

Table ID2c. Average annual employee contribution for family coverage in any-provider plans 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 employee contribution for family coverage any-provider plans								
United States.....	\$1,002	\$956	\$1,156	\$1,322	\$1,077	\$902	\$1,154	\$958
Industry group								
Agriculture, forestry, and fishing.....	893	814	1,293	916	*737	610	906	863
Mining.....	524	*2,015	*1,064	*332	*358	455	*1,017	442
Construction.....	1,003	819	1,171	1,127	903	1,070	1,015	979
Manufacturing.....	742	726	1,462	1,024	870	656	1,142	706
Transportation, Communication, and Utilities.....	742	1,358	1,188	1,000	959	586	1,100	678
Wholesale Trade.....	1,019	943	1,102	1,441	1,153	757	1,227	905
Retail Trade.....	1,279	1,031	1,132	1,735	1,180	1,123	1,272	1,282
Finance, Insurance, and Real Estate....	1,328	1,046	1,137	1,797	1,026	1,355	1,363	1,318
Services.....	1,245	945	1,077	1,437	1,289	1,292	1,107	1,301
Ownership								
For profit.....	976	978	1,178	1,370	1,055	852	1,176	917
Incorporated.....	965	927	1,196	1,339	1,043	849	1,172	911
Unincorporated.....	1,107	1,103	1,057	1,978	1,180	916	1,198	1,018
Non-profit.....	1,194	753	*931	1,077	1,253	1,285	933	1,263
Other.....	935	*498	1,236	921	912	965	1,089	905
Age of firm								
Under 5 years.....	1,080	1,022	1,127	1,306	1,339	942	1,130	1,045
5-9 years.....	1,065	1,097	1,233	1,286	900	932	1,177	980
10-19 years.....	1,218	896	1,473	1,507	1,208	1,063	1,286	1,153
20 or more years.....	974	938	1,007	1,254	1,066	908	1,089	952
Number of locations in firm								
Two or more locations.....	950	780	1,431	1,388	1,070	885	1,402	927
One location.....	1,110	965	1,109	1,287	1,073	1,101	1,112	1,107
Metropolitan area indicator								
Metropolitan area.....	991	958	1,106	1,335	1,014	909	1,138	951
Non-metropolitan area.....	1,044	951	1,294	1,285	1,260	871	1,195	986
Percent of full-time employees								
Less than 25 percent.....	714	1,204	*1,083	885	1,491	*468	1,070	*640
25-49 percent.....	1,151	1,001	972	1,492	1,494	1,048	1,095	1,175
50-74 percent.....	1,129	844	1,023	1,481	1,282	1,121	1,062	1,152
75 percent or more.....	985	974	1,185	1,308	1,038	875	1,171	932
Whether establishment has union employees								
No union employees.....	1,151	965	1,201	1,435	1,211	1,071	1,196	1,130
Union employees.....	600	*824	*608	670	629	575	718	586
Percent of low-wage employees <sup>4</sup>								
50 percent or more of employees are low-wage.....	1,328	1,155	1,202	1,904	1,454	1,064	1,354	1,302
Less than 50 percent of employees are low-wage.....	1,014	934	1,123	1,288	1,106	863	1,127	965

<sup>1</sup> Any-provider plans are conventional indemnity 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.

\* 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 ID2c. Standard errors for average annual employee contribution for family coverage in any-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.....	26	48	65	54	45	41	38	32
Industry group								
Agriculture, forestry, and fishing.....	128	221	329	262	*392	129	147	256
Mining.....	100	*637	*509	*248	*180	102	*482	89
Construction.....	85	112	260	191	249	189	105	144
Manufacturing.....	36	165	144	87	63	44	100	37
Transportation, Communication, and Utilities.....								
Utilities.....	88	329	285	139	167	120	148	99
Wholesale Trade.....	58	134	153	190	108	62	125	52
Retail Trade.....	53	123	131	128	123	80	85	68
Finance, Insurance, and Real Estate....	73	158	281	218	123	97	164	81
Services.....	59	79	113	104	109	105	63	79
Ownership								
For profit.....								
Incorporated.....	29	51	64	61	50	44	40	35
Unincorporated.....	31	60	70	62	52	46	45	37
Non-profit.....	69	98	158	264	154	129	86	101
Other.....	73	140	*305	134	131	120	132	86
Other.....	72	*193	348	245	185	75	213	74
Age of firm								
Under 5 years.....	82	157	181	240	351	104	123	107
5-9 years.....	61	129	185	166	132	99	101	74
10-19 years.....	65	74	134	144	112	203	80	101
20 or more years.....	32	77	84	62	53	46	51	37
Number of locations in firm								
Two or more locations.....	35	167	173	85	57	43	108	36
One location.....	32	49	69	70	71	119	40	55
Metropolitan area indicator								
Metropolitan area.....	31	58	80	67	51	47	47	37
Non-metropolitan area.....	42	81	101	91	91	72	60	54
Percent of full-time employees								
Less than 25 percent.....	189	327	*347	233	430	*187	185	*205
25-49 percent.....	88	185	186	212	216	130	118	115
50-74 percent.....	70	83	132	141	137	110	73	90
75 percent or more.....	29	58	75	60	48	45	44	35
Whether establishment has union employees								
No union employees.....	28	48	66	56	51	53	38	37
Union employees.....	52	*376	*257	168	89	68	178	54
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.....	100	179	259	285	273	132	147	135
Less than 50 percent of employees are low-wage.....								
Less than 50 percent of employees are low-wage.....	23	49	66	56	47	38	39	28

<sup>1</sup> Any-provider plans are conventional indemnity 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.

\* Figure does not meet standard of reliability or precision.

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