

Table I.C.1.a(2009) 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, 2009

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	4,669	4,875	4,414	4,286	4,668	4,901	4,510	4,730
Industry group **								
Agric., fish., forest.	3,848	.	.	.	.	.	4,203	3,406
Mining and manufacturing	4,467	4,122	3,755	4,350	4,934	4,424	4,006	4,607
Construction	3,925	4,973	3,939	3,545	3,938	3,380	4,081	3,676
Utilities and transp.	4,518	3,807	4,161	5,259	4,129	4,557	4,316	4,554
Wholesale trade	4,419	5,006	4,970	4,176	3,970	4,539	5,043	4,033
Fin. svcs. and real estate	4,644	5,127	4,934	4,664	5,116	4,381	4,936	4,572
Retail trade	4,184	4,916	4,426	3,894	3,903	4,199	4,299	4,095
Professional services	5,149	5,160	4,732	4,510	4,848	5,603	4,818	5,239
Other services	4,454	4,509	4,302	4,444	4,642	4,355	4,439	4,460
Ownership								
For profit, incorporated	4,535	4,853	4,311	4,173	4,476	4,780	4,441	4,577
For profit, unincorporated	4,525	4,846	4,377	4,203	4,463	4,652	4,498	4,540
Nonprofit	5,176	5,152	5,417	4,877	5,057	5,385	4,991	5,208
Age of firm								
Less than 5 years	4,198	4,715	3,781	4,014	3,778	4,829	4,251	4,077
5-9 years	4,168	4,505	3,838	3,916	4,368	4,309	4,095	4,249
10-19 years	4,339	4,899	4,375	3,892	4,448	4,418	4,444	4,252
20 or more years	4,794	5,009	4,623	4,489	4,733	4,952	4,660	4,829
Multi/single status								
2 or more locations	4,819	4,986	5,136	4,746	4,622	4,888	4,805	4,819
1 location only	4,515	4,875	4,364	4,200	4,711	5,148	4,491	4,543
Percent full-time employees								
Less than 25%	4,584	4,926	4,831	4,280	5,001	3,906	4,906	4,390
25-49 %	4,644	4,728	4,616	4,362	4,512	4,949	4,632	4,650
50-74 %	4,904	5,155	4,808	4,684	4,806	4,986	4,954	4,887
75% or more	4,637	4,820	4,348	4,241	4,655	4,895	4,433	4,716
Union presence								
No union employees	4,542	4,879	4,391	4,243	4,672	4,598	4,509	4,559
Has union employees	5,314	5,069	4,632	4,643	4,588	5,661	4,547	5,381
Unknown	4,536	4,327	5,327	4,576	4,901	4,475	4,464	4,541
Percent low wage employees								
50% or more low wage	4,456	5,030	4,330	3,997	4,517	4,597	4,391	4,476
Less than 50% low wage	4,711	4,847	4,426	4,348	4,715	4,945	4,529	4,785

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2009 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(2009) 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, 2009

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	61.93	88.73	79.08	88.47	93.77	138.36	52.64	92.38
Industry group **								
Agric., fish., forest.	482.47	.	.	.	.	.	524.33	812.25
Mining and manufacturing	150.78	392.06	145.15	213.56	418.73	134.04	177.44	148.39
Construction	98.27	486.56	248.90	101.11	474.27	750.09	122.11	170.69
Utilities and transp.	144.28	673.02	910.97	394.15	280.03	201.07	679.32	133.68
Wholesale trade	136.55	271.26	611.04	203.58	194.04	289.79	175.38	180.22
Fin. svcs. and real estate	75.47	279.71	337.21	416.22	175.47	99.36	221.53	94.50
Retail trade	71.70	347.54	221.85	248.48	247.17	128.34	83.42	115.32
Professional services	123.14	149.79	207.07	206.26	113.16	222.66	102.52	164.48
Other services	70.16	210.60	195.76	161.63	155.12	127.94	145.89	84.03
Ownership								
For profit, incorporated	75.44	128.10	87.28	70.01	105.23	203.85	77.74	120.50
For profit, unincorporated	82.17	194.25	323.73	140.57	195.30	145.93	108.08	120.02
Nonprofit	88.35	355.43	324.04	306.42	167.39	135.09	258.36	83.65
Age of firm								
Less than 5 years	217.73	313.78	291.09	432.53	711.49	751.93	220.27	469.94
5-9 years	143.35	270.86	168.12	232.37	330.06	625.29	144.51	214.22
10-19 years	85.68	187.38	195.63	64.40	217.90	132.96	145.49	108.76
20 or more years	69.71	86.07	120.83	116.02	99.03	147.28	82.91	97.48
Multi/single status								
2 or more locations	114.50	1,086.31	243.54	297.35	97.79	148.62	206.20	120.22
1 location only	66.10	88.41	85.30	86.30	115.99	697.56	56.31	93.39
Percent full-time employees								
Less than 25%	274.31	497.68	358.59	928.86	676.47	234.08	308.67	302.88
25-49 %	148.78	295.36	362.75	555.26	256.53	291.84	264.98	209.89
50-74 %	96.23	270.60	253.97	297.34	165.44	106.51	215.38	87.78
75% or more	68.65	120.67	96.47	92.37	112.40	153.31	58.69	101.09
Union presence								
No union employees	60.00	89.11	76.92	99.43	134.05	77.63	56.67	75.52
Has union employees	227.92	810.87	811.90	732.86	455.26	337.83	552.15	243.64
Unknown	121.62	1,156.54	1,246.74	720.56	231.10	151.74	714.65	131.27
Percent low wage employees								
50% or more low wage	122.13	250.61	200.21	175.53	124.33	154.21	166.20	125.73
Less than 50% low wage	63.25	94.61	77.17	116.33	114.20	141.14	69.28	93.66

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2009 Medical Expenditure Panel Survey-Insurance Component.

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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.