

Table I.D.1.c(2008) Average total family 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	12,031	11,581	12,742	11,399	11,485	12,446	11,850	12,137
Industry group **								
Agric., fish., forest.	11,910	.	.	.	.	.	8,700	13,250
Mining and manufacturing	11,147	8,399	11,745	9,773	11,385	11,966	8,995	11,948
Construction	10,808	10,950	11,782	11,709	9,865	9,698	11,580	9,849
Utilities and transp.	12,784	14,462	16,316	11,575	14,517	12,128	14,258	12,164
Wholesale trade	11,702	11,257	10,956	11,635	13,837	11,217	11,152	12,373
Fin. svcs. and real estate	12,796	11,025	12,267	10,973	11,306	14,252	11,436	13,435
Retail trade	10,425	9,021	13,492	11,422	10,018	7,348	11,659	8,881
Professional services	13,406	12,931	13,547	12,759	12,500	13,983	12,955	13,588
Other services	10,385	12,167	12,629	11,525	9,278	7,199	12,215	8,885
Ownership								
For profit, incorporated	11,734	11,931	12,294	11,362	10,978	11,926	11,724	11,741
For profit, unincorporated	11,671	10,310	13,725	11,432	11,166	11,954	11,765	11,613
Nonprofit	13,962	12,186	14,035	11,679	13,540	14,804	13,084	14,232
Age of firm								
Less than 5 years	10,034	10,984	10,331	10,955	11,145	8,484	11,160	9,193
5-9 years	12,250	12,764	13,102	11,462	10,744	3,934	12,492	10,042
10-19 years	11,043	11,206	11,868	9,441	12,383	8,458 *	10,678	12,258
20 or more years	12,184	11,565	13,185	11,978	11,534	12,700	12,279	12,121
Unknown	12,591	11,796 *	.	9,468 *	10,691	12,721	11,716	12,592
Multi/single status								
2 or more locations	12,315	19,002	11,968	11,654	11,577	12,566	12,182	12,321
1 location only	11,727	11,519	12,777	11,323	11,350	9,775 *	11,830	11,456
Percent full-time employees								
Less than 25%	9,630	8,595	13,027	11,770	9,147	5,894 *	11,205	8,629
25-49 %	12,010	13,471	11,491	10,694	13,242	11,574	12,160	11,941
50-74 %	13,146	12,624	13,867	13,653	11,710	13,440	12,746	13,473
75% or more	11,990	11,427	12,622	11,227	11,541	12,481	11,747	12,130
Union presence								
No union employees	11,659	11,576	12,761	11,325	11,593	11,218	11,801	11,519
Has union employees	12,464	11,913	12,464	12,182	11,061	13,029	12,626	12,442
Unknown	13,512	11,548	11,580 *	11,064	11,692	13,703	14,731	13,505
Percent low wage employees								
50% or more low wage	10,378	9,831	12,734	11,674	10,197	8,791	11,432	9,859
Less than 50% low wage	12,320	11,780	12,743	11,331	11,900	12,902	11,914	12,567

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.D.1.c(2008) Standard error for average total family 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	188.74	351.10	405.44	328.95	356.19	341.62	191.76	253.85
Industry group **								
Agric., fish., forest.	1,538.91	.	.	.	.	.	1,764.55	2,714.62
Mining and manufacturing	705.91	1,215.34	2,519.74	1,222.13	595.30	944.45	908.04	793.45
Construction	302.21	808.17	1,349.64	1,931.02	1,179.76	2,513.12	392.52	1,118.38
Utilities and transp.	687.16	2,758.37	3,321.71	2,650.44	3,207.87	750.19	1,849.90	601.49
Wholesale trade	464.77	2,040.44	516.99	1,774.88	1,949.10	1,232.49	383.36	930.87
Fin. svcs. and real estate	549.88	521.95	1,950.41	2,835.61	1,368.43	876.08	576.35	670.04
Retail trade	762.06	958.18	1,563.34	775.41	2,123.05	1,945.99	465.19	1,027.38
Professional services	256.96	717.88	801.83	851.21	412.04	496.11	579.44	264.38
Other services	474.19	967.32	874.81	786.02	963.14	792.96	549.58	524.69
Ownership								
For profit, incorporated	196.12	535.11	416.72	332.36	516.08	344.03	345.56	238.90
For profit, unincorporated	528.49	790.54	1,722.08	1,349.99	1,225.42	1,623.46	604.41	603.19
Nonprofit	487.66	1,694.81	3,012.92	813.65	959.04	822.73	774.19	472.45
Age of firm								
Less than 5 years	1,027.05	870.33	1,755.82	1,418.91	2,682.72	2,175.55	557.70	1,483.94
5-9 years	985.08	1,460.00	1,458.73	940.90	1,283.89	1,034.08	1,050.97	1,273.64
10-19 years	583.02	725.95	704.32	1,032.41	1,499.32	2,724.97*	626.46	714.40
20 or more years	177.55	422.65	557.14	478.61	473.13	340.74	331.31	301.19
Unknown	564.58	3,730.22*	.	2,994.04*	1,431.86	547.64	3,501.10	564.72
Multi/single status								
2 or more locations	250.01	5,043.37	1,942.08	555.24	387.55	270.35	742.12	262.65
1 location only	243.36	356.57	419.66	342.75	359.85	2,962.61*	211.01	575.57
Percent full-time employees								
Less than 25%	1,348.96	1,644.45	3,387.41	2,295.94	2,015.94	2,085.56*	1,656.66	1,960.27
25-49 %	858.96	2,660.02	1,594.52	1,628.52	2,270.36	1,557.28	745.03	1,376.44
50-74 %	806.74	981.15	1,970.91	2,418.55	1,467.95	1,209.20	1,001.89	850.07
75% or more	219.42	495.67	415.06	317.95	416.36	412.91	183.79	305.11
Union presence								
No union employees	217.01	362.07	402.53	308.76	383.09	583.93	211.12	342.63
Has union employees	549.73	2,613.23	3,247.24	2,683.66	1,018.55	1,652.10	1,531.61	617.11
Unknown	677.91	3,444.16	3,661.92*	3,079.28	2,316.65	643.32	3,933.31	686.13
Percent low wage employees								
50% or more low wage	359.63	827.90	1,465.50	693.16	689.96	755.49	1,018.97	409.48
Less than 50% low wage	196.57	473.88	392.57	399.82	355.54	361.62	162.86	278.34

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2008 Medical Expenditure Panel Survey-Insurance Component.

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