

Table I.C.1(2009) Average total single premium (in dollars) 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	4,982	4,573	4,521	4,702	4,673	4,652	4,674
Industry group **								
Agric., fish., forest.	3,917	.	.	.	.	.	4,304	3,788
Mining and manufacturing	4,742	4,734	4,300	4,468	4,622	4,965	4,311	4,824
Construction	4,299	4,960	4,123	4,165	3,901	5,092	4,364	4,225
Utilities and transp.	4,655	5,002	4,403	5,095	4,681	4,603	4,565	4,666
Wholesale trade	4,671	5,169	4,796	4,298	4,521	4,796	4,892	4,590
Fin. svcs. and real estate	4,622	5,232	5,070	4,871	4,998	4,403	5,062	4,545
Retail trade	4,045	4,910	4,334	4,022	4,047	3,953	4,408	3,968
Professional services	5,097	5,100	4,736	4,756	4,960	5,325	4,805	5,175
Other services	4,441	4,721	4,661	4,564	4,534	4,276	4,647	4,376
Ownership								
For profit, incorporated	4,513	4,996	4,511	4,359	4,478	4,508	4,596	4,491
For profit, unincorporated	4,696	4,817	4,359	4,419	4,871	4,763	4,495	4,774
Nonprofit	5,386	5,297	5,583	5,426	5,144	5,545	5,336	5,394
Age of firm								
Less than 5 years	4,287	4,511	3,889	4,223	4,590	4,287	4,199	4,403
5-9 years	4,279	4,614	4,263	4,163	4,145	4,280	4,297	4,260
10-19 years	4,460	4,908	4,454	4,196	4,436	4,476	4,555	4,395
20 or more years	4,744	5,247	4,811	4,694	4,795	4,697	4,847	4,727
Multi/single status								
2 or more locations	4,666	4,558	4,908	4,665	4,726	4,650	4,673	4,666
1 location only	4,676	4,985	4,552	4,486	4,670	5,403	4,651	4,705
Percent full-time employees								
Less than 25%	4,107	4,498	4,500	4,992	4,113	3,540	4,703	3,861
25-49 %	4,566	4,930	4,753	4,781	4,678	4,326	4,822	4,493
50-74 %	4,602	5,201	4,961	4,823	4,841	4,397	4,999	4,517
75% or more	4,695	4,965	4,526	4,471	4,698	4,757	4,597	4,722
Union presence								
No union employees	4,563	4,946	4,539	4,466	4,657	4,474	4,625	4,540
Has union employees	5,153	6,315	5,184	5,176	5,065	5,146	5,284	5,146
Unknown	4,646	4,526	4,982	4,717	4,692	4,640	4,471	4,651
Percent low wage employees								
50% or more low wage	4,226	4,910	4,530	4,283	4,417	4,050	4,568	4,167
Less than 50% low wage	4,768	4,994	4,578	4,561	4,773	4,830	4,664	4,798

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(2009) Standard error for average total single premium (in dollars) 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	21.40	50.58	61.17	53.14	41.66	41.55	30.56	31.05
Industry group **								
Agric., fish., forest.	304.43	.	.	.	.	.	438.04	273.51
Mining and manufacturing	82.66	208.79	127.07	147.10	204.00	132.50	48.40	94.26
Construction	94.72	294.08	159.29	114.21	157.96	362.39	110.65	127.61
Utilities and transp.	106.91	157.83	339.77	368.96	154.37	120.79	210.14	109.33
Wholesale trade	97.56	168.03	238.59	86.11	168.67	132.59	137.61	111.22
Fin. svcs. and real estate	75.49	158.11	209.84	183.82	123.64	85.81	117.95	73.76
Retail trade	38.12	234.97	134.22	148.20	119.86	47.72	90.61	39.44
Professional services	57.38	99.51	96.16	92.95	74.26	96.50	63.57	73.60
Other services	59.99	114.95	166.23	89.30	138.31	83.78	100.11	69.45
Ownership								
For profit, incorporated	24.33	69.01	56.36	61.22	57.36	40.46	33.87	30.37
For profit, unincorporated	63.06	119.34	136.30	81.74	103.88	113.53	73.70	84.56
Nonprofit	57.70	92.89	288.85	143.92	85.34	82.70	112.94	66.63
Age of firm								
Less than 5 years	147.00	149.81	144.02	198.46	258.83	185.04	110.24	213.89
5-9 years	67.65	138.91	121.51	167.25	183.16	230.06	96.86	122.81
10-19 years	55.44	83.06	95.82	66.93	152.67	103.17	62.90	75.98
20 or more years	24.95	77.10	90.00	85.21	42.57	46.12	51.49	36.01
Multi/single status								
2 or more locations	38.50	259.78	161.76	92.21	35.36	45.37	75.51	38.49
1 location only	32.14	51.11	64.16	59.17	87.79	352.44	35.63	81.30
Percent full-time employees								
Less than 25%	106.67	194.41	346.39	390.51	224.04	93.63	267.53	126.33
25-49 %	125.04	194.08	216.76	199.49	226.56	133.82	120.60	162.14
50-74 %	59.63	196.20	227.89	179.33	126.00	71.57	147.82	69.83
75% or more	31.63	40.44	55.72	64.26	56.60	56.03	34.48	40.80
Union presence								
No union employees	18.08	56.23	56.06	41.32	60.42	31.67	34.89	24.17
Has union employees	72.74	759.21	433.54	251.73	190.40	93.60	364.67	87.63
Unknown	92.70	595.18	316.34	661.83	214.96	100.38	279.24	91.66
Percent low wage employees								
50% or more low wage	34.72	113.56	148.01	118.41	87.35	56.53	93.44	33.04
Less than 50% low wage	26.37	49.25	61.95	65.72	51.35	51.05	33.87	39.01

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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** 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.