

Table I.D.1.a(2002) Average total family 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, 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	8,173	8,654	8,149	8,037	7,918	8,219	8,346	8,136
Industry group **								
Agric., fish., forest.	8,750	8,657	7,712	8,909	8,992	.	8,359	8,993
Mining and manufacturing	8,108	9,045	8,345	7,312	7,480	8,497	7,871	8,135
Construction	7,665	7,708	7,669	7,813	6,839	9,121	7,826	7,354
Utilities and transp.	8,808	8,663	8,154	9,655	8,072	8,855	9,766	8,707
Wholesale trade	7,840	9,120	8,268	7,836	6,805	8,185	8,653	7,612
Fin. svcs. and real estate	7,692	9,460	7,930	8,487	7,985	7,556	9,049	7,588
Retail trade	8,208	7,643	7,895	8,664	7,894	8,282	7,983	8,282
Professional services	8,544	9,355	8,522	8,377	8,802	8,393	8,827	8,488
Other services	8,311	8,135	8,471	8,364	8,065	8,389	8,288	8,317
Ownership								
For profit, incorporated	8,064	8,759	8,111	7,958	7,403	8,169	8,335	7,999
For profit, unincorporated	7,830	8,396	7,516	7,551	8,524	6,481	8,046	7,705
Nonprofit	8,840	8,400	9,242	8,805	8,939	8,816	8,830	8,841
Unknown	8,003	3,898 *	.	.	10,875	7,925	3,898 *	8,008
Age of firm								
Less than 5 years	7,936	8,114	8,335	8,205	7,773	6,784	8,118	7,715
5-9 years	8,491	8,909	6,893	8,368	8,453	9,211	8,116	8,838
10-19 years	7,874	8,618	7,590	8,120	6,884	8,399	8,258	7,542
20 or more years	8,158	8,725	8,702	7,960	8,061	8,143	8,497	8,093
Unknown	8,274	.	.	7,842	8,837	8,262	.	8,274
Multi/single status								
2 or more locations	8,203	9,049	8,002	8,168	7,935	8,250	8,876	8,194
1 location only	8,104	8,647	8,154	8,006	7,892	7,409	8,316	7,844
Percent full-time employees								
Less than 25%	8,325	8,734	7,238	9,888	7,903	8,069	8,418	8,242
25-49 %	8,391	8,152	7,718	8,914	9,221	8,016	8,113	8,457
50-74 %	8,313	8,226	8,456	8,008	8,370	8,341	8,194	8,340
75% or more	8,148	8,746	8,149	8,011	7,770	8,214	8,371	8,102
Union presence								
No union employees	8,259	8,692	8,268	8,048	7,926	8,372	8,401	8,216
Has union employees	7,841	8,046	5,662	7,854	7,696	7,892	7,699	7,850
Unknown	8,399	8,276	8,370	9,721	9,388	8,332	8,383	8,400
Percent low wage employees								
50% or more low wage	7,761	8,310	7,488	8,357	7,558	7,448	7,928	7,683
Less than 50% low wage	8,226	8,737	8,262	7,994	7,894	8,402	8,414	8,154
Unknown	8,171	7,399	7,855	8,595	9,023	8,149	8,071	8,172

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.D.1.a(2002) Standard error for average total family 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, 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	87.39	170.21	211.61	137.14	182.29	151.93	136.47	130.19
Industry group **								
Agric., fish., forest.	745.48	1,132.15	2,014.20	1,941.89	2,295.01	.	618.72	2,278.34
Mining and manufacturing	314.49	418.16	261.97	266.41	278.25	530.98	223.21	386.93
Construction	180.77	285.66	600.41	345.98	471.91	1,401.17	233.44	294.47
Utilities and transp.	426.71	1,728.93	1,530.86	1,235.40	951.83	510.97	1,309.76	449.17
Wholesale trade	202.99	530.11	525.24	321.18	458.23	392.15	383.76	266.07
Fin. svcs. and real estate	122.61	791.02	726.04	420.91	373.39	139.40	209.09	133.14
Retail trade	257.79	432.07	376.40	339.05	412.46	292.63	229.90	298.17
Professional services	207.56	352.72	315.55	271.61	179.87	293.60	283.54	226.28
Other services	240.83	378.69	560.97	336.37	285.58	547.00	305.01	329.12
Ownership								
For profit, incorporated	109.33	191.06	219.37	169.17	206.02	182.65	140.19	162.39
For profit, unincorporated	224.91	414.40	231.60	332.05	322.79	683.04	296.46	257.85
Nonprofit	202.48	529.71	516.67	199.88	172.60	300.92	304.03	223.43
Unknown	398.39	1,232.66 *	.	.	1,915.67	408.10	1,232.66 *	397.36
Age of firm								
Less than 5 years	318.35	392.94	497.55	989.50	681.27	1,157.21	223.43	546.01
5-9 years	345.85	431.20	467.29	269.18	599.31	1,059.53	335.20	692.74
10-19 years	161.76	284.00	291.48	326.73	404.36	571.97	249.31	219.93
20 or more years	124.79	254.08	227.89	137.49	147.62	225.44	178.06	180.11
Unknown	101.84	.	.	2,191.02	367.07	115.27	.	101.84
Multi/single status								
2 or more locations	146.32	1,923.12	703.69	242.86	232.82	155.41	612.36	151.63
1 location only	77.89	177.06	231.80	153.82	215.78	554.71	142.98	114.50
Percent full-time employees								
Less than 25%	396.58	1,255.38	643.08	1,708.37	544.21	1,049.63	480.56	498.33
25-49 %	325.59	307.88	923.09	417.41	749.36	309.63	274.34	405.51
50-74 %	162.73	306.72	633.32	521.19	326.31	275.08	181.61	225.13
75% or more	87.54	190.53	223.38	174.35	173.73	160.82	146.25	128.10
Union presence								
No union employees	105.07	168.38	209.68	150.20	184.68	194.07	129.21	171.01
Has union employees	143.31	1,301.22	1,265.19	426.48	562.47	145.80	736.24	125.22
Unknown	359.17	1,860.53	1,645.51	2,712.59	974.76	374.96	962.52	362.84
Percent low wage employees								
50% or more low wage	278.57	359.75	416.67	248.27	642.60	570.84	274.10	449.76
Less than 50% low wage	107.38	188.43	233.15	159.39	154.46	300.20	165.95	202.65
Unknown	121.80	1,449.40	977.84	1,370.37	379.19	133.04	559.07	124.63

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.

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