

Table ID2b. Average annual employee contribution for family coverage in mixed-provider plans ¹ in private establishments ² offering health insurance by firm size and selected characteristics: United States, 1993

Characteristic	Firm Size ³							
	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 employee contribution for family coverage mixed-provider plans								
United States.....	\$1,229	\$873	\$1,392	\$1,385	\$1,515	\$1,090	\$1,259	\$1,221
Industry group								
Agriculture, forestry, and fishing.....	*609	1,230	*324	*1,083	1,294	#	881	#
Mining.....	891	—	*1,756	*568	1,328	*796	*1,634	*743
Construction.....	962	966	*717	776	1,124	1,329	721	1,253
Manufacturing.....	898	988	1,275	1,298	999	761	1,223	856
Transportation, Communication, and Utilities.....								
Utilities.....	879	894	*2,140	1,444	1,070	675	1,529	787
Wholesale Trade.....	1,061	598	1,171	1,076	1,339	859	1,034	1,072
Retail Trade.....	1,392	842	1,579	1,529	1,547	1,349	1,401	1,389
Finance, Insurance, and Real Estate....	1,568	719	1,167	1,521	1,752	1,619	1,124	1,649
Services.....	1,519	904	1,643	1,684	2,071	1,322	1,452	1,543
Ownership								
For profit.....	1,211	870	1,369	1,377	1,547	1,050	1,232	1,205
Incorporated.....								
Incorporated.....	1,144	722	1,376	1,341	1,276	1,040	1,215	1,124
Unincorporated.....	1,887	1,247	1,260	1,784	*3,103	1,239	1,343	2,177
Non-profit.....	1,344	*736	1,821	1,598	1,340	1,304	1,650	1,306
Other.....	999	1,245	*794	1,102	1,405	762	*761	1,036
Age of firm								
Under 5 years.....	1,288	1,049	1,303	1,543	1,822	923	1,334	1,248
5-9 years.....	1,215	1,129	1,347	1,670	1,210	982	1,423	1,116
10-19 years.....	1,227	922	1,489	1,380	1,188	1,101	1,351	1,154
20 or more years.....	1,232	659	1,308	1,313	1,620	1,111	1,138	1,249
Number of locations in firm								
Two or more locations.....	1,206	*810	1,246	1,430	1,600	1,072	1,246	1,203
One location.....	1,272	875	1,425	1,363	1,361	1,231	1,262	1,282
Metropolitan area indicator								
Metropolitan area.....	1,248	832	1,414	1,368	1,540	1,123	1,251	1,247
Non-metropolitan area.....	1,066	1,173	1,173	1,537	1,299	819	1,326	1,000
Percent of full-time employees								
Less than 25 percent.....	1,442	*503	*1,022	1,360	1,446	#	*1,122	1,457
25-49 percent.....	1,328	*1,427	1,515	976	1,519	1,325	1,348	1,322
50-74 percent.....	1,337	876	1,262	1,620	1,733	1,258	1,088	1,390
75 percent or more.....	1,203	849	1,400	1,381	1,491	1,029	1,276	1,183
Whether establishment has union employees								
No union employees.....	1,315	923	1,431	1,509	1,616	1,136	1,350	1,303
Union employees.....	744	*68	*775	462	1,012	735	*352	796
Percent of low-wage employees ⁴								
50 percent or more of employees are low-wage.....								
50 percent or more of employees are low-wage.....	1,242	*1,455	1,883	1,819	1,308	970	1,537	1,132
Less than 50 percent of employees are low-wage.....								
Less than 50 percent of employees are low-wage.....	1,181	842	1,335	1,391	1,394	997	1,247	1,159

¹ Mixed-provider plans are PPO or POS plans as reported by respondent.

² An establishment is defined as a business at a single physical location.

³ Number of employees nationwide as reported by respondent.

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

— Quantities Zero

Estimate suppressed to protect confidentiality.

* Figure does not meet standard of reliability or precision.

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 ID2b. Standard errors for average annual employee contribution for family coverage in mixed-provider plans¹ in private establishments² offering health insurance by firm size and selected characteristics: United States, 1993

Characteristic	Firm Size ³							
	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
	Standard errors							
United States.....	46	75	119	72	167	55	60	56
Industry group								
Agriculture, forestry, and fishing.....	*242	333	*239	*347	207	#	252	#
Mining.....	249	—	*591	*456	265	*337	*694	*243
Construction.....	120	276	*216	189	302	192	145	149
Manufacturing.....	50	240	261	108	86	68	124	54
Transportation, Communication, and Utilities.....								
Utilities.....	87	220	*970	232	181	89	321	81
Wholesale Trade.....	82	142	260	246	121	64	151	98
Retail Trade.....	59	189	270	168	138	78	151	63
Finance, Insurance, and Real Estate.....	177	195	273	138	232	307	148	202
Services.....	111	131	224	126	478	73	113	144
Ownership								
For profit.....	56	80	126	80	212	68	63	70
Incorporated.....	42	83	133	83	63	71	70	51
Unincorporated.....	407	176	240	227	*1,016	155	133	599
Non-profit.....	69	*243	419	202	173	81	210	72
Other.....	127	208	*338	190	299	167	*245	140
Age of firm								
Under 5 years.....	111	227	249	237	392	147	152	160
5-9 years.....	75	208	279	170	130	88	146	75
10-19 years.....	72	116	185	201	143	119	99	95
20 or more years.....	63	107	188	82	230	67	92	72
Number of locations in firm								
Two or more locations.....	65	*254	220	103	246	59	124	69
One location.....	51	77	137	95	125	133	68	76
Metropolitan area indicator								
Metropolitan area.....	51	81	129	77	185	60	65	62
Non-metropolitan area.....	56	189	219	175	99	68	122	62
Percent of full-time employees								
Less than 25 percent.....	121	*401	*815	361	339	#	*421	122
25-49 percent.....	122	*526	259	245	263	171	247	140
50-74 percent.....	80	167	338	242	284	84	140	91
75 percent or more.....	54	83	133	76	188	67	67	67
Whether establishment has union employees								
No union employees.....	50	78	124	79	191	44	63	62
Union employees.....	75	*42	*398	107	252	80	*119	83
Percent of low-wage employees ⁴								
50 percent or more of employees are low-wage.....	120	*504	453	463	237	111	342	100
Less than 50 percent of employees are low-wage.....	32	73	121	74	62	49	61	37

¹ Mixed-provider plans are PPO or POS plans as reported by respondent.

² An establishment is defined as a business at a single physical location.

³ Number of employees nationwide as reported by respondent.

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

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