	49.27	103.84	61.58
Retail trade	70.71	132.11	329.24	229.34	81.01	116.79	99.78	61.77
Professional services	68.22	147.23	178.33	149.78	156.40	85.32	103.39	95.93
Other services	75.94	101.25	279.63	155.65	130.98	115.73	110.91	93.72
Ownership								
For profit, incorporated	37.03	81.16	155.95	78.81	112.73	46.29	53.65	44.08
For profit, unincorporated	79.37	146.28	250.08	202.71	182.58	113.47	92.45	104.52
Nonprofit	81.95	170.73	284.90	201.60	172.84	81.52	166.19	94.76
Age of firm								
Less than 5 years	129.31	246.00	293.15	203.90	306.98	1,385.45	161.09	142.16
5-9 years	88.66	174.51	241.10	283.54	230.59	825.02	105.74	153.26
10-19 years	49.04	191.76	196.22	140.54	173.98	129.73	120.04	67.33
20 or more years	44.10	69.63	138.62	107.65	135.42	70.44	65.58	60.04
Unknown	29.79	1,139.18	.	1,405.24	172.38	33.77	1,263.86	30.13
Multi/single status								
2 or more locations	28.19	957.20	442.54	205.22	127.49	37.89	244.60	32.69
1 location only	39.61	63.29	90.18	102.15	164.71	200.12	40.76	100.81
Percent full-time employees								
Less than 25%	128.65	507.33	722.16	315.83	252.12	94.03	209.28	163.84
25-49 %	224.87	545.37	497.31	544.84	140.01	274.03	312.17	222.21
50-74 %	90.28	222.80	400.55	152.56	102.07	164.12	200.55	101.55
75% or more	21.68	64.51	138.75	89.54	129.27	34.58	43.84	45.79
Union presence								
No union employees	28.18	65.37	101.43	95.01	94.15	72.73	39.07	43.43
Has union employees	115.59	691.85	1,218.53	436.89	272.95	99.87	710.37	105.34
Unknown	65.02	1,022.14	1,216.71	1,001.37	248.41	61.03	870.07	62.24
Percent low wage employees								
50% or more low wage	78.54	232.69	387.18	228.71	122.38	118.78	175.38	77.00
Less than 50% low wage	24.00	62.71	94.39	112.42	129.76	34.21	36.17	41.29

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2008 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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