

Table ICl.a. Average annual single premium per enrolled employee for exclusive-provider plans<sup>1</sup> in private establishments<sup>2</sup> offering health insurance by firm size and selected characteristics: United States, 1993

Characteristic	Firm Size <sup>3</sup>							
	All firm sizes	Under 10 employees	10-24 employees	25-99 employees	100-499 employees	500 or more employees	Under 50 employees	50 or more employees
Average annual premium for single coverage exclusive-provider plans								
United States.....	\$1,926	\$2,003	\$1,837	\$1,839	\$1,823	\$1,997	\$1,860	\$1,943
Industry group								
Agriculture, forestry, and fishing.....	1,419	1,579	1,761	1,440	1,776	#	1,557	1,269
Mining.....	2,480	-	-	#	#	2,915	-	2,480
Construction.....	1,802	1,675	1,599	1,868	1,699	#	1,662	1,945
Manufacturing.....	1,881	2,070	1,815	1,815	1,728	1,945	1,852	1,885
Transportation, Communication, and Utilities.....								
Utilities.....	2,006	1,878	1,512	1,999	1,738	2,076	1,904	2,021
Wholesale Trade.....	1,842	2,025	1,829	1,670	1,846	2,010	1,776	1,887
Retail Trade.....	1,881	2,036	1,600	1,729	1,980	1,963	1,753	1,940
Finance, Insurance, and Real Estate....	2,015	2,223	1,926	1,906	1,904	2,096	2,038	2,011
Services.....	1,952	2,033	1,999	1,902	1,833	1,991	1,941	1,955
Ownership								
For profit.....	1,925	2,002	1,835	1,787	1,818	2,010	1,837	1,949
Incorporated.....								
Incorporated.....	1,913	1,963	1,799	1,783	1,858	1,983	1,806	1,940
Unincorporated.....	2,021	2,097	2,098	1,822	1,609	2,336	1,988	2,038
Non-profit.....	1,954	2,057	1,897	2,061	1,850	1,975	2,016	1,941
Other.....	1,830	1,729	#	1,929	1,715	1,875	1,779	1,844
Age of firm								
Under 5 years.....	1,868	1,847	1,883	1,790	1,862	1,964	1,842	1,882
5-9 years.....	1,798	1,895	1,731	1,650	1,943	1,825	1,762	1,825
10-19 years.....	1,848	2,046	1,741	1,836	1,579	2,135	1,813	1,871
20 or more years.....	1,974	2,087	1,976	1,886	1,864	2,021	1,934	1,980
Number of locations in firm								
Two or more locations.....	1,964	2,469	1,932	1,834	1,842	2,004	1,873	1,970
One location.....	1,858	1,980	1,821	1,841	1,801	1,934	1,857	1,859
Metropolitan area indicator								
Metropolitan area.....	1,928	2,007	1,837	1,838	1,831	1,998	1,856	1,946
Non-metropolitan area.....	1,880	1,951	1,832	1,845	1,612	1,985	1,943	1,857
Percent of full-time employees								
Less than 25 percent.....	1,925	2,223	1,742	1,991	1,648	2,016	2,022	1,907
25-49 percent.....	1,961	1,802	2,115	1,815	1,877	2,046	1,850	1,984
50-74 percent.....	1,943	2,059	1,949	1,974	1,739	1,986	1,981	1,934
75 percent or more.....	1,921	1,993	1,815	1,815	1,839	1,997	1,835	1,943
Whether establishment has union employees								
No union employees.....	1,885	1,996	1,818	1,840	1,784	1,966	1,851	1,898
Union employees.....	2,046	2,518	2,351	1,811	2,063	2,054	2,043	2,046
Percent of low-wage employees <sup>4</sup>								
50 percent or more of employees are low-wage.....								
50 percent or more of employees are low-wage.....	1,831	1,814	2,582	1,831	1,620	1,665	2,006	1,692
Less than 50 percent of employees are low-wage.....								
Less than 50 percent of employees are low-wage.....	1,881	2,018	1,805	1,836	1,820	1,943	1,849	1,893

<sup>1</sup> Exclusive-provider plans are HMO or EPO plans as reported by respondent.

<sup>2</sup> An establishment is defined as a business at a single physical location.

<sup>3</sup> Number of employees nationwide as reported by respondent.

<sup>4</sup> Low-wage employees earned less than \$5 per hour or less than \$10,000 per year.

- Quantities Zero.

# Estimate suppressed to protect confidentiality.

NOTE: Estimates in this table are based on plans offered during the 1993 benefit year.

SOURCE: Centers for Disease Control and Prevention, National Center for Health Statistics, National Employer Health Insurance Survey (NEHIS).

Table IC1a. Standard errors for average annual single premium per enrolled employee for exclusive-provider plans<sup>1</sup> in private establishments<sup>2</sup> offering health insurance by firm size and selected characteristics: United States, 1993

Characteristic	Firm Size <sup>3</sup>						Under 50 employees	50 or more employees
	All firm sizes	Under 10 employees	10-24 employees	25-99 employees	100-499 employees	500 or more employees		
	Standard errors							
United States	27	52	42	27	36	48	26	33
Industry group								
Agriculture, forestry, and fishing.....	129	251	100	65	57	#	69	177
Mining.....	404	—	—	#	#	436	—	404
Construction.....	81	84	77	163	122	#	53	128
Manufacturing.....	50	247	126	45	50	73	82	55
Transportation, Communication, and Utilities.....								
Utilities.....	101	62	103	141	71	162	141	117
Wholesale Trade.....	43	88	114	67	42	128	69	55
Retail Trade.....	58	111	89	81	159	102	61	77
Finance, Insurance, and Real Estate....	74	416	64	108	174	96	104	85
Services.....	54	74	69	42	42	94	41	66
Ownership								
For profit.....	33	58	49	28	46	59	29	41
Incorporated.....								
Incorporated.....	30	71	50	30	44	52	31	37
Unincorporated.....	171	100	175	85	135	338	76	252
Non-profit.....	32	84	48	48	58	55	41	38
Other.....	62	144	#	256	112	45	229	46
Age of firm								
Under 5 years.....	75	117	222	159	180	89	109	99
5-9 years.....	39	96	100	48	87	80	56	53
10-19 years.....	47	129	50	56	82	142	45	73
20 or more years.....	36	73	71	34	41	56	40	41
Number of locations in firm								
Two or more locations.....	40	228	88	51	56	52	67	43
One location.....	21	53	46	31	43	74	28	30
Metropolitan area indicator								
Metropolitan area.....	28	56	43	27	37	49	27	34
Non-metropolitan area.....	68	104	114	169	76	125	113	83
Percent of full-time employees								
Less than 25 percent.....	95	344	153	125	174	120	127	109
25-49 percent.....	64	70	116	84	41	119	78	75
50-74 percent.....	44	88	134	59	52	73	59	53
75 percent or more.....	33	66	45	30	45	59	30	40
Whether establishment has union employees								
No union employees.....	32	53	40	28	37	73	26	42
Union employees.....	63	403	331	67	106	79	133	65
Percent of low-wage employees <sup>4</sup>								
50 percent or more of employees are low-wage.....								
50 percent or more of employees are low-wage.....	114	109	279	137	104	226	140	141
Less than 50 percent of employees are low-wage.....								
Less than 50 percent of employees are low-wage.....	21	55	40	28	40	41	26	27

<sup>1</sup> Exclusive-provider plans are HMO or EPO plans as reported by respondent.

<sup>2</sup> An establishment is defined as a business at a single physical location.

<sup>3</sup> Number of employees nationwide as reported by respondent.

<sup>4</sup> Low-wage employees earned less than \$5 per hour or less than \$10,000 per year.

— Quantities Zero.

# Estimate suppressed to protect confidentiality.

SOURCE: Centers for Disease Control and Prevention, National Center for Health Statistics, National Employer Health Insurance Survey (NEHIS).