

Table I.C.1.b(2002) Average total single premium (in dollars) for mixed-provider plans per enrolled employee at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2002

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	3,283	3,570	3,355	3,185	3,320	3,246	3,398	3,253
Industry group **								
Agric., fish., forest.	2,968	3,082	4,364	2,715	2,688	2,907	3,349	2,742
Mining and manufacturing	3,204	3,458	3,212	2,829	3,316	3,251	3,183	3,207
Construction	3,052	3,206	2,911	3,022	3,125	3,063	3,055	3,048
Utilities and transp.	3,304	3,080	3,521	3,371	3,249	3,299	3,399	3,290
Wholesale trade	3,303	3,631	3,439	3,252	3,179	3,307	3,440	3,251
Fin. svcs. and real estate	3,413	3,786	3,497	3,479	3,349	3,375	3,612	3,378
Retail trade	2,936	3,266	3,154	2,884	2,859	2,889	3,121	2,877
Professional services	3,410	3,759	3,519	3,421	3,451	3,331	3,610	3,361
Other services	3,332	3,683	3,539	3,336	3,508	3,172	3,522	3,284
Ownership								
For profit, incorporated	3,211	3,520	3,299	3,107	3,224	3,183	3,329	3,179
For profit, unincorporated	3,299	3,582	3,115	3,141	3,356	3,192	3,397	3,245
Nonprofit	3,597	3,853	3,925	3,605	3,655	3,473	3,859	3,541
Unknown	3,440	3,770 *	.	2,136	3,116	3,476	3,011	3,446
Age of firm								
Less than 5 years	3,031	3,252	3,222	2,824	3,121	2,570	3,091	2,949
5-9 years	3,173	3,333	3,004	3,053	2,798	3,461	3,177	3,171
10-19 years	3,295	3,487	3,277	3,213	3,478	2,889	3,376	3,230
20 or more years	3,316	3,788	3,484	3,228	3,322	3,257	3,516	3,267
Unknown	3,264	.	3,120 *	2,978	3,500	3,252	2,909	3,264
Multi/single status								
2 or more locations	3,262	3,596	3,426	3,259	3,284	3,252	3,426	3,256
1 location only	3,328	3,569	3,350	3,158	3,387	3,027	3,395	3,237
Percent full-time employees								
Less than 25%	2,961	4,240	4,421	2,919	3,146	2,727	3,803	2,797
25-49 %	2,967	3,296	3,805	3,299	3,099	2,785	3,486	2,875
50-74 %	3,401	3,750	3,433	3,456	3,555	3,243	3,636	3,336
75% or more	3,293	3,543	3,319	3,154	3,304	3,290	3,360	3,275
Union presence								
No union employees	3,248	3,557	3,343	3,175	3,293	3,170	3,383	3,202
Has union employees	3,425	3,681	3,716	3,414	3,511	3,397	3,807	3,405
Unknown	3,325	4,277	3,288	2,699	3,250	3,339	3,237	3,328
Percent low wage employees								
50% or more low wage	3,117	3,627	3,301	3,185	3,210	2,788	3,393	3,027
Less than 50% low wage	3,337	3,554	3,372	3,206	3,360	3,317	3,402	3,308
Unknown	3,251	3,702	2,972	2,787	3,245	3,257	3,311	3,249

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 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.b(2002) Standard error for average total single premium (in dollars) for mixed-provider plans per enrolled employee at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2002

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	35.93	73.92	53.75	33.21	55.08	56.37	30.54	41.25
Industry group **								
Agric., fish., forest.	210.51	240.32	1,156.85	546.08	315.53	527.88	248.86	209.41
Mining and manufacturing	85.15	226.87	237.17	87.36	105.09	118.83	81.46	87.65
Construction	81.22	165.99	140.32	230.53	105.79	303.15	89.52	121.00
Utilities and transp.	241.07	387.11	221.67	196.97	216.04	326.18	119.89	262.12
Wholesale trade	77.35	135.82	106.53	173.67	110.63	148.85	88.59	106.37
Fin. svcs. and real estate	65.44	126.47	165.72	156.85	131.43	79.35	106.24	84.97
Retail trade	27.12	139.44	120.84	81.28	110.53	48.20	69.16	44.64
Professional services	59.75	107.75	112.50	60.99	106.82	81.45	56.82	63.59
Other services	67.01	116.77	90.63	80.34	180.20	75.66	53.41	80.73
Ownership								
For profit, incorporated	33.95	93.16	56.35	35.70	62.90	45.53	36.95	39.64
For profit, unincorporated	40.95	114.57	219.94	139.14	121.68	129.84	50.56	67.87
Nonprofit	78.36	165.76	138.41	69.63	126.92	140.53	88.32	90.62
Unknown	182.23	1,182.73 *	.	601.05	139.77	208.02	844.99	195.38
Age of firm								
Less than 5 years	128.38	201.06	185.94	130.31	203.72	379.81	130.39	196.92
5-9 years	119.47	79.63	165.96	140.47	216.08	344.43	73.67	195.65
10-19 years	50.84	73.89	99.89	96.35	125.47	128.77	35.65	86.91
20 or more years	38.28	105.05	48.87	40.84	47.95	67.44	43.06	40.86
Unknown	73.59	.	986.63 *	143.33	138.28	77.31	610.01	73.79
Multi/single status								
2 or more locations	46.01	300.38	191.82	116.41	43.92	57.11	113.45	46.44
1 location only	30.12	76.40	54.50	48.97	120.53	205.73	31.79	69.04
Percent full-time employees								
Less than 25%	130.05	527.34	285.16	201.61	228.39	174.57	181.79	149.14
25-49 %	74.56	251.99	274.79	90.69	224.99	78.42	158.03	75.02
50-74 %	40.46	137.72	235.19	152.93	126.21	64.32	90.01	45.13
75% or more	38.78	85.65	54.20	37.24	55.32	57.91	33.36	44.03
Union presence								
No union employees	29.41	75.12	46.54	31.57	70.52	46.58	29.00	35.92
Has union employees	78.25	394.85	806.37	341.21	103.70	112.85	330.61	82.96
Unknown	134.81	783.62	625.94	319.71	273.61	156.21	415.17	135.79
Percent low wage employees								
50% or more low wage	37.71	98.06	180.27	71.26	73.10	97.83	71.24	57.10
Less than 50% low wage	35.01	85.65	45.84	42.14	62.26	68.22	32.56	44.61
Unknown	55.55	172.98	466.01	166.26	59.29	59.82	127.99	56.62

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.

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