

Table I.C.1.a(2012) 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, 2012

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	5,401	5,524	5,305	5,334	5,273	5,514	5,405	5,400
Industry group **								
Agric., fish., forest.	3,665	--	--	--	--	--	4,491	3,337
Mining and manufacturing	4,869	5,089	4,308	4,805	4,683	5,199	4,566	4,955
Construction	5,242	5,226	4,358	5,795	5,476	5,453	4,820	5,824
Utilities and transp.	5,437	4,993	5,729	6,041	5,072	5,434	5,776	5,300
Wholesale trade	5,173	4,899	5,466	5,032	5,056	5,467	5,180	5,167
Fin. svcs. and real estate	5,738	6,582	6,237	5,698	5,396	5,694	6,445	5,567
Retail trade	5,001	5,762	5,408	4,940	4,532	4,946	5,457	4,781
Professional services	5,737	5,540	5,623	5,659	5,711	5,838	5,563	5,788
Other services	5,140	5,498	5,474	5,187	5,107	4,914	5,517	4,979
Ownership								
For profit, incorporated	5,199	5,530	5,217	5,120	4,985	5,261	5,307	5,150
For profit, unincorporated	5,184	5,120	5,120	5,055	5,113	5,412	5,147	5,206
Nonprofit	6,017	6,393	6,093	6,167	5,800	6,092	6,324	5,969
Age of firm								
Less than 5 years	4,698	5,034	5,123	4,292	4,564	4,681	4,927	4,454
5-9 years	4,956	4,971	5,144	5,451	4,361	5,366	5,157	4,761
10-19 years	5,430	5,446	5,218	5,271	5,297	6,289	5,369	5,489
20 or more years	5,499	5,979	5,426	5,506	5,450	5,476	5,596	5,476
Multi/single status								
2 or more locations	5,446	5,179	5,121	5,149	5,398	5,495	5,226	5,454
1 location only	5,352	5,527	5,319	5,374	5,143	6,102	5,418	5,275
Percent full-time employees								
Less than 25%	5,099	4,601	5,247	6,154	5,107	4,681	5,212	5,034
25-49 %	5,259	5,387	5,104	4,975	5,846	4,886	5,102	5,324
50-74 %	5,741	6,347	5,582	5,714	5,665	5,646	5,967	5,660
75% or more	5,365	5,404	5,283	5,290	5,176	5,536	5,347	5,371
Union presence								
No union employees	5,315	5,534	5,315	5,234	5,154	5,456	5,389	5,274
Has union employees	5,936	5,317	5,128	6,784	5,906	5,872	6,280	5,921
Unknown	5,274	3,533	4,218	6,530	5,433	5,267	4,483	5,284
Percent low wage employees								
50% or more low wage	4,945	5,876	4,759	4,968	4,861	4,850	5,113	4,895
Less than 50% low wage	5,492	5,472	5,386	5,401	5,393	5,631	5,451	5,508

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2012 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(2012) 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, 2012

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	30.36	148.54	102.97	97.94	120.95	50.11	72.22	40.84
Industry group **								
Agric., fish., forest.	847.13	--	--	--	--	--	1,053.09	799.92
Mining and manufacturing	78.47	470.02	237.61	176.41	195.00	151.35	198.38	99.54
Construction	186.94	190.47	269.05	464.47	651.91	819.77	215.19	382.90
Utilities and transp.	260.26	495.32	1,106.58	572.39	424.29	285.41	396.99	290.70
Wholesale trade	158.69	652.46	244.50	470.69	290.71	210.31	262.72	177.72
Fin. svcs. and real estate	95.74	599.01	741.52	402.52	271.41	118.00	318.37	101.72
Retail trade	123.58	404.68	527.94	282.74	311.93	213.08	267.97	108.90
Professional services	42.55	216.86	194.39	133.96	91.43	106.97	141.25	63.65
Other services	90.17	198.72	265.08	277.13	334.28	189.68	138.89	118.89
Ownership								
For profit, incorporated	42.94	155.33	129.39	155.13	102.12	50.09	100.26	51.84
For profit, unincorporated	131.14	271.85	195.83	248.86	369.77	239.84	110.91	171.88
Nonprofit	59.58	329.24	334.40	139.99	95.74	147.58	139.01	62.89
Age of firm								
Less than 5 years	326.33	533.55	469.82	365.80	842.09	1,130.36	315.52	516.03
5-9 years	108.24	232.49	225.20	348.07	276.40	538.78	156.74	180.24
10-19 years	82.49	232.69	213.89	218.13	156.88	360.28	143.74	132.14
20 or more years	46.55	145.46	109.69	141.83	95.74	56.38	97.93	45.95
Multi/single status								
2 or more locations	33.47	1,079.82	191.16	140.56	116.96	53.97	202.42	30.55
1 location only	53.98	150.10	101.99	107.34	169.77	315.74	72.52	114.02
Percent full-time employees								
Less than 25%	273.98	667.38	470.37	1,710.32	477.56	428.45	339.70	308.18
25-49 %	142.30	456.79	583.66	260.07	399.29	156.09	381.70	232.82
50-74 %	111.23	349.63	857.56	175.01	224.98	140.14	303.25	95.78
75% or more	38.58	158.40	131.68	134.73	127.20	52.51	77.45	45.16
Union presence								
No union employees	28.12	148.73	104.23	84.09	118.28	73.51	72.58	45.75
Has union employees	91.38	1,282.52	956.63	557.52	265.90	89.22	594.60	87.17
Unknown	92.00	924.47	1,176.76	1,588.05	207.29	106.30	1,032.28	93.69
Percent low wage employees								
50% or more low wage	74.27	354.15	422.29	282.99	213.85	214.06	262.79	110.05
Less than 50% low wage	30.49	145.89	106.67	115.73	118.97	56.54	62.19	43.64

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2012 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.