

**Table I.C.1.c(2008) 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, 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	4,515	4,858	4,578	4,138	4,444	4,505	4,592	4,453
Industry group **								
Agric., fish., forest.	4,556	.	.	.	.	.	3,253	4,761
Mining and manufacturing	4,115	5,095	3,632	4,500	3,869	3,821	4,210	4,071
Construction	4,031	4,459	4,108	3,551	3,824	3,973	4,196	3,717
Utilities and transp.	3,930	4,762	3,911	2,851	4,879	3,978	3,743	4,045
Wholesale trade	4,565	6,101	4,580	3,485	4,670	4,146	4,866	4,059
Fin. svcs. and real estate	4,832	4,441	5,154	4,641	5,160	4,828	4,627	4,934
Retail trade	4,037	4,420	5,165	4,061	3,421	2,784	4,593	3,149
Professional services	5,218	4,950	4,775	4,578	4,997	5,947	4,871	5,447
Other services	3,680	4,958	4,340	4,198	3,433	2,207	4,564	2,949
Ownership								
For profit, incorporated	4,271	4,863	4,468	4,034	4,109	4,009	4,515	4,072
For profit, unincorporated	4,849	4,500	4,448	4,193	4,258	6,208	4,425	5,340
Nonprofit	5,403	6,460	5,463	4,696	5,524	5,369	5,545	5,342
Age of firm								
Less than 5 years	4,050	4,500	4,002	3,813	4,358	3,801	4,217	3,855
5-9 years	4,144	4,994	3,589	3,762	3,913	1,320*	4,416	3,377
10-19 years	4,427	4,534	4,608	3,445	5,409	3,913	4,359	4,636
20 or more years	4,544	5,059	4,829	4,464	4,371	4,141	4,817	4,329
Unknown	4,889	4,596*	.	2,676*	4,055	4,948	4,213*	4,890
Multi/single status								
2 or more locations	4,521	6,755	4,096	4,524	4,374	4,555	4,467	4,525
1 location only	4,510	4,835	4,599	4,058	4,512	2,950*	4,598	4,281
Percent full-time employees								
Less than 25%	3,636	3,578	5,586	3,287	3,780	2,609	4,127	3,350
25-49 %	4,123	5,423	4,460	4,907	4,301	3,584	4,996	3,765
50-74 %	4,577	5,101	4,096	4,123	4,377	4,852	4,535	4,641
75% or more	4,568	4,818	4,675	4,106	4,498	4,682	4,585	4,555
Union presence								
No union employees	4,322	4,819	4,563	4,055	4,357	3,697	4,559	4,047
Has union employees	5,842	7,240	5,923	6,250	4,900	6,122	6,154	5,822
Unknown	4,536	5,070	6,400*	5,239	4,150	4,507	5,175	4,488
Percent low wage employees								
50% or more low wage	3,773	4,499	3,972	4,271	3,591	3,149	4,226	3,485
Less than 50% low wage	4,712	4,925	4,735	4,102	4,756	4,868	4,674	4,744

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.

\* 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(2008) 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, 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	73.80	195.46	156.96	90.16	145.41	243.38	135.13	108.49
Industry group **								
Agric., fish., forest.	395.31	.	.	.	.	.	693.68	1,065.10
Mining and manufacturing	152.17	864.51	653.74	430.86	299.56	343.27	808.04	361.40
Construction	250.37	466.28	475.40	506.54	469.73	1,046.20	242.40	353.75
Utilities and transp.	217.94	662.27	909.84	730.72	1,072.37	325.01	591.39	291.77
Wholesale trade	278.77	877.10	302.85	393.97	596.41	343.27	294.83	266.31
Fin. svcs. and real estate	218.82	361.90	717.08	1,052.29	659.00	304.39	261.99	285.84
Retail trade	252.65	336.85	323.13	230.51	424.65	614.90	235.99	333.51
Professional services	140.00	218.56	231.84	228.37	256.28	474.17	175.27	234.69
Other services	157.43	287.99	319.16	222.41	244.50	205.01	237.26	78.50
Ownership								
For profit, incorporated	87.90	153.93	158.24	119.87	200.97	177.27	117.91	110.20
For profit, unincorporated	304.06	405.63	526.31	325.84	334.00	1,027.19	224.75	595.55
Nonprofit	228.59	807.80	407.09	224.99	278.39	371.18	339.98	230.59
Age of firm								
Less than 5 years	306.74	331.11	329.67	907.47	978.90	850.03	238.65	554.00
5-9 years	244.70	409.77	476.17	288.61	633.39	438.14*	309.81	496.86
10-19 years	143.80	167.25	224.41	211.92	453.11	842.62	124.18	355.11
20 or more years	110.83	298.62	199.06	110.17	180.63	225.18	170.68	114.40
Unknown	401.46	1,453.38*	.	846.23*	521.58	422.83	1,267.26*	401.33
Multi/single status								
2 or more locations	146.37	1,574.16	889.63	229.96	226.84	207.58	295.61	153.84
1 location only	99.15	187.96	167.55	84.10	181.89	1,277.07*	140.63	124.48
Percent full-time employees								
Less than 25%	330.88	738.25	1,104.10	644.52	646.23	725.69	294.30	409.64
25-49 %	270.09	659.29	618.48	295.25	427.52	478.72	306.33	367.92
50-74 %	212.72	443.17	387.95	514.33	273.71	493.57	260.31	215.32
75% or more	107.23	183.37	177.54	96.75	183.10	357.44	136.04	174.74
Union presence								
No union employees	81.76	192.15	156.79	104.87	116.69	190.22	137.03	95.10
Has union employees	320.51	1,792.29	1,658.02	1,556.70	370.97	634.93	1,083.47	357.16
Unknown	213.16	1,164.34	1,949.02*	1,412.98	872.95	225.40	934.99	217.99
Percent low wage employees								
50% or more low wage	152.64	514.39	302.99	177.60	135.03	323.96	293.49	175.26
Less than 50% low wage	94.65	170.60	187.43	70.99	188.71	312.00	132.08	160.25

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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