

**Table I.C.1.c(2009) 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, 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	4,484	5,315	4,719	4,465	4,371	3,959	4,956	4,158
Industry group **								
Agric., fish., forest.	4,947	.	.	.	.	.	5,423	3,419
Mining and manufacturing	4,430	5,449	3,940	4,571	4,366	4,339	4,429	4,430
Construction	4,646	4,253	4,540	5,386	5,407	3,676	4,676	4,488
Utilities and transp.	4,389	5,599	4,990	4,809	5,139	3,479	5,209	3,813
Wholesale trade	4,224	6,044	4,322	5,040	3,605	3,332	5,116	3,619
Fin. svcs. and real estate	5,213	5,808	4,641	5,155	5,761	4,331	5,367	5,038
Retail trade	4,072	5,081	4,142	3,817	4,012	3,551	4,588	3,731
Professional services	4,609	5,237	4,745	4,362	4,541	4,427	4,841	4,469
Other services	4,229	5,706	5,188	4,506	3,680	3,432	5,372	3,626
Ownership								
For profit, incorporated	4,394	5,308	4,521	4,536	4,105	3,875	4,864	4,052
For profit, unincorporated	4,385	5,207	5,140	3,776	4,745	2,981	5,039	3,936
Nonprofit	5,212	5,702	5,619	5,018	4,690	5,497	5,522	5,060
Age of firm								
Less than 5 years	4,652	5,035	3,870	3,449	5,458	4,107	4,504	4,802
5-9 years	4,074	5,088	3,872	4,462	3,109	3,117	4,534	3,420
10-19 years	4,439	4,959	4,202	4,355	4,174	4,536	4,586	4,293
20 or more years	4,532	5,592	5,195	4,588	4,449	3,918	5,273	4,136
Multi/single status								
2 or more locations	4,081	4,299	5,461	4,547	4,182	3,926	4,918	4,030
1 location only	4,801	5,323	4,668	4,442	4,582	4,893	4,958	4,460
Percent full-time employees								
Less than 25%	3,418	5,006	4,994	4,717	3,403	1,024*	5,067	2,515
25-49 %	4,485	4,624	5,220	3,733	5,124	2,208	4,675	4,396
50-74 %	4,714	6,114	4,654	4,265	4,166	4,364	5,246	4,218
75% or more	4,486	5,230	4,701	4,521	4,325	4,040	4,913	4,196
Union presence								
No union employees	4,456	5,318	4,719	4,396	4,319	3,657	4,931	4,062
Has union employees	4,899	5,641	4,986	5,665	4,797	4,724	5,745	4,714
Unknown	4,109	4,335	4,259	3,761	5,801	3,885	4,220	4,091
Percent low wage employees								
50% or more low wage	3,947	5,501	4,741	3,595	4,081	2,755	4,909	3,516
Less than 50% low wage	4,632	5,273	4,715	4,704	4,515	4,231	4,965	4,375

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.

\* 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(2009) 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, 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	86.83	209.35	166.41	138.29	173.21	208.25	98.63	126.36
Industry group **								
Agric., fish., forest.	804.48	.	.	.	.	.	839.00	926.91
Mining and manufacturing	188.85	372.47	645.79	362.08	328.91	569.74	302.13	261.57
Construction	316.43	489.57	543.12	616.27	1,192.88	1,031.38	316.70	649.95
Utilities and transp.	314.02	836.69	1,097.98	1,077.64	1,180.94	587.65	478.24	484.41
Wholesale trade	232.43	763.98	478.62	629.72	482.98	632.40	295.34	259.27
Fin. svcs. and real estate	224.72	572.57	483.98	857.43	381.84	230.83	323.18	210.76
Retail trade	102.01	357.77	516.84	491.41	233.89	314.35	251.43	130.57
Professional services	126.98	216.62	252.66	163.08	246.89	253.14	63.82	196.21
Other services	180.61	626.64	431.47	597.16	351.43	360.87	375.18	255.24
Ownership								
For profit, incorporated	76.14	229.45	171.86	152.59	231.79	152.30	106.64	94.66
For profit, unincorporated	171.40	372.37	530.75	196.83	416.85	308.42	224.41	368.41
Nonprofit	224.53	634.14	704.31	471.94	275.00	332.32	279.02	188.87
Age of firm								
Less than 5 years	212.74	293.81	863.73	610.45	1,065.26	481.37	344.68	313.83
5-9 years	298.79	447.55	234.83	248.36	448.67	931.06	349.66	269.59
10-19 years	176.24	462.57	321.04	438.87	220.85	598.39	197.13	297.02
20 or more years	86.82	196.94	200.50	152.05	167.96	173.62	142.06	120.44
Multi/single status								
2 or more locations	166.28	1,030.14	451.57	94.52	188.03	205.57	180.43	168.69
1 location only	109.11	215.29	201.92	166.75	290.84	1,095.26	108.53	247.63
Percent full-time employees								
Less than 25%	325.35	849.48	841.74	1,253.32	315.29	383.24*	523.43	355.48
25-49 %	313.85	715.55	488.15	469.37	495.45	630.15	409.43	494.31
50-74 %	185.66	495.01	454.35	262.88	587.22	363.85	262.92	271.49
75% or more	56.90	203.38	166.21	132.26	142.15	188.52	85.68	87.15
Union presence								
No union employees	87.94	203.81	161.52	149.64	194.94	196.07	102.57	124.58
Has union employees	234.89	1,073.66	1,127.32	654.20	553.62	292.22	794.15	180.80
Unknown	303.00	1,027.62	1,084.18	1,051.22	1,627.27	341.70	763.48	327.27
Percent low wage employees								
50% or more low wage	170.93	717.73	434.31	199.87	337.50	209.15	278.84	227.62
Less than 50% low wage	68.81	236.09	209.23	166.22	186.28	195.90	106.89	97.63

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.

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