Table I.A.1(2008) Number of private-sector establishments by firm size and selected characteristics: United States, 2008

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	6,634,144	3,854,801	802,868	547,298	460,618	968,560	4,983,943	1,650,201
Industry group **								
Agric., fish., forest.	151,584	124,503	12,709	8,257	4,020 *	2,095 *	141,997	9,587
Mining and manufacturing	310,644	143,237	54,497	52,510	31,541	28,858	226,359	84,284
Construction	646,380	489,891	91,410	45,196	12,359	7,524	611,652	34,728
Utilities and transp.	204,175	108,845	21,109	16,181	15,583	42,457	139,070	65,105
Wholesale trade	361,504	194,769	52,109	36,631	33,987	44,007	271,607	89,896
Fin. svs. and real estate	782,162	398,707	46,766	43,368	80,947	212,373	466,736	315,426
Retail trade	948,640	451,326	94,917	61,022	62,247	279,128	582,588	366,052
Professional services	1,595,205	999,053	194,184	123,852	124,805	153,311	1,262,723	332,482
Other services	1,633,851	944,469	235,166	160,281	95,129	198,806	1,281,212	352,639
Ownership								
For profit, incorporated	4,543,291	2,400,150	594,509	399,721	316,197	832,714	3,237,071	1,306,219
For profit, unincorporated	1,556,299	1,176,748	137,981	80,798	57,160	103,613	1,363,531	192,768
Nonprofit	534,554	277,902	70,378	66,779	87,262	32,233	383,341	151,214
Age of firm								
Less than 5 years	904,188	721,593	107,772	57,313	11,525	5,985	868,886	35,302
5-9 years	962,081	744,969	119,274	67,366	22,466	8,006	908,491	53,590
10-19 years	1,356,026	955,800	196,748	105,267	62,387	35,824	1,218,799	137,227
20 or more years	2,845,054	1,412,934	376,540	310,726	317,727	427,127	1,962,223	882,831
Unknown	566,796	19,504	2,534 *	6,625	46,514	491,619	25,545	541,251
Multi/single status								
2 or more locations	1,615,893	25,494	63,640	169,637	390,432	966,691	165,081	1,450,812
1 location only	5,018,251	3,829,307	739,228	377,660	70,186	1,869	4,818,862	199,389
Percent full-time employees								
Less than 25%	825,621	592,827	91,780	50,266	31,745	59,002	718,934	106,687
25-49 %	499,890	231,895	64,684	49,937	40,317	113,058	328,762	171,128
50-74 %	1,020,743	603,699	128,839	76,989	69,437	141,778	776,339	244,404
75% or more	4,287,890	2,426,379	517,564	370,105	319,119	654,723	3,159,908	1,127,982
Union presence								
No union employees	6,020,760	3,712,797	762,650	513,431	418,782	613,100	4,781,524	1,239,236
Has union employees	330,601	86,241	28,162	24,973	25,912	165,313	128,522	202,079
Unknown	282,783	55,763	12,056	8,893	15,924	190,147	73,897	208,886
Percent low-wage employees								
50% or more low wage	2,215,305	1,271,544	248,324	181,282	163,820	350,336	1,631,948	583,357
Less than 50% low wage	4,418,839	2,583,257	554,544	366,016	296,798	618,224	3,351,995	1,066,844

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2008 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.

** 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.

Totals may not sum exactly because of rounding.

Table I.A.1(2008) Standard error for number of private-sector establishments by firm size and selected characteristics: United States, 2008

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	33,240	38,135	8,624	8,512	8,716	9,949	37,076	9,484
Industry group **								
Agric., fish., forest.	6,856	5,378	3,166	1,944	1,491 *	941 *	6,936	973
Mining and manufacturing	6,968	5,106	2,562	2,828	2,489	1,587	6,246	4,313
Construction	6,869	6,157	5,079	2,505	1,611	1,485	7,446	1,906
Utilities and transp.	6,043	5,798	2,095	1,121	1,665	4,785	5,108	5,158
Wholesale trade	9,276	5,339	2,751	3,064	2,611	4,190	5,558	5,152
Fin. svs. and real estate	9,881	7,242	3,415	2,373	2,967	8,182	8,976	8,161
Retail trade	10,771	13,242	3,645	2,688	2,843	8,579	12,379	6,970
Professional services	13,474	9,254	8,852	3,222	4,446	6,929	11,575	7,731
Other services	22,076	19,723	7,206	6,200	4,003	8,106	17,621	8,075
Ownership								
For profit, incorporated	33,849	30,578	9,606	8,017	5,866	10,274	34,327	11,558
For profit, unincorporated	27,365	28,525	4,440	2,573	3,733	7,113	28,185	8,024
Nonprofit	18,860	12,707	3,936	3,604	5,812	2,976	14,872	6,877
Age of firm								
Less than 5 years	17,699	14,986	6,381	4,462	1,553	1,731	16,040	2,433
5-9 years	14,590	16,390	7,905	3,231	2,194	1,218	14,601	3,736
10-19 years	15,086	14,199	9,305	4,020	3,736	3,471	14,541	5,022
20 or more years	37,070	23,957	9,183	8,814	9,664	20,543	31,565	18,910
Unknown	16,110	3,163	1,068 *	1,981	4,368	14,992	3,157	15,966
Multi/single status								
2 or more locations	10,309	2,754	4,587	7,194	8,915	10,006	8,857	10,074
1 location only	35,501	36,642	7,229	4,094	2,132	222	33,866	6,218
Percent full-time employees								
Less than 25%	21,818	17,657	5,129	3,226	2,819	5,047	18,876	5,199
25-49 %	10,927	5,585	2,295	3,982	3,080	4,044	7,659	5,665
50-74 %	21,772	18,196	5,013	2,366	5,102	12,260	19,414	16,971
75% or more	22,165	31,659	7,573	7,060	10,497	13,331	29,653	18,113
Union presence								
No union employees	32,302	33,839	8,512	6,764	7,426	8,372	31,979	8,602
Has union employees	12,878	6,024	2,071	2,418	1,453	12,519	6,261	12,609
Unknown	6,866	6,611	2,599	2,036	1,843	6,176	6,590	6,314
Percent low-wage employees								
50% or more low wage	25,227	24,862	6,506	6,254	4,506	10,092	23,336	13,947
Less than 50% low wage	28,104	24,711	10,559	7,616	8,294	14,874	24,871	15,120

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2008 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.

** 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.

Totals may not sum exactly because of rounding.

Table I.A.1.a(2008) Percent of number of private-sector establishments by firm size and selected characteristics: United States, 2008

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	6,634,144	58.1%	12.1%	8.2%	6.9%	14.6%	75.1%	24.9%
Industry group **								
Agric., fish., forest.	151,584	82.1%	8.4%	5.4%	2.7% *	1.4% *	93.7%	6.3%
Mining and manufacturing	310,644	46.1%	17.5%	16.9%	10.2%	9.3%	72.9%	27.1%
Construction	646,380	75.8%	14.1%	7.0%	1.9%	1.2%	94.6%	5.4%
Utilities and transp.	204,175	53.3%	10.3%	7.9%	7.6%	20.8%	68.1%	31.9%
Wholesale trade	361,504	53.9%	14.4%	10.1%	9.4%	12.2%	75.1%	24.9%
Fin. svs. and real estate	782,162	51.0%	6.0%	5.5%	10.3%	27.2%	59.7%	40.3%
Retail trade	948,640	47.6%	10.0%	6.4%	6.6%	29.4%	61.4%	38.6%
Professional services	1,595,205	62.6%	12.2%	7.8%	7.8%	9.6%	79.2%	20.8%
Other services	1,633,851	57.8%	14.4%	9.8%	5.8%	12.2%	78.4%	21.6%
Ownership								
For profit, incorporated	4,543,291	52.8%	13.1%	8.8%	7.0%	18.3%	71.2%	28.8%
For profit, unincorporated	1,556,299	75.6%	8.9%	5.2%	3.7%	6.7%	87.6%	12.4%
Nonprofit	534,554	52.0%	13.2%	12.5%	16.3%	6.0%	71.7%	28.3%
Age of firm								
Less than 5 years	904,188	79.8%	11.9%	6.3%	1.3%	0.7%	96.1%	3.9%
5-9 years	962,081	77.4%	12.4%	7.0%	2.3%	0.8%	94.4%	5.6%
10-19 years	1,356,026	70.5%	14.5%	7.8%	4.6%	2.6%	89.9%	10.1%
20 or more years	2,845,054	49.7%	13.2%	10.9%	11.2%	15.0%	69.0%	31.0%
Unknown	566,796	3.4%	0.4% *	1.2%	8.2%	86.7%	4.5%	95.5%
Multi/single status								
2 or more locations	1,615,893	1.6%	3.9%	10.5%	24.2%	59.8%	10.2%	89.8%
1 location only	5,018,251	76.3%	14.7%	7.5%	1.4%	0.0%	96.0%	4.0%
Percent full-time employees								
Less than 25%	825,621	71.8%	11.1%	6.1%	3.8%	7.1%	87.1%	12.9%
25-49 %	499,890	46.4%	12.9%	10.0%	8.1%	22.6%	65.8%	34.2%
50-74 %	1,020,743	59.1%	12.6%	7.5%	6.8%	13.9%	76.1%	23.9%
75% or more	4,287,890	56.6%	12.1%	8.6%	7.4%	15.3%	73.7%	26.3%
Union presence								
No union employees	6,020,760	61.7%	12.7%	8.5%	7.0%	10.2%	79.4%	20.6%
Has union employees	330,601	26.1%	8.5%	7.6%	7.8%	50.0%	38.9%	61.1%
Unknown	282,783	19.7%	4.3%	3.1%	5.6%	67.2%	26.1%	73.9%
Percent low-wage employees								
50% or more low wage	2,215,305	57.4%	11.2%	8.2%	7.4%	15.8%	73.7%	26.3%
Less than 50% low wage	4,418,839	58.5%	12.5%	8.3%	6.7%	14.0%	75.9%	24.1%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2008 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.

** 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.

Percents may not add to 100% because of rounding.

Table I.A.1.a(2008) Standard error for percent of number of private-sector establishments by firm size and selected characteristics: United States, 2008

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	33,240	0.32%	0.15%	0.13%	0.14%	0.18%	0.22%	0.22%
Industry group **								
Agric., fish., forest.	6,856	1.53%	1.85%	1.35%	1.07% *	0.59% *	0.75%	0.75%
Mining and manufacturing	6,968	0.87%	0.92%	0.86%	0.73%	0.47%	1.19%	1.19%
Construction	6,869	0.74%	0.72%	0.39%	0.25%	0.23%	0.32%	0.32%
Utilities and transp.	6,043	2.78%	1.03%	0.47%	0.76%	2.17%	2.18%	2.18%
Wholesale trade	9,276	0.87%	0.91%	0.82%	0.65%	0.92%	0.92%	0.92%
Fin. svs. and real estate	9,881	0.84%	0.40%	0.29%	0.38%	0.98%	0.92%	0.92%
Retail trade	10,771	1.07%	0.39%	0.29%	0.34%	0.90%	0.85%	0.85%
Professional services	13,474	0.62%	0.52%	0.19%	0.27%	0.40%	0.42%	0.42%
Other services	22,076	0.69%	0.47%	0.41%	0.24%	0.44%	0.37%	0.37%
Ownership								
For profit, incorporated	33,849	0.35%	0.18%	0.19%	0.17%	0.19%	0.31%	0.31%
For profit, unincorporated	27,365	0.76%	0.31%	0.17%	0.23%	0.48%	0.55%	0.55%
Nonprofit	18,860	0.88%	0.75%	0.64%	0.73%	0.56%	0.95%	0.95%
Age of firm								
Less than 5 years	17,699	0.71%	0.64%	0.50%	0.16%	0.18%	0.22%	0.22%
5-9 years	14,590	0.73%	0.87%	0.32%	0.24%	0.13%	0.38%	0.38%
10-19 years	15,086	0.65%	0.67%	0.30%	0.27%	0.26%	0.37%	0.37%
20 or more years	37,070	0.50%	0.32%	0.24%	0.37%	0.65%	0.57%	0.57%
Unknown	16,110	0.56%	0.21% *	0.34%	0.69%	0.93%	0.58%	0.58%
Multi/single status								
2 or more locations	10,309	0.17%	0.27%	0.41%	0.64%	0.41%	0.52%	0.52%
1 location only	35,501	0.22%	0.21%	0.09%	0.04%	0.00%	0.12%	0.12%
Percent full-time employees								
Less than 25%	21,818	0.51%	0.60%	0.46%	0.32%	0.52%	0.48%	0.48%
25-49 %	10,927	0.57%	0.40%	0.77%	0.63%	0.57%	0.77%	0.77%
50-74 %	21,772	1.33%	0.48%	0.27%	0.47%	1.04%	1.42%	1.42%
75% or more	22,165	0.54%	0.20%	0.17%	0.25%	0.33%	0.46%	0.46%
Union presence								
No union employees	32,302	0.28%	0.18%	0.11%	0.12%	0.15%	0.17%	0.17%
Has union employees	12,878	2.02%	0.56%	0.76%	0.58%	2.19%	2.07%	2.07%
Unknown	6,866	2.28%	0.83%	0.72%	0.76%	1.77%	2.16%	2.16%
Percent low-wage employees								
50% or more low wage	25,227	0.65%	0.33%	0.30%	0.20%	0.42%	0.58%	0.58%
Less than 50% low wage	28,104	0.40%	0.25%	0.16%	0.18%	0.32%	0.31%	0.31%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2008 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.

** 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.

Percents may not add to 100% because of rounding.

Table I.A.2(2008) Percent of private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2008

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	56.4%	35.6%	66.1%	81.3%	95.4%	98.9%	43.2%	96.5%
Industry group **								
Agric., fish., forest.	28.6%	23.6%	40.3%	56.2%	53.8%	100.0%	25.9%	69.2%
Mining and manufacturing	69.7%	45.8%	80.9%	90.1%	97.4%	99.7%	59.5%	97.1%
Construction	42.3%	31.2%	68.8%	86.3%	93.3%	98.5%	39.4%	93.0%
Utilities and transp.	58.6%	29.9%	69.7%	91.0%	98.1%	99.9%	39.7%	99.2%
Wholesale trade	68.2%	45.6%	85.1%	96.8%	99.6%	100.0%	57.7%	99.8%
Fin. svs. and real estate	66.3%	38.0%	82.0%	93.3%	97.6%	98.6%	44.8%	98.2%
Retail trade	60.1%	27.8%	61.3%	80.8%	96.5%	99.5%	36.5%	97.9%
Professional services	61.1%	44.4%	77.1%	89.1%	96.5%	97.8%	51.8%	96.5%
Other services	47.8%	29.8%	48.0%	64.8%	90.6%	98.6%	35.3%	93.1%
Ownership								
For profit, incorporated	61.1%	38.5%	67.7%	80.8%	95.3%	98.9%	46.7%	96.6%
For profit, unincorporated	40.3%	28.5%	55.4%	74.6%	92.4%	98.7%	32.6%	94.6%
Nonprofit	64.2%	40.4%	73.4%	92.6%	97.5%	99.9%	50.9%	97.9%
Age of firm								
Less than 5 years	29.6%	23.4%	42.8%	64.9%	80.1%	94.0%	27.5%	81.1%
5-9 years	39.5%	31.8%	59.3%	66.5%	88.6%	96.7%	36.8%	84.9%
10-19 years	48.8%	37.4%	65.6%	79.6%	93.7%	94.0%	44.0%	92.0%
20 or more years	66.7%	42.9%	75.4%	88.7%	96.5%	99.3%	52.9%	97.2%
Unknown	95.0%	12.7% *	20.5% *	55.9%	96.7%	99.0%	18.2%	98.6%
Multi/single status								
2 or more locations	95.4%	60.8%	74.3%	86.4%	96.4%	98.9%	76.7%	97.5%
1 location only	43.9%	35.4%	65.4%	79.1%	89.8%	91.9%	42.0%	88.7%
Percent full-time employees								
Less than 25%	21.0%	7.6%	24.3%	47.1%	79.6%	97.0%	11.0%	88.3%
25-49 %	56.3%	30.0%	51.5%	60.8%	90.6%	98.7%	37.0%	93.4%
50-74 %	55.8%	38.2%	56.6%	78.0%	94.4%	98.9%	43.1%	95.9%
75% or more	63.4%	42.3%	77.7%	89.5%	97.8%	99.1%	51.2%	97.8%
Union presence								
No union employees	54.1%	35.9%	66.3%	81.6%	95.2%	98.6%	43.3%	95.7%
Has union employees	79.4%	35.5%	67.2%	90.9%	98.9%	99.6%	48.3%	99.2%
Unknown	78.5%	16.0%	47.1%	40.2%	95.2%	99.3%	23.0%	98.2%
Percent low wage employees								
50% or more low wage	41.8%	18.4%	36.6%	60.1%	91.4%	98.0%	23.4%	93.5%
Less than 50% low wage	63.8%	44.0%	79.3%	91.8%	97.6%	99.4%	52.8%	98.1%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2008 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.

** 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.A.2(2008) Standard error for percent of private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2008

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	0.41%	0.53%	0.73%	1.10%	0.46%	0.15%	0.49%	0.18%
Industry group **								
Agric., fish., forest.	2.35%	1.88%	10.45%	9.76%	14.50%	23.57%	2.25%	8.39%
Mining and manufacturing	1.35%	1.76%	3.38%	1.77%	1.13%	0.29%	1.80%	0.77%
Construction	1.14%	1.67%	3.09%	2.96%	3.61%	1.01%	1.14%	1.63%
Utilities and transp.	2.05%	2.22%	3.97%	2.81%	1.38%	0.10%	1.84%	0.32%
Wholesale trade	1.72%	2.50%	2.22%	1.96%	0.27%	0.00%	2.33%	0.14%
Fin. svs. and real estate	1.01%	1.28%	4.45%	1.69%	0.83%	0.59%	1.20%	0.45%
Retail trade	1.04%	1.05%	3.12%	2.12%	1.43%	0.23%	1.18%	0.29%
Professional services	0.72%	0.93%	2.30%	1.06%	0.70%	0.62%	0.78%	0.47%
Other services	0.85%	1.21%	2.18%	1.95%	1.45%	0.42%	0.99%	0.74%
Ownership								
For profit, incorporated	0.39%	0.69%	1.01%	1.29%	0.49%	0.21%	0.59%	0.19%
For profit, unincorporated	0.76%	0.81%	2.65%	2.18%	1.10%	0.56%	0.87%	0.37%
Nonprofit	1.59%	2.40%	2.33%	1.31%	0.88%	0.06%	1.89%	0.53%
Age of firm								
Less than 5 years	0.71%	0.87%	3.06%	2.69%	3.78%	7.88%	0.79%	3.66%
5-9 years	0.79%	1.09%	2.02%	3.75%	3.19%	1.58%	0.90%	3.30%
10-19 years	0.81%	0.81%	1.85%	2.17%	0.93%	2.16%	0.87%	0.81%
20 or more years	0.57%	0.86%	1.15%	1.10%	0.63%	0.22%	0.74%	0.22%
Unknown	0.42%	3.91% *	6.56% *	10.68%	1.42%	0.24%	3.61%	0.20%
Multi/single status								
2 or more locations	0.22%	4.15%	3.11%	1.80%	0.30%	0.15%	1.77%	0.16%
1 location only	0.52%	0.55%	0.80%	1.44%	2.23%	3.04%	0.54%	0.80%
Percent full-time employees								
Less than 25%	0.80%	0.78%	2.17%	3.40%	5.14%	1.44%	0.59%	2.31%
25-49 %	1.05%	1.58%	3.49%	4.22%	1.54%	0.62%	1.77%	0.71%
50-74 %	0.72%	1.03%	1.64%	2.04%	1.45%	0.49%	0.81%	0.77%
75% or more	0.47%	0.68%	0.83%	0.78%	0.45%	0.21%	0.56%	0.13%
Union presence								
No union employees	0.43%	0.55%	0.70%	0.96%	0.51%	0.17%	0.52%	0.24%
Has union employees	1.51%	3.12%	5.73%	2.89%	0.38%	0.26%	2.46%	0.39%
Unknown	2.00%	3.62%	11.01%	8.46%	2.17%	0.33%	4.38%	0.47%
Percent low wage employees								
50% or more low wage	0.67%	0.75%	1.85%	1.65%	0.80%	0.47%	0.81%	0.36%
Less than 50% low wage	0.46%	0.70%	0.59%	0.84%	0.47%	0.21%	0.56%	0.23%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2008 Medical Expenditure Panel Survey-Insurance Component.

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* Figure does not meet standard of reliability or precision.

** 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.A.2.a(2008) Percent of private-sector establishments that offer health insurance that self-insure at least one plan by firm size and selected characteristics: United States, 2008

Characteristics	Total	Less than 100 employees	100-499 employees	500 or more employees	Less than 50 employees	50 or more employees
United States	34.2%	13.1%	29.2%	81.8%	13.0%	62.7%
Industry group **						
Agric., fish., forest.	15.1%	12.1%	12.5% *	71.9%	11.7%	33.6%
Mining and manufacturing	25.5%	9.9%	41.6%	84.8%	9.1%	52.4%
Construction	17.5%	14.6%	39.1%	76.2%	14.5%	39.8%
Utilities and transp.	41.5%	9.3%	26.7% *	87.3%	9.0%	69.3%
Wholesale trade	28.8%	9.3%	42.9%	86.1%	9.0%	63.6%
Fin. svs. and real estate	46.5%	10.5%	29.7%	85.5%	10.1%	71.1%
Retail trade	53.7%	12.6%	31.3%	89.4%	12.7%	77.9%
Professional services	26.3%	14.3%	23.2%	74.6%	14.7%	49.9%
Other services	31.4%	14.9%	24.2%	71.2%	14.6%	54.5%
Ownership						
For profit, incorporated	37.6%	12.9%	31.7%	84.1%	12.8%	67.3%
For profit, unincorporated	25.0%	11.8%	28.2%	78.3%	11.7%	57.6%
Nonprofit	23.1%	17.2%	20.9%	50.8%	17.9%	30.1%
Age of firm						
Less than 5 years	16.1%	14.9%	17.9%	54.6%	15.1%	24.6%
5-9 years	15.3%	14.1%	20.5%	44.7%	14.3%	22.6%
10-19 years	16.3%	12.1%	22.4%	63.0%	12.2%	34.0%
20 or more years	33.0%	12.8%	29.7%	82.0%	12.6%	57.8%
Unknown	82.3%	28.6% *	48.5%	84.5%	27.6% *	82.8%
Multi/single status						
2 or more locations	63.5%	11.0%	30.3%	82.0%	9.8%	68.3%
1 location only	13.6%	13.3%	24.1%	38.8%	13.2%	17.9%
Percent full-time employees						
Less than 25%	39.2%	18.7%	12.2% *	76.1%	19.5%	55.7%
25-49 %	44.7%	13.7%	18.3%	84.2%	13.1%	68.7%
50-74 %	32.8%	11.8%	23.8%	83.7%	11.9%	62.7%
75% or more	33.0%	13.0%	32.8%	81.5%	13.0%	62.4%
Union presence						
No union employees	27.9%	12.4%	27.6%	77.6%	12.4%	55.0%
Has union employees	72.5%	32.4%	44.3%	92.3%	32.6%	84.8%
Unknown	81.2%	25.3% *	50.7%	87.7%	25.8% *	85.8%
Percent low wage employees						
50% or more low wage	43.0%	13.8%	25.3%	80.7%	13.8%	63.4%
Less than 50% low wage	31.3%	12.9%	31.1%	82.4%	12.9%	62.3%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2008 Medical Expenditure Panel Survey-Insurance Component.

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Table I.A.2.a(2008) Standard error for percent of private-sector establishments that offer health insurance that self-insure at least one plan by firm size and selected characteristics: United States, 2008

Characteristics	Total	Less than 100 employees	100-499 employees	500 or more employees	Less than 50 employees	50 or more employees
United States	0.44%	0.53%	1.65%	0.56%	0.57%	0.62%
Industry group **						
Agric., fish., forest.	3.57%	2.98%	10.11% *	19.28%	3.37%	9.38%
Mining and manufacturing	1.36%	1.16%	4.12%	1.49%	1.57%	1.68%
Construction	1.97%	1.87%	4.17%	5.25%	2.00%	3.29%
Utilities and transp.	2.68%	2.23%	8.82% *	2.92%	2.38%	2.82%
Wholesale trade	1.33%	1.37%	3.39%	2.07%	1.42%	2.26%
Fin. svs. and real estate	1.16%	1.16%	2.67%	1.25%	1.32%	1.63%
Retail trade	1.22%	1.29%	5.33%	0.74%	1.41%	1.01%
Professional services	1.09%	0.86%	2.96%	2.18%	0.90%	1.85%
Other services	1.25%	0.91%	3.01%	1.97%	1.13%	1.72%
Ownership						
For profit, incorporated	0.69%	0.61%	1.71%	0.66%	0.63%	0.67%
For profit, unincorporated	1.33%	1.51%	2.80%	1.93%	1.72%	0.90%
Nonprofit	1.07%	1.22%	3.60%	2.84%	1.42%	2.27%
Age of firm						
Less than 5 years	2.28%	2.27%	5.23%	7.60%	2.44%	3.61%
5-9 years	0.93%	1.03%	5.71%	9.24%	0.97%	3.45%
10-19 years	0.79%	0.71%	2.72%	4.80%	0.81%	2.56%
20 or more years	0.66%	0.61%	2.12%	0.88%	0.72%	1.10%
Unknown	0.97%	9.13% *	4.81%	0.87%	12.22% *	1.00%
Multi/single status						
2 or more locations	0.87%	0.76%	2.11%	0.55%	1.23%	0.75%
1 location only	0.56%	0.56%	1.91%	3.43%	0.59%	0.94%
Percent full-time employees						
Less than 25%	1.69%	2.17%	4.57% *	2.12%	2.73%	2.92%
25-49 %	1.83%	2.17%	3.53%	1.59%	2.27%	1.96%
50-74 %	1.62%	0.83%	3.67%	1.81%	0.78%	2.13%
75% or more	0.82%	0.64%	1.95%	0.87%	0.69%	0.95%
Union presence						
No union employees	0.40%	0.53%	1.86%	0.54%	0.59%	0.86%
Has union employees	2.34%	3.68%	5.10%	1.64%	4.51%	1.59%
Unknown	1.65%	7.72% *	9.05%	1.44%	8.78% *	1.51%
Percent low wage employees						
50% or more low wage	1.04%	1.37%	2.44%	0.76%	1.48%	1.10%
Less than 50% low wage	0.54%	0.41%	1.98%	0.73%	0.47%	0.79%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2008 Medical Expenditure Panel Survey-Insurance Component.

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** 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.A.2.b(2008) Percent of private-sector establishments that offer health insurance that offer at least one health insurance plan that required no contribution from the employee for single coverage by firm size and selected characteristics: United States, 2008

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	40.7%	66.7%	47.7%	34.6%	20.1%	11.8%	58.5%	16.7%
Industry group **								
Agric., fish., forest.	68.6%	77.1%	77.8%	49.1%	.	.	75.7%	29.2%
Mining and manufacturing	40.1%	66.1%	43.1%	30.1%	.	.	51.7%	21.2%
Construction	57.6%	68.5%	47.0%	43.8%	.	.	60.2%	37.9%
Utilities and transp.	26.4%	42.5%	33.0%	36.2%	.	.	39.3%	15.5%
Wholesale trade	42.1%	68.8%	45.0%	35.1%	.	.	56.9%	16.3%
Fin. svs. and real estate	33.9%	73.7%	45.5%	33.8%	.	.	64.8%	13.0%
Retail trade	24.3%	55.5%	42.0%	24.4%	.	.	48.4%	10.1%
Professional services	50.1%	68.2%	52.7%	35.0%	.	.	61.8%	26.3%
Other services	39.8%	65.8%	48.4%	36.9%	.	.	58.0%	14.8%
Ownership								
For profit, incorporated	38.0%	66.5%	45.7%	32.4%	.	.	57.0%	15.3%
For profit, unincorporated	47.2%	65.0%	46.4%	36.4%	.	.	59.9%	16.1%
Nonprofit	50.4%	73.8%	64.5%	44.2%	.	.	66.7%	28.8%
Age of firm								
Less than 5 years	53.7%	66.3%	39.7%	29.7%	.	.	57.8%	19.1%
5-9 years	54.0%	65.5%	42.2%	32.2%	.	.	57.9%	25.5%
10-19 years	50.7%	64.4%	47.7%	37.2%	.	.	57.7%	21.3%
20 or more years	41.3%	68.6%	50.3%	34.9%	.	.	59.1%	19.7%
Unknown	10.2%	74.3%	42.1% *	32.0% *	.	.	69.5%	9.7%
Multi/single status								
2 or more locations	16.8%	48.6%	46.5%	30.9%	.	.	40.5%	14.6%
1 location only	57.4%	66.9%	47.8%	36.4%	.	.	59.6%	32.9%
Percent full-time employees								
Less than 25%	35.7%	70.5%	57.3%	39.5%	.	.	61.6%	14.0%
25-49 %	33.0%	66.2%	51.3%	33.0%	.	.	58.3%	13.7%
50-74 %	40.7%	67.4%	45.0%	32.1%	.	.	59.5%	14.0%
75% or more	41.8%	66.4%	47.3%	34.8%	.	.	58.1%	17.9%
Union presence								
No union employees	42.5%	66.6%	46.7%	33.4%	.	.	58.1%	15.3%
Has union employees	39.1%	74.3%	70.4%	60.4%	.	.	71.5%	29.0%
Unknown	15.5%	63.5%	57.2%	7.7% *	.	.	52.8%	12.4%
Percent low wage employees								
50% or more low wage	31.0%	66.3%	44.3%	32.2%	.	.	56.3%	13.4%
Less than 50% low wage	43.8%	66.8%	48.4%	35.4%	.	.	58.9%	18.4%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2008 Medical Expenditure Panel Survey-Insurance Component.

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* Figure does not meet standard of reliability or precision.

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** 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.A.2.b(2008) Standard error for percent of private-sector establishments that offer health insurance that offer at least one health insurance plan that required no contribution from the employee for single coverage by firm size and selected characteristics: United States, 2008

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	0.57%	1.00%	1.14%	1.39%	0.98%	0.76%	0.69%	0.67%
Industry group **								
Agric., fish., forest.	5.71%	7.29%	19.53%	12.27%	.	.	6.35%	7.83%
Mining and manufacturing	2.07%	4.07%	3.51%	2.31%	.	.	2.56%	1.89%
Construction	2.71%	3.22%	3.18%	3.70%	.	.	2.71%	5.59%
Utilities and transp.	3.06%	7.34%	9.21%	5.78%	.	.	5.67%	2.42%
Wholesale trade	1.71%	4.17%	4.64%	3.22%	.	.	2.73%	1.03%
Fin. svs. and real estate	1.56%	1.56%	3.82%	3.78%	.	.	1.41%	1.81%
Retail trade	0.97%	3.70%	3.21%	3.42%	.	.	2.32%	1.11%
Professional services	0.96%	1.32%	1.54%	1.79%	.	.	1.21%	2.42%
Other services	1.77%	2.68%	2.32%	2.25%	.	.	1.72%	1.38%
Ownership								
For profit, incorporated	0.74%	1.07%	1.47%	1.58%	.	.	0.88%	0.72%
For profit, unincorporated	1.38%	2.41%	2.90%	1.69%	.	.	1.94%	1.13%
Nonprofit	1.23%	2.61%	2.64%	2.20%	.	.	1.73%	1.85%
Age of firm								
Less than 5 years	1.29%	1.64%	4.66%	3.80%	.	.	1.69%	2.96%
5-9 years	2.42%	3.32%	3.22%	3.57%	.	.	2.67%	2.37%
10-19 years	0.69%	1.35%	3.12%	2.41%	.	.	0.79%	2.04%
20 or more years	0.96%	0.98%	2.41%	1.18%	.	.	0.92%	1.09%
Unknown	0.74%	19.93%	14.64% *	10.49% *	.	.	12.47%	0.65%
Multi/single status								
2 or more locations	0.69%	7.03%	4.96%	1.82%	.	.	2.34%	0.69%
1 location only	0.76%	1.02%	1.11%	1.58%	.	.	0.76%	0.94%
Percent full-time employees								
Less than 25%	1.23%	6.17%	4.95%	5.09%	.	.	2.51%	1.70%
25-49 %	1.27%	2.90%	4.46%	5.17%	.	.	2.40%	1.22%
50-74 %	1.86%	1.58%	3.97%	4.14%	.	.	2.09%	1.70%
75% or more	0.53%	1.30%	0.96%	1.52%	.	.	0.77%	0.81%
Union presence								
No union employees	0.70%	1.04%	1.17%	1.45%	.	.	0.72%	0.85%
Has union employees	2.33%	4.65%	7.28%	4.03%	.	.	2.00%	3.16%
Unknown	1.99%	10.71%	14.30%	10.35% *	.	.	9.25%	2.08%
Percent low wage employees								
50% or more low wage	0.85%	1.98%	2.43%	2.44%	.	.	1.39%	1.11%
Less than 50% low wage	0.77%	1.18%	1.27%	1.58%	.	.	0.95%	0.76%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2008 Medical Expenditure Panel Survey-Insurance Component.

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** 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.A.2.b.(1)(2008) Percent of private-sector establishments that offer health insurance that offer an exclusive-provider plan that required no contribution from the employee for single coverage by firm size and selected characteristics: United States, 2008

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	13.4%	22.2%	15.5%	11.9%	5.2%	3.9%	19.4%	5.2%
Industry group **								
Agric., fish., forest.	15.3% *	.	.	.	.	.	17.7% *	2.4% *
Mining and manufacturing	13.2%	.	.	.	.	.	18.1%	5.1%
Construction	16.7%	.	.	.	.	.	17.6%	10.2%
Utilities and transp.	6.7%	.	.	.	.	.	12.9%	1.4% *
Wholesale trade	14.5%	.	.	.	.	.	20.5%	4.1%
Fin. svs. and real estate	10.9%	.	.	.	.	.	22.0%	3.4%
Retail trade	9.6%	.	.	.	.	.	17.0%	5.2%
Professional services	14.8%	.	.	.	.	.	18.9%	6.5%
Other services	15.3%	.	.	.	.	.	21.9%	6.1%
Ownership								
For profit, incorporated	12.7%	.	.	.	.	.	19.4%	4.7%
For profit, unincorporated	14.4%	.	.	.	.	.	18.4%	4.5%
Nonprofit	16.7%	.	.	.	.	.	21.7%	10.1%
Age of firm								
Less than 5 years	18.7%	.	.	.	.	.	20.3%	5.9%
5-9 years	18.6%	.	.	.	.	.	20.1%	8.1%
10-19 years	17.5%	.	.	.	.	.	19.7%	8.3%
20 or more years	13.2%	.	.	.	.	.	18.9%	6.3%
Unknown	2.5%	.	.	.	.	.	10.7% *	2.4%
Multi/single status								
2 or more locations	4.9%	.	.	.	.	.	9.9%	4.5%
1 location only	19.3%	.	.	.	.	.	20.0%	10.9%
Percent full-time employees								
Less than 25%	14.6%	.	.	.	.	.	24.4%	6.4%
25-49 %	11.1%	.	.	.	.	.	16.8%	6.8%
50-74 %	14.5%	.	.	.	.	.	20.4%	6.0%
75% or more	13.3%	.	.	.	.	.	19.2%	4.7%
Union presence								
No union employees	14.2%	.	.	.	.	.	19.3%	5.3%
Has union employees	9.5%	.	.	.	.	.	21.0%	6.0%
Unknown	5.5%	.	.	.	.	.	24.4%	4.0% *
Percent low wage employees								
50% or more low wage	11.5%	.	.	.	.	.	18.8%	6.5%
Less than 50% low wage	14.0%	.	.	.	.	.	19.5%	4.5%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2008 Medical Expenditure Panel Survey-Insurance Component.

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Table I.A.2.b.(1)(2008) Standard error for percent of private-sector establishments that offer health insurance that offer an exclusive-provider plan that required no contribution from the employee for single coverage by firm size and selected characteristics: United States, 2008

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	0.55%	1.22%	1.00%	1.01%	0.42%	0.69%	0.79%	0.38%
Industry group **								
Agric., fish., forest.	4.91%*	.	.	.	.	.	5.58%*	1.07%*
Mining and manufacturing	1.35%	.	.	.	.	.	1.85%	0.97%
Construction	2.16%	.	.	.	.	.	2.41%	1.91%
Utilities and transp.	1.64%	.	.	.	.	.	3.29%	0.53%*
Wholesale trade	1.50%	.	.	.	.	.	2.28%	0.51%
Fin. svs. and real estate	1.03%	.	.	.	.	.	2.24%	0.97%
Retail trade	0.84%	.	.	.	.	.	1.71%	0.79%
Professional services	0.66%	.	.	.	.	.	0.96%	0.77%
Other services	1.14%	.	.	.	.	.	1.59%	0.85%
Ownership								
For profit, incorporated	0.64%	.	.	.	.	.	0.93%	0.51%
For profit, unincorporated	1.82%	.	.	.	.	.	2.40%	0.66%
Nonprofit	1.32%	.	.	.	.	.	2.51%	0.89%
Age of firm								
Less than 5 years	1.89%	.	.	.	.	.	2.19%	1.57%
5-9 years	1.54%	.	.	.	.	.	1.79%	2.38%
10-19 years	1.02%	.	.	.	.	.	1.23%	0.58%
20 or more years	0.81%	.	.	.	.	.	1.08%	0.57%
Unknown	0.64%	.	.	.	.	.	13.69%*	0.65%
Multi/single status								
2 or more locations	0.39%	.	.	.	.	.	1.18%	0.44%
1 location only	0.78%	.	.	.	.	.	0.84%	0.83%
Percent full-time employees								
Less than 25%	1.59%	.	.	.	.	.	2.97%	1.54%
25-49 %	0.88%	.	.	.	.	.	1.44%	1.07%
50-74 %	1.00%	.	.	.	.	.	1.37%	0.84%
75% or more	0.69%	.	.	.	.	.	1.04%	0.38%
Union presence								
No union employees	0.60%	.	.	.	.	.	0.82%	0.40%
Has union employees	1.07%	.	.	.	.	.	3.55%	0.95%
Unknown	1.50%	.	.	.	.	.	6.46%	1.54%*
Percent low wage employees								
50% or more low wage	0.86%	.	.	.	.	.	1.46%	0.85%
Less than 50% low wage	0.55%	.	.	.	.	.	0.82%	0.20%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2008 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.A.2.b.(2)(2008) Percent of private-sector establishments that offer health insurance that offer a mixed-provider plan that required no contribution from the employee for single coverage by firm size and selected characteristics: United States, 2008

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	23.4%	35.2%	27.6%	21.9%	14.5%	8.8%	31.9%	11.9%
Industry group **								
Agric., fish., forest.	41.3%	.	.	.	.	.	45.1%	20.4%
Mining and manufacturing	24.5%	.	.	.	.	.	29.5%	16.2%
Construction	34.0%	.	.	.	.	.	34.5%	30.5%
Utilities and transp.	18.1%	.	.	.	.	.	23.6%	13.4%
Wholesale trade	23.5%	.	.	.	.	.	29.7%	12.7%
Fin. svs. and real estate	20.9%	.	.	.	.	.	37.8%	9.5%
Retail trade	12.6%	.	.	.	.	.	23.1%	6.3%
Professional services	30.0%	.	.	.	.	.	34.7%	20.5%
Other services	20.3%	.	.	.	.	.	29.2%	8.0%
Ownership								
For profit, incorporated	21.7%	.	.	.	.	.	30.6%	11.2%
For profit, unincorporated	26.6%	.	.	.	.	.	32.9%	11.3%
Nonprofit	30.7%	.	.	.	.	.	40.0%	18.4%
Age of firm								
Less than 5 years	28.4%	.	.	.	.	.	30.4%	12.3%
5-9 years	28.9%	.	.	.	.	.	30.8%	15.3%
10-19 years	27.5%	.	.	.	.	.	30.7%	13.6%
20 or more years	24.4%	.	.	.	.	.	33.1%	13.9%
Unknown	8.2%	.	.	.	.	.	61.6%	7.8%
Multi/single status								
2 or more locations	12.0%	.	.	.	.	.	27.4%	10.6%
1 location only	31.3%	.	.	.	.	.	32.2%	22.0%
Percent full-time employees								
Less than 25%	15.5%	.	.	.	.	.	26.0%	6.7%
25-49 %	20.1%	.	.	.	.	.	32.6%	10.6%
50-74 %	21.8%	.	.	.	.	.	31.4%	8.1%
75% or more	24.5%	.	.	.	.	.	32.2%	13.3%
Union presence								
No union employees	23.8%	.	.	.	.	.	31.5%	10.4%
Has union employees	29.5%	.	.	.	.	.	48.7%	23.6%
Unknown	9.5%	.	.	.	.	.	18.2% *	8.8%
Percent low wage employees								
50% or more low wage	15.7%	.	.	.	.	.	27.8%	7.2%
Less than 50% low wage	25.9%	.	.	.	.	.	32.8%	14.3%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2008 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.

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** 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.A.2.b.(2)(2008) Standard error for percent of private-sector establishments that offer health insurance that offer a mixed-provider plan that required no contribution from the employee for single coverage by firm size and selected characteristics: United States, 2008

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	0.28%	1.26%	1.03%	0.91%	1.11%	0.70%	0.66%	0.56%
Industry group **								
Agric., fish., forest.	6.22%	.	.	.	.	.	6.85%	5.60%
Mining and manufacturing	0.97%	.	.	.	.	.	1.02%	1.50%
Construction	1.36%	.	.	.	.	.	1.54%	5.98%
Utilities and transp.	2.88%	.	.	.	.	.	5.18%	2.17%
Wholesale trade	1.94%	.	.	.	.	.	2.92%	1.55%
Fin. svs. and real estate	1.03%	.	.	.	.	.	1.98%	1.11%
Retail trade	0.60%	.	.	.	.	.	1.90%	0.70%
Professional services	0.81%	.	.	.	.	.	1.43%	2.35%
Other services	1.13%	.	.	.	.	.	1.63%	0.62%
Ownership								
For profit, incorporated	0.24%	.	.	.	.	.	0.49%	0.56%
For profit, unincorporated	0.72%	.	.	.	.	.	1.11%	1.13%
Nonprofit	1.62%	.	.	.	.	.	3.01%	1.57%
Age of firm								
Less than 5 years	2.15%	.	.	.	.	.	2.45%	2.28%
5-9 years	2.27%	.	.	.	.	.	2.66%	1.70%
10-19 years	0.92%	.	.	.	.	.	1.27%	2.31%
20 or more years	0.51%	.	.	.	.	.	0.82%	0.71%
Unknown	0.80%	.	.	.	.	.	12.73%	0.79%
Multi/single status								
2 or more locations	0.56%	.	.	.	.	.	2.35%	0.60%
1 location only	0.66%	.	.	.	.	.	0.71%	0.84%
Percent full-time employees								
Less than 25%	1.52%	.	.	.	.	.	2.99%	1.08%
25-49 %	1.21%	.	.	.	.	.	2.42%	1.31%
50-74 %	1.17%	.	.	.	.	.	1.52%	1.18%
75% or more	0.47%	.	.	.	.	.	0.75%	0.82%
Union presence								
No union employees	0.48%	.	.	.	.	.	0.69%	0.54%
Has union employees	3.02%	.	.	.	.	.	6.62%	3.12%
Unknown	1.44%	.	.	.	.	.	8.43% *	1.48%
Percent low wage employees								
50% or more low wage	0.47%	.	.	.	.	.	1.08%	0.73%
Less than 50% low wage	0.51%	.	.	.	.	.	0.92%	0.74%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2008 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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** 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.A.2.b.(3)(2008) Percent of private-sector establishments that offer health insurance that offer an any-provider plan that required no contribution from the employee for single coverage by firm size and selected characteristics: United States, 2008

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	6.0%	11.9%	6.9%	3.5%	1.7%	0.3%	9.7%	1.1%
Industry group **								
Agric., fish., forest.	12.0%	.	.	.	.	.	13.0%	.
Mining and manufacturing	4.7%	.	.	.	.	.	6.9%	.
Construction	9.7%	.	.	.	.	.	10.6%	.
Utilities and transp.	3.5%	.	.	.	.	.	5.5%	.
Wholesale trade	6.7%	.	.	.	.	.	10.0%	.
Fin. svs. and real estate	3.7%	.	.	.	.	.	8.3%	.
Retail trade	3.6%	.	.	.	.	.	9.1%	.
Professional services	8.0%	.	.	.	.	.	11.0%	.
Other services	5.8%	.	.	.	.	.	9.2%	.
Ownership								
For profit, incorporated	5.5%	.	.	.	.	.	9.3%	.
For profit, unincorporated	8.3%	.	.	.	.	.	11.2%	.
Nonprofit	5.8%	.	.	.	.	.	8.7%	.
Age of firm								
Less than 5 years	8.5%	.	.	.	.	.	9.3%	.
5-9 years	8.9%	.	.	.	.	.	9.6%	.
10-19 years	8.1%	.	.	.	.	.	9.7%	.
20 or more years	6.0%	.	.	.	.	.	9.9%	.
Unknown	0.3%	.	.	.	.	.	.	.
Multi/single status								
2 or more locations	1.1%	.	.	.	.	.	4.7%	.
1 location only	9.5%	.	.	.	.	.	10.0%	.
Percent full-time employees								
Less than 25%	6.0%	.	.	.	.	.	11.5%	.
25-49 %	4.5%	.	.	.	.	.	9.7%	.
50-74 %	5.7%	.	.	.	.	.	9.1%	.
75% or more	6.3%	.	.	.	.	.	9.7%	.
Union presence								
No union employees	6.6%	.	.	.	.	.	9.7%	.
Has union employees	2.4%*	.	.	.	.	.	8.5%*	.
Unknown	1.2%	.	.	.	.	.	10.2%*	.
Percent low wage employees								
50% or more low wage	4.9%	.	.	.	.	.	10.4%	.
Less than 50% low wage	6.4%	.	.	.	.	.	9.5%	.

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2008 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.

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** 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.A.2.b.(3)(2008) Standard error for percent of private-sector establishments that offer health insurance that offer an any-provider plan that required no contribution from the employee for single coverage by firm size and selected characteristics: United States, 2008

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	0.26%	0.45%	0.71%	0.35%	0.27%	0.09%	0.38%	0.13%
Industry group **								
Agric., fish., forest.	2.34%	.	.	.	.	.	3.18%	.
Mining and manufacturing	0.88%	.	.	.	.	.	1.36%	.
Construction	1.00%	.	.	.	.	.	1.07%	.
Utilities and transp.	0.82%	.	.	.	.	.	1.20%	.
Wholesale trade	0.65%	.	.	.	.	.	1.15%	.
Fin. svs. and real estate	0.60%	.	.	.	.	.	1.28%	.
Retail trade	0.42%	.	.	.	.	.	1.13%	.
Professional services	0.50%	.	.	.	.	.	0.67%	.
Other services	0.67%	.	.	.	.	.	1.03%	.
Ownership								
For profit, incorporated	0.23%	.	.	.	.	.	0.37%	.
For profit, unincorporated	0.70%	.	.	.	.	.	1.02%	.
Nonprofit	0.62%	.	.	.	.	.	0.94%	.
Age of firm								
Less than 5 years	0.72%	.	.	.	.	.	0.83%	.
5-9 years	0.56%	.	.	.	.	.	0.61%	.
10-19 years	0.70%	.	.	.	.	.	0.84%	.
20 or more years	0.42%	.	.	.	.	.	0.61%	.
Unknown	0.09%	.	.	.	.	.	.	.
Multi/single status								
2 or more locations	0.11%	.	.	.	.	.	0.95%	.
1 location only	0.37%	.	.	.	.	.	0.38%	.
Percent full-time employees								
Less than 25%	1.08%	.	.	.	.	.	2.26%	.
25-49 %	0.56%	.	.	.	.	.	1.29%	.
50-74 %	0.57%	.	.	.	.	.	0.90%	.
75% or more	0.24%	.	.	.	.	.	0.34%	.
Union presence								
No union employees	0.28%	.	.	.	.	.	0.35%	.
Has union employees	0.79% *	.	.	.	.	.	3.35% *	.
Unknown	0.28%	.	.	.	.	.	3.64% *	.
Percent low wage employees								
50% or more low wage	0.63%	.	.	.	.	.	1.40%	.
Less than 50% low wage	0.33%	.	.	.	.	.	0.48%	.

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2008 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.

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** 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.A.2.c(2008) Percent of private-sector establishments that offer health insurance that offer at least one health insurance plan that required no contribution from the employee for family coverage by firm size and selected characteristics: United States, 2008

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	21.1%	37.9%	25.7%	14.8%	5.6%	4.5%	32.4%	5.8%
Industry group **								
Agric., fish., forest.	47.8%	55.9%	45.3% *	.	.	.	52.1%	.
Mining and manufacturing	23.5%	43.1%	25.6%	.	.	.	31.4%	.
Construction	35.6%	44.0%	28.0%	.	.	.	37.7%	.
Utilities and transp.	15.3%	28.4%	16.8% *	.	.	.	24.9%	.
Wholesale trade	24.3%	44.6%	23.2%	.	.	.	35.0%	.
Fin. svs. and real estate	15.1%	40.1%	15.8%	.	.	.	33.1%	.
Retail trade	10.8%	27.1%	21.6%	.	.	.	23.9%	.
Professional services	23.4%	35.3%	25.0%	.	.	.	30.7%	.
Other services	22.4%	38.2%	32.1%	.	.	.	34.5%	.
Ownership								
For profit, incorporated	20.0%	38.2%	25.0%	.	.	.	32.0%	.
For profit, unincorporated	24.8%	36.1%	24.5%	.	.	.	32.8%	.
Nonprofit	22.9%	40.4%	32.6%	.	.	.	34.7%	.
Age of firm								
Less than 5 years	29.0%	36.8%	17.0%	.	.	.	31.3%	.
5-9 years	29.3%	35.4%	29.5%	.	.	.	32.5%	.
10-19 years	27.6%	38.6%	23.6%	.	.	.	32.5%	.
20 or more years	21.1%	38.7%	27.2%	.	.	.	32.6%	.
Unknown	3.5%	48.7% *	.	.	.	.	47.2%	.
Multi/single status								
2 or more locations	5.8%	25.7% *	21.0%	.	.	.	18.1%	.
1 location only	31.8%	38.0%	26.2%	.	.	.	33.3%	.
Percent full-time employees								
Less than 25%	17.6%	30.2%	34.5%	.	.	.	29.9%	.
25-49 %	16.6%	40.0%	29.0%	.	.	.	33.7%	.
50-74 %	21.5%	38.4%	27.5%	.	.	.	34.0%	.
75% or more	21.7%	38.0%	24.6%	.	.	.	32.1%	.
Union presence								
No union employees	21.9%	37.5%	24.8%	.	.	.	31.8%	.
Has union employees	22.6%	54.9%	46.0%	.	.	.	51.4%	.
Unknown	7.6%	46.4%	36.1% *	.	.	.	40.3%	.
Percent low wage employees								
50% or more low wage	14.4%	33.0%	25.9%	.	.	.	28.3%	.
Less than 50% low wage	23.3%	38.9%	25.7%	.	.	.	33.3%	.

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2008 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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** 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.A.2.c(2008) Standard error for percent of private-sector establishments that offer health insurance that offer at least one health insurance plan that required no contribution from the employee for family coverage by firm size and selected characteristics: United States, 2008

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	0.48%	1.00%	1.35%	0.76%	0.49%	0.68%	0.74%	0.52%
Industry group **								
Agric., fish., forest.	4.58%	7.81%	15.28% *	.	.	.	6.19%	.
Mining and manufacturing	1.02%	4.23%	5.02%	.	.	.	1.72%	.
Construction	1.55%	2.13%	2.53%	.	.	.	1.62%	.
Utilities and transp.	2.66%	5.83%	8.91% *	.	.	.	4.63%	.
Wholesale trade	0.99%	3.44%	3.14%	.	.	.	1.81%	.
Fin. svs. and real estate	1.39%	3.26%	2.83%	.	.	.	1.95%	.
Retail trade	1.08%	3.71%	3.15%	.	.	.	2.66%	.
Professional services	0.90%	2.30%	1.81%	.	.	.	1.47%	.
Other services	1.49%	2.56%	3.99%	.	.	.	1.73%	.
Ownership								
For profit, incorporated	0.56%	1.06%	1.28%	.	.	.	0.90%	.
For profit, unincorporated	1.30%	2.57%	2.65%	.	.	.	1.85%	.
Nonprofit	1.53%	3.96%	4.28%	.	.	.	2.52%	.
Age of firm								
Less than 5 years	2.02%	2.53%	3.26%	.	.	.	2.17%	.
5-9 years	1.17%	2.33%	3.58%	.	.	.	1.19%	.
10-19 years	0.67%	1.00%	3.47%	.	.	.	0.76%	.
20 or more years	1.08%	2.19%	1.42%	.	.	.	1.46%	.
Unknown	0.65%	16.07% *	.	.	.	.	12.71%	.
Multi/single status								
2 or more locations	0.41%	8.42% *	3.05%	.	.	.	2.44%	.
1 location only	0.75%	1.03%	1.54%	.	.	.	0.76%	.
Percent full-time employees								
Less than 25%	2.02%	4.61%	6.52%	.	.	.	3.42%	.
25-49 %	1.31%	4.33%	4.26%	.	.	.	3.12%	.
50-74 %	1.38%	2.22%	4.52%	.	.	.	2.30%	.
75% or more	0.36%	1.00%	1.17%	.	.	.	0.66%	.
Union presence								
No union employees	0.57%	1.05%	1.54%	.	.	.	0.75%	.
Has union employees	1.67%	6.02%	4.83%	.	.	.	2.04%	.
Unknown	1.54%	11.07%	14.20% *	.	.	.	10.15%	.
Percent low wage employees								
50% or more low wage	0.62%	2.33%	2.32%	.	.	.	1.24%	.
Less than 50% low wage	0.57%	1.28%	1.28%	.	.	.	0.88%	.

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2008 Medical Expenditure Panel Survey-Insurance Component.

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** 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.A.2.c.(1)(2008) Percent of private-sector establishments that offer health insurance that offer an exclusive-provider plan that required no contribution from the employee for family coverage by firm size and selected characteristics: United States, 2008

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	6.2%	10.9%	7.5%	5.4%	1.3%	1.6%	9.5%	1.8%
Industry group **								
Agric., fish., forest.	9.6% *	.	.	.	.	.	10.5% *	.
Mining and manufacturing	7.7%	.	.	.	.	.	11.1%	.
Construction	9.7%	.	.	.	.	.	10.3%	.
Utilities and transp.	1.5% *	.	.	.	.	.	2.9% *	.
Wholesale trade	7.6%	.	.	.	.	.	10.4%	.
Fin. svs. and real estate	4.6%	.	.	.	.	.	9.9%	.
Retail trade	3.3%	.	.	.	.	.	6.9%	.
Professional services	5.9%	.	.	.	.	.	8.0%	.
Other services	8.4%	.	.	.	.	.	12.2%	.
Ownership								
For profit, incorporated	5.9%	.	.	.	.	.	9.5%	.
For profit, unincorporated	7.6%	.	.	.	.	.	9.9%	.
Nonprofit	6.1%	.	.	.	.	.	8.8%	.
Age of firm								
Less than 5 years	9.2%	.	.	.	.	.	10.0%	.
5-9 years	8.1%	.	.	.	.	.	8.8%	.
10-19 years	8.7%	.	.	.	.	.	10.1%	.
20 or more years	6.2%	.	.	.	.	.	9.3%	.
Unknown	0.7%	.	.	.	.	.	7.1% *	.
Multi/single status								
2 or more locations	1.7%	.	.	.	.	.	4.5% *	.
1 location only	9.4%	.	.	.	.	.	9.8%	.
Percent full-time employees								
Less than 25%	5.6%	.	.	.	.	.	6.4%	.
25-49 %	5.3%	.	.	.	.	.	9.5%	.
50-74 %	6.0%	.	.	.	.	.	9.4%	.
75% or more	6.4%	.	.	.	.	.	9.7%	.
Union presence								
No union employees	6.6%	.	.	.	.	.	9.3%	.
Has union employees	5.2%	.	.	.	.	.	13.9%	.
Unknown	2.6% *	.	.	.	.	.	20.0% *	.
Percent low wage employees								
50% or more low wage	5.0%	.	.	.	.	.	8.3%	.
Less than 50% low wage	6.6%	.	.	.	.	.	9.8%	.

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2008 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.A.2.c.(1)(2008) Standard error for percent of private-sector establishments that offer health insurance that offer an exclusive-provider plan that required no contribution from the employee for family coverage by firm size and selected characteristics: United States, 2008

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	0.35%	0.86%	0.41%	0.52%	0.24%	0.33%	0.57%	0.22%
Industry group **								
Agric., fish., forest.	3.74% *	.	.	.	.	.	4.58% *	.
Mining and manufacturing	1.33%	.	.	.	.	.	2.12%	.
Construction	1.74%	.	.	.	.	.	1.90%	.
Utilities and transp.	0.64% *	.	.	.	.	.	1.37% *	.
Wholesale trade	1.14%	.	.	.	.	.	1.73%	.
Fin. svs. and real estate	0.75%	.	.	.	.	.	1.28%	.
Retail trade	0.58%	.	.	.	.	.	1.31%	.
Professional services	0.38%	.	.	.	.	.	0.57%	.
Other services	0.72%	.	.	.	.	.	1.03%	.
Ownership								
For profit, incorporated	0.28%	.	.	.	.	.	0.40%	.
For profit, unincorporated	1.24%	.	.	.	.	.	1.75%	.
Nonprofit	0.41%	.	.	.	.	.	0.74%	.
Age of firm								
Less than 5 years	0.93%	.	.	.	.	.	0.93%	.
5-9 years	1.36%	.	.	.	.	.	1.63%	.
10-19 years	1.03%	.	.	.	.	.	1.25%	.
20 or more years	0.45%	.	.	.	.	.	0.58%	.
Unknown	0.17%	.	.	.	.	.	11.00% *	.
Multi/single status								
2 or more locations	0.28%	.	.	.	.	.	1.98% *	.
1 location only	0.63%	.	.	.	.	.	0.65%	.
Percent full-time employees								
Less than 25%	1.04%	.	.	.	.	.	1.68%	.
25-49 %	0.96%	.	.	.	.	.	1.68%	.
50-74 %	0.71%	.	.	.	.	.	1.17%	.
75% or more	0.44%	.	.	.	.	.	0.72%	.
Union presence								
No union employees	0.33%	.	.	.	.	.	0.50%	.
Has union employees	1.00%	.	.	.	.	.	3.62%	.
Unknown	0.89% *	.	.	.	.	.	6.41% *	.
Percent low wage employees								
50% or more low wage	0.43%	.	.	.	.	.	1.08%	.
Less than 50% low wage	0.41%	.	.	.	.	.	0.65%	.

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2008 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.

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** 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.A.2.c.(2)(2008) Percent of private-sector establishments that offer health insurance that offer a mixed-provider plan that required no contribution from the employee for family coverage by firm size and selected characteristics: United States, 2008

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	12.4%	21.7%	15.2%	8.7%	4.2%	2.9%	18.6%	3.9%
Industry group **								
Agric., fish., forest.	26.1%	.	.	.	.	.	28.7%	.
Mining and manufacturing	14.8%	.	.	.	.	.	18.9%	.
Construction	21.3%	.	.	.	.	.	21.9%	.
Utilities and transp.	12.2%	.	.	.	.	.	18.8%	.
Wholesale trade	13.7%	.	.	.	.	.	19.9%	.
Fin. svs. and real estate	9.2%	.	.	.	.	.	19.9%	.
Retail trade	6.1%	.	.	.	.	.	13.2%	.
Professional services	14.3%	.	.	.	.	.	18.0%	.
Other services	11.7%	.	.	.	.	.	18.4%	.
Ownership								
For profit, incorporated	11.6%	.	.	.	.	.	18.0%	.
For profit, unincorporated	14.5%	.	.	.	.	.	19.2%	.
Nonprofit	14.8%	.	.	.	.	.	22.2%	.
Age of firm								
Less than 5 years	16.1%	.	.	.	.	.	17.3%	.
5-9 years	18.5%	.	.	.	.	.	20.6%	.
10-19 years	15.1%	.	.	.	.	.	17.6%	.
20 or more years	12.3%	.	.	.	.	.	18.7%	.
Unknown	2.9%	.	.	.	.	.	43.0%	.
Multi/single status								
2 or more locations	4.0%	.	.	.	.	.	12.3%	.
1 location only	18.2%	.	.	.	.	.	19.0%	.
Percent full-time employees								
Less than 25%	9.4%	.	.	.	.	.	18.1%	.
25-49 %	9.6%	.	.	.	.	.	20.3%	.
50-74 %	12.9%	.	.	.	.	.	20.3%	.
75% or more	12.7%	.	.	.	.	.	18.2%	.
Union presence								
No union employees	12.4%	.	.	.	.	.	18.1%	.
Has union employees	18.1%	.	.	.	.	.	38.4%	.
Unknown	4.9%	.	.	.	.	.	18.9% *	.
Percent low wage employees								
50% or more low wage	7.3%	.	.	.	.	.	15.2%	.
Less than 50% low wage	14.0%	.	.	.	.	.	19.4%	.

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2008 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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** 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.A.2.c.(2)(2008) Standard error for percent of private-sector establishments that offer health insurance that offer a mixed-provider plan that required no contribution from the employee for family coverage by firm size and selected characteristics: United States, 2008

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	0.38%	0.86%	1.01%	0.55%	0.54%	0.60%	0.72%	0.43%
Industry group **								
Agric., fish., forest.	4.47%	.	.	.	.	.	5.26%	.
Mining and manufacturing	0.82%	.	.	.	.	.	0.98%	.
Construction	1.05%	.	.	.	.	.	1.52%	.
Utilities and transp.	2.44%	.	.	.	.	.	4.03%	.
Wholesale trade	1.35%	.	.	.	.	.	2.24%	.
Fin. svs. and real estate	0.96%	.	.	.	.	.	2.06%	.
Retail trade	0.62%	.	.	.	.	.	2.03%	.
Professional services	0.70%	.	.	.	.	.	1.04%	.
Other services	0.76%	.	.	.	.	.	0.97%	.
Ownership								
For profit, incorporated	0.43%	.	.	.	.	.	0.84%	.
For profit, unincorporated	0.62%	.	.	.	.	.	0.81%	.
Nonprofit	1.15%	.	.	.	.	.	2.07%	.
Age of firm								
Less than 5 years	1.67%	.	.	.	.	.	1.80%	.
5-9 years	1.38%	.	.	.	.	.	1.38%	.
10-19 years	0.95%	.	.	.	.	.	1.24%	.
20 or more years	0.70%	.	.	.	.	.	0.96%	.
Unknown	0.62%	.	.	.	.	.	12.51%	.
Multi/single status								
2 or more locations	0.29%	.	.	.	.	.	2.28%	.
1 location only	0.70%	.	.	.	.	.	0.71%	.
Percent full-time employees								
Less than 25%	1.17%	.	.	.	.	.	2.17%	.
25-49 %	1.28%	.	.	.	.	.	2.85%	.
50-74 %	1.13%	.	.	.	.	.	2.00%	.
75% or more	0.33%	.	.	.	.	.	0.68%	.
Union presence								
No union employees	0.53%	.	.	.	.	.	0.76%	.
Has union employees	1.65%	.	.	.	.	.	2.83%	.
Unknown	1.36%	.	.	.	.	.	8.10% *	.
Percent low wage employees								
50% or more low wage	0.32%	.	.	.	.	.	1.05%	.
Less than 50% low wage	0.51%	.	.	.	.	.	0.86%	.

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2008 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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** 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.A.2.c.(3)(2008) Percent of private-sector establishments that offer health insurance that offer an any-provider plan that required no contribution from the employee for family coverage by firm size and selected characteristics: United States, 2008

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	3.3%	6.6%	4.2%	1.6%	0.4%	0.1%*	5.4%	0.4%
Industry group **								
Agric., fish., forest.	13.3%	.	.	.	.	.	14.2%	.
Mining and manufacturing	2.8%	.	.	.	.	.	4.3%	.
Construction	6.0%	.	.	.	.	.	6.7%	.
Utilities and transp.	1.5%*	.	.	.	.	.	3.3%*	.
Wholesale trade	4.4%	.	.	.	.	.	6.7%	.
Fin. svs. and real estate	2.4%	.	.	.	.	.	5.7%	.
Retail trade	1.5%	.	.	.	.	.	4.0%	.
Professional services	3.9%	.	.	.	.	.	5.3%	.
Other services	3.1%	.	.	.	.	.	5.0%	.
Ownership								
For profit, incorporated	3.2%	.	.	.	.	.	5.5%	.
For profit, unincorporated	4.0%	.	.	.	.	.	5.5%	.
Nonprofit	3.2%	.	.	.	.	.	5.2%	.
Age of firm								
Less than 5 years	4.4%	.	.	.	.	.	4.7%	.
5-9 years	3.8%	.	.	.	.	.	4.3%	.
10-19 years	5.3%	.	.	.	.	.	6.4%	.
20 or more years	3.2%	.	.	.	.	.	5.5%	.
Unknown	0.2%*	.	.	.	.	.	.	.
Multi/single status								
2 or more locations	0.4%	.	.	.	.	.	1.9%*	.
1 location only	5.4%	.	.	.	.	.	5.7%	.
Percent full-time employees								
Less than 25%	2.9%*	.	.	.	.	.	5.7%*	.
25-49 %	1.9%	.	.	.	.	.	4.3%	.
50-74 %	3.1%	.	.	.	.	.	5.2%	.
75% or more	3.5%	.	.	.	.	.	5.6%	.
Union presence								
No union employees	3.7%	.	.	.	.	.	5.5%	.
Has union employees	1.2%*	.	.	.	.	.	4.5%*	.
Unknown	0.4%*	.	.	.	.	.	1.4%*	.
Percent low wage employees								
50% or more low wage	2.4%	.	.	.	.	.	5.3%	.
Less than 50% low wage	3.6%	.	.	.	.	.	5.5%	.

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2008 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.

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** 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.A.2.c.(3)(2008) Standard error for percent of private-sector establishments that offer health insurance that offer an any-provider plan that required no contribution from the employee for family coverage by firm size and selected characteristics: United States, 2008

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	0.07%	0.24%	0.54%	0.19%	0.09%	0.05% *	0.14%	0.06%
Industry group **								
Agric., fish., forest.	3.21%	.	.	.	.	.	4.21%	.
Mining and manufacturing	0.45%	.	.	.	.	.	0.73%	.
Construction	0.91%	.	.	.	.	.	1.01%	.
Utilities and transp.	0.53% *	.	.	.	.	.	1.12% *	.
Wholesale trade	0.60%	.	.	.	.	.	0.94%	.
Fin. svs. and real estate	0.51%	.	.	.	.	.	1.20%	.
Retail trade	0.29%	.	.	.	.	.	0.76%	.
Professional services	0.27%	.	.	.	.	.	0.46%	.
Other services	0.56%	.	.	.	.	.	0.89%	.
Ownership								
For profit, incorporated	0.14%	.	.	.	.	.	0.28%	.
For profit, unincorporated	0.38%	.	.	.	.	.	0.58%	.
Nonprofit	0.58%	.	.	.	.	.	0.98%	.
Age of firm								
Less than 5 years	0.79%	.	.	.	.	.	0.79%	.
5-9 years	0.62%	.	.	.	.	.	0.70%	.
10-19 years	0.40%	.	.	.	.	.	0.50%	.
20 or more years	0.25%	.	.	.	.	.	0.46%	.
Unknown	0.10% *	.	.	.	.	.	.	.
Multi/single status								
2 or more locations	0.08%	.	.	.	.	.	0.62% *	.
1 location only	0.14%	.	.	.	.	.	0.16%	.
Percent full-time employees								
Less than 25%	1.03% *	.	.	.	.	.	1.89% *	.
25-49 %	0.52%	.	.	.	.	.	1.16%	.
50-74 %	0.41%	.	.	.	.	.	0.63%	.
75% or more	0.12%	.	.	.	.	.	0.19%	.
Union presence								
No union employees	0.09%	.	.	.	.	.	0.14%	.
Has union employees	0.49% *	.	.	.	.	.	1.78% *	.
Unknown	0.25% *	.	.	.	.	.	2.32% *	.
Percent low wage employees								
50% or more low wage	0.31%	.	.	.	.	.	0.75%	.
Less than 50% low wage	0.11%	.	.	.	.	.	0.20%	.

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2008 Medical Expenditure Panel Survey-Insurance Component.

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** 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.A.2.d(2008) Percent of private-sector establishments that offer health insurance that offer two or more health insurance plans by firm size and selected characteristics: United States, 2008

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	38.7%	14.0%	22.3%	34.9%	48.4%	80.7%	18.0%	66.7%
Industry group **								
Agric., fish., forest.	15.9%	10.6% *	9.9% *	23.3% *	14.5% *	90.7%	9.8% *	49.7%
Mining and manufacturing	30.4%	12.2%	18.0%	36.5%	40.3%	70.2%	16.5%	53.3%
Construction	20.5%	11.7%	20.2%	36.4%	47.8%	78.8%	16.3%	51.6%
Utilities and transp.	44.0%	5.9% *	25.8% *	22.1%	55.5%	83.1%	13.6%	69.9%
Wholesale trade	34.1%	14.1%	21.9%	34.7%	47.5%	76.0%	18.8%	61.0%
Fin. svs. and real estate	52.6%	18.9%	21.0%	34.7%	55.2%	85.3%	20.1%	74.6%
Retail trade	50.4%	12.0%	20.4%	33.9%	45.0%	78.0%	17.2%	70.0%
Professional services	35.0%	16.0%	27.0%	39.8%	51.2%	82.7%	20.4%	64.7%
Other services	36.3%	11.8%	20.6%	31.4%	43.7%	80.1%	16.3%	63.9%
Ownership								
For profit, incorporated	40.8%	13.4%	21.8%	34.2%	47.2%	81.0%	17.8%	68.4%
For profit, unincorporated	32.7%	15.9%	26.8%	35.2%	48.8%	82.3%	18.8%	66.4%
Nonprofit	33.2%	12.5%	19.3%	38.5%	52.5%	66.8%	18.0%	53.2%
Age of firm								
Less than 5 years	20.7%	16.6%	18.6%	31.2%	44.2%	55.6%	17.7%	45.9%
5-9 years	18.8%	12.0%	22.5%	28.3%	49.2%	62.2%	15.1%	46.0%
10-19 years	24.6%	12.9%	25.4%	34.2%	50.1%	78.4%	17.7%	54.3%
20 or more years	39.2%	14.6%	21.5%	36.6%	46.5%	82.6%	19.1%	63.4%
Unknown	77.5%	18.9% *	.	44.0%	59.6%	79.8%	31.6% *	77.9%
Multi/single status								
2 or more locations	66.0%	19.5% *	17.2%	35.8%	48.5%	80.7%	25.6%	69.6%
1 location only	19.6%	13.9%	22.8%	34.5%	48.0%	68.7%	17.6%	43.7%
Percent full-time employees								
Less than 25%	38.9%	9.3% *	11.3% *	20.0%	38.2%	80.8%	10.7%	62.5%
25-49 %	45.1%	8.6%	16.7%	31.2%	43.2%	80.8%	14.1%	68.7%
50-74 %	37.9%	12.8%	19.4%	29.9%	52.9%	85.3%	15.4%	70.0%
75% or more	38.2%	14.8%	23.9%	37.2%	48.9%	79.7%	19.2%	66.1%
Union presence								
No union employees	33.7%	13.7%	22.3%	34.1%	47.0%	78.4%	17.7%	61.7%
Has union employees	70.8%	25.2%	20.2%	52.0%	64.4%	88.8%	29.4%	83.7%
Unknown	74.4%	8.6% *	26.4% *	26.0% *	60.1%	81.0%	16.2% *	79.2%
Percent low wage employees								
50% or more low wage	42.7%	9.0%	12.5%	23.5%	44.4%	79.1%	11.1%	64.9%
Less than 50% low wage	37.4%	15.0%	24.3%	38.6%	50.5%	81.6%	19.5%	67.7%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2008 Medical Expenditure Panel Survey-Insurance Component.

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** 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.A.2.d(2008) Standard error for percent of private-sector establishments that offer health insurance that offer two or more health insurance plans by firm size and selected characteristics: United States, 2008

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	0.39%	0.59%	0.81%	0.93%	0.88%	0.88%	0.44%	0.63%
Industry group **								
Agric., fish., forest.	4.04%	4.42% *	13.76% *	12.67% *	9.17% *	23.79%	3.18% *	12.79%
Mining and manufacturing	1.27%	2.78%	1.89%	3.35%	3.98%	2.43%	1.12%	1.76%
Construction	1.85%	2.32%	2.14%	2.91%	5.09%	4.73%	2.01%	3.30%
Utilities and transp.	2.50%	2.91% *	9.05% *	4.74%	6.34%	2.36%	3.77%	2.33%
Wholesale trade	1.80%	3.21%	4.11%	4.94%	4.79%	3.74%	2.14%	2.47%
Fin. svs. and real estate	1.25%	1.84%	3.11%	4.15%	2.36%	1.25%	1.14%	1.01%
Retail trade	1.12%	1.40%	2.41%	3.18%	2.60%	1.51%	1.13%	1.32%
Professional services	0.96%	1.34%	2.30%	2.01%	2.12%	1.80%	1.10%	1.42%
Other services	0.97%	0.70%	2.10%	2.68%	2.49%	1.74%	0.71%	1.70%
Ownership								
For profit, incorporated	0.51%	0.99%	1.04%	1.04%	1.30%	0.91%	0.66%	0.59%
For profit, unincorporated	1.63%	1.59%	3.76%	3.34%	2.45%	2.03%	1.59%	1.84%
Nonprofit	1.35%	2.30%	2.71%	3.46%	1.83%	3.54%	1.74%	1.57%
Age of firm								
Less than 5 years	1.81%	2.49%	4.64%	4.64%	7.98%	9.90%	1.99%	4.44%
5-9 years	1.30%	1.28%	2.73%	3.21%	2.96%	6.98%	1.19%	2.30%
10-19 years	0.74%	0.94%	1.83%	2.32%	3.40%	2.48%	0.92%	1.65%
20 or more years	0.63%	1.18%	1.01%	1.15%	0.84%	1.43%	0.88%	0.68%
Unknown	0.95%	10.43% *	.	11.95%	3.28%	1.07%	12.51% *	1.02%
Multi/single status								
2 or more locations	0.59%	5.98% *	3.64%	1.29%	1.18%	0.89%	2.02%	0.64%
1 location only	0.44%	0.62%	0.75%	1.16%	1.85%	3.87%	0.46%	1.73%
Percent full-time employees								
Less than 25%	2.39%	2.86% *	5.27% *	3.53%	4.98%	3.68%	1.92%	3.14%
25-49 %	1.16%	1.66%	4.31%	3.33%	3.76%	2.44%	1.15%	1.79%
50-74 %	1.82%	1.25%	1.55%	4.59%	3.04%	2.08%	1.15%	1.96%
75% or more	0.55%	0.80%	0.93%	1.05%	1.02%	0.88%	0.55%	0.66%
Union presence								
No union employees	0.47%	0.55%	0.89%	1.11%	0.92%	1.07%	0.41%	0.78%
Has union employees	1.52%	7.38%	4.85%	3.20%	2.94%	2.11%	4.35%	1.60%
Unknown	1.12%	6.21% *	11.46% *	11.29% *	6.84%	1.39%	5.43% *	1.53%
Percent low wage employees								
50% or more low wage	0.54%	1.34%	2.46%	2.31%	2.42%	1.21%	1.35%	1.05%
Less than 50% low wage	0.52%	0.86%	0.76%	0.83%	1.48%	1.14%	0.56%	0.92%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2008 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.A.2.e(2008) Percent of private-sector establishments that offer health insurance by plan options and insurance offerings to retirees by selected characteristics: United States, 2008

Characteristics	Two or more plans	Conventional indemnity	Any managed care	Exclusive provider	Mixed provider	Insurance to retirees under 65	Insurance to retirees 65 and over	With waiting period
United States	38.7%	12.1%	91.0%	34.2%	71.0%	11.2%	10.5%	74.4%
Firm size								
Less than 50 employees	18.0%	16.0%	86.2%	32.8%	58.3%	1.5%	2.6%	65.8%
50+ employees	66.7%	7.0%	97.5%	36.2%	88.1%	24.3%	21.2%	86.0%
Less than 10 employees	14.0%	17.8%	84.2%	32.0%	55.6%	1.4%	2.3%	55.9%
10-24 employees	22.3%	13.7%	88.5%	33.3%	61.7%	1.6%	3.4%	81.8%
25-99 employees	34.9%	10.1%	93.2%	35.3%	68.7%	2.4%	2.9%	87.2%
100-999 employees	48.4%	8.6%	95.3%	30.2%	79.9%	8.0%	7.7%	91.6%
1000+ employees	80.7%	5.8%	99.2%	39.2%	95.1%	36.1%	31.1%	82.9%
Industry group **								
Agric., fish., forest.	15.9%	20.0%	81.7%	21.9%	61.5%	2.4% *	3.0% *	50.6%
Mining and manufacturing	30.4%	10.8%	91.6%	31.8%	68.9%	7.2%	7.2%	82.6%
Construction	20.5%	14.2%	87.7%	31.8%	61.4%	3.2%	3.3%	75.5%
Utilities and transp.	44.0%	13.7%	92.5%	31.8%	76.2%	23.7%	21.3%	77.0%
Wholesale trade	34.1%	12.9%	89.5%	31.3%	68.4%	9.5%	9.4%	72.7%
Fin. svs. and real estate	52.6%	7.9%	95.0%	34.7%	80.0%	26.2%	22.7%	77.0%
Retail trade	50.4%	10.5%	93.4%	34.8%	79.4%	15.9%	12.9%	84.4%
Professional services	35.0%	14.1%	89.0%	33.7%	68.5%	6.8%	7.2%	67.8%
Other services	36.3%	12.5%	90.8%	37.6%	66.4%	6.2%	7.2%	72.4%
Ownership								
For profit, incorporated	40.8%	11.8%	91.6%	34.5%	72.5%	12.4%	11.4%	76.4%
For profit, unincorporated	32.7%	14.4%	87.8%	31.5%	66.6%	8.1%	7.5%	70.4%
Nonprofit	33.2%	10.9%	91.6%	37.0%	67.0%	7.3%	9.1%	65.6%
Age of firm								
Less than 5 years	20.7%	15.2%	87.0%	31.8%	59.0%	1.1% *	1.5%	63.5%
5-9 years	18.8%	13.8%	87.7%	32.8%	60.6%	1.1%	1.4%	67.8%
10-19 years	24.6%	14.6%	87.9%	34.7%	60.4%	1.2%	1.5%	70.5%
20 or more years	39.2%	12.4%	91.0%	35.1%	71.5%	14.2%	13.8%	75.5%
Unknown	77.5%	5.4%	99.0%	32.8%	95.5%	24.8%	20.8%	85.4%
Multi/single status								
2 or more locations	66.0%	7.0%	97.4%	35.5%	88.3%	24.8%	21.9%	86.0%
1 location only	19.6%	15.7%	86.5%	33.3%	58.9%	1.6%	2.5%	66.3%
Percent full-time employees								
Less than 25%	38.9%	12.0%	89.3%	38.5%	67.5%	9.9%	10.3%	70.7%
25-49 %	45.1%	12.1%	92.5%	31.5%	76.9%	14.3%	12.1%	76.0%
50-74 %	37.9%	12.6%	90.8%	34.8%	69.7%	10.2%	9.1%	72.9%
75% or more	38.2%	12.1%	91.0%	34.1%	70.9%	11.1%	10.7%	74.8%
Union presence								
No union employees	33.7%	12.8%	90.0%	33.0%	68.2%	7.4%	7.1%	74.1%
Has union employees	70.8%	4.7%	97.5%	43.9%	88.3%	42.9%	40.8%	70.6%
Unknown	74.4%	11.3%	98.2%	40.1%	91.5%	29.4%	24.5%	83.9%
Percent low wage employees								
50% or more low wage	42.7%	12.3%	91.4%	33.0%	73.2%	11.3%	11.1%	78.0%
Less than 50% low wage	37.4%	12.1%	90.9%	34.6%	70.3%	11.1%	10.3%	73.2%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2008 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.

** 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.A.2.e(2008) Standard error for percent of private-sector establishments othat offer health insurance by plan options and insurance offerings to retirees by selected characteristics: United States, 2008

Characteristics	Two or more plans	Conventional indemnity	Any managed care	Exclusive provider	Mixed provider	Insurance to retirees under 65	Insurance to retirees 65 and over	With waiting period
United States	0.39%	0.34%	0.33%	0.57%	0.56%	0.26%	0.36%	0.71%
Firm size								
Less than 50 employees	0.44%	0.59%	0.59%	0.84%	0.96%	0.14%	0.21%	1.03%
50+ employees	0.63%	0.24%	0.16%	0.77%	0.59%	0.60%	0.83%	0.63%
Less than 10 employees	0.59%	0.76%	0.69%	1.53%	1.49%	0.22%	0.19%	1.43%
10-24 employees	0.81%	0.74%	0.74%	0.90%	1.38%	0.19%	0.66%	1.14%
25-99 employees	0.93%	0.52%	0.42%	0.93%	0.84%	0.38%	0.34%	0.87%
100-999 employees	0.88%	0.38%	0.41%	1.01%	1.10%	0.63%	0.70%	0.51%
1000+ employees	0.88%	0.38%	0.14%	1.26%	0.66%	0.91%	1.05%	1.06%
Industry group **								
Agric., fish., forest.	4.04%	4.20%	3.79%	4.94%	7.12%	1.17% *	2.36% *	5.47%
Mining and manufacturing	1.27%	1.29%	1.18%	0.99%	1.35%	0.68%	0.78%	1.24%
Construction	1.85%	0.97%	0.72%	1.93%	1.47%	0.78%	0.92%	2.36%
Utilities and transp.	2.50%	1.94%	1.42%	2.93%	1.42%	1.36%	1.97%	1.86%
Wholesale trade	1.80%	1.00%	1.06%	2.48%	1.94%	1.34%	1.02%	2.45%
Fin. svs. and real estate	1.25%	0.75%	0.82%	1.62%	0.99%	1.18%	1.21%	1.11%
Retail trade	1.12%	0.49%	0.58%	1.11%	0.94%	1.00%	0.97%	0.76%
Professional services	0.96%	0.90%	0.67%	1.11%	1.04%	0.80%	0.93%	1.48%
Other services	0.97%	0.81%	0.71%	1.05%	0.96%	0.38%	0.62%	0.83%
Ownership								
For profit, incorporated	0.51%	0.35%	0.36%	0.52%	0.64%	0.33%	0.48%	0.84%
For profit, unincorporated	1.63%	1.05%	1.01%	1.98%	1.63%	0.83%	0.75%	1.14%
Nonprofit	1.35%	0.99%	0.86%	1.79%	1.67%	0.68%	0.74%	1.24%
Age of firm								
Less than 5 years	1.81%	1.54%	1.73%	2.03%	2.35%	0.36% *	0.45%	1.46%
5-9 years	1.30%	0.70%	0.64%	2.22%	1.59%	0.25%	0.34%	2.03%
10-19 years	0.74%	1.05%	1.00%	1.80%	1.52%	0.17%	0.30%	1.25%
20 or more years	0.63%	0.45%	0.35%	0.98%	0.76%	0.69%	0.77%	1.07%
Unknown	0.95%	0.40%	0.20%	2.26%	0.48%	0.95%	0.78%	1.32%
Multi/single status								
2 or more locations	0.59%	0.22%	0.14%	0.77%	0.56%	0.59%	0.85%	0.66%
1 location only	0.44%	0.56%	0.53%	0.84%	0.86%	0.14%	0.15%	1.01%
Percent full-time employees								
Less than 25%	2.39%	1.68%	1.58%	1.91%	2.71%	1.52%	1.55%	2.10%
25-49 %	1.16%	0.91%	0.74%	1.56%	1.45%	0.99%	1.11%	2.36%
50-74 %	1.82%	0.47%	0.58%	1.22%	1.52%	1.41%	1.20%	1.28%
75% or more	0.55%	0.44%	0.40%	0.74%	0.55%	0.39%	0.53%	0.82%
Union presence								
No union employees	0.47%	0.40%	0.40%	0.62%	0.64%	0.32%	0.31%	0.68%
Has union employees	1.52%	0.82%	0.83%	2.00%	1.26%	2.25%	1.87%	2.59%
Unknown	1.12%	0.84%	0.57%	2.46%	1.29%	2.02%	1.55%	1.32%
Percent low wage employees								
50% or more low wage	0.54%	0.63%	0.60%	0.90%	0.73%	0.57%	0.54%	1.16%
Less than 50% low wage	0.52%	0.50%	0.43%	0.59%	0.66%	0.35%	0.55%	0.72%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2008 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.

** 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.A.2.f(2008) Percent of private-sector establishments that offer health insurance that required a waiting period before new employees were eligible for health insurance by firm size and selected characteristics: United States, 2008

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	74.4%	55.9%	81.8%	87.2%	91.6%	82.9%	65.8%	86.0%
Industry group **								
Agric., fish., forest.	50.6%	35.1%	80.2%	71.7%	98.8%	98.3%	42.8%	93.3%
Mining and manufacturing	82.6%	67.2%	88.9%	94.7%	92.4%	78.0%	79.2%	88.3%
Construction	75.5%	66.0%	86.9%	90.0%	89.8%	76.1%	73.7%	88.8%
Utilities and transp.	77.0%	66.7%	85.9%	95.5%	96.8%	68.4%	75.6%	78.3%
Wholesale trade	72.7%	59.6%	81.0%	89.6%	85.7%	67.4%	70.2%	77.2%
Fin. svs. and real estate	77.0%	54.1%	83.2%	90.6%	93.7%	83.5%	62.3%	86.9%
Retail trade	84.4%	55.1%	85.3%	92.1%	96.0%	93.6%	68.3%	94.0%
Professional services	67.8%	54.1%	81.0%	81.2%	90.3%	66.9%	62.5%	78.5%
Other services	72.4%	51.9%	75.0%	84.2%	89.6%	86.7%	62.0%	86.9%
Ownership								
For profit, incorporated	76.4%	57.4%	84.5%	90.1%	92.7%	82.3%	68.5%	85.9%
For profit, unincorporated	70.4%	57.7%	79.7%	83.2%	89.2%	88.1%	63.3%	87.9%
Nonprofit	65.6%	38.2%	64.2%	76.2%	89.1%	80.9%	50.8%	85.1%
Age of firm								
Less than 5 years	63.5%	52.2%	80.3%	83.0%	92.0%	91.1%	60.7%	87.4%
5-9 years	67.8%	57.4%	82.7%	86.9%	85.1%	93.6%	65.4%	85.5%
10-19 years	70.5%	56.7%	82.8%	87.1%	92.6%	90.7%	65.5%	91.6%
20 or more years	75.5%	55.8%	81.5%	88.1%	92.2%	79.3%	67.2%	85.5%
Unknown	85.4%	87.8%	57.9% *	75.1%	88.9%	85.2%	77.3%	85.5%
Multi/single status								
2 or more locations	86.0%	74.3%	87.7%	90.8%	92.1%	82.9%	86.2%	85.9%
1 location only	66.3%	55.7%	81.3%	85.5%	88.4%	82.4%	64.5%	86.9%
Percent full-time employees								
Less than 25%	70.7%	37.8%	63.5%	79.4%	82.0%	90.6%	51.4%	86.9%
25-49 %	76.0%	37.2%	75.8%	82.5%	93.1%	92.9%	54.6%	92.3%
50-74 %	72.9%	50.0%	80.6%	84.3%	94.3%	91.7%	59.7%	91.7%
75% or more	74.8%	59.3%	83.6%	88.8%	91.6%	78.6%	68.6%	83.9%
Union presence								
No union employees	74.1%	56.0%	82.4%	87.5%	91.8%	85.8%	65.9%	88.4%
Has union employees	70.6%	49.2%	69.6%	81.8%	88.7%	70.3%	61.2%	73.5%
Unknown	83.9%	67.0%	71.9%	91.3%	89.7%	84.4%	71.5%	84.9%
Percent low wage employees								
50% or more low wage	78.0%	45.1%	80.6%	86.9%	93.2%	90.2%	59.6%	90.8%
Less than 50% low wage	73.2%	58.1%	82.1%	87.3%	90.8%	78.8%	67.1%	83.6%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2008 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.

** 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.A.2.f(2008) Standard error for percent of private-sector establishments that offer health insurance that required a waiting period before new employees were eligible for health insurance by firm size and selected characteristics: United States, 2008

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	0.71%	1.43%	1.14%	0.87%	0.51%	1.06%	1.03%	0.63%
Industry group **								
Agric., fish., forest.	5.47%	5.12%	18.30%	14.82%	18.26%	23.83%	6.74%	3.71%
Mining and manufacturing	1.24%	4.02%	1.55%	1.55%	1.35%	2.08%	1.84%	1.02%
Construction	2.36%	2.92%	3.68%	1.97%	3.71%	8.66%	2.50%	4.02%
Utilities and transp.	1.86%	4.48%	5.22%	1.35%	1.95%	3.37%	3.38%	2.53%
Wholesale trade	2.45%	5.71%	4.13%	2.93%	3.15%	4.22%	3.64%	2.67%
Fin. svs. and real estate	1.11%	2.69%	4.04%	2.16%	0.82%	1.94%	1.73%	1.42%
Retail trade	0.76%	2.41%	2.41%	1.09%	1.16%	1.04%	1.38%	0.88%
Professional services	1.48%	2.72%	2.21%	2.01%	1.01%	3.46%	1.71%	1.60%
Other services	0.83%	1.56%	2.73%	2.15%	1.43%	1.40%	1.22%	0.92%
Ownership								
For profit, incorporated	0.84%	1.69%	1.23%	1.17%	0.61%	1.04%	1.26%	0.70%
For profit, unincorporated	1.14%	2.25%	3.51%	2.48%	2.22%	2.10%	1.69%	1.29%
Nonprofit	1.24%	3.18%	4.47%	2.28%	1.41%	3.23%	2.28%	1.19%
Age of firm								
Less than 5 years	1.46%	2.45%	3.15%	2.83%	3.70%	2.70%	1.78%	2.62%
5-9 years	2.03%	3.01%	3.20%	2.10%	3.69%	4.65%	2.29%	2.52%
10-19 years	1.25%	1.86%	3.15%	2.25%	1.69%	3.52%	1.31%	1.42%
20 or more years	1.07%	2.10%	2.08%	0.92%	0.62%	1.57%	1.39%	1.01%
Unknown	1.32%	20.93%	18.85% *	12.21%	1.23%	1.49%	13.73%	1.29%
Multi/single status								
2 or more locations	0.66%	7.55%	1.70%	1.25%	0.57%	1.06%	1.05%	0.75%
1 location only	1.01%	1.47%	1.23%	1.07%	0.97%	3.16%	1.09%	0.76%
Percent full-time employees								
Less than 25%	2.10%	6.29%	7.69%	3.95%	3.07%	1.72%	3.48%	1.68%
25-49 %	2.36%	5.18%	5.05%	3.76%	1.65%	1.62%	3.53%	1.42%
50-74 %	1.28%	2.50%	3.11%	1.78%	1.91%	1.35%	2.13%	0.92%
75% or more	0.82%	1.49%	0.95%	0.79%	0.51%	1.50%	1.06%	0.83%
Union presence								
No union employees	0.68%	1.35%	1.11%	0.83%	0.55%	1.36%	0.91%	0.65%
Has union employees	2.59%	9.00%	8.49%	3.34%	3.34%	3.16%	5.82%	2.55%
Unknown	1.32%	10.06%	14.08%	3.16%	5.27%	1.42%	8.59%	1.22%
Percent low wage employees								
50% or more low wage	1.16%	2.97%	2.99%	1.98%	0.63%	1.55%	2.36%	1.05%
Less than 50% low wage	0.72%	1.48%	0.93%	0.90%	0.70%	1.20%	0.99%	0.67%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2008 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.

** 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.A.2.g(2008) Average length of waiting period (in weeks) before new employees were eligible for health insurance at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2008

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	8.0	6.1	8.9	9.3	9.5	8.8	7.1	9.1
Industry group **								
Agric., fish., forest.	7.0	4.8	8.9*	9.3	15.3	19.2	5.4	15.8
Mining and manufacturing	8.6	7.8	8.8	10.3	9.4	6.6	8.8	8.4
Construction	9.2	7.4	11.8	11.9	10.6	6.1	9.0	10.3
Utilities and transp.	8.8	7.2	7.6	11.4	11.8	8.3	7.9	9.5
Wholesale trade	7.1	6.0	8.3	9.2	7.6	6.2	7.1	7.2
Fin. svs. and real estate	6.6	5.1	6.7	7.5	8.3	6.8	5.6	7.3
Retail trade	10.5	6.2	10.4	10.8	12.2	12.1	7.9	12.1
Professional services	6.6	5.8	8.1	7.4	8.3	5.5	6.4	6.9
Other services	8.3	5.8	8.6	9.6	10.6	10.0	7.0	10.1
Ownership								
For profit, incorporated	8.3	6.3	9.4	9.8	9.7	8.9	7.5	9.2
For profit, unincorporated	7.6	6.3	8.5	10.0	9.8	8.8	6.9	9.3
Nonprofit	6.0	3.6	5.7	6.2	8.9	7.1	4.5	8.1
Age of firm								
Less than 5 years	6.7	5.2	8.0	10.8	8.5	12.2	6.2	10.5
5-9 years	7.2	6.2	9.0	9.0	7.8	8.9	7.1	8.1
10-19 years	7.6	6.2	9.0	9.5	10.2	7.9	7.2	9.4
20 or more years	8.1	6.1	9.0	9.1	9.8	8.3	7.3	9.0
Unknown	9.2	15.2	5.0*	8.1*	8.2	9.3	10.5*	9.2
Multi/single status								
2 or more locations	9.0	7.8	8.5	9.2	9.5	8.8	8.4	9.1
1 location only	7.2	6.0	8.9	9.4	9.6	6.6	7.0	9.5
Percent full-time employees								
Less than 25%	8.1	4.4	7.0	9.4	9.3	10.5	5.9	10.0
25-49 %	9.9	4.5	8.6	10.2	10.5	13.4	6.3	12.6
50-74 %	8.0	5.2	8.4	9.2	10.8	10.4	6.2	10.4
75% or more	7.8	6.4	9.1	9.2	9.2	7.6	7.4	8.3
Union presence								
No union employees	8.0	6.1	9.0	9.4	9.6	9.2	7.1	9.4
Has union employees	7.6	5.2	7.3	7.4	8.5	7.9	6.1	8.0
Unknown	8.5	5.4	8.2	12.8	9.6	8.5	7.1	8.6
Percent low wage employees								
50% or more low wage	9.6	5.0	9.9	10.9	11.4	11.4	7.0	11.4
Less than 50% low wage	7.4	6.3	8.7	8.8	8.6	7.4	7.1	7.9

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2008 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.

** 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.A.2.g(2008) Standard error for average length of waiting period (in weeks) before new employees were eligible for health insurance at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2008

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	0.10	0.17	0.30	0.20	0.10	0.19	0.16	0.10
Industry group **								
Agric., fish., forest.	1.07	1.29	2.77 *	2.54	3.36	5.27	1.21	2.46
Mining and manufacturing	0.31	0.81	0.49	0.44	0.45	0.31	0.49	0.21
Construction	0.36	0.49	0.73	0.55	1.13	0.99	0.40	0.60
Utilities and transp.	0.50	0.86	0.43	1.52	1.23	0.93	0.62	0.67
Wholesale trade	0.21	0.59	0.52	0.54	0.50	0.70	0.35	0.44
Fin. svs. and real estate	0.22	0.28	0.64	0.32	0.35	0.49	0.31	0.25
Retail trade	0.16	0.27	0.39	0.34	0.62	0.25	0.19	0.20
Professional services	0.25	0.34	0.44	0.27	0.25	0.47	0.26	0.29
Other services	0.12	0.27	0.42	0.33	0.39	0.43	0.19	0.28
Ownership								
For profit, incorporated	0.14	0.23	0.34	0.27	0.18	0.19	0.23	0.12
For profit, unincorporated	0.27	0.35	0.49	0.34	0.66	0.72	0.29	0.52
Nonprofit	0.18	0.43	0.70	0.35	0.25	0.58	0.32	0.17
Age of firm								
Less than 5 years	0.24	0.30	0.58	0.59	0.66	1.71	0.23	0.82
5-9 years	0.30	0.38	0.58	0.39	0.37	0.98	0.34	0.27
10-19 years	0.23	0.19	0.44	0.53	0.40	0.55	0.22	0.34
20 or more years	0.12	0.25	0.36	0.23	0.12	0.31	0.20	0.14
Unknown	0.22	3.93	1.63 *	2.86 *	0.59	0.28	3.18 *	0.21
Multi/single status								
2 or more locations	0.10	0.88	0.77	0.33	0.11	0.19	0.46	0.13
1 location only	0.14	0.17	0.32	0.19	0.24	0.56	0.16	0.15
Percent full-time employees								
Less than 25%	0.42	1.00	1.75	1.28	0.79	0.77	0.68	0.60
25-49 %	0.42	0.79	0.61	0.73	0.60	0.59	0.53	0.45
50-74 %	0.15	0.27	0.60	0.69	0.45	0.47	0.22	0.29
75% or more	0.13	0.19	0.29	0.16	0.16	0.20	0.17	0.12
Union presence								
No union employees	0.10	0.16	0.30	0.20	0.11	0.26	0.15	0.12
Has union employees	0.46	1.40	1.35	0.68	0.69	0.74	0.93	0.61
Unknown	0.15	0.73	2.37	2.30	1.35	0.15	0.76	0.19
Percent low wage employees								
50% or more low wage	0.21	0.54	0.65	0.31	0.27	0.30	0.36	0.22
Less than 50% low wage	0.12	0.19	0.33	0.21	0.19	0.22	0.17	0.10

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2008 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.

** 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.B.1(2008) Number of private-sector employees by firm size and selected characteristics: United States, 2008

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	116,141,515	13,273,104	10,199,219	16,489,281	21,368,386	54,811,525	31,372,909	84,768,606
Industry group **								
Agric., fish., forest.	1,119,651	369,357	157,354	220,416 *	243,155 *	129,368 *	625,628	494,022
Mining and manufacturing	13,646,689	588,052	760,807	2,099,368	3,350,886	6,847,575	2,172,189	11,474,500
Construction	6,417,332	1,607,016	1,235,622	1,732,951	1,290,311	551,433	3,740,770	2,676,562
Utilities and transp.	4,916,524	369,405	276,672	471,470	648,941	3,150,035	848,834	4,067,690
Wholesale trade	5,827,003	666,896	668,538	939,208	1,407,137	2,145,224	1,838,714	3,988,288
Fin. svs. and real estate	11,845,340	1,160,870	537,123	839,152	1,627,167	7,681,028	2,046,442	9,798,898
Retail trade	15,008,689	1,553,083	1,006,620	1,623,797	1,340,313	9,484,874	3,458,712	11,549,977
Professional services	29,470,330	3,458,009	2,466,656	3,642,181	6,740,116	13,163,367	7,568,957	21,901,373
Other services	27,889,958	3,500,415	3,089,825	4,920,738	4,720,360	11,658,620	9,072,662	18,817,296
Ownership								
For profit, incorporated	83,050,990	8,379,262	7,530,881	11,751,733	13,890,110	41,499,003	21,757,514	61,293,476
For profit, unincorporated	17,724,959	3,878,339	1,778,326	2,645,285	2,860,454	6,562,555	6,892,143	10,832,816
Nonprofit	15,365,566	1,015,502	890,012	2,092,262	4,617,822	6,749,967	2,723,252	12,642,314
Age of firm								
Less than 5 years	6,352,493	2,236,730	1,191,511	1,702,857	773,311	448,084	4,378,500	1,973,993
5-9 years	8,309,938	2,521,347	1,542,028	1,999,023	1,328,449	919,091	5,121,851	3,188,087
10-19 years	15,102,481	3,281,112	2,499,245	3,344,736	3,408,692	2,568,697	7,476,633	7,625,848
20 or more years	58,320,072	5,182,624	4,950,052	9,363,898	14,783,044	24,040,454	14,300,626	44,019,446
Unknown	28,056,531	51,291	16,384 *	78,768	1,074,890	26,835,199	95,299	27,961,232
Multi/single status								
2 or more locations	67,239,678	114,602	458,580	2,625,715	11,727,421	52,313,361	1,518,909	65,720,769
1 location only	48,901,837	13,158,502	9,740,639	13,863,566	9,640,966	2,498,164	29,854,000	19,047,837
Percent full-time employees								
Less than 25%	8,397,293	1,723,309	1,173,681	1,398,518	1,314,000	2,787,786	3,719,637	4,677,657
25-49 %	9,323,341	1,126,438	833,732	1,498,341	1,775,923	4,088,908	2,777,134	6,546,207
50-74 %	17,506,656	2,373,458	1,509,270	2,077,849	2,762,460	8,783,618	4,891,652	12,615,004
75% or more	80,914,225	8,049,899	6,682,535	11,514,573	15,516,003	39,151,214	19,984,487	60,929,738
Union presence								
No union employees	86,852,029	12,777,729	9,706,564	15,275,540	18,019,218	31,072,979	29,858,545	56,993,484
Has union employees	16,674,759	316,919	352,964	970,547	2,682,776	12,351,554	1,060,216	15,614,543
Unknown	12,614,727	178,457	139,691	243,194	666,392	11,386,993	454,148	12,160,579
Percent low-wage employees								
50% or more low wage	32,750,170	4,207,031	3,168,236	5,113,599	6,114,240	14,147,063	9,980,044	22,770,126
Less than 50% low wage	83,391,346	9,066,073	7,030,983	11,375,681	15,254,146	40,664,462	21,392,866	61,998,480

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2008 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.

** 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.

Totals may not sum exactly because of rounding.

Table I.B.1(2008) Standard error for number of private-sector employees by firm size and selected characteristics: United States, 2008

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	751,026	143,509	173,254	281,188	362,224	754,329	152,751	694,634
Industry group **								
Agric., fish., forest.	104,943	26,374	42,328	69,311 *	97,190 *	63,012 *	37,478	92,254
Mining and manufacturing	198,128	23,740	53,071	93,599	175,032	260,140	95,731	204,744
Construction	156,615	41,053	79,610	126,549	174,810	79,206	95,562	151,429
Utilities and transp.	342,714	27,489	30,594	46,586	79,079	287,542	54,668	314,984
Wholesale trade	237,067	25,202	39,790	84,252	108,946	177,018	79,373	198,943
Fin. svs. and real estate	549,619	37,303	46,109	78,529	144,381	585,757	83,001	541,256
Retail trade	296,488	64,291	45,825	115,559	73,686	322,475	109,267	314,056
Professional services	544,975	59,459	124,971	125,752	195,346	440,004	184,669	541,176
Other services	475,266	106,036	126,594	194,139	125,793	445,583	146,385	419,849
Ownership								
For profit, incorporated	889,795	157,644	170,593	298,263	386,495	625,448	185,395	728,354
For profit, unincorporated	259,576	91,189	90,685	129,896	181,404	305,265	150,556	302,781
Nonprofit	381,693	44,422	43,109	137,280	238,480	311,757	123,829	338,579
Age of firm								
Less than 5 years	205,257	54,869	76,380	92,754	98,205	76,645	120,466	131,210
5-9 years	254,179	59,711	108,482	109,789	112,897	240,489	130,646	230,236
10-19 years	301,063	53,732	123,857	125,122	215,312	268,196	164,308	301,890
20 or more years	661,504	104,922	129,828	255,447	255,411	949,343	253,690	731,418
Unknown	772,542	10,458	10,956 *	22,101	79,180	756,540	16,133	774,949
Multi/single status								
2 or more locations	875,793	21,106	42,812	156,980	236,651	863,720	122,182	903,241
1 location only	518,792	131,868	176,008	168,669	277,099	328,626	160,260	563,425
Percent full-time employees								
Less than 25%	266,627	67,197	66,954	116,390	126,376	346,449	95,510	294,595
25-49 %	301,058	31,028	32,059	110,025	159,760	240,731	81,896	296,051
50-74 %	426,353	60,588	80,505	121,816	198,080	439,307	103,337	400,093
75% or more	870,532	129,716	137,150	247,627	338,924	856,374	155,521	860,288
Union presence								
No union employees	493,628	140,417	152,464	228,618	355,556	494,382	159,816	503,894
Has union employees	376,975	21,005	48,532	106,568	249,705	400,819	71,799	379,517
Unknown	362,746	29,901	36,285	42,075	122,587	286,398	55,561	359,183
Percent low-wage employees								
50% or more low wage	717,180	107,149	134,704	167,162	302,388	524,256	177,460	699,478
Less than 50% low wage	537,883	88,447	202,514	276,166	363,547	615,722	180,625	570,329

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2008 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.

** 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.

Totals may not sum exactly because of rounding.

Table I.B.1.a(2008) Percent of number of private-sector employees by firm size and selected characteristics: United States, 2008

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	116,141,515	11.4%	8.8%	14.2%	18.4%	47.2%	27.0%	73.0%
Industry group **								
Agric., fish., forest.	1,119,651	33.0%	14.1%	19.7% *	21.7% *	11.6% *	55.9%	44.1%
Mining and manufacturing	13,646,689	4.3%	5.6%	15.4%	24.6%	50.2%	15.9%	84.1%
Construction	6,417,332	25.0%	19.3%	27.0%	20.1%	8.6%	58.3%	41.7%
Utilities and transp.	4,916,524	7.5%	5.6%	9.6%	13.2%	64.1%	17.3%	82.7%
Wholesale trade	5,827,003	11.4%	11.5%	16.1%	24.1%	36.8%	31.6%	68.4%
Fin. svs. and real estate	11,845,340	9.8%	4.5%	7.1%	13.7%	64.8%	17.3%	82.7%
Retail trade	15,008,689	10.3%	6.7%	10.8%	8.9%	63.2%	23.0%	77.0%
Professional services	29,470,330	11.7%	8.4%	12.4%	22.9%	44.7%	25.7%	74.3%
Other services	27,889,958	12.6%	11.1%	17.6%	16.9%	41.8%	32.5%	67.5%
Ownership								
For profit, incorporated	83,050,990	10.1%	9.1%	14.2%	16.7%	50.0%	26.2%	73.8%
For profit, unincorporated	17,724,959	21.9%	10.0%	14.9%	16.1%	37.0%	38.9%	61.1%
Nonprofit	15,365,566	6.6%	5.8%	13.6%	30.1%	43.9%	17.7%	82.3%
Age of firm								
Less than 5 years	6,352,493	35.2%	18.8%	26.8%	12.2%	7.1%	68.9%	31.1%
5-9 years	8,309,938	30.3%	18.6%	24.1%	16.0%	11.1%	61.6%	38.4%
10-19 years	15,102,481	21.7%	16.5%	22.1%	22.6%	17.0%	49.5%	50.5%
20 or more years	58,320,072	8.9%	8.5%	16.1%	25.3%	41.2%	24.5%	75.5%
Unknown	28,056,531	0.2%	0.1% *	0.3%	3.8%	95.6%	0.3%	99.7%
Multi/single status								
2 or more locations	67,239,678	0.2%	0.7%	3.9%	17.4%	77.8%	2.3%	97.7%
1 location only	48,901,837	26.9%	19.9%	28.3%	19.7%	5.1%	61.0%	39.0%
Percent full-time employees								
Less than 25%	8,397,293	20.5%	14.0%	16.7%	15.6%	33.2%	44.3%	55.7%
25-49 %	9,323,341	12.1%	8.9%	16.1%	19.0%	43.9%	29.8%	70.2%
50-74 %	17,506,656	13.6%	8.6%	11.9%	15.8%	50.2%	27.9%	72.1%
75% or more	80,914,225	9.9%	8.3%	14.2%	19.2%	48.4%	24.7%	75.3%
Union presence								
No union employees	86,852,029	14.7%	11.2%	17.6%	20.7%	35.8%	34.4%	65.6%
Has union employees	16,674,759	1.9%	2.1%	5.8%	16.1%	74.1%	6.4%	93.6%
Unknown	12,614,727	1.4%	1.1%	1.9%	5.3%	90.3%	3.6%	96.4%
Percent low-wage employees								
50% or more low wage	32,750,170	12.8%	9.7%	15.6%	18.7%	43.2%	30.5%	69.5%
Less than 50% low wage	83,391,346	10.9%	8.4%	13.6%	18.3%	48.8%	25.7%	74.3%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2008 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.

** 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.

Percents may not add to 100% because of rounding.

Table I.B.1.a(2008) Standard error for percent of number of private-sector employees by firm size and selected characteristics: United States, 2008

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	751,026	0.13%	0.16%	0.22%	0.31%	0.48%	0.16%	0.16%
Industry group **								
Agric., fish., forest.	104,943	5.73%	3.53%	5.92% *	6.56% *	4.56% *	4.65%	4.65%
Mining and manufacturing	198,128	0.15%	0.38%	0.71%	1.42%	1.44%	0.69%	0.69%
Construction	156,615	0.81%	1.29%	1.84%	2.39%	1.18%	1.60%	1.60%
Utilities and transp.	342,714	0.75%	0.55%	0.87%	1.59%	2.11%	1.13%	1.13%
Wholesale trade	237,067	0.43%	0.66%	1.62%	1.77%	1.68%	1.14%	1.14%
Fin. svs. and real estate	549,619	0.47%	0.38%	0.72%	1.42%	2.04%	0.84%	0.84%
Retail trade	296,488	0.53%	0.34%	0.77%	0.53%	0.97%	0.84%	0.84%
Professional services	544,975	0.30%	0.39%	0.43%	0.55%	0.93%	0.71%	0.71%
Other services	475,266	0.36%	0.52%	0.63%	0.48%	1.11%	0.52%	0.52%
Ownership								
For profit, incorporated	889,795	0.17%	0.23%	0.31%	0.42%	0.47%	0.13%	0.13%
For profit, unincorporated	259,576	0.71%	0.52%	0.80%	0.95%	1.33%	1.06%	1.06%
Nonprofit	381,693	0.22%	0.31%	0.74%	1.41%	1.74%	0.72%	0.72%
Age of firm								
Less than 5 years	205,257	0.86%	1.02%	1.20%	1.22%	1.21%	1.34%	1.34%
5-9 years	254,179	0.75%	1.60%	1.32%	1.47%	2.41%	1.85%	1.85%
10-19 years	301,063	0.54%	0.69%	0.93%	1.31%	1.60%	1.29%	1.29%
20 or more years	661,504	0.24%	0.25%	0.48%	0.55%	1.23%	0.53%	0.53%
Unknown	772,542	0.04%	0.04% *	0.08%	0.29%	0.29%	0.06%	0.06%
Multi/single status								
2 or more locations	875,793	0.03%	0.06%	0.24%	0.40%	0.44%	0.19%	0.19%
1 location only	518,792	0.28%	0.40%	0.26%	0.49%	0.64%	0.75%	0.75%
Percent full-time employees								
Less than 25%	266,627	1.13%	1.08%	1.27%	1.59%	3.33%	1.89%	1.89%
25-49 %	301,058	0.57%	0.39%	1.13%	1.60%	1.64%	1.19%	1.19%
50-74 %	426,353	0.47%	0.36%	0.92%	1.02%	1.66%	0.77%	0.77%
75% or more	870,532	0.18%	0.18%	0.31%	0.45%	0.62%	0.30%	0.30%
Union presence								
No union employees	493,628	0.16%	0.20%	0.22%	0.37%	0.52%	0.26%	0.26%
Has union employees	376,975	0.16%	0.29%	0.59%	1.40%	1.64%	0.46%	0.46%
Unknown	362,746	0.24%	0.28%	0.33%	0.89%	0.87%	0.44%	0.44%
Percent low-wage employees								
50% or more low wage	717,180	0.50%	0.52%	0.34%	0.78%	0.89%	0.82%	0.82%
Less than 50% low wage	537,883	0.14%	0.27%	0.32%	0.40%	0.57%	0.27%	0.27%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2008 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.

** 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.

Percents may not add to 100% because of rounding.

Table I.B.2(2008) Percent of private-sector employees in establishments that offer health insurance by firm size and selected characteristics: United States, 2008

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	87.7%	45.0%	69.5%	85.3%	95.9%	99.0%	61.6%	97.4%
Industry group **								
Agric., fish., forest.	51.5%	30.6%	39.4%	67.8%	50.6%	100.0%	37.3%	69.5%
Mining and manufacturing	95.4%	56.6%	82.9%	91.1%	98.3%	100.0%	77.0%	98.9%
Construction	77.6%	41.9%	72.4%	90.7%	99.7%	99.6%	63.2%	97.6%
Utilities and transp.	92.8%	42.4%	70.5%	91.1%	98.9%	99.7%	61.2%	99.4%
Wholesale trade	93.1%	56.4%	89.2%	98.4%	98.2%	100.0%	79.6%	99.3%
Fin. svs. and real estate	94.1%	52.7%	86.7%	96.1%	98.9%	99.7%	68.6%	99.5%
Retail trade	89.9%	36.5%	67.9%	89.2%	98.9%	99.9%	58.5%	99.4%
Professional services	91.7%	55.2%	81.4%	91.9%	98.2%	99.8%	71.0%	98.8%
Other services	77.8%	35.3%	50.3%	70.5%	89.4%	96.2%	47.2%	92.5%
Ownership								
For profit, incorporated	88.7%	48.2%	71.4%	84.8%	95.4%	98.9%	64.8%	97.1%
For profit, unincorporated	77.7%	36.4%	59.4%	79.8%	93.4%	99.4%	48.0%	96.6%
Nonprofit	94.3%	52.0%	73.6%	94.5%	99.2%	99.9%	70.4%	99.4%
Age of firm								
Less than 5 years	56.1%	30.6%	48.5%	71.9%	82.0%	99.0%	42.3%	86.6%
5-9 years	62.9%	39.5%	64.6%	73.7%	89.7%	62.0%	52.3%	79.9%
10-19 years	76.8%	46.7%	66.1%	80.6%	94.7%	97.0%	59.5%	93.8%
20 or more years	91.9%	53.1%	78.0%	92.0%	97.4%	99.8%	72.2%	98.4%
Unknown	99.5%	20.0%	21.6% *	68.8%	97.9%	99.8%	33.7%	99.7%
Multi/single status								
2 or more locations	98.8%	64.7%	76.2%	89.9%	97.7%	99.7%	82.2%	99.1%
1 location only	72.6%	44.8%	69.2%	84.4%	93.7%	85.4%	60.6%	91.5%
Percent full-time employees								
Less than 25%	56.6%	10.9%	29.8%	56.6%	76.6%	86.7%	23.6%	82.9%
25-49 %	80.9%	34.3%	53.7%	68.3%	90.3%	99.7%	47.4%	95.0%
50-74 %	86.1%	43.9%	60.6%	81.9%	96.9%	99.6%	55.3%	98.1%
75% or more	92.1%	54.1%	80.5%	91.6%	98.0%	99.7%	72.2%	98.7%
Union presence								
No union employees	84.6%	45.3%	69.8%	85.4%	95.8%	98.4%	61.7%	96.6%
Has union employees	97.8%	45.0%	70.0%	93.5%	99.4%	99.9%	71.0%	99.6%
Unknown	96.2%	22.9%	48.5%	42.0%	85.4%	99.8%	35.6%	98.5%
Percent low wage employees								
50% or more low wage	77.1%	21.7%	41.7%	66.9%	90.9%	99.2%	36.8%	94.8%
Less than 50% low wage	91.9%	55.8%	82.0%	93.5%	97.9%	99.0%	73.2%	98.4%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2008 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.

** 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.B.2(2008) Standard error for percent of private-sector employees in establishments that offer health insurance by firm size and selected characteristics: United States, 2008

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	0.31%	0.74%	0.82%	0.99%	0.74%	0.42%	0.48%	0.28%
Industry group **								
Agric., fish., forest.	6.04%	3.00%	11.52%	11.20%	14.74%	23.57%	4.90%	10.36%
Mining and manufacturing	0.31%	2.99%	3.18%	1.73%	0.68%	0.01%	2.05%	0.28%
Construction	0.93%	1.76%	3.77%	1.55%	0.16%	0.24%	0.97%	0.65%
Utilities and transp.	0.63%	3.11%	5.24%	2.61%	0.63%	0.22%	3.23%	0.23%
Wholesale trade	0.65%	3.52%	1.72%	1.27%	1.80%	0.00%	2.34%	0.57%
Fin. svs. and real estate	0.45%	1.97%	3.42%	1.95%	0.52%	0.23%	1.96%	0.26%
Retail trade	0.38%	1.10%	3.40%	1.39%	0.55%	0.04%	1.81%	0.09%
Professional services	0.29%	1.25%	2.00%	0.74%	0.48%	0.09%	0.86%	0.23%
Other services	0.68%	1.11%	2.72%	2.32%	1.55%	1.63%	1.06%	0.88%
Ownership								
For profit, incorporated	0.32%	1.04%	1.05%	1.20%	0.84%	0.56%	0.67%	0.33%
For profit, unincorporated	0.76%	1.42%	2.17%	2.10%	1.89%	0.18%	1.27%	0.51%
Nonprofit	0.36%	2.60%	2.79%	1.08%	0.23%	0.13%	1.72%	0.12%
Age of firm								
Less than 5 years	1.48%	1.32%	2.65%	2.99%	4.02%	1.63%	1.47%	1.96%
5-9 years	1.95%	1.78%	1.96%	4.15%	3.85%	11.31%	1.29%	5.20%
10-19 years	0.77%	1.20%	2.49%	2.39%	1.04%	1.10%	1.31%	0.77%
20 or more years	0.40%	1.02%	1.30%	0.80%	0.90%	0.10%	0.89%	0.28%
Unknown	0.08%	5.62%	7.74% *	10.83%	0.97%	0.07%	6.46%	0.07%
Multi/single status								
2 or more locations	0.08%	5.91%	2.59%	2.25%	0.19%	0.06%	2.01%	0.07%
1 location only	0.69%	0.76%	0.82%	1.19%	1.71%	6.05%	0.63%	1.15%
Percent full-time employees								
Less than 25%	2.49%	1.10%	3.11%	3.41%	7.35%	5.16%	1.41%	4.37%
25-49 %	0.90%	1.79%	3.91%	3.49%	2.46%	0.09%	2.18%	0.68%
50-74 %	0.56%	1.31%	2.07%	1.73%	1.12%	0.15%	1.07%	0.37%
75% or more	0.21%	1.13%	0.98%	0.70%	0.37%	0.09%	0.43%	0.17%
Union presence								
No union employees	0.37%	0.76%	0.89%	0.96%	0.61%	0.73%	0.57%	0.40%
Has union employees	0.26%	5.04%	4.82%	2.99%	0.24%	0.08%	3.20%	0.23%
Unknown	0.44%	5.04%	10.80%	11.13%	4.62%	0.15%	6.55%	0.48%
Percent low wage employees								
50% or more low wage	0.76%	0.84%	2.46%	2.19%	1.14%	0.25%	1.20%	0.47%
Less than 50% low wage	0.37%	0.96%	0.60%	0.72%	0.63%	0.54%	0.49%	0.37%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2008 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.

** 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.B.2.a(2008) Percent of private-sector employees eligible for health insurance at establishments that offer health insurance by firm size and selected characteristics: United States, 2008

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	78.1%	82.2%	78.3%	75.2%	75.4%	79.4%	78.5%	78.0%
Industry group **								
Agric., fish., forest.	69.6%	72.3%	60.3%	52.2%	68.0%	93.3%	61.7%	74.9%
Mining and manufacturing	92.2%	85.7%	85.9%	89.4%	92.3%	93.8%	85.9%	93.1%
Construction	80.7%	86.3%	83.3%	84.4%	72.4%	78.2%	85.5%	76.3%
Utilities and transp.	86.0%	84.1%	84.3%	75.0%	88.4%	87.3%	82.4%	86.5%
Wholesale trade	88.7%	88.7%	88.9%	90.7%	88.9%	87.6%	89.6%	88.3%
Fin. svs. and real estate	88.2%	88.4%	87.1%	82.9%	85.2%	89.5%	87.1%	88.4%
Retail trade	66.6%	78.6%	73.6%	75.9%	69.4%	63.6%	76.1%	64.9%
Professional services	81.5%	83.5%	82.4%	80.2%	76.4%	83.9%	82.5%	81.2%
Other services	62.7%	74.2%	62.6%	53.2%	53.7%	67.8%	61.6%	63.0%
Ownership								
For profit, incorporated	78.9%	83.6%	80.7%	78.4%	77.1%	79.0%	80.5%	78.6%
For profit, unincorporated	76.0%	83.7%	73.7%	66.8%	75.6%	77.8%	76.6%	75.8%
Nonprofit	75.8%	67.0%	66.6%	68.0%	70.5%	83.3%	66.8%	77.2%
Age of firm								
Less than 5 years	68.5%	81.2%	72.0%	64.5%	55.3%	74.5%	73.1%	63.5%
5-9 years	75.7%	82.9%	74.8%	72.0%	72.4%	81.3%	76.3%	75.1%
10-19 years	75.1%	83.3%	78.8%	71.9%	73.9%	72.7%	78.6%	73.0%
20 or more years	78.2%	81.5%	80.0%	78.4%	77.0%	78.1%	79.9%	77.7%
Unknown	80.9%	79.3%	100.0%	61.6%	74.9%	81.1%	77.6%	80.9%
Multi/single status								
2 or more locations	79.4%	81.9%	85.0%	78.9%	77.7%	79.7%	81.6%	79.3%
1 location only	75.7%	82.2%	78.0%	74.4%	72.6%	70.4%	78.3%	73.0%
Percent full-time employees								
Less than 25%	38.3%	43.5%	28.1%	25.5%	32.6%	45.9%	27.9%	40.6%
25-49 %	46.9%	45.3%	42.1%	39.0%	42.2%	51.3%	43.0%	47.7%
50-74 %	67.1%	68.8%	62.9%	58.5%	62.9%	70.2%	63.5%	67.9%
75% or more	86.0%	90.3%	87.2%	85.1%	84.0%	86.4%	87.6%	85.6%
Union presence								
No union employees	77.0%	82.1%	78.3%	75.0%	75.7%	77.4%	78.4%	76.6%
Has union employees	80.8%	84.6%	78.3%	78.9%	75.2%	82.1%	80.2%	80.8%
Unknown	80.9%	83.1%	82.3%	72.4%	68.5%	81.6%	76.9%	81.0%
Percent low wage employees								
50% or more low wage	58.6%	67.6%	53.7%	51.0%	56.0%	61.4%	54.3%	59.4%
Less than 50% low wage	84.5%	84.8%	84.0%	83.0%	82.7%	85.6%	84.1%	84.6%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2008 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

** 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.B.2.a(2008) Standard error for percent of private-sector employees eligible for health insurance at establishments that offer health insurance by firm size and selected characteristics: United States, 2008

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	0.38%	0.47%	0.98%	0.83%	0.74%	0.55%	0.36%	0.43%
Industry group **								
Agric., fish., forest.	4.63%	6.59%	13.01%	11.15%	13.51%	22.16%	5.66%	9.88%
Mining and manufacturing	0.58%	2.31%	2.26%	1.24%	1.37%	0.78%	1.91%	0.59%
Construction	1.80%	0.99%	1.61%	2.45%	4.14%	5.52%	1.10%	2.99%
Utilities and transp.	1.29%	2.30%	7.45%	4.74%	1.61%	1.65%	2.48%	1.56%
Wholesale trade	1.02%	1.06%	1.35%	1.24%	2.46%	2.46%	0.99%	1.37%
Fin. svs. and real estate	0.85%	1.07%	2.91%	1.80%	2.44%	1.06%	0.91%	1.02%
Retail trade	0.88%	1.73%	2.39%	1.52%	1.44%	1.22%	2.04%	1.04%
Professional services	0.40%	0.70%	0.83%	1.07%	1.18%	0.61%	0.43%	0.55%
Other services	1.03%	1.31%	2.10%	1.96%	1.81%	1.57%	1.36%	1.33%
Ownership								
For profit, incorporated	0.45%	0.40%	1.13%	0.58%	0.94%	0.68%	0.59%	0.48%
For profit, unincorporated	0.96%	1.17%	1.55%	3.01%	2.00%	1.70%	1.41%	1.25%
Nonprofit	0.68%	1.52%	2.93%	2.25%	1.63%	1.29%	0.82%	0.88%
Age of firm								
Less than 5 years	1.55%	1.80%	2.32%	3.40%	6.24%	8.24%	1.64%	3.67%
5-9 years	1.14%	1.05%	2.63%	1.92%	2.59%	4.27%	1.34%	1.87%
10-19 years	1.03%	1.00%	2.13%	2.33%	2.31%	3.44%	0.99%	1.46%
20 or more years	0.47%	0.52%	0.94%	0.65%	0.63%	1.13%	0.49%	0.56%
Unknown	0.63%	17.60%	29.81%	11.02%	2.35%	0.57%	6.41%	0.63%
Multi/single status								
2 or more locations	0.38%	5.26%	3.01%	0.90%	0.90%	0.54%	1.29%	0.38%
1 location only	0.50%	0.47%	0.97%	0.98%	1.07%	2.97%	0.39%	0.82%
Percent full-time employees								
Less than 25%	2.54%	4.64%	3.14%	2.79%	3.73%	4.76%	2.18%	3.26%
25-49 %	1.98%	1.47%	1.93%	1.32%	1.88%	3.05%	1.65%	2.39%
50-74 %	0.84%	0.83%	1.66%	1.99%	1.62%	0.97%	1.20%	0.91%
75% or more	0.36%	0.46%	0.58%	0.58%	0.89%	0.50%	0.33%	0.42%
Union presence								
No union employees	0.35%	0.52%	1.03%	0.87%	0.91%	0.61%	0.40%	0.41%
Has union employees	1.30%	4.32%	4.45%	3.93%	1.86%	1.51%	2.98%	1.32%
Unknown	0.51%	5.01%	9.96%	8.77%	4.56%	0.66%	4.74%	0.50%
Percent low wage employees								
50% or more low wage	0.63%	1.14%	1.70%	1.50%	1.01%	0.88%	0.95%	0.81%
Less than 50% low wage	0.36%	0.45%	0.73%	0.66%	0.96%	0.50%	0.24%	0.43%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2008 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

** 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.B.2.a.(1)(2008) Percent of private-sector employees eligible for health insurance that are enrolled in health insurance at establishments that offer health insurance by firm size and selected characteristics: United States, 2008

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	78.7%	79.2%	74.3%	74.8%	78.4%	80.2%	76.0%	79.3%
Industry group **								
Agric., fish., forest.	88.0%	92.8%	90.2%	83.1%	86.3%	88.3%	86.5%	88.8%
Mining and manufacturing	84.8%	78.5%	73.4%	79.3%	83.8%	88.1%	76.6%	86.0%
Construction	78.8%	78.6%	76.0%	77.0%	80.2%	86.9%	77.7%	80.0%
Utilities and transp.	87.2%	74.1%	75.9%	80.7%	81.9%	90.4%	76.1%	88.5%
Wholesale trade	84.3%	83.6%	75.7%	80.8%	84.2%	88.5%	78.8%	86.4%
Fin. svs. and real estate	85.5%	77.6%	79.1%	84.1%	83.4%	87.0%	79.5%	86.3%
Retail trade	71.2%	77.2%	72.5%	70.1%	71.4%	70.8%	73.2%	70.8%
Professional services	80.1%	79.9%	76.3%	75.1%	78.8%	82.4%	77.2%	80.8%
Other services	66.2%	78.2%	67.6%	64.1%	65.0%	65.4%	70.6%	65.1%
Ownership								
For profit, incorporated	78.6%	79.4%	73.7%	74.9%	78.1%	80.2%	75.8%	79.2%
For profit, unincorporated	77.1%	77.7%	77.6%	71.5%	77.9%	78.2%	76.3%	77.4%
Nonprofit	80.6%	81.4%	75.3%	77.9%	79.7%	82.0%	77.3%	81.0%
Age of firm								
Less than 5 years	74.2%	79.9%	73.2%	68.2%	74.5%	79.7%	75.1%	73.0%
5-9 years	75.9%	79.3%	73.0%	74.9%	77.2%	74.4%	75.3%	76.5%
10-19 years	74.8%	79.4%	76.2%	74.5%	74.9%	70.4%	77.0%	73.2%
20 or more years	77.8%	78.8%	74.0%	75.7%	79.1%	78.3%	75.9%	78.3%
Unknown	82.7%	76.2%	100.0%	78.0%	81.8%	82.8%	88.2%	82.7%
Multi/single status								
2 or more locations	79.8%	77.2%	75.6%	76.9%	78.7%	80.2%	76.6%	79.8%
1 location only	76.5%	79.2%	74.3%	74.4%	78.0%	80.5%	76.0%	77.0%
Percent full-time employees								
Less than 25%	64.4%	82.2%	63.0%	53.4%	47.3%	70.3%	71.1%	63.4%
25-49 %	60.7%	79.9%	64.1%	58.8%	64.8%	57.9%	66.9%	59.6%
50-74 %	72.2%	76.5%	72.3%	64.2%	73.0%	72.7%	71.6%	72.3%
75% or more	81.1%	79.5%	75.2%	77.2%	80.6%	83.3%	77.1%	82.0%
Union presence								
No union employees	76.8%	78.9%	74.1%	74.0%	77.6%	77.6%	75.6%	77.2%
Has union employees	83.9%	86.2%	83.7%	85.1%	82.8%	84.0%	87.9%	83.7%
Unknown	82.6%	90.8%	65.9%	79.5%	81.8%	82.8%	74.1%	82.7%
Percent low wage employees								
50% or more low wage	65.4%	78.7%	63.2%	60.5%	63.7%	66.2%	67.0%	65.1%
Less than 50% low wage	81.7%	79.2%	76.0%	77.7%	82.1%	83.7%	77.4%	82.8%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2008 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

** 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.B.2.a.(1)(2008) Standard error for percent of private-sector employees eligible for health insurance that are enrolled in health insurance at establishments that offer health insurance by firm size and selected characteristics: United States, 2008

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	0.34%	0.51%	0.44%	0.37%	0.25%	0.63%	0.28%	0.40%
Industry group **								
Agric., fish., forest.	2.12%	1.64%	16.83%	13.83%	15.90%	22.79%	2.95%	4.61%
Mining and manufacturing	0.61%	2.59%	2.15%	0.73%	1.36%	0.71%	0.65%	0.70%
Construction	1.03%	2.11%	2.84%	1.62%	2.27%	1.02%	1.46%	1.31%
Utilities and transp.	0.81%	5.02%	3.87%	2.64%	2.51%	0.52%	3.21%	0.66%
Wholesale trade	0.51%	2.26%	1.63%	1.75%	1.06%	1.41%	1.18%	0.68%
Fin. svs. and real estate	0.65%	2.16%	3.60%	1.13%	1.47%	0.91%	1.56%	0.74%
Retail trade	0.87%	2.14%	2.09%	1.66%	2.34%	1.15%	1.19%	0.97%
Professional services	0.43%	0.50%	0.86%	0.68%	0.50%	0.76%	0.41%	0.52%
Other services	1.21%	1.36%	1.92%	1.84%	1.47%	1.64%	1.11%	1.42%
Ownership								
For profit, incorporated	0.46%	0.69%	0.70%	0.48%	0.61%	0.80%	0.46%	0.54%
For profit, unincorporated	0.60%	0.75%	1.69%	1.29%	1.43%	0.92%	0.86%	0.72%
Nonprofit	0.45%	1.96%	2.76%	0.82%	0.51%	0.66%	1.82%	0.46%
Age of firm								
Less than 5 years	1.65%	2.12%	2.79%	2.57%	2.97%	4.33%	1.45%	2.81%
5-9 years	1.09%	1.07%	1.88%	1.79%	2.57%	3.57%	1.11%	1.92%
10-19 years	0.49%	1.07%	1.76%	1.16%	0.89%	2.05%	0.60%	0.66%
20 or more years	0.39%	0.27%	0.95%	0.63%	0.48%	0.92%	0.53%	0.48%
Unknown	0.48%	17.45%	29.81%	11.15%	1.85%	0.52%	7.41%	0.48%
Multi/single status								
2 or more locations	0.43%	2.68%	3.64%	0.92%	0.63%	0.56%	1.39%	0.44%
1 location only	0.29%	0.52%	0.55%	0.46%	0.73%	4.44%	0.28%	0.59%
Percent full-time employees								
Less than 25%	4.07%	4.74%	6.91%	5.06%	4.89%	4.48%	3.62%	4.31%
25-49 %	2.13%	2.25%	3.63%	2.82%	3.24%	3.32%	1.77%	2.64%
50-74 %	1.06%	1.78%	1.88%	1.36%	1.43%	1.27%	1.59%	1.14%
75% or more	0.23%	0.47%	0.60%	0.50%	0.49%	0.45%	0.32%	0.25%
Union presence								
No union employees	0.41%	0.49%	0.40%	0.41%	0.37%	0.98%	0.27%	0.54%
Has union employees	0.61%	3.49%	3.56%	3.05%	1.86%	0.65%	2.20%	0.65%
Unknown	0.66%	5.07%	9.77%	3.26%	4.71%	0.72%	4.43%	0.67%
Percent low wage employees								
50% or more low wage	0.94%	1.51%	2.65%	1.30%	1.59%	1.00%	1.74%	0.93%
Less than 50% low wage	0.15%	0.68%	0.55%	0.57%	0.57%	0.47%	0.31%	0.23%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2008 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

** 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.B.2.b(2008) Percent of private-sector employees that are enrolled in health insurance at establishments that offer health insurance by firm size and selected characteristics: United States, 2008

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	61.4%	65.0%	58.2%	56.3%	59.1%	63.7%	59.7%	61.8%
Industry group **								
Agric., fish., forest.	61.2%	67.1%	54.4%	43.4%	58.6%	82.5%	53.4%	66.5%
Mining and manufacturing	78.2%	67.3%	63.0%	70.8%	77.3%	82.6%	65.8%	80.0%
Construction	63.6%	67.8%	63.3%	65.0%	58.1%	67.9%	66.4%	61.0%
Utilities and transp.	75.0%	62.3%	64.0%	60.5%	72.4%	78.8%	62.7%	76.6%
Wholesale trade	74.7%	74.2%	67.3%	73.3%	74.8%	77.5%	70.6%	76.3%
Fin. svs. and real estate	75.4%	68.5%	68.9%	69.7%	71.0%	77.9%	69.3%	76.3%
Retail trade	47.4%	60.7%	53.3%	53.2%	49.5%	45.0%	55.7%	46.0%
Professional services	65.2%	66.7%	62.9%	60.2%	60.3%	69.2%	63.7%	65.6%
Other services	41.5%	58.0%	42.3%	34.1%	34.9%	44.3%	43.5%	41.0%
Ownership								
For profit, incorporated	62.0%	66.4%	59.4%	58.7%	60.2%	63.3%	61.0%	62.3%
For profit, unincorporated	58.6%	65.1%	57.2%	47.8%	58.9%	60.9%	58.5%	58.7%
Nonprofit	61.1%	54.6%	50.2%	53.0%	56.2%	68.3%	51.7%	62.5%
Age of firm								
Less than 5 years	50.8%	64.9%	52.7%	44.0%	41.2%	59.4%	54.9%	46.3%
5-9 years	57.5%	65.7%	54.6%	53.9%	55.9%	60.5%	57.5%	57.5%
10-19 years	56.2%	66.2%	60.1%	53.6%	55.4%	51.2%	60.5%	53.5%
20 or more years	60.8%	64.2%	59.2%	59.3%	60.9%	61.2%	60.7%	60.8%
Unknown	66.9%	60.4%	100.0%	48.0%	61.2%	67.2%	68.5%	66.9%
Multi/single status								
2 or more locations	63.3%	63.3%	64.2%	60.7%	61.1%	63.9%	62.6%	63.4%
1 location only	57.9%	65.1%	57.9%	55.4%	56.6%	56.7%	59.5%	56.2%
Percent full-time employees								
Less than 25%	24.7%	35.8%	17.7%	13.6%	15.4%	32.3%	19.8%	25.8%
25-49 %	28.5%	36.2%	27.0%	23.0%	27.3%	29.7%	28.8%	28.4%
50-74 %	48.4%	52.6%	45.5%	37.6%	46.0%	51.1%	45.5%	49.0%
75% or more	69.7%	71.8%	65.6%	65.7%	67.7%	72.0%	67.6%	70.3%
Union presence								
No union employees	59.1%	64.8%	58.0%	55.5%	58.8%	60.1%	59.2%	59.1%
Has union employees	67.8%	72.9%	65.6%	67.1%	62.3%	69.0%	70.5%	67.6%
Unknown	66.9%	75.5%	54.2%	57.6%	56.0%	67.5%	57.0%	67.0%
Percent low wage employees								
50% or more low wage	38.3%	53.2%	34.0%	30.8%	35.7%	40.7%	36.4%	38.7%
Less than 50% low wage	69.0%	67.2%	63.8%	64.4%	67.9%	71.7%	65.1%	70.0%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2008 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

** 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.B.2.b(2008) Standard error for percent of private-sector employees that are enrolled in health insurance at establishments that offer health insurance by firm size and selected characteristics: United States, 2008

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	0.37%	0.36%	0.75%	0.60%	0.65%	0.72%	0.19%	0.45%
Industry group **								
Agric., fish., forest.	4.56%	6.82%	11.37%	9.65%	11.91%	21.41%	5.33%	8.94%
Mining and manufacturing	0.89%	3.01%	2.82%	1.34%	2.08%	1.03%	1.68%	0.96%
Construction	1.41%	2.09%	2.24%	1.55%	3.67%	4.99%	1.10%	2.47%
Utilities and transp.	1.52%	4.44%	5.90%	4.90%	2.81%	1.54%	2.17%	1.52%
Wholesale trade	0.98%	2.29%	1.75%	1.42%	1.99%	2.45%	1.32%	1.31%
Fin. svs. and real estate	0.75%	1.80%	3.90%	1.98%	2.83%	1.19%	1.62%	0.89%
Retail trade	0.92%	2.25%	2.35%	2.10%	1.50%	1.32%	2.00%	1.09%
Professional services	0.52%	0.72%	0.99%	0.83%	1.22%	0.88%	0.50%	0.67%
Other services	0.85%	1.24%	1.60%	1.91%	1.41%	1.25%	0.63%	1.07%
Ownership								
For profit, incorporated	0.51%	0.60%	0.86%	0.49%	0.80%	0.94%	0.41%	0.58%
For profit, unincorporated	0.77%	1.07%	1.75%	2.11%	2.29%	1.57%	0.87%	1.09%
Nonprofit	0.47%	1.53%	2.13%	2.13%	1.37%	0.89%	1.37%	0.65%
Age of firm								
Less than 5 years	2.05%	1.67%	2.82%	3.64%	5.14%	7.74%	1.32%	3.93%
5-9 years	1.29%	1.19%	2.69%	1.94%	2.86%	3.69%	1.24%	1.74%
10-19 years	0.77%	1.02%	1.80%	1.90%	1.83%	2.78%	0.91%	1.23%
20 or more years	0.46%	0.51%	1.00%	0.75%	0.75%	1.25%	0.51%	0.56%
Unknown	0.58%	16.08%	29.81%	9.99%	3.05%	0.53%	9.26%	0.59%
Multi/single status								
2 or more locations	0.41%	4.88%	3.47%	0.88%	1.07%	0.67%	1.70%	0.43%
1 location only	0.47%	0.38%	0.73%	0.80%	0.80%	3.76%	0.22%	0.87%
Percent full-time employees								
Less than 25%	2.87%	3.88%	1.64%	1.38%	1.25%	4.64%	1.63%	3.51%
25-49 %	1.51%	0.91%	1.50%	1.37%	0.99%	2.65%	0.91%	1.88%
50-74 %	0.97%	1.20%	1.45%	1.06%	1.57%	1.27%	0.81%	1.13%
75% or more	0.25%	0.54%	0.69%	0.54%	0.95%	0.52%	0.35%	0.32%
Union presence								
No union employees	0.31%	0.34%	0.78%	0.72%	0.82%	0.86%	0.24%	0.41%
Has union employees	1.38%	3.97%	4.57%	4.38%	1.95%	1.49%	2.44%	1.38%
Unknown	0.80%	6.75%	8.91%	7.52%	5.31%	0.92%	5.22%	0.79%
Percent low wage employees								
50% or more low wage	0.61%	1.34%	1.16%	0.95%	0.86%	0.73%	0.96%	0.63%
Less than 50% low wage	0.24%	0.50%	0.71%	0.52%	1.12%	0.57%	0.31%	0.31%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2008 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

** 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.B.2.b.(1)(2008) Percent of private-sector enrollees that are enrolled in self-insured plans at establishments that offer health insurance by firm size and selected characteristics: United States, 2008

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	55.2%	12.5%	10.7%	13.1%	36.6%	81.6%	12.2%	65.0%
Industry group **								
Agric., fish., forest.	15.2%	10.6%*	15.2%*	2.9%*	32.1%*	14.4%*	10.5%	17.7%*
Mining and manufacturing	61.8%	9.5%	8.5%*	9.4%	44.2%	88.1%	7.9%	68.4%
Construction	26.6%	12.6%	12.6%	17.1%	38.0%	67.9%	14.7%	38.3%
Utilities and transp.	72.6%	6.2%*	5.1%*	12.7%*	49.4%	89.2%	5.9%*	79.6%
Wholesale trade	47.5%	7.7%	14.8%	9.4%	35.2%	85.3%	10.5%	60.2%
Fin. svs. and real estate	70.6%	7.4%	7.7%*	16.8%	42.9%	88.8%	10.8%	78.4%
Retail trade	62.4%	16.0%	5.6%*	17.8%	34.1%	83.4%	15.4%	72.4%
Professional services	51.5%	15.0%	11.2%	10.2%	32.6%	79.6%	12.7%	60.8%
Other services	44.3%	13.1%	11.9%	16.5%	26.7%	65.0%	12.9%	52.5%
Ownership								
For profit, incorporated	57.0%	12.5%	10.7%	12.3%	38.9%	82.9%	11.9%	67.5%
For profit, unincorporated	47.6%	11.6%	8.3%	12.9%	34.4%	76.0%	11.0%	59.2%
Nonprofit	53.2%	15.4%	14.4%	17.5%	30.8%	79.0%	17.0%	57.7%
Age of firm								
Less than 5 years	20.6%	14.5%	11.2%	12.4%	24.5%	54.6%	12.7%	30.8%
5-9 years	18.3%	13.9%	10.5%	9.7%	17.2%	61.3%	12.9%	24.0%
10-19 years	24.7%	11.1%	10.0%	11.2%	31.7%	52.5%	10.8%	34.6%
20 or more years	50.5%	12.2%	10.9%	14.2%	38.8%	80.9%	12.5%	59.5%
Unknown	83.5%	21.4%*	25.6%*	15.4%*	44.9%	85.0%	24.6%*	83.6%
Multi/single status								
2 or more locations	72.8%	2.5%*	11.3%	14.2%	41.2%	82.4%	12.2%	73.9%
1 location only	19.3%	12.6%	10.6%	12.8%	30.2%	58.0%	12.2%	27.2%
Percent full-time employees								
Less than 25%	51.1%	18.7%	19.2%*	12.8%	16.8%	68.5%	18.2%	56.8%
25-49 %	48.9%	19.6%	13.4%*	13.1%	18.5%	73.8%	13.3%	56.5%
50-74 %	56.4%	10.5%	12.0%	11.6%	27.9%	80.4%	11.6%	65.5%
75% or more	55.4%	12.4%	10.3%	13.2%	38.7%	82.5%	12.1%	65.4%
Union presence								
No union employees	45.6%	12.1%	9.5%	11.5%	35.6%	79.1%	11.1%	57.1%
Has union employees	73.9%	19.3%	32.2%	30.2%	41.0%	84.9%	30.4%	76.1%
Unknown	81.6%	29.4%*	44.8%	33.1%*	43.4%	83.9%	34.6%	82.1%
Percent low wage employees								
50% or more low wage	53.9%	16.4%	11.5%	12.9%	27.5%	77.2%	13.7%	60.3%
Less than 50% low wage	55.5%	11.9%	10.6%	13.1%	38.3%	82.5%	12.0%	65.9%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2008 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.

** 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.B.2.b.(1)(2008) Standard error for percent of private-sector enrollees that are enrolled in self-insured plans at establishments that offer health insurance by firm size and selected characteristics: United States, 2008

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	0.44%	0.78%	1.12%	1.06%	1.15%	0.80%	0.73%	0.52%
Industry group **								
Agric., fish., forest.	4.30%	5.24% *	5.22% *	2.66% *	11.55% *	14.60% *	2.86%	8.22% *
Mining and manufacturing	1.79%	2.34%	3.13% *	1.91%	4.01%	1.87%	1.88%	1.85%
Construction	1.56%	3.67%	3.25%	2.85%	6.12%	7.32%	1.75%	2.57%
Utilities and transp.	2.49%	2.84% *	5.87% *	6.26% *	7.29%	2.42%	1.87% *	2.16%
Wholesale trade	3.56%	1.99%	3.98%	1.82%	3.64%	6.68%	1.87%	4.90%
Fin. svs. and real estate	1.76%	1.48%	5.97% *	4.05%	2.35%	1.53%	2.68%	1.79%
Retail trade	0.95%	2.83%	1.72% *	3.83%	4.06%	1.57%	3.21%	1.29%
Professional services	1.51%	1.19%	1.95%	1.19%	1.70%	2.00%	0.84%	1.66%
Other services	1.19%	1.84%	2.76%	2.21%	3.08%	1.44%	1.31%	1.41%
Ownership								
For profit, incorporated	0.47%	1.14%	1.37%	1.26%	1.42%	0.80%	0.86%	0.49%
For profit, unincorporated	1.32%	1.80%	2.41%	2.05%	4.34%	2.79%	1.17%	2.00%
Nonprofit	2.02%	2.19%	3.51%	2.15%	2.05%	2.04%	2.33%	2.26%
Age of firm								
Less than 5 years	2.25%	2.84%	3.23%	3.40%	6.86%	10.57%	1.55%	4.20%
5-9 years	1.52%	1.50%	2.57%	2.06%	4.17%	8.20%	1.27%	2.75%
10-19 years	2.47%	1.03%	1.19%	1.50%	4.95%	5.63%	0.85%	3.86%
20 or more years	0.98%	1.08%	1.70%	1.33%	1.45%	1.31%	1.10%	1.11%
Unknown	1.01%	9.18% *	11.27% *	10.46% *	5.84%	1.02%	12.90% *	1.03%
Multi/single status								
2 or more locations	0.70%	2.95% *	2.71%	2.13%	1.44%	0.76%	1.43%	0.69%
1 location only	0.71%	0.81%	1.18%	1.22%	2.64%	4.41%	0.71%	1.05%
Percent full-time employees								
Less than 25%	3.31%	5.26%	7.83% *	3.02%	4.25%	4.23%	2.74%	3.75%
25-49 %	1.98%	4.41%	4.07% *	3.75%	3.32%	2.68%	2.61%	2.12%
50-74 %	2.25%	1.55%	2.53%	3.04%	2.64%	3.22%	1.40%	2.67%
75% or more	0.68%	0.91%	1.19%	1.23%	1.25%	0.79%	0.76%	0.71%
Union presence								
No union employees	0.61%	0.81%	1.14%	1.01%	1.53%	1.20%	0.67%	0.70%
Has union employees	1.81%	5.57%	7.60%	4.01%	5.68%	1.30%	5.24%	1.79%
Unknown	1.23%	11.65% *	12.93%	12.27% *	6.57%	1.10%	10.23%	1.26%
Percent low wage employees								
50% or more low wage	1.53%	2.16%	3.29%	2.64%	2.32%	2.82%	1.41%	1.62%
Less than 50% low wage	0.62%	0.91%	1.32%	1.14%	1.46%	0.84%	0.90%	0.67%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2008 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.

** 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.B.2.c(2008) Percent of private-sector employees working in establishments that offer two or more health insurance plans by firm size and selected characteristics: United States, 2008

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	64.8%	19.4%	26.1%	39.0%	54.9%	85.2%	26.8%	73.7%
Industry group **								
Agric., fish., forest.	37.1%	9.8% *	12.3% *	18.3% *	43.8%	88.2%	8.0% *	56.8%
Mining and manufacturing	61.5%	18.4%	18.4%	40.4%	50.6%	78.7%	21.8%	67.4%
Construction	40.7%	16.5%	22.6%	38.6%	51.4%	81.1%	26.0%	54.0%
Utilities and transp.	72.5%	8.5% *	28.9% *	23.3%	49.6%	89.8%	22.6%	78.9%
Wholesale trade	59.9%	19.2%	25.9%	41.0%	60.6%	84.2%	27.1%	72.1%
Fin. svs. and real estate	78.2%	28.4%	24.5%	42.9%	62.7%	92.4%	28.5%	85.3%
Retail trade	74.4%	17.5%	24.2%	41.2%	53.3%	89.5%	28.3%	82.6%
Professional services	64.6%	22.2%	33.2%	46.3%	59.0%	83.1%	31.7%	72.8%
Other services	59.8%	15.5%	23.5%	31.9%	49.4%	82.2%	23.1%	68.8%
Ownership								
For profit, incorporated	65.9%	18.7%	25.0%	39.4%	54.4%	85.9%	26.5%	75.2%
For profit, unincorporated	62.7%	21.5%	33.5%	37.5%	58.0%	86.5%	27.4%	73.9%
Nonprofit	61.2%	19.2%	22.6%	38.5%	54.2%	79.7%	27.4%	66.3%
Age of firm								
Less than 5 years	36.5%	22.2%	22.8%	33.5%	51.1%	63.7%	23.7%	50.4%
5-9 years	38.7%	15.5%	25.4%	35.8%	56.1%	73.2%	21.9%	56.3%
10-19 years	48.5%	18.3%	28.9%	37.0%	58.8%	78.9%	26.0%	62.5%
20 or more years	62.8%	20.7%	25.5%	40.9%	53.4%	87.1%	28.9%	70.9%
Unknown	83.8%	18.2% *	.	44.8% *	62.8%	84.8%	34.9% *	83.9%
Multi/single status								
2 or more locations	78.5%	26.8% *	20.5%	45.1%	55.7%	85.5%	34.9%	79.3%
1 location only	39.1%	19.3%	26.4%	37.8%	53.8%	79.2%	26.2%	52.5%
Percent full-time employees								
Less than 25%	55.2%	7.8% *	11.7% *	16.6%	36.8%	85.5%	11.3%	65.1%
25-49 %	64.2%	14.0%	19.2%	31.5%	50.7%	87.4%	21.3%	73.3%
50-74 %	67.3%	17.0%	23.0%	34.7%	54.6%	88.2%	21.6%	77.3%
75% or more	64.9%	20.9%	28.1%	42.1%	56.5%	84.3%	29.2%	73.5%
Union presence								
No union employees	57.1%	19.0%	26.1%	38.0%	52.3%	82.0%	26.1%	67.5%
Has union employees	86.6%	35.9%	22.8%	52.7%	70.1%	94.5%	42.9%	88.7%
Unknown	81.8%	10.6% *	31.3% *	48.2%	60.4%	83.8%	25.9% *	82.6%
Percent low wage employees								
50% or more low wage	62.1%	12.1%	14.3%	26.6%	45.6%	85.1%	15.6%	70.0%
Less than 50% low wage	65.6%	20.7%	28.8%	43.0%	58.3%	85.3%	29.4%	74.9%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2008 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.B.2.c(2008) Standard error for percent of private-sector employees working in establishments that offer two or more health insurance plans by firm size and selected characteristics: United States, 2008

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	0.61%	0.89%	1.16%	1.13%	1.27%	0.94%	0.73%	0.72%
Industry group **								
Agric., fish., forest.	9.66%	6.12% *	14.56% *	13.46% *	12.82%	22.98%	2.93% *	13.55%
Mining and manufacturing	1.58%	4.66%	2.78%	3.61%	3.77%	2.02%	2.10%	1.52%
Construction	1.69%	3.24%	2.96%	2.63%	5.40%	6.83%	2.41%	1.87%
Utilities and transp.	1.60%	3.89% *	10.81% *	4.94%	6.81%	1.60%	5.31%	1.41%
Wholesale trade	1.88%	4.69%	5.04%	4.16%	5.37%	2.64%	3.82%	2.50%
Fin. svs. and real estate	1.60%	2.45%	5.16%	2.99%	3.12%	1.78%	1.81%	1.61%
Retail trade	0.87%	2.29%	3.11%	2.92%	3.54%	0.83%	3.09%	0.96%
Professional services	0.88%	2.20%	2.79%	3.08%	2.22%	1.37%	1.48%	1.16%
Other services	1.94%	1.08%	3.02%	2.45%	2.74%	2.51%	1.37%	2.28%
Ownership								
For profit, incorporated	0.61%	1.48%	1.27%	0.99%	1.66%	0.99%	0.88%	0.73%
For profit, unincorporated	1.70%	2.57%	5.46%	3.51%	1.67%	3.14%	2.65%	2.06%
Nonprofit	1.71%	3.76%	3.61%	3.22%	2.78%	1.90%	2.96%	1.64%
Age of firm								
Less than 5 years	2.62%	3.57%	6.52%	5.03%	8.18%	9.77%	2.62%	4.76%
5-9 years	2.07%	1.66%	2.78%	3.20%	5.46%	7.23%	1.50%	3.83%
10-19 years	1.91%	1.85%	2.23%	3.36%	3.60%	4.03%	1.49%	2.63%
20 or more years	0.59%	1.70%	1.52%	1.42%	1.22%	1.37%	1.10%	0.77%
Unknown	1.06%	13.43% *	.	13.99% *	3.98%	1.04%	17.55% *	1.05%
Multi/single status								
2 or more locations	0.66%	8.68% *	4.59%	1.99%	1.68%	0.92%	3.19%	0.65%
1 location only	0.99%	0.92%	1.09%	1.36%	1.89%	3.10%	0.72%	1.75%
Percent full-time employees								
Less than 25%	3.49%	2.80% *	5.00% *	2.69%	6.64%	3.53%	1.87%	3.69%
25-49 %	1.48%	2.50%	4.72%	4.28%	3.47%	1.73%	2.37%	1.72%
50-74 %	1.67%	1.25%	1.97%	5.37%	2.91%	1.47%	1.84%	1.68%
75% or more	0.65%	1.14%	1.21%	1.25%	1.54%	1.41%	0.79%	0.81%
Union presence								
No union employees	0.62%	0.85%	1.18%	1.18%	1.15%	1.07%	0.70%	0.73%
Has union employees	0.99%	8.57%	5.63%	2.98%	3.09%	0.83%	3.77%	1.06%
Unknown	1.86%	12.45% *	11.86% *	13.16%	7.40%	1.74%	7.94% *	1.85%
Percent low wage employees								
50% or more low wage	0.84%	1.82%	3.17%	2.16%	1.90%	1.03%	1.85%	1.07%
Less than 50% low wage	0.78%	1.26%	0.98%	0.98%	1.83%	1.31%	0.80%	0.89%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2008 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.B.3(2008) Number of full-time private-sector employees by firm size and selected characteristics: United States, 2008

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	92,795,774	9,566,697	7,658,114	12,939,353	17,383,935	45,247,674	23,226,328	69,569,447
Industry group **								
Agric., fish., forest.	751,540	246,739	108,249 *	195,883 *	115,493 *	85,175 *	437,083	314,457
Mining and manufacturing	13,248,123	482,337	694,456	2,002,790	3,284,596	6,783,946	1,952,568	11,295,555
Construction	5,923,543	1,364,652	1,125,066	1,654,731	1,237,937	541,157	3,348,277	2,575,266
Utilities and transp.	4,264,281	276,587	232,208	369,368	600,688	2,785,431	654,202	3,610,079
Wholesale trade	5,481,765	570,952	614,975	883,355	1,354,088	2,058,396	1,650,838	3,830,927
Fin. svs. and real estate	10,753,825	922,709	459,732	751,204	1,483,421	7,136,760	1,692,935	9,060,890
Retail trade	9,938,784	1,010,622	711,006	1,309,032	1,024,622	5,883,502	2,422,286	7,516,498
Professional services	24,011,272	2,570,668	1,955,576	2,914,635	5,443,313	11,127,080	5,841,981	18,169,291
Other services	18,422,641	2,121,432	1,756,847	2,858,356	2,839,779	8,846,227	5,226,158	13,196,483
Ownership								
For profit, incorporated	67,911,475	6,392,663	5,845,168	9,481,725	11,672,445	34,519,474	16,779,684	51,131,791
For profit, unincorporated	13,405,304	2,644,546	1,250,267	1,924,717	2,279,570	5,306,204	4,747,534	8,657,770
Nonprofit	11,478,995	529,488	562,679	1,532,912	3,431,920	5,421,997	1,699,110	9,779,885
Age of firm								
Less than 5 years	4,348,374	1,507,767	731,510	1,153,330	594,460	361,307	2,851,931	1,496,443
5-9 years	5,909,394	1,827,694	1,113,037	1,440,639	1,013,403	514,621	3,641,538	2,267,857
10-19 years	11,590,244	2,460,560	1,860,451	2,531,653	2,689,560	2,048,020	5,584,292	6,005,951
20 or more years	46,134,839	3,736,982	3,945,854	7,746,648	12,142,241	18,563,114	11,086,094	35,048,745
Unknown	24,812,923	33,694	7,262 *	67,083	944,272	23,760,613	62,473	24,750,450
Multi/single status								
2 or more locations	55,625,361	90,722	348,315	2,106,237	9,667,510	43,412,578	1,192,438	54,432,923
1 location only	37,170,413	9,475,975	7,309,800	10,833,117	7,716,425	1,835,096	22,033,890	15,136,523
Percent full-time employees								
Less than 25%	892,756	68,017	103,519	162,206	158,016	400,998	263,399	629,357
25-49 %	3,445,743	385,909	294,262	540,904	645,256	1,579,413	973,288	2,472,455
50-74 %	11,063,070	1,390,149	941,908	1,287,661	1,740,368	5,702,984	2,958,226	8,104,844
75% or more	77,394,205	7,722,622	6,318,426	10,948,583	14,840,295	37,564,279	19,031,414	58,362,791
Union presence								
No union employees	67,908,059	9,219,982	7,280,101	11,917,774	14,540,878	24,949,323	22,068,310	45,839,749
Has union employees	14,064,135	221,112	280,611	840,082	2,343,148	10,379,182	842,090	13,222,044
Unknown	10,823,581	125,603	97,402	181,497	499,909	9,919,169	315,927	10,507,653
Percent low-wage employees								
50% or more low wage	19,973,125	2,263,977	1,624,987	2,976,783	3,779,348	9,328,030	5,273,142	14,699,983
Less than 50% low wage	72,822,649	7,302,720	6,033,127	9,962,571	13,604,587	35,919,644	17,953,185	54,869,464

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2008 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.

** 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.

Totals may not sum exactly because of rounding.

Table I.B.3(2008) Standard error for number of full-time private-sector employees by firm size and selected characteristics: United States, 2008

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	800,488	115,874	145,374	228,453	347,256	798,685	151,089	790,387
Industry group **								
Agric., fish., forest.	71,769	13,539	38,522 *	65,870 *	39,215 *	46,873 *	36,678	54,376
Mining and manufacturing	196,309	17,793	52,072	97,063	177,064	255,708	93,687	203,340
Construction	172,941	38,997	73,988	128,533	177,862	78,057	112,056	151,837
Utilities and transp.	286,492	21,446	29,836	32,235	76,257	252,996	46,120	258,484
Wholesale trade	248,379	20,679	38,477	81,340	106,754	187,466	77,260	204,696
Fin. svs. and real estate	555,315	28,950	39,628	74,216	139,669	583,726	69,631	550,361
Retail trade	221,668	36,761	38,751	116,913	60,791	220,460	118,166	211,728
Professional services	537,905	45,342	95,390	113,412	166,244	447,404	150,457	540,376
Other services	177,680	68,551	116,086	112,919	164,258	218,529	111,567	196,624
Ownership								
For profit, incorporated	745,132	116,273	158,120	250,187	350,592	614,272	132,876	660,557
For profit, unincorporated	265,277	69,694	58,842	125,464	151,265	255,369	123,064	278,889
Nonprofit	335,741	22,553	37,647	103,569	190,003	256,878	93,011	299,850
Age of firm								
Less than 5 years	159,277	55,242	63,272	80,775	76,144	56,547	105,511	99,090
5-9 years	130,471	55,311	76,216	98,217	87,400	94,750	83,558	153,300
10-19 years	250,603	43,350	90,365	120,536	198,574	230,359	146,397	287,991
20 or more years	711,485	93,334	87,260	249,480	273,718	894,802	214,056	759,507
Unknown	751,777	7,538	4,134 *	18,618	68,463	731,334	11,832	751,665
Multi/single status								
2 or more locations	805,343	18,747	37,638	138,539	244,204	841,922	116,486	830,459
1 location only	444,898	112,691	146,858	164,622	239,146	188,694	173,323	467,406
Percent full-time employees								
Less than 25%	51,476	7,164	8,248	14,084	16,162	47,673	15,108	49,404
25-49 %	118,660	13,193	12,077	44,923	54,638	97,337	34,954	113,323
50-74 %	300,759	37,512	49,227	75,921	129,590	310,028	61,900	286,526
75% or more	831,363	121,290	129,814	226,541	338,700	849,258	149,128	819,011
Union presence								
No union employees	388,079	114,166	132,795	212,777	320,669	398,270	168,250	407,924
Has union employees	342,705	10,583	37,854	84,713	222,436	448,185	58,607	340,519
Unknown	317,522	23,691	25,999	24,871	74,031	257,362	43,953	316,378
Percent low-wage employees								
50% or more low wage	526,512	58,423	84,632	110,094	185,288	357,347	118,901	525,230
Less than 50% low wage	644,106	98,894	144,382	237,920	365,394	702,771	178,717	653,912

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2008 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.

** 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.

Totals may not sum exactly because of rounding.

Table I.B.3.a(2008) Percent of number of full-time private-sector employees by firm size and selected characteristics: United States, 2008

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	92,795,774	10.3%	8.3%	13.9%	18.7%	48.8%	25.0%	75.0%
Industry group **								
Agric., fish., forest.	751,540	32.8%	14.4% *	26.1%	15.4% *	11.3% *	58.2%	41.8%
Mining and manufacturing	13,248,123	3.6%	5.2%	15.1%	24.8%	51.2%	14.7%	85.3%
Construction	5,923,543	23.0%	19.0%	27.9%	20.9%	9.1%	56.5%	43.5%
Utilities and transp.	4,264,281	6.5%	5.4%	8.7%	14.1%	65.3%	15.3%	84.7%
Wholesale trade	5,481,765	10.4%	11.2%	16.1%	24.7%	37.5%	30.1%	69.9%
Fin. svs. and real estate	10,753,825	8.6%	4.3%	7.0%	13.8%	66.4%	15.7%	84.3%
Retail trade	9,938,784	10.2%	7.2%	13.2%	10.3%	59.2%	24.4%	75.6%
Professional services	24,011,272	10.7%	8.1%	12.1%	22.7%	46.3%	24.3%	75.7%
Other services	18,422,641	11.5%	9.5%	15.5%	15.4%	48.0%	28.4%	71.6%
Ownership								
For profit, incorporated	67,911,475	9.4%	8.6%	14.0%	17.2%	50.8%	24.7%	75.3%
For profit, unincorporated	13,405,304	19.7%	9.3%	14.4%	17.0%	39.6%	35.4%	64.6%
Nonprofit	11,478,995	4.6%	4.9%	13.4%	29.9%	47.2%	14.8%	85.2%
Age of firm								
Less than 5 years	4,348,374	34.7%	16.8%	26.5%	13.7%	8.3%	65.6%	34.4%
5-9 years	5,909,394	30.9%	18.8%	24.4%	17.1%	8.7%	61.6%	38.4%
10-19 years	11,590,244	21.2%	16.1%	21.8%	23.2%	17.7%	48.2%	51.8%
20 or more years	46,134,839	8.1%	8.6%	16.8%	26.3%	40.2%	24.0%	76.0%
Unknown	24,812,923	0.1%	0.0% *	0.3%	3.8%	95.8%	0.3%	99.7%
Multi/single status								
2 or more locations	55,625,361	0.2%	0.6%	3.8%	17.4%	78.0%	2.1%	97.9%
1 location only	37,170,413	25.5%	19.7%	29.1%	20.8%	4.9%	59.3%	40.7%
Percent full-time employees								
Less than 25%	892,756	7.6%	11.6%	18.2%	17.7%	44.9%	29.5%	70.5%
25-49 %	3,445,743	11.2%	8.5%	15.7%	18.7%	45.8%	28.2%	71.8%
50-74 %	11,063,070	12.6%	8.5%	11.6%	15.7%	51.5%	26.7%	73.3%
75% or more	77,394,205	10.0%	8.2%	14.1%	19.2%	48.5%	24.6%	75.4%
Union presence								
No union employees	67,908,059	13.6%	10.7%	17.5%	21.4%	36.7%	32.5%	67.5%
Has union employees	14,064,135	1.6%	2.0%	6.0%	16.7%	73.8%	6.0%	94.0%
Unknown	10,823,581	1.2%	0.9%	1.7%	4.6%	91.6%	2.9%	97.1%
Percent low-wage employees								
50% or more low wage	19,973,125	11.3%	8.1%	14.9%	18.9%	46.7%	26.4%	73.6%
Less than 50% low wage	72,822,649	10.0%	8.3%	13.7%	18.7%	49.3%	24.7%	75.3%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2008 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.

** 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.

Percents may not add to 100% because of rounding.

Table I.B.3.a(2008) Standard error for percent of number of full-time private-sector employees by firm size and selected characteristics: United States, 2008

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	800,488	0.13%	0.18%	0.24%	0.39%	0.54%	0.25%	0.25%
Industry group **								
Agric., fish., forest.	71,769	5.14%	4.27% *	6.60%	4.75% *	4.86% *	4.06%	4.06%
Mining and manufacturing	196,309	0.13%	0.38%	0.75%	1.46%	1.46%	0.70%	0.70%
Construction	172,941	0.82%	1.25%	1.93%	2.63%	1.26%	1.74%	1.74%
Utilities and transp.	286,492	0.56%	0.56%	0.82%	1.81%	2.27%	0.93%	0.93%
Wholesale trade	248,379	0.36%	0.67%	1.67%	1.87%	1.88%	1.10%	1.10%
Fin. svs. and real estate	555,315	0.47%	0.35%	0.75%	1.49%	2.08%	0.84%	0.84%
Retail trade	221,668	0.45%	0.39%	1.09%	0.73%	1.12%	1.10%	1.10%
Professional services	537,905	0.33%	0.36%	0.51%	0.58%	1.04%	0.77%	0.77%
Other services	177,680	0.40%	0.66%	0.62%	0.88%	0.91%	0.64%	0.64%
Ownership								
For profit, incorporated	745,132	0.14%	0.27%	0.32%	0.49%	0.58%	0.20%	0.20%
For profit, unincorporated	265,277	0.63%	0.39%	0.96%	1.08%	1.35%	1.12%	1.12%
Nonprofit	335,741	0.18%	0.30%	0.76%	1.48%	1.73%	0.71%	0.71%
Age of firm								
Less than 5 years	159,277	1.32%	1.31%	1.19%	1.45%	1.36%	1.53%	1.53%
5-9 years	130,471	0.87%	1.58%	1.33%	1.39%	1.55%	1.96%	1.96%
10-19 years	250,603	0.59%	0.66%	1.19%	1.57%	1.80%	1.67%	1.67%
20 or more years	711,485	0.28%	0.23%	0.58%	0.67%	1.42%	0.60%	0.60%
Unknown	751,777	0.03%	0.02% *	0.08%	0.28%	0.27%	0.05%	0.05%
Multi/single status								
2 or more locations	805,343	0.04%	0.07%	0.25%	0.52%	0.56%	0.22%	0.22%
1 location only	444,898	0.33%	0.44%	0.30%	0.54%	0.46%	0.82%	0.82%
Percent full-time employees								
Less than 25%	51,476	1.00%	1.17%	1.50%	1.90%	3.28%	1.98%	1.98%
25-49 %	118,660	0.62%	0.39%	1.15%	1.55%	1.76%	1.20%	1.20%
50-74 %	300,759	0.48%	0.35%	0.94%	1.05%	1.76%	0.82%	0.82%
75% or more	831,363	0.17%	0.19%	0.29%	0.49%	0.66%	0.30%	0.30%
Union presence								
No union employees	388,079	0.15%	0.22%	0.27%	0.45%	0.54%	0.30%	0.30%
Has union employees	342,705	0.09%	0.27%	0.59%	1.68%	1.79%	0.42%	0.42%
Unknown	317,522	0.23%	0.24%	0.21%	0.62%	0.58%	0.40%	0.40%
Percent low-wage employees								
50% or more low wage	526,512	0.49%	0.52%	0.35%	0.66%	0.81%	0.94%	0.94%
Less than 50% low wage	644,106	0.17%	0.23%	0.32%	0.47%	0.69%	0.31%	0.31%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2008 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.

** 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.

Percents may not add to 100% because of rounding.

Table I.B.3.b(2008) Percent of private-sector full-time employees at establishments that offer health insurance by firm size and selected characteristics: United States, 2008

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	91.0%	51.7%	76.8%	89.4%	97.5%	99.7%	68.8%	98.4%
Industry group **								
Agric., fish., forest.	60.3%	32.8%	49.7%	68.3%	86.2%	100.0%	42.1%	85.6%
Mining and manufacturing	95.9%	60.1%	82.1%	91.6%	98.3%	100.0%	78.2%	99.0%
Construction	79.4%	44.6%	72.8%	90.8%	99.7%	99.6%	65.4%	97.6%
Utilities and transp.	94.3%	45.8%	73.4%	96.2%	98.9%	99.7%	66.2%	99.4%
Wholesale trade	93.9%	58.2%	90.0%	99.1%	98.2%	100.0%	81.5%	99.3%
Fin. svs. and real estate	95.3%	58.9%	87.9%	96.5%	98.8%	99.7%	73.3%	99.5%
Retail trade	91.6%	44.8%	76.6%	93.1%	98.8%	99.9%	67.5%	99.4%
Professional services	93.9%	61.6%	86.2%	95.1%	99.0%	99.9%	77.0%	99.3%
Other services	84.1%	43.5%	61.4%	75.2%	91.6%	98.8%	55.9%	95.3%
Ownership								
For profit, incorporated	91.6%	53.6%	77.9%	89.0%	97.3%	99.6%	71.0%	98.3%
For profit, unincorporated	83.1%	44.1%	68.1%	86.1%	95.7%	99.6%	56.4%	97.7%
Nonprofit	97.0%	66.1%	83.8%	95.8%	99.7%	100.0%	81.2%	99.7%
Age of firm								
Less than 5 years	63.5%	37.2%	59.0%	80.0%	81.8%	99.6%	50.8%	87.8%
5-9 years	72.4%	46.2%	72.9%	81.8%	94.5%	94.3%	60.2%	91.9%
10-19 years	81.2%	53.6%	73.7%	84.6%	96.1%	97.3%	66.3%	95.0%
20 or more years	93.8%	59.2%	82.7%	93.9%	98.8%	99.8%	77.6%	98.9%
Unknown	99.6%	21.7%	48.6% *	69.8%	98.8%	99.9%	41.0%	99.8%
Multi/single status								
2 or more locations	99.2%	68.8%	84.5%	93.5%	98.6%	99.8%	88.7%	99.4%
1 location only	78.8%	51.5%	76.4%	88.6%	96.2%	97.1%	67.7%	94.8%
Percent full-time employees								
Less than 25%	76.4%	28.4%	46.3%	66.3%	85.0%	92.9%	44.3%	89.8%
25-49 %	82.2%	35.2%	54.8%	68.5%	91.4%	99.7%	48.5%	95.5%
50-74 %	87.1%	44.7%	61.7%	82.9%	97.1%	99.6%	56.6%	98.3%
75% or more	92.1%	53.9%	80.5%	91.5%	98.0%	99.7%	72.1%	98.6%
Union presence								
No union employees	88.4%	51.9%	76.9%	89.5%	97.3%	99.5%	68.8%	97.9%
Has union employees	98.4%	54.8%	78.2%	95.2%	99.4%	99.9%	78.5%	99.7%
Unknown	97.6%	25.5%	62.7%	53.5%	95.4%	99.8%	46.1%	99.2%
Percent low wage employees								
50% or more low wage	81.5%	26.9%	48.5%	70.7%	93.3%	99.2%	42.4%	95.6%
Less than 50% low wage	93.6%	59.3%	84.4%	95.0%	98.7%	99.8%	76.6%	99.2%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2008 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.

** 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.B.3.b(2008) Standard error for percent of private-sector full-time employees at establishments that offer health insurance by firm size and selected characteristics: United States, 2008

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	0.21%	0.87%	0.87%	0.74%	0.22%	0.11%	0.41%	0.14%
Industry group **								
Agric., fish., forest.	5.96%	2.93%	12.25%	11.81%	18.04%	23.57%	5.80%	10.75%
Mining and manufacturing	0.31%	2.44%	3.62%	1.70%	0.70%	0.02%	2.41%	0.27%
Construction	0.92%	1.89%	3.61%	1.50%	0.16%	0.25%	1.09%	0.64%
Utilities and transp.	0.44%	3.11%	5.45%	1.90%	0.65%	0.20%	2.45%	0.23%
Wholesale trade	0.62%	3.84%	1.70%	0.59%	1.87%	0.00%	2.22%	0.58%
Fin. svs. and real estate	0.45%	2.43%	3.55%	2.17%	0.54%	0.25%	2.02%	0.28%
Retail trade	0.20%	1.33%	3.71%	1.33%	0.57%	0.06%	1.77%	0.13%
Professional services	0.24%	1.14%	1.79%	0.68%	0.25%	0.03%	0.55%	0.11%
Other services	0.61%	1.42%	2.72%	2.86%	1.16%	0.48%	1.19%	0.65%
Ownership								
For profit, incorporated	0.25%	1.30%	1.15%	0.93%	0.26%	0.15%	0.69%	0.17%
For profit, unincorporated	0.47%	1.70%	2.43%	1.91%	1.29%	0.28%	1.39%	0.38%
Nonprofit	0.27%	3.02%	2.77%	0.73%	0.13%	0.03%	1.61%	0.06%
Age of firm								
Less than 5 years	1.36%	1.53%	2.53%	2.21%	4.41%	1.02%	1.40%	2.46%
5-9 years	1.61%	1.84%	2.37%	4.13%	2.51%	3.08%	1.34%	3.08%
10-19 years	0.89%	1.30%	2.66%	2.07%	1.09%	1.27%	1.37%	0.80%
20 or more years	0.33%	0.91%	1.59%	0.78%	0.25%	0.11%	0.87%	0.12%
Unknown	0.07%	6.12%	14.73% *	11.88%	0.76%	0.06%	5.92%	0.06%
Multi/single status								
2 or more locations	0.08%	5.18%	2.23%	1.65%	0.24%	0.06%	1.36%	0.06%
1 location only	0.46%	0.90%	0.90%	0.86%	0.53%	2.00%	0.50%	0.53%
Percent full-time employees								
Less than 25%	2.35%	3.60%	5.46%	2.53%	5.90%	4.38%	3.00%	3.20%
25-49 %	0.93%	2.09%	4.02%	3.42%	2.24%	0.09%	2.14%	0.73%
50-74 %	0.56%	1.20%	1.90%	1.57%	1.16%	0.15%	1.04%	0.35%
75% or more	0.20%	1.11%	0.99%	0.69%	0.37%	0.09%	0.43%	0.17%
Union presence								
No union employees	0.24%	0.90%	0.88%	0.70%	0.25%	0.19%	0.48%	0.22%
Has union employees	0.25%	6.06%	3.96%	2.00%	0.28%	0.08%	3.28%	0.20%
Unknown	0.27%	5.85%	11.59%	11.80%	2.93%	0.15%	7.61%	0.26%
Percent low wage employees								
50% or more low wage	0.81%	1.25%	3.22%	2.11%	1.07%	0.32%	1.34%	0.50%
Less than 50% low wage	0.17%	1.03%	0.73%	0.53%	0.24%	0.08%	0.39%	0.10%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2008 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.

** 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.B.3.b.(1)(2008) Percent of private-sector full-time employees eligible for health insurance at establishments that offer health insurance by firm size and selected characteristics: United States, 2008

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	87.4%	92.4%	89.8%	87.5%	86.3%	86.9%	89.9%	86.8%
Industry group **								
Agric., fish., forest.	78.4%	94.2%	66.1%	56.3%	83.3%	100.0%	73.2%	81.9%
Mining and manufacturing	93.7%	92.4%	91.7%	92.5%	93.7%	94.2%	91.4%	94.0%
Construction	83.6%	90.4%	89.3%	86.8%	74.4%	79.3%	89.6%	78.3%
Utilities and transp.	89.6%	93.0%	92.1%	88.6%	92.6%	88.7%	92.8%	89.2%
Wholesale trade	91.9%	94.8%	93.6%	94.4%	91.5%	90.2%	94.5%	91.0%
Fin. svs. and real estate	92.6%	95.4%	95.5%	89.7%	90.8%	92.8%	94.5%	92.3%
Retail trade	80.9%	90.4%	87.3%	87.3%	86.0%	77.3%	89.0%	79.1%
Professional services	89.7%	92.5%	92.0%	91.3%	87.3%	89.8%	91.8%	89.2%
Other services	78.4%	91.5%	83.7%	76.9%	74.2%	77.9%	83.6%	77.2%
Ownership								
For profit, incorporated	87.6%	92.3%	91.0%	89.0%	86.4%	86.7%	90.8%	86.8%
For profit, unincorporated	85.8%	92.9%	86.4%	80.3%	87.2%	85.3%	88.3%	85.0%
Nonprofit	87.6%	91.7%	84.3%	86.6%	85.3%	89.2%	85.4%	87.9%
Age of firm								
Less than 5 years	81.5%	91.8%	91.1%	79.7%	68.3%	76.8%	87.8%	74.6%
5-9 years	86.8%	91.2%	86.3%	84.8%	84.4%	89.3%	88.1%	85.4%
10-19 years	86.8%	92.0%	90.2%	86.0%	87.7%	80.8%	89.9%	84.8%
20 or more years	87.9%	93.2%	90.3%	89.4%	87.1%	86.9%	90.7%	87.3%
Unknown	87.3%	90.3%	100.0%	71.3%	83.3%	87.4%	91.5%	87.3%
Multi/single status								
2 or more locations	87.5%	93.9%	94.1%	89.5%	87.8%	87.3%	91.3%	87.4%
1 location only	87.1%	92.3%	89.6%	87.0%	84.2%	77.0%	89.8%	84.2%
Percent full-time employees								
Less than 25%	84.7%	90.7%	90.0%	87.0%	83.0%	83.6%	88.9%	83.8%
25-49 %	82.7%	90.1%	87.7%	83.6%	82.9%	81.3%	87.6%	81.8%
50-74 %	83.6%	92.2%	86.6%	82.4%	86.5%	81.7%	86.8%	82.9%
75% or more	88.1%	92.5%	90.2%	88.2%	86.4%	87.9%	90.4%	87.5%
Union presence								
No union employees	87.7%	92.4%	90.1%	87.7%	87.2%	86.5%	90.2%	86.9%
Has union employees	85.5%	92.9%	82.0%	86.0%	81.7%	86.4%	86.3%	85.5%
Unknown	87.8%	85.3%	90.4%	75.4%	79.5%	88.3%	80.3%	87.9%
Percent low wage employees								
50% or more low wage	77.1%	88.9%	78.8%	74.1%	77.1%	76.8%	79.1%	76.8%
Less than 50% low wage	89.8%	92.8%	91.5%	90.5%	88.7%	89.5%	91.7%	89.3%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2008 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

** 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.B.3.b.(1)(2008) Standard error for percent of private-sector full-time employees eligible for health insurance at establishments that offer health insurance by firm size and selected characteristics: United States, 2008

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	0.35%	0.39%	0.60%	0.79%	0.76%	0.57%	0.39%	0.39%
Industry group **								
Agric., fish., forest.	6.59%	2.38%	13.62%	13.08%	16.06%	23.57%	8.21%	9.86%
Mining and manufacturing	0.58%	1.66%	1.35%	0.84%	1.25%	0.77%	1.23%	0.61%
Construction	1.51%	1.06%	0.91%	2.35%	3.39%	5.79%	1.07%	2.41%
Utilities and transp.	1.04%	1.60%	6.61%	4.08%	0.74%	1.40%	2.18%	1.27%
Wholesale trade	1.03%	0.75%	1.16%	1.11%	2.58%	1.70%	0.85%	1.34%
Fin. svs. and real estate	0.92%	0.66%	1.34%	2.19%	2.38%	0.92%	0.94%	1.04%
Retail trade	0.99%	1.81%	1.89%	1.29%	0.90%	1.20%	1.61%	0.91%
Professional services	0.47%	0.74%	0.50%	0.92%	1.03%	0.74%	0.42%	0.61%
Other services	1.14%	0.43%	1.57%	2.45%	2.96%	2.04%	1.44%	1.41%
Ownership								
For profit, incorporated	0.31%	0.42%	0.45%	0.54%	0.98%	0.49%	0.44%	0.33%
For profit, unincorporated	1.15%	0.79%	1.56%	3.25%	1.38%	2.04%	1.27%	1.57%
Nonprofit	0.73%	1.36%	2.37%	1.94%	1.57%	1.54%	1.44%	0.82%
Age of firm								
Less than 5 years	2.10%	1.38%	1.52%	3.02%	6.71%	8.53%	1.39%	4.41%
5-9 years	0.95%	0.76%	1.47%	2.08%	2.28%	1.76%	0.80%	1.67%
10-19 years	0.78%	0.82%	1.57%	2.01%	1.40%	3.57%	0.64%	1.24%
20 or more years	0.30%	0.36%	0.87%	0.52%	0.99%	1.01%	0.51%	0.40%
Unknown	0.57%	19.40%	29.81%	11.21%	2.42%	0.55%	2.73%	0.57%
Multi/single status								
2 or more locations	0.41%	5.85%	1.13%	1.13%	0.95%	0.59%	1.14%	0.41%
1 location only	0.45%	0.36%	0.60%	0.93%	1.09%	3.45%	0.39%	0.69%
Percent full-time employees								
Less than 25%	1.64%	2.61%	6.50%	3.20%	3.44%	2.68%	1.98%	1.79%
25-49 %	1.44%	1.85%	1.52%	1.55%	2.29%	2.58%	1.54%	1.93%
50-74 %	1.02%	0.68%	1.54%	2.58%	2.48%	1.53%	1.58%	1.20%
75% or more	0.36%	0.41%	0.61%	0.65%	0.92%	0.53%	0.37%	0.40%
Union presence								
No union employees	0.37%	0.42%	0.60%	0.88%	0.68%	0.71%	0.44%	0.41%
Has union employees	1.05%	2.58%	4.51%	3.38%	1.98%	1.40%	2.41%	1.11%
Unknown	0.71%	4.46%	10.09%	7.77%	4.79%	0.78%	5.74%	0.70%
Percent low wage employees								
50% or more low wage	1.01%	1.05%	2.78%	2.31%	1.08%	1.61%	1.41%	1.07%
Less than 50% low wage	0.35%	0.36%	0.70%	0.54%	0.82%	0.55%	0.41%	0.42%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2008 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

** 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.B.3.b.(1).a(2008) Percent of private-sector full-time employees eligible for health insurance that are enrolled in health insurance at establishments that offer health insurance by firm size and selected characteristics: United States, 2008

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	80.7%	80.5%	76.0%	76.5%	80.2%	82.7%	77.5%	81.5%
Industry group **								
Agric., fish., forest.	87.5%	92.8%	89.7%	85.7%	86.4%	84.4%	87.5%	87.5%
Mining and manufacturing	85.1%	79.5%	74.7%	79.6%	83.9%	88.2%	77.5%	86.1%
Construction	79.0%	78.9%	76.5%	77.1%	80.2%	87.0%	78.0%	80.1%
Utilities and transp.	87.8%	77.5%	77.3%	81.7%	82.7%	90.8%	78.3%	89.0%
Wholesale trade	84.7%	84.6%	76.6%	81.1%	84.3%	88.9%	79.6%	86.6%
Fin. svs. and real estate	86.4%	78.6%	81.7%	84.6%	83.8%	88.0%	81.0%	87.2%
Retail trade	75.5%	79.0%	74.1%	71.5%	72.3%	76.9%	74.7%	75.7%
Professional services	81.8%	81.3%	78.4%	76.9%	80.6%	84.2%	79.0%	82.5%
Other services	70.2%	80.4%	69.5%	68.8%	70.7%	69.2%	72.9%	69.5%
Ownership								
For profit, incorporated	80.6%	80.6%	75.0%	76.3%	79.5%	82.8%	77.1%	81.5%
For profit, unincorporated	79.4%	79.2%	80.2%	74.7%	80.6%	80.3%	78.4%	79.8%
Nonprofit	82.8%	84.0%	78.1%	79.8%	82.0%	84.4%	80.0%	83.2%
Age of firm								
Less than 5 years	76.6%	81.7%	75.7%	72.0%	76.1%	81.3%	77.5%	75.4%
5-9 years	77.8%	80.5%	73.9%	77.4%	80.1%	75.6%	76.4%	79.3%
10-19 years	76.9%	80.4%	78.1%	76.3%	77.0%	73.8%	78.4%	75.8%
20 or more years	80.1%	80.4%	75.6%	77.0%	80.8%	81.7%	77.4%	80.8%
Unknown	84.3%	83.2%	100.0%	78.0%	82.0%	84.4%	91.0%	84.3%
Multi/single status								
2 or more locations	82.2%	79.5%	77.2%	79.1%	81.0%	82.7%	78.6%	82.3%
1 location only	77.9%	80.6%	75.9%	76.0%	79.1%	83.0%	77.5%	78.4%
Percent full-time employees								
Less than 25%	80.4%	92.9%	80.8%	75.3%	69.0%	85.3%	80.5%	80.4%
25-49 %	68.9%	87.7%	72.3%	66.6%	73.7%	65.5%	75.0%	67.6%
50-74 %	77.0%	81.5%	76.3%	68.6%	77.0%	78.1%	76.1%	77.2%
75% or more	81.7%	80.1%	76.0%	77.7%	80.9%	84.0%	77.8%	82.6%
Union presence								
No union employees	79.2%	80.3%	75.8%	75.8%	79.6%	80.9%	77.1%	79.9%
Has union employees	84.9%	89.1%	83.5%	85.4%	83.0%	85.2%	88.8%	84.7%
Unknown	84.4%	90.3%	66.3%	79.3%	83.2%	84.6%	73.3%	84.5%
Percent low wage employees								
50% or more low wage	71.0%	81.3%	66.6%	64.4%	68.3%	73.0%	70.1%	71.1%
Less than 50% low wage	82.8%	80.4%	77.2%	78.7%	82.9%	84.9%	78.6%	83.8%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2008 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

** 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.B.3.b.(1).a(2008) Standard error for percent of private-sector full-time employees eligible for health insurance that are enrolled in health insurance at establishments that offer health insurance by firm size and selected characteristics: United States, 2008

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	0.26%	0.48%	0.54%	0.40%	0.32%	0.54%	0.25%	0.31%
Industry group **								
Agric., fish., forest.	2.37%	1.77%	16.74%	14.31%	15.91%	21.86%	3.07%	4.52%
Mining and manufacturing	0.61%	2.27%	2.23%	0.75%	1.33%	0.73%	0.65%	0.70%
Construction	0.99%	2.00%	2.81%	1.48%	2.30%	1.10%	1.43%	1.29%
Utilities and transp.	0.75%	4.86%	4.06%	2.62%	2.48%	0.64%	2.77%	0.79%
Wholesale trade	0.53%	1.92%	1.60%	1.69%	1.06%	1.41%	1.14%	0.70%
Fin. svs. and real estate	0.60%	2.00%	3.10%	1.14%	1.49%	0.88%	1.26%	0.68%
Retail trade	0.78%	2.03%	1.74%	1.72%	2.33%	1.07%	0.96%	0.87%
Professional services	0.49%	0.66%	0.87%	0.68%	0.70%	0.75%	0.43%	0.59%
Other services	1.10%	1.10%	1.87%	2.06%	1.66%	1.45%	0.96%	1.24%
Ownership								
For profit, incorporated	0.38%	0.57%	0.70%	0.47%	0.51%	0.68%	0.44%	0.43%
For profit, unincorporated	0.63%	0.83%	1.49%	0.93%	1.40%	1.03%	0.66%	0.78%
Nonprofit	0.43%	1.54%	2.39%	0.96%	0.56%	0.69%	1.67%	0.46%
Age of firm								
Less than 5 years	1.57%	2.30%	2.04%	2.19%	3.47%	3.32%	1.51%	2.81%
5-9 years	0.93%	0.98%	2.18%	1.46%	2.31%	3.62%	1.07%	1.55%
10-19 years	0.61%	1.06%	1.98%	1.19%	0.87%	2.88%	0.58%	0.87%
20 or more years	0.36%	0.48%	0.87%	0.64%	0.52%	0.81%	0.51%	0.40%
Unknown	0.44%	19.33%	29.81%	11.15%	1.85%	0.45%	7.41%	0.44%
Multi/single status								
2 or more locations	0.28%	2.52%	3.67%	0.72%	0.71%	0.45%	1.38%	0.29%
1 location only	0.33%	0.49%	0.60%	0.48%	0.91%	4.73%	0.24%	0.63%
Percent full-time employees								
Less than 25%	1.93%	5.36%	5.85%	2.63%	5.48%	1.58%	2.75%	2.35%
25-49 %	1.75%	2.04%	2.05%	2.54%	2.44%	3.14%	0.72%	2.18%
50-74 %	0.97%	1.35%	1.79%	1.51%	1.74%	1.26%	1.27%	1.14%
75% or more	0.23%	0.42%	0.60%	0.50%	0.51%	0.43%	0.29%	0.25%
Union presence								
No union employees	0.32%	0.48%	0.53%	0.47%	0.40%	0.85%	0.26%	0.41%
Has union employees	0.74%	3.49%	4.08%	2.97%	1.92%	0.80%	2.33%	0.80%
Unknown	0.69%	4.51%	9.75%	3.31%	5.05%	0.73%	4.62%	0.70%
Percent low wage employees								
50% or more low wage	0.87%	1.60%	2.61%	1.30%	1.53%	1.13%	1.67%	0.85%
Less than 50% low wage	0.13%	0.54%	0.57%	0.53%	0.57%	0.44%	0.27%	0.20%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2008 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

** 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.B.3.b.(2)(2008) Percent of private-sector full-time employees that are enrolled in health insurance at establishments that offer health insurance by firm size and selected characteristics: United States, 2008

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	70.5%	74.4%	68.2%	66.9%	69.2%	71.8%	69.7%	70.7%
Industry group **								
Agric., fish., forest.	68.6%	87.5%	59.3%	48.3%	71.9%	84.4%	64.0%	71.7%
Mining and manufacturing	79.7%	73.5%	68.6%	73.7%	78.6%	83.1%	70.8%	80.9%
Construction	66.1%	71.3%	68.4%	66.9%	59.6%	68.9%	69.9%	62.7%
Utilities and transp.	78.6%	72.1%	71.2%	72.4%	76.6%	80.6%	72.7%	79.3%
Wholesale trade	77.9%	80.2%	71.7%	76.5%	77.1%	80.2%	75.2%	78.8%
Fin. svs. and real estate	80.0%	75.0%	78.0%	75.8%	76.2%	81.7%	76.6%	80.5%
Retail trade	61.1%	71.4%	64.6%	62.4%	62.2%	59.5%	66.4%	59.9%
Professional services	73.4%	75.2%	72.1%	70.2%	70.3%	75.6%	72.6%	73.6%
Other services	55.0%	73.5%	58.2%	52.9%	52.5%	53.9%	61.0%	53.6%
Ownership								
For profit, incorporated	70.6%	74.4%	68.3%	67.9%	68.7%	71.8%	70.0%	70.7%
For profit, unincorporated	68.2%	73.6%	69.3%	59.9%	70.2%	68.5%	69.3%	67.8%
Nonprofit	72.5%	77.0%	65.9%	69.1%	69.9%	75.3%	68.4%	73.1%
Age of firm								
Less than 5 years	62.4%	75.0%	68.9%	57.4%	51.9%	62.4%	68.0%	56.3%
5-9 years	67.5%	73.4%	63.8%	65.7%	67.7%	67.6%	67.3%	67.8%
10-19 years	66.8%	73.9%	70.4%	65.7%	67.6%	59.6%	70.5%	64.3%
20 or more years	70.4%	74.9%	68.3%	68.8%	70.4%	71.0%	70.2%	70.5%
Unknown	73.5%	75.1%	100.0%	55.6%	68.3%	73.8%	83.2%	73.5%
Multi/single status								
2 or more locations	71.9%	74.7%	72.7%	70.8%	71.1%	72.2%	71.8%	72.0%
1 location only	67.9%	74.4%	68.0%	66.1%	66.7%	63.9%	69.6%	66.1%
Percent full-time employees								
Less than 25%	68.1%	84.3%	72.7%	65.5%	57.3%	71.3%	71.6%	67.3%
25-49 %	57.0%	79.0%	63.5%	55.6%	61.1%	53.3%	65.7%	55.3%
50-74 %	64.3%	75.1%	66.1%	56.5%	66.6%	63.8%	66.1%	64.0%
75% or more	71.9%	74.1%	68.6%	68.5%	69.9%	73.9%	70.3%	72.3%
Union presence								
No union employees	69.4%	74.2%	68.3%	66.5%	69.5%	70.0%	69.5%	69.4%
Has union employees	72.6%	82.7%	68.5%	73.5%	67.9%	73.6%	76.6%	72.4%
Unknown	74.1%	77.0%	60.0%	59.8%	66.1%	74.7%	58.9%	74.3%
Percent low wage employees								
50% or more low wage	54.7%	72.4%	52.5%	47.7%	52.7%	56.1%	55.4%	54.6%
Less than 50% low wage	74.3%	74.7%	70.7%	71.2%	73.5%	75.9%	72.0%	74.9%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2008 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

** 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.B.3.b.(2)(2008) Standard error for percent of private-sector full-time employees that are enrolled in health insurance at establishments that offer health insurance by firm size and selected characteristics: United States, 2008

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	0.31%	0.53%	0.72%	0.58%	0.76%	0.60%	0.34%	0.37%
Industry group **								
Agric., fish., forest.	6.06%	3.46%	11.28%	10.39%	13.91%	21.86%	7.89%	8.47%
Mining and manufacturing	0.89%	2.68%	2.46%	1.07%	1.97%	1.05%	1.11%	0.97%
Construction	1.14%	1.86%	2.48%	1.50%	3.07%	5.20%	1.39%	2.03%
Utilities and transp.	1.35%	4.65%	5.01%	4.89%	2.51%	1.41%	2.17%	1.44%
Wholesale trade	1.04%	1.98%	1.62%	1.27%	2.00%	1.69%	1.10%	1.29%
Fin. svs. and real estate	0.62%	2.00%	3.16%	1.88%	2.76%	0.96%	1.62%	0.76%
Retail trade	0.75%	1.93%	1.76%	2.18%	2.07%	0.97%	1.49%	0.84%
Professional services	0.62%	0.88%	0.92%	0.75%	1.16%	0.94%	0.60%	0.74%
Other services	1.12%	1.04%	2.07%	2.66%	2.65%	1.65%	1.14%	1.28%
Ownership								
For profit, incorporated	0.31%	0.64%	0.59%	0.44%	0.84%	0.67%	0.41%	0.38%
For profit, unincorporated	1.00%	0.93%	1.65%	2.16%	1.45%	1.93%	0.59%	1.40%
Nonprofit	0.57%	1.27%	2.41%	2.02%	1.45%	1.15%	1.56%	0.66%
Age of firm								
Less than 5 years	2.37%	2.38%	2.27%	3.30%	5.54%	7.96%	1.53%	4.44%
5-9 years	1.26%	1.19%	2.62%	2.26%	2.34%	3.41%	1.25%	1.81%
10-19 years	0.55%	1.06%	1.78%	1.37%	1.45%	2.81%	0.68%	0.92%
20 or more years	0.36%	0.60%	1.08%	0.57%	1.08%	1.15%	0.53%	0.48%
Unknown	0.58%	18.17%	29.81%	10.44%	3.04%	0.55%	7.75%	0.59%
Multi/single status								
2 or more locations	0.32%	5.60%	3.53%	1.04%	1.12%	0.55%	1.40%	0.34%
1 location only	0.48%	0.54%	0.74%	0.75%	0.97%	4.79%	0.31%	0.81%
Percent full-time employees								
Less than 25%	2.60%	4.91%	7.85%	3.10%	4.26%	3.28%	2.37%	2.96%
25-49 %	1.59%	2.79%	2.63%	2.70%	1.68%	2.79%	1.55%	2.05%
50-74 %	1.23%	1.33%	2.04%	1.60%	2.77%	1.73%	1.11%	1.55%
75% or more	0.26%	0.49%	0.77%	0.58%	1.03%	0.55%	0.37%	0.33%
Union presence								
No union employees	0.27%	0.56%	0.71%	0.74%	0.74%	0.76%	0.40%	0.36%
Has union employees	1.19%	3.43%	4.97%	3.95%	2.24%	1.29%	2.33%	1.19%
Unknown	1.06%	5.65%	8.90%	6.58%	6.00%	1.18%	5.83%	1.07%
Percent low wage employees								
50% or more low wage	0.96%	1.65%	2.05%	1.73%	1.36%	1.20%	1.51%	0.99%
Less than 50% low wage	0.26%	0.53%	0.80%	0.46%	1.05%	0.51%	0.46%	0.34%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2008 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

** 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.B.4(2008) Number of part-time private-sector employees by firm size and selected characteristics: United States, 2008

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	23,345,741	3,706,407	2,541,104	3,549,927	3,984,451	9,563,851	8,146,582	15,199,159
Industry group **								
Agric., fish., forest.	368,111	122,618	49,105 *	24,533 *	127,662 *	44,194 *	188,546	179,565 *
Mining and manufacturing	398,566	105,715	66,352	96,578	66,291	63,630	219,621	178,945
Construction	493,789	242,363	110,556	78,220	52,374 *	10,276 *	392,493	101,296 *
Utilities and transp.	652,243	92,819	44,465	102,102	48,254	364,604	194,632	457,611
Wholesale trade	345,238	95,944	53,564	55,853	53,049	86,828 *	187,876	157,361
Fin. svs. and real estate	1,091,515	238,161	77,391	87,948	143,746	544,268	353,507	738,008
Retail trade	5,069,905	542,462	295,615	314,765	315,691	3,601,372	1,036,427	4,033,478
Professional services	5,459,057	887,341	511,080	727,546	1,296,803	2,036,287	1,726,976	3,732,082
Other services	9,467,318	1,378,983	1,332,978	2,062,382	1,880,582	2,812,392	3,846,504	5,620,813
Ownership								
For profit, incorporated	15,139,515	1,986,599	1,685,713	2,270,009	2,217,665	6,979,530	4,977,830	10,161,685
For profit, unincorporated	4,319,655	1,233,793	528,059	720,568	580,884	1,256,351	2,144,610	2,175,046
Nonprofit	3,886,570	486,015	327,332	559,350	1,185,903	1,327,970	1,024,142	2,862,429
Age of firm								
Less than 5 years	2,004,119	728,963	460,001	549,527	178,851	86,778 *	1,526,570	477,549
5-9 years	2,400,544	693,653	428,990	558,383	315,046	404,471 *	1,480,313	920,230
10-19 years	3,512,238	820,552	638,794	813,083	719,132	520,677	1,892,341	1,619,897
20 or more years	12,185,233	1,445,642	1,004,198	1,617,250	2,640,803	5,477,340	3,214,532	8,970,701
Unknown	3,243,608	17,597	9,122 *	11,685 *	130,619	3,074,586	32,826	3,210,782
Multi/single status								
2 or more locations	11,614,317	23,880	110,265	519,478	2,059,911	8,900,783	326,472	11,287,846
1 location only	11,731,424	3,682,527	2,430,839	3,030,449	1,924,540	663,068 *	7,820,110	3,911,313
Percent full-time employees								
Less than 25%	7,504,537	1,655,292	1,070,162	1,236,312	1,155,984	2,386,788	3,456,238	4,048,299
25-49 %	5,877,598	740,529	539,470	957,437	1,130,667	2,509,494	1,803,845	4,073,753
50-74 %	6,443,586	983,309	567,363	790,188	1,022,092	3,080,634	1,933,426	4,510,160
75% or more	3,520,020	327,277	364,109	565,990	675,708	1,586,935	953,073	2,566,947
Union presence								
No union employees	18,943,970	3,557,746	2,426,463	3,357,765	3,478,340	6,123,656	7,790,235	11,153,735
Has union employees	2,610,624	95,807	72,352	130,465	339,628	1,972,372	218,125	2,392,499
Unknown	1,791,146	52,854	42,289	61,697 *	166,483 *	1,467,823	138,221	1,652,926
Percent low-wage employees								
50% or more low wage	12,777,045	1,943,054	1,543,249	2,136,817	2,334,892	4,819,033	4,706,901	8,070,143
Less than 50% low wage	10,568,696	1,763,353	997,856	1,413,110	1,649,559	4,744,818	3,439,680	7,129,016

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2008 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.

** 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.

Totals may not sum exactly because of rounding.

Table I.B.4(2008) Standard error for number of part-time private-sector employees by firm size and selected characteristics: United States, 2008

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	270,670	68,894	67,984	134,954	194,444	395,196	79,142	276,060
Industry group **								
Agric., fish., forest.	88,054	15,347	20,284 *	12,050 *	82,212 *	34,461 *	28,741	82,573 *
Mining and manufacturing	23,348	14,044	9,783	14,041	14,050	5,805	20,840	17,047
Construction	40,820	11,494	23,007	14,506	22,829 *	4,595 *	23,215	32,551 *
Utilities and transp.	77,360	9,126	9,590	27,161	12,714	64,464	22,185	75,573
Wholesale trade	41,809	10,382	6,373	7,216	9,327	31,479 *	18,824	35,017
Fin. svs. and real estate	43,644	12,369	12,861	10,054	18,139	43,271	18,289	37,132
Retail trade	147,474	37,989	22,868	30,577	22,567	153,867	53,992	160,118
Professional services	114,919	32,519	35,131	34,349	60,666	76,916	57,552	86,095
Other services	355,449	48,389	61,970	100,232	121,600	314,813	91,674	306,851
Ownership								
For profit, incorporated	391,790	50,839	60,524	106,047	169,177	380,691	77,840	366,017
For profit, unincorporated	238,865	54,047	63,095	58,428	73,739	247,608	75,254	262,744
Nonprofit	121,334	30,667	26,106	52,724	89,987	82,216	48,995	106,621
Age of firm								
Less than 5 years	69,638	25,538	27,102	65,879	33,986	38,525 *	28,240	47,435
5-9 years	231,916	24,501	51,554	60,405	61,610	197,873 *	71,195	202,031
10-19 years	119,791	26,152	40,108	62,464	64,297	59,947	48,654	80,414
20 or more years	129,072	32,311	57,016	63,706	119,206	212,831	76,651	125,671
Unknown	124,602	4,577	7,270 *	4,238 *	20,769	125,952	8,368	128,555
Multi/single status								
2 or more locations	284,565	6,111	14,646	34,733	93,128	286,091	26,339	269,457
1 location only	268,630	66,273	64,582	116,933	149,045	205,028 *	81,795	242,218
Percent full-time employees								
Less than 25%	233,645	61,249	62,058	106,591	117,274	306,124	86,161	256,507
25-49 %	187,524	19,128	20,870	65,982	106,798	146,465	48,303	187,770
50-74 %	135,402	24,338	31,573	47,459	69,939	134,891	43,624	119,912
75% or more	64,791	12,185	14,473	35,495	33,266	44,976	22,000	60,318
Union presence								
No union employees	255,894	62,400	64,890	105,550	147,818	328,853	66,833	278,952
Has union employees	242,636	16,210	21,302	38,163	64,669	230,648	26,624	248,725
Unknown	96,236	8,312	11,579	24,199 *	68,682 *	73,827	21,439	92,393
Percent low-wage employees								
50% or more low wage	236,938	54,985	70,948	91,445	148,962	226,662	91,626	208,347
Less than 50% low wage	246,370	32,918	66,898	79,748	105,461	342,283	93,745	286,428

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2008 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.

** 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.

Totals may not sum exactly because of rounding.

Table I.B.4.a(2008) Percent of number of part-time private-sector employees by firm size and selected characteristics: United States, 2008

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	23,345,741	15.9%	10.9%	15.2%	17.1%	41.0%	34.9%	65.1%
Industry group **								
Agric., fish., forest.	368,111	33.3%	13.3% *	6.7% *	34.7% *	12.0% *	51.2%	48.8% *
Mining and manufacturing	398,566	26.5%	16.6%	24.2%	16.6%	16.0%	55.1%	44.9%
Construction	493,789	49.1%	22.4%	15.8%	10.6% *	2.1% *	79.5%	20.5% *
Utilities and transp.	652,243	14.2%	6.8%	15.7%	7.4%	55.9%	29.8%	70.2%
Wholesale trade	345,238	27.8%	15.5%	16.2%	15.4%	25.2% *	54.4%	45.6%
Fin. svs. and real estate	1,091,515	21.8%	7.1%	8.1%	13.2%	49.9%	32.4%	67.6%
Retail trade	5,069,905	10.7%	5.8%	6.2%	6.2%	71.0%	20.4%	79.6%
Professional services	5,459,057	16.3%	9.4%	13.3%	23.8%	37.3%	31.6%	68.4%
Other services	9,467,318	14.6%	14.1%	21.8%	19.9%	29.7%	40.6%	59.4%
Ownership								
For profit, incorporated	15,139,515	13.1%	11.1%	15.0%	14.6%	46.1%	32.9%	67.1%
For profit, unincorporated	4,319,655	28.6%	12.2%	16.7%	13.4%	29.1%	49.6%	50.4%
Nonprofit	3,886,570	12.5%	8.4%	14.4%	30.5%	34.2%	26.4%	73.6%
Age of firm								
Less than 5 years	2,004,119	36.4%	23.0%	27.4%	8.9%	4.3% *	76.2%	23.8%
5-9 years	2,400,544	28.9%	17.9%	23.3%	13.1%	16.8% *	61.7%	38.3%
10-19 years	3,512,238	23.4%	18.2%	23.1%	20.5%	14.8%	53.9%	46.1%
20 or more years	12,185,233	11.9%	8.2%	13.3%	21.7%	45.0%	26.4%	73.6%
Unknown	3,243,608	0.5%	0.3% *	0.4% *	4.0%	94.8%	1.0%	99.0%
Multi/single status								
2 or more locations	11,614,317	0.2%	0.9%	4.5%	17.7%	76.6%	2.8%	97.2%
1 location only	11,731,424	31.4%	20.7%	25.8%	16.4%	5.7% *	66.7%	33.3%
Percent full-time employees								
Less than 25%	7,504,537	22.1%	14.3%	16.5%	15.4%	31.8%	46.1%	53.9%
25-49 %	5,877,598	12.6%	9.2%	16.3%	19.2%	42.7%	30.7%	69.3%
50-74 %	6,443,586	15.3%	8.8%	12.3%	15.9%	47.8%	30.0%	70.0%
75% or more	3,520,020	9.3%	10.3%	16.1%	19.2%	45.1%	27.1%	72.9%
Union presence								
No union employees	18,943,970	18.8%	12.8%	17.7%	18.4%	32.3%	41.1%	58.9%
Has union employees	2,610,624	3.7%	2.8% *	5.0%	13.0%	75.6%	8.4%	91.6%
Unknown	1,791,146	3.0%	2.4%	3.4% *	9.3% *	81.9%	7.7%	92.3%
Percent low-wage employees								
50% or more low wage	12,777,045	15.2%	12.1%	16.7%	18.3%	37.7%	36.8%	63.2%
Less than 50% low wage	10,568,696	16.7%	9.4%	13.4%	15.6%	44.9%	32.5%	67.5%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2008 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.

** 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.

Percents may not add to 100% because of rounding.

Table I.B.4.a(2008) Standard error for percent of number of part-time private-sector employees by firm size and selected characteristics: United States, 2008

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	270,670	0.39%	0.35%	0.50%	0.90%	1.40%	0.51%	0.51%
Industry group **								
Agric., fish., forest.	88,054	8.86%	5.33% *	3.59% *	9.87% *	6.43% *	9.46%	9.46% *
Mining and manufacturing	23,348	3.07%	2.05%	3.12%	3.41%	1.59%	3.68%	3.68%
Construction	40,820	3.33%	4.00%	2.14%	3.48% *	1.05% *	4.34%	4.34% *
Utilities and transp.	77,360	3.45%	1.77%	3.55%	1.73%	4.04%	4.10%	4.10%
Wholesale trade	41,809	2.97%	1.39%	2.36%	2.25%	5.12% *	4.94%	4.94%
Fin. svs. and real estate	43,644	1.28%	1.10%	0.88%	1.69%	2.70%	1.49%	1.49%
Retail trade	147,474	0.82%	0.53%	0.52%	0.48%	1.32%	1.23%	1.23%
Professional services	114,919	0.42%	0.66%	0.57%	0.88%	1.17%	0.77%	0.77%
Other services	355,449	0.54%	0.80%	0.78%	1.45%	2.34%	1.16%	1.16%
Ownership								
For profit, incorporated	391,790	0.51%	0.45%	0.60%	1.08%	1.67%	0.78%	0.78%
For profit, unincorporated	238,865	1.98%	1.37%	1.47%	1.98%	3.58%	2.84%	2.84%
Nonprofit	121,334	0.64%	0.69%	1.42%	1.80%	1.87%	1.08%	1.08%
Age of firm								
Less than 5 years	69,638	1.13%	1.20%	3.35%	1.43%	1.79% *	1.51%	1.51%
5-9 years	231,916	3.05%	2.88%	2.23%	2.56%	5.24% *	4.38%	4.38%
10-19 years	119,791	1.21%	0.93%	1.61%	1.44%	1.56%	0.89%	0.89%
20 or more years	129,072	0.29%	0.44%	0.54%	0.96%	1.57%	0.58%	0.58%
Unknown	124,602	0.14%	0.25% *	0.17% *	0.58%	0.69%	0.30%	0.30%
Multi/single status								
2 or more locations	284,565	0.06%	0.12%	0.25%	0.99%	0.86%	0.19%	0.19%
1 location only	268,630	0.87%	0.72%	0.79%	1.05%	1.62% *	1.32%	1.32%
Percent full-time employees								
Less than 25%	233,645	1.14%	1.11%	1.30%	1.61%	3.32%	1.90%	1.90%
25-49 %	187,524	0.56%	0.41%	1.14%	1.65%	1.60%	1.24%	1.24%
50-74 %	135,402	0.44%	0.39%	0.90%	1.00%	1.49%	0.69%	0.69%
75% or more	64,791	0.41%	0.42%	0.91%	0.71%	1.12%	0.64%	0.64%
Union presence								
No union employees	255,894	0.50%	0.46%	0.43%	0.83%	1.38%	0.73%	0.73%
Has union employees	242,636	0.96%	1.09% *	1.20%	2.12%	3.53%	1.53%	1.53%
Unknown	96,236	0.39%	0.60%	1.44% *	2.89% *	2.92%	1.21%	1.21%
Percent low-wage employees								
50% or more low wage	236,938	0.56%	0.59%	0.63%	1.17%	1.28%	0.73%	0.73%
Less than 50% low wage	246,370	0.44%	0.78%	0.82%	1.17%	2.32%	1.30%	1.30%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2008 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.

** 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.

Percents may not add to 100% because of rounding.

Table I.B.4.b(2008) Percent of private-sector part-time employees at establishments that offer health insurance by firm size and selected characteristics: United States, 2008

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	74.8%	27.9%	47.7%	70.2%	88.9%	96.1%	41.2%	92.9%
Industry group **								
Agric., fish., forest.	33.6%	26.2%	16.7% *	63.8%	18.4% *	100.0%	26.1%	41.4% *
Mining and manufacturing	78.0%	40.5%	91.8%	81.9%	96.9%	100.0%	66.7%	91.9%
Construction	55.4%	26.7%	69.2%	88.9%	100.0%	100.0%	44.8%	96.5%
Utilities and transp.	82.8%	32.1%	55.7%	72.6%	99.9%	99.6%	44.2%	99.2%
Wholesale trade	79.4%	45.7%	80.8%	87.8%	96.4%	100.0%	63.2%	98.8%
Fin. svs. and real estate	82.3%	28.7%	79.3%	92.4%	99.5%	99.9%	45.8%	99.8%
Retail trade	86.7%	21.1%	46.9%	72.9%	99.0%	100.0%	37.3%	99.4%
Professional services	81.7%	36.6%	63.4%	78.9%	94.6%	98.9%	50.4%	96.2%
Other services	65.4%	22.6%	35.5%	63.9%	86.2%	87.8%	35.3%	86.0%
Ownership								
For profit, incorporated	75.8%	30.6%	48.8%	67.2%	85.2%	95.0%	43.9%	91.4%
For profit, unincorporated	61.1%	20.0%	38.9%	63.3%	84.5%	98.9%	29.5%	92.4%
Nonprofit	86.3%	36.7%	56.1%	91.1%	97.9%	99.4%	52.3%	98.4%
Age of firm								
Less than 5 years	40.0%	17.0%	31.7%	54.8%	82.6%	96.1%	26.6%	83.0%
5-9 years	39.5%	21.8%	43.0%	52.7%	74.5%	20.8% *	32.9%	50.2%
10-19 years	62.3%	26.1%	43.8%	68.1%	89.1%	95.9%	39.3%	89.2%
20 or more years	84.9%	37.4%	59.8%	82.5%	90.9%	99.9%	53.2%	96.3%
Unknown	98.2%	16.8% *	.	63.2%	90.9%	99.4%	19.9% *	99.0%
Multi/single status								
2 or more locations	96.7%	49.1%	49.8%	75.3%	93.7%	99.3%	58.6%	97.8%
1 location only	53.2%	27.7%	47.6%	69.3%	83.7%	53.0%	40.4%	78.7%
Percent full-time employees								
Less than 25%	54.3%	10.2%	28.2%	55.3%	75.4%	85.7%	22.0%	81.8%
25-49 %	80.1%	33.9%	53.0%	68.1%	89.7%	99.7%	46.8%	94.8%
50-74 %	84.4%	42.7%	58.7%	80.3%	96.6%	99.5%	53.3%	97.7%
75% or more	92.5%	59.2%	79.7%	91.8%	98.8%	99.8%	75.1%	98.9%
Union presence								
No union employees	70.9%	28.2%	48.5%	70.8%	89.5%	94.1%	41.7%	91.3%
Has union employees	94.3%	22.2%	38.0% *	82.0%	99.3%	99.9%	42.2%	99.1%
Unknown	87.9%	16.8% *	15.9% *	8.1% *	55.4%	99.6%	11.6% *	94.3%
Percent low wage employees								
50% or more low wage	70.2%	15.7%	34.6%	61.4%	87.0%	99.2%	30.5%	93.3%
Less than 50% low wage	80.5%	41.3%	67.9%	83.3%	91.5%	93.0%	55.8%	92.4%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2008 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.B.4.b(2008) Standard error for percent of private-sector part-time employees at establishments that offer health insurance by firm size and selected characteristics: United States, 2008

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	1.01%	0.59%	1.69%	2.08%	3.47%	1.75%	0.78%	1.38%
Industry group **								
Agric., fish., forest.	7.44%	5.91%	6.77% *	13.28%	17.71% *	25.82%	4.27%	15.89% *
Mining and manufacturing	3.47%	6.27%	1.91%	6.85%	1.57%	0.03%	4.69%	4.08%
Construction	4.29%	3.58%	6.46%	4.34%	0.05%	0.00%	3.04%	2.61%
Utilities and transp.	3.31%	4.93%	11.33%	10.19%	0.19%	0.45%	6.56%	0.96%
Wholesale trade	2.48%	3.04%	4.78%	8.47%	4.87%	0.00%	3.66%	1.45%
Fin. svs. and real estate	1.43%	1.82%	7.43%	5.42%	0.20%	0.03%	3.15%	0.09%
Retail trade	0.83%	1.20%	3.40%	3.29%	0.51%	0.04%	1.38%	0.15%
Professional services	0.83%	1.40%	3.57%	1.79%	2.16%	0.49%	1.51%	1.04%
Other services	1.41%	1.36%	2.37%	2.88%	3.02%	4.44%	1.16%	2.54%
Ownership								
For profit, incorporated	0.91%	0.60%	2.21%	2.60%	4.20%	2.23%	1.17%	1.65%
For profit, unincorporated	2.55%	1.40%	3.85%	4.02%	4.91%	0.55%	1.81%	2.03%
Nonprofit	0.86%	2.46%	3.79%	2.68%	0.79%	0.55%	2.69%	0.49%
Age of firm								
Less than 5 years	2.05%	1.36%	3.27%	4.99%	4.67%	7.00%	2.41%	3.23%
5-9 years	3.11%	2.08%	4.56%	3.86%	6.50%	21.12% *	1.91%	9.06%
10-19 years	1.47%	1.69%	3.98%	4.50%	3.63%	1.87%	1.86%	2.44%
20 or more years	1.37%	1.22%	2.23%	2.00%	3.91%	0.06%	1.40%	1.45%
Unknown	0.38%	6.86% *	.	17.19%	4.99%	0.20%	9.07% *	0.25%
Multi/single status								
2 or more locations	0.23%	10.70%	7.37%	3.97%	0.83%	0.19%	5.20%	0.24%
1 location only	1.51%	0.59%	1.87%	2.34%	5.82%	14.34%	1.00%	4.51%
Percent full-time employees								
Less than 25%	2.48%	1.01%	2.97%	3.56%	7.50%	5.40%	1.32%	4.56%
25-49 %	0.90%	1.67%	3.93%	3.55%	2.62%	0.10%	2.23%	0.69%
50-74 %	0.59%	1.50%	2.38%	2.03%	1.07%	0.18%	1.17%	0.42%
75% or more	0.36%	1.97%	2.08%	1.12%	0.32%	0.15%	0.94%	0.19%
Union presence								
No union employees	1.06%	0.72%	1.87%	1.95%	2.93%	2.58%	0.98%	1.54%
Has union employees	1.21%	3.78%	11.99% *	10.32%	0.31%	0.08%	6.44%	0.51%
Unknown	2.91%	5.95% *	11.61% *	16.88% *	13.33%	0.21%	4.17% *	2.90%
Percent low wage employees								
50% or more low wage	1.11%	0.84%	1.98%	2.76%	3.22%	0.21%	1.09%	1.19%
Less than 50% low wage	1.98%	0.78%	2.10%	3.04%	4.16%	3.43%	1.04%	2.72%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2008 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.B.4.b.(1)(2008) Percent of private-sector part-time employees eligible for health insurance at establishments that offer health insurance by firm size and selected characteristics: United States, 2008

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	33.4%	33.4%	22.8%	18.2%	23.6%	42.6%	23.9%	35.6%
Industry group **								
Agric., fish., forest.	37.4%	16.9%*	22.2%*	17.1%*	3.1%*	80.5%*	19.0%*	49.6%*
Mining and manufacturing	29.1%	40.3%	31.6%	15.8%	22.0%	42.8%	28.6%	29.5%
Construction	30.7%	47.7%	18.3%	34.1%	25.2%*	21.6%*	33.9%	25.0%*
Utilities and transp.	59.5%	46.1%	30.2%*	10.0%*	36.3%*	75.8%	29.6%	65.2%
Wholesale trade	27.7%	42.2%	29.0%	24.7%	20.0%*	26.0%*	34.6%	22.5%
Fin. svs. and real estate	38.8%	32.3%	32.1%*	22.7%	27.3%	45.9%	30.4%	40.7%
Retail trade	37.1%	32.1%	19.8%	15.4%	15.6%	41.2%	21.8%	38.6%
Professional services	39.8%	39.8%	32.5%	26.2%	28.8%	51.5%	34.4%	41.1%
Other services	23.5%	22.8%	14.5%	14.4%	20.8%	31.8%	14.2%	26.1%
Ownership								
For profit, incorporated	32.1%	34.9%	23.7%	19.5%	21.4%	38.8%	24.3%	33.9%
For profit, unincorporated	34.6%	40.4%	20.9%	18.1%	24.3%	45.9%	27.2%	37.0%
Nonprofit	36.8%	18.7%	21.1%	14.3%	26.9%	58.9%	18.9%	40.2%
Age of firm								
Less than 5 years	23.7%	33.1%	15.3%*	18.1%	12.5%*	64.9%	20.9%	26.7%
5-9 years	25.8%	36.4%	24.2%	20.8%	23.4%	34.8%	23.5%	28.3%
10-19 years	24.9%	29.9%	23.0%	17.1%	18.5%	40.7%	22.0%	26.4%
20 or more years	37.2%	33.9%	24.2%	18.2%	26.4%	48.4%	25.6%	39.5%
Unknown	31.2%	51.9%*	.	.	8.6%*	32.1%	23.5%*	31.2%
Multi/single status								
2 or more locations	39.6%	18.3%*	36.2%	25.2%	27.7%	42.8%	28.3%	39.8%
1 location only	22.2%	33.6%	22.2%	16.9%	18.6%	36.7%	23.7%	20.6%
Percent full-time employees								
Less than 25%	30.5%	38.1%	18.2%	15.9%	24.8%	39.0%	18.5%	33.3%
25-49 %	25.3%	21.0%	16.4%	13.8%	18.5%	32.4%	18.0%	26.8%
50-74 %	37.8%	34.2%	21.6%	18.2%	22.7%	49.0%	25.6%	40.7%
75% or more	41.2%	43.7%	35.3%	26.7%	31.0%	50.9%	34.3%	43.1%
Union presence								
No union employees	29.4%	32.9%	22.3%	17.9%	23.2%	38.4%	23.5%	31.3%
Has union employees	53.9%	37.8%*	49.3%	25.6%*	30.3%	59.7%	36.7%	54.5%
Unknown	34.9%	75.2%	9.2%*	15.7%*	11.7%*	36.3%	46.3%*	34.8%
Percent low wage employees								
50% or more low wage	25.1%	25.0%	16.7%	13.9%	19.3%	31.6%	15.7%	26.9%
Less than 50% low wage	42.0%	36.9%	27.7%	22.9%	29.3%	54.5%	30.1%	45.5%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2008 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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** 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.B.4.b.(1)(2008) Standard error for percent of private-sector part-time employees eligible for health insurance at establishments that offer health insurance by firm size and selected characteristics: United States, 2008

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	1.11%	1.14%	1.56%	1.14%	1.15%	1.86%	0.83%	1.36%
Industry group **								
Agric., fish., forest.	9.18%	12.96% *	8.67% *	6.80% *	1.01% *	25.02% *	9.86% *	15.08% *
Mining and manufacturing	2.04%	10.38%	6.25%	3.12%	4.43%	5.93%	4.73%	3.24%
Construction	5.00%	5.84%	4.25%	9.99%	11.08% *	12.18% *	4.23%	8.00% *
Utilities and transp.	4.94%	9.96%	13.74% *	9.93% *	11.53% *	6.57%	6.45%	6.07%
Wholesale trade	2.50%	5.39%	4.66%	6.73%	7.28% *	9.64% *	2.28%	3.95%
Fin. svs. and real estate	2.90%	4.83%	10.51% *	4.47%	2.72%	4.27%	3.76%	3.76%
Retail trade	3.18%	2.52%	3.05%	3.27%	2.18%	3.88%	1.46%	3.38%
Professional services	1.10%	2.43%	2.96%	1.68%	2.15%	2.23%	0.99%	1.39%
Other services	1.64%	2.02%	3.07%	1.59%	2.34%	3.12%	1.72%	2.16%
Ownership								
For profit, incorporated	1.79%	1.00%	2.05%	1.41%	1.43%	2.60%	1.03%	2.11%
For profit, unincorporated	3.20%	3.11%	3.84%	2.72%	4.01%	5.41%	2.07%	3.62%
Nonprofit	1.33%	2.37%	4.20%	2.20%	3.01%	2.77%	1.76%	1.68%
Age of firm								
Less than 5 years	4.07%	3.83%	5.17% *	4.03%	9.39% *	14.67%	2.57%	6.57%
5-9 years	2.75%	3.02%	6.23%	4.64%	6.06%	10.33%	2.71%	5.50%
10-19 years	2.45%	2.86%	3.50%	2.00%	3.22%	6.13%	1.92%	3.17%
20 or more years	1.37%	1.79%	1.81%	1.29%	1.40%	2.33%	1.11%	1.56%
Unknown	2.82%	16.28% *	.	.	3.38% *	2.94%	7.61% *	2.82%
Multi/single status								
2 or more locations	1.51%	10.81% *	9.97%	3.34%	1.57%	1.92%	4.67%	1.53%
1 location only	0.73%	1.15%	1.31%	0.78%	1.91%	3.88%	0.67%	1.39%
Percent full-time employees								
Less than 25%	2.72%	5.30%	4.72%	3.33%	4.14%	5.22%	2.70%	3.53%
25-49 %	2.59%	2.27%	2.80%	1.59%	2.25%	3.99%	2.22%	3.02%
50-74 %	0.81%	2.09%	2.88%	2.12%	1.63%	1.53%	1.36%	0.87%
75% or more	1.06%	2.52%	2.30%	2.01%	2.25%	1.67%	1.53%	1.24%
Union presence								
No union employees	0.80%	1.21%	1.69%	1.24%	1.29%	1.15%	0.86%	1.04%
Has union employees	5.21%	13.36% *	11.67%	11.34% *	4.17%	5.32%	7.72%	5.23%
Unknown	2.63%	16.63%	16.77% *	12.04% *	6.56% *	2.98%	14.56% *	2.64%
Percent low wage employees								
50% or more low wage	1.54%	1.35%	2.69%	1.68%	1.49%	2.01%	1.33%	1.74%
Less than 50% low wage	1.50%	1.64%	1.42%	1.68%	1.82%	2.70%	0.72%	1.85%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2008 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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** 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.B.4.b.(1).(a)(2008) Percent of private-sector part-time employees eligible for health insurance that are enrolled in health insurance at establishments that offer health insurance by firm size and selected characteristics: United States, 2008

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	52.3%	60.8%	43.0%	36.8%	47.4%	55.0%	49.3%	52.8%
Industry group **								
Agric., fish., forest.	91.8%	91.9%	100.0%	11.3% *	76.1% *	97.8%	73.1%	96.6%
Mining and manufacturing	51.3%	63.5%	36.2%	33.7%	47.4%	64.5%	46.4%	55.6%
Construction	69.1%	74.7%	46.9%	66.1%	84.7%	72.8%	68.0%	71.8%
Utilities and transp.	80.6%	44.3% *	47.8% *	38.3% *	57.4%	86.0%	41.3%	84.0%
Wholesale trade	59.0%	67.7%	38.6%	60.8%	73.6%	55.6%	56.1%	62.4%
Fin. svs. and real estate	58.7%	51.8%	27.4% *	67.5%	66.4%	59.9%	44.1%	61.1%
Retail trade	51.5%	57.2%	44.7%	28.4%	55.3%	51.9%	46.8%	51.8%
Professional services	60.7%	63.6%	45.6%	45.3%	55.8%	65.7%	51.9%	62.5%
Other services	32.6%	52.5%	42.5%	24.0%	32.4%	32.1%	40.8%	31.4%
Ownership								
For profit, incorporated	48.6%	61.1%	44.6%	39.1%	42.4%	49.9%	50.6%	48.3%
For profit, unincorporated	53.1%	61.3%	32.1%	20.7%	34.9%	61.7%	47.4%	54.4%
Nonprofit	62.8%	56.7%	46.8%	45.7%	58.7%	67.1%	45.5%	64.3%
Age of firm								
Less than 5 years	45.4%	57.5%	30.5% *	16.6% *	45.2%	71.4%	39.4%	50.2%
5-9 years	47.2%	61.4%	58.9%	33.2%	34.3%	56.0%	57.0%	38.6%
10-19 years	42.6%	61.3%	41.0%	39.2%	34.7%	43.5%	48.3%	40.2%
20 or more years	55.0%	61.2%	40.8%	41.3%	50.6%	57.7%	49.5%	55.7%
Unknown	49.6%	46.4% *	.	.	68.4%	49.4%	46.4% *	49.6%
Multi/single status								
2 or more locations	53.2%	13.0% *	52.5%	37.5%	42.9%	55.1%	41.4%	53.3%
1 location only	49.5%	61.1%	42.2%	36.6%	55.3%	54.7%	49.8%	49.1%
Percent full-time employees								
Less than 25%	57.0%	79.3%	49.1%	34.5%	36.1%	64.5%	64.2%	56.1%
25-49 %	44.6%	62.1%	39.5%	32.2%	41.7%	45.8%	44.9%	44.6%
50-74 %	53.3%	56.3%	44.1%	31.0%	47.4%	56.1%	47.0%	54.3%
75% or more	53.2%	53.4%	40.5%	46.4%	64.3%	53.1%	45.8%	54.8%
Union presence								
No union employees	44.5%	60.5%	40.8%	34.2%	43.2%	44.9%	47.8%	43.7%
Has union employees	75.3%	45.8%	86.4%	75.8%	78.7%	75.0%	73.8%	75.3%
Unknown	53.2%	92.8%	27.3% *	98.8%	32.4% *	53.1%	87.4%	52.7%
Percent low wage employees								
50% or more low wage	34.4%	59.8%	39.7%	26.9%	32.3%	34.3%	42.7%	33.5%
Less than 50% low wage	63.6%	61.0%	44.5%	43.5%	60.9%	68.1%	51.8%	65.9%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2008 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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** 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.B.4.b.(1).(a)(2008) Standard error for percent of private-sector part-time employees eligible for health insurance that are enrolled in health insurance at establishments that offer health insurance by firm size and selected characteristics: United States, 2008

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	2.29%	2.64%	3.55%	2.09%	2.92%	2.76%	1.70%	2.51%
Industry group **								
Agric., fish., forest.	10.15%	17.05%	29.81%	10.01% *	22.96% *	29.15%	11.70%	22.77%
Mining and manufacturing	3.24%	9.94%	9.83%	9.26%	7.01%	7.13%	4.76%	3.67%
Construction	5.74%	7.13%	12.06%	13.36%	13.19%	17.06%	5.83%	8.73%
Utilities and transp.	5.38%	13.92% *	15.87% *	13.81% *	12.08%	3.03%	12.08%	4.49%
Wholesale trade	2.82%	12.00%	9.11%	12.62%	10.10%	7.94%	5.88%	5.62%
Fin. svs. and real estate	4.10%	8.67%	11.59% *	6.68%	6.18%	5.32%	8.36%	4.71%
Retail trade	4.03%	7.97%	8.44%	4.40%	7.16%	4.20%	3.88%	4.20%
Professional services	1.71%	3.53%	3.62%	4.82%	4.41%	1.64%	1.82%	1.78%
Other services	3.01%	5.93%	9.25%	2.00%	4.77%	3.79%	3.97%	3.11%
Ownership								
For profit, incorporated	2.22%	4.15%	3.31%	2.54%	4.83%	2.66%	2.00%	2.46%
For profit, unincorporated	5.29%	4.19%	9.58%	4.01%	7.70%	6.95%	5.18%	6.02%
Nonprofit	2.10%	5.03%	10.48%	5.98%	4.82%	1.83%	5.43%	2.01%
Age of firm								
Less than 5 years	6.33%	8.22%	13.92% *	5.60% *	13.00%	16.01%	5.68%	9.23%
5-9 years	4.19%	5.45%	10.91%	9.09%	9.86%	11.62%	3.86%	6.69%
10-19 years	4.05%	4.14%	5.80%	4.57%	4.64%	8.11%	3.36%	5.77%
20 or more years	2.79%	3.81%	4.47%	2.95%	4.05%	3.26%	2.18%	2.97%
Unknown	2.27%	14.66% *	.	.	10.81%	2.29%	14.66% *	2.27%
Multi/single status								
2 or more locations	2.73%	10.05% *	9.60%	5.35%	3.90%	2.81%	6.38%	2.73%
1 location only	1.85%	2.53%	3.44%	2.29%	4.96%	5.21%	1.71%	3.19%
Percent full-time employees								
Less than 25%	5.47%	4.86%	7.65%	7.99%	4.72%	6.18%	5.53%	5.68%
25-49 %	3.72%	6.01%	10.22%	6.37%	7.89%	4.68%	4.31%	4.10%
50-74 %	1.86%	4.55%	5.80%	4.08%	3.42%	2.12%	3.34%	1.79%
75% or more	2.08%	3.78%	2.00%	3.37%	4.03%	2.42%	2.11%	2.28%
Union presence								
No union employees	1.75%	2.49%	3.20%	1.77%	2.53%	2.25%	1.50%	1.96%
Has union employees	2.37%	13.16%	20.47%	10.69%	4.07%	2.91%	8.59%	2.45%
Unknown	4.11%	22.08%	11.55% *	27.57%	13.13% *	4.06%	19.26%	4.16%
Percent low wage employees								
50% or more low wage	2.32%	4.45%	8.39%	4.23%	2.82%	2.53%	3.73%	2.52%
Less than 50% low wage	1.67%	3.92%	2.72%	3.65%	4.07%	1.91%	2.28%	1.71%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2008 Medical Expenditure Panel Survey-Insurance Component.

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** 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.B.4.b.(2)(2008) Percent of private-sector part-time employees that are enrolled in health insurance at establishments that offer health insurance by firm size and selected characteristics: United States, 2008

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	17.4%	20.3%	9.8%	6.7%	11.2%	23.5%	11.8%	18.8%
Industry group **								
Agric., fish., forest.	34.4%	15.6%*	22.2%*	1.9%*	2.3%*	78.7%*	13.9%*	47.9%*
Mining and manufacturing	14.9%	25.6%	11.4%*	5.3%*	10.4%*	27.6%	13.3%	16.4%
Construction	21.2%	35.6%	8.6%*	22.6%*	21.3%*	15.7%*	23.1%	18.0%*
Utilities and transp.	48.0%	20.4%*	14.5%*	3.9%*	20.8%*	65.2%	12.2%	54.8%
Wholesale trade	16.3%	28.6%	11.2%*	15.0%	14.7%*	14.5%*	19.4%	14.0%
Fin. svs. and real estate	22.8%	16.7%	8.8%*	15.3%	18.1%	27.5%	13.4%	24.8%
Retail trade	19.1%	18.3%	8.8%	4.4%	8.6%	21.4%	10.2%	20.0%
Professional services	24.1%	25.3%	14.8%	11.9%	16.1%	33.9%	17.8%	25.7%
Other services	7.7%	12.0%	6.2%	3.5%	6.8%	10.2%	5.8%	8.2%
Ownership								
For profit, incorporated	15.6%	21.4%	10.6%	7.6%	9.1%	19.4%	12.3%	16.4%
For profit, unincorporated	18.4%	24.8%	6.7%	3.7%	8.5%	28.3%	12.9%	20.1%
Nonprofit	23.1%	10.6%	9.9%	6.5%	15.8%	39.5%	8.6%	25.9%
Age of firm								
Less than 5 years	10.8%*	19.1%	4.7%*	3.0%*	5.7%*	46.3%	8.2%	13.4%*
5-9 years	12.2%	22.4%	14.3%	6.9%*	8.0%*	19.5%*	13.4%	10.9%
10-19 years	10.6%	18.3%	9.4%	6.7%	6.4%*	17.7%	10.7%	10.6%
20 or more years	20.5%	20.8%	9.9%	7.5%	13.4%	27.9%	12.7%	22.0%
Unknown	15.5%	24.1%*	.	.	5.9%*	15.9%	10.9%*	15.5%
Multi/single status								
2 or more locations	21.0%	2.4%*	19.0%*	9.4%	11.9%	23.6%	11.7%	21.2%
1 location only	11.0%	20.5%	9.4%	6.2%	10.3%	20.1%	11.8%	10.1%
Percent full-time employees								
Less than 25%	17.4%	30.2%	9.0%	5.5%	9.0%	25.2%	11.9%	18.7%
25-49 %	11.3%	13.1%	6.5%*	4.4%	7.7%	14.9%	8.1%	12.0%
50-74 %	20.2%	19.2%	9.5%	5.7%	10.8%	27.5%	12.0%	22.1%
75% or more	21.9%	23.4%	14.3%	12.4%	19.9%	27.0%	15.7%	23.6%
Union presence								
No union employees	13.1%	19.9%	9.1%	6.1%	10.0%	17.2%	11.2%	13.7%
Has union employees	40.6%	17.3%*	42.6%	19.4%*	23.9%	44.8%	27.1%	41.1%
Unknown	18.6%	69.7%	2.5%*	15.5%*	3.8%*	19.3%	40.5%*	18.3%
Percent low wage employees								
50% or more low wage	8.6%	15.0%	6.6%	3.7%	6.2%	10.8%	6.7%	9.0%
Less than 50% low wage	26.7%	22.5%	12.3%	10.0%	17.8%	37.1%	15.6%	29.9%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2008 Medical Expenditure Panel Survey-Insurance Component.

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Table I.B.4.b.(2)(2008) Standard error for percent of private-sector part-time employees that are enrolled in health insurance at establishments that offer health insurance by firm size and selected characteristics: United States, 2008

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	1.03%	0.69%	0.95%	0.63%	0.81%	1.79%	0.52%	1.25%
Industry group **								
Agric., fish., forest.	9.19%	9.71%*	8.67%*	5.10%*	0.93%*	24.44%*	9.84%*	15.00%*
Mining and manufacturing	1.61%	7.23%	4.17%*	2.23%*	3.87%*	5.52%	2.29%	2.54%
Construction	3.64%	5.59%	3.07%*	9.36%*	10.38%*	6.73%*	3.30%	5.92%*
Utilities and transp.	5.65%	7.02%*	9.68%*	10.23%*	10.91%*	6.36%	3.64%	6.23%
Wholesale trade	1.19%	6.98%	3.42%*	4.36%	5.66%*	6.40%*	2.87%	3.18%
Fin. svs. and real estate	2.48%	4.49%	5.35%*	3.86%	2.31%	3.60%	2.50%	2.87%
Retail trade	2.91%	3.34%	2.36%	1.13%	1.66%	3.43%	0.96%	3.10%
Professional services	1.03%	2.12%	1.73%	1.75%	1.36%	1.93%	0.89%	1.13%
Other services	0.56%	1.67%	1.63%	0.51%	1.21%	1.26%	0.78%	0.62%
Ownership								
For profit, incorporated	1.47%	1.08%	0.96%	0.81%	0.87%	2.14%	0.67%	1.69%
For profit, unincorporated	3.27%	2.59%	1.95%	0.47%	2.23%	5.18%	1.29%	3.71%
Nonprofit	1.11%	1.70%	2.51%	1.71%	2.45%	2.35%	1.32%	1.20%
Age of firm								
Less than 5 years	3.82%*	3.17%	1.84%*	1.22%*	4.96%*	13.04%	1.83%	6.20%*
5-9 years	1.36%	2.24%	3.32%	2.14%*	2.44%*	6.71%*	1.69%	1.95%
10-19 years	1.73%	2.17%	2.78%	1.28%	2.28%*	5.12%	1.38%	2.41%
20 or more years	1.39%	1.33%	0.99%	0.90%	1.30%	2.55%	0.70%	1.58%
Unknown	1.49%	7.61%*	.	.	2.09%*	1.55%	3.75%*	1.49%
Multi/single status								
2 or more locations	1.47%	8.40%*	5.71%*	1.18%	1.05%	1.80%	1.55%	1.52%
1 location only	0.51%	0.71%	0.76%	0.56%	1.24%	3.18%	0.49%	0.79%
Percent full-time employees								
Less than 25%	2.94%	4.43%	2.32%	1.40%	1.23%	4.95%	1.80%	3.61%
25-49 %	1.90%	1.32%	1.97%*	0.85%	1.57%	3.12%	1.09%	2.28%
50-74 %	0.87%	1.53%	1.61%	1.12%	1.23%	1.52%	0.68%	0.97%
75% or more	1.05%	1.68%	0.82%	1.12%	1.76%	1.41%	0.53%	1.25%
Union presence								
No union employees	0.33%	0.55%	0.89%	0.62%	0.63%	0.70%	0.52%	0.39%
Has union employees	4.51%	11.50%*	11.61%	11.48%*	3.98%	4.83%	6.13%	4.57%
Unknown	2.05%	18.58%	10.31%*	12.05%*	1.79%*	2.22%	12.48%*	2.06%
Percent low wage employees								
50% or more low wage	0.58%	1.35%	1.52%	0.37%	0.47%	0.90%	0.74%	0.62%
Less than 50% low wage	1.37%	1.28%	0.86%	1.15%	1.56%	2.51%	0.76%	1.65%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2008 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.

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** 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(2008) Average total single premium (in dollars) per enrolled employee at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2008

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	4,386	4,704	4,491	4,240	4,444	4,340	4,501	4,354
Industry group **								
Agric., fish., forest.	3,963	.	.	.	.	.	4,043	3,925
Mining and manufacturing	4,243	4,755	4,227	4,006	4,223	4,302	4,274	4,238
Construction	4,041	4,363	4,063	3,973	3,917	4,005	4,133	3,938
Utilities and transp.	4,378	4,929	4,034	4,082	4,376	4,405	4,388	4,376
Wholesale trade	4,194	4,812	4,147	4,164	4,200	4,059	4,414	4,091
Fin. svs. and real estate	4,461	5,133	4,923	4,475	4,730	4,292	4,877	4,388
Retail trade	3,940	4,318	4,454	3,920	3,931	3,862	4,255	3,868
Professional services	4,750	4,699	4,617	4,547	4,790	4,832	4,628	4,789
Other services	4,341	4,817	4,889	4,329	4,235	4,208	4,717	4,229
Ownership								
For profit, incorporated	4,230	4,664	4,420	4,082	4,239	4,176	4,425	4,172
For profit, unincorporated	4,382	4,512	4,265	4,178	4,142	4,538	4,375	4,385
Nonprofit	5,144	5,689	5,554	5,044	5,146	5,088	5,340	5,113
Age of firm								
Less than 5 years	4,050	4,133	3,878	3,806	3,980	4,776	4,025	4,087
5-9 years	4,047	4,496	3,931	3,844	3,914	4,019	4,185	3,887
10-19 years	4,272	4,509	4,493	4,058	4,202	4,263	4,393	4,177
20 or more years	4,493	5,026	4,702	4,403	4,548	4,361	4,702	4,432
Unknown	4,335	4,524	7,916	4,588	4,505	4,327	5,026	4,334
Multi/single status								
2 or more locations	4,358	4,791	4,632	4,387	4,491	4,321	4,532	4,354
1 location only	4,432	4,703	4,483	4,208	4,384	4,823	4,498	4,353
Percent full-time employees								
Less than 25%	4,102	4,366	4,342	4,386	4,195	3,981	4,388	4,048
25-49 %	4,485	5,142	4,653	4,613	4,511	4,336	4,877	4,388
50-74 %	4,413	5,077	4,675	4,395	4,740	4,180	4,837	4,313
75% or more	4,385	4,625	4,465	4,207	4,402	4,383	4,442	4,368
Union presence								
No union employees	4,356	4,671	4,459	4,181	4,390	4,307	4,471	4,309
Has union employees	4,690	6,190	5,248	5,239	4,854	4,581	5,214	4,660
Unknown	4,165	4,750	4,765	4,047	4,240	4,155	4,645	4,157
Percent low wage employees								
50% or more low wage	4,176	4,703	4,195	4,182	4,353	4,043	4,433	4,127
Less than 50% low wage	4,432	4,705	4,533	4,251	4,466	4,411	4,511	4,408

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2008 Medical Expenditure Panel Survey-Insurance Component.

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Table I.C.1(2008) Standard error for average total single premium (in dollars) per enrolled employee at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2008

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	15.46	54.05	57.34	28.51	39.82	31.34	31.41	24.51
Industry group **								
Agric., fish., forest.	298.70	.	.	.	.	.	359.99	582.16
Mining and manufacturing	56.53	254.66	166.68	93.96	123.05	53.69	104.90	58.29
Construction	68.65	158.17	199.18	122.01	130.66	157.20	85.30	75.67
Utilities and transp.	83.39	311.41	229.62	244.86	134.49	115.88	151.30	77.68
Wholesale trade	37.97	116.32	158.06	142.29	87.65	114.32	106.67	54.92
Fin. svs. and real estate	30.13	175.76	187.62	177.81	97.07	34.08	112.42	27.97
Retail trade	41.88	153.07	116.95	120.38	62.19	54.29	127.32	42.18
Professional services	49.56	70.46	66.87	71.86	50.49	94.06	48.86	62.00
Other services	60.08	121.82	161.05	101.46	75.29	92.76	91.49	74.87
Ownership								
For profit, incorporated	14.49	32.78	67.78	34.39	50.09	27.00	22.40	21.48
For profit, unincorporated	60.74	110.79	164.09	31.57	142.02	109.57	86.91	79.30
Nonprofit	57.72	239.64	159.18	77.39	60.81	102.28	114.95	65.03
Age of firm								
Less than 5 years	109.84	147.47	232.73	164.51	157.20	519.56	125.71	156.74
5-9 years	69.27	140.98	134.59	61.16	162.53	149.85	42.43	104.43
10-19 years	35.44	53.79	118.11	122.00	147.45	133.77	49.53	66.42
20 or more years	29.01	85.11	43.99	36.46	35.53	48.86	45.02	36.93
Unknown	41.24	991.77	2,361.24	561.93	139.97	40.19	323.97	41.33
Multi/single status								
2 or more locations	21.36	358.96	231.22	81.78	39.88	29.39	119.30	22.68
1 location only	28.72	55.37	60.39	35.31	66.34	280.20	36.12	57.52
Percent full-time employees								
Less than 25%	56.24	289.90	303.23	102.36	237.49	120.65	164.34	66.54
25-49 %	74.30	426.69	254.67	198.21	104.78	130.53	165.86	101.74
50-74 %	65.74	165.27	237.98	157.74	106.53	120.65	103.62	78.85
75% or more	14.60	37.26	63.03	32.38	43.43	28.37	28.79	23.43
Union presence								
No union employees	18.04	48.36	58.21	40.58	39.22	54.03	28.52	29.33
Has union employees	62.25	572.13	357.87	231.52	102.89	85.90	270.74	68.16
Unknown	53.45	798.78	797.04	534.58	224.85	51.52	369.02	53.52
Percent low wage employees								
50% or more low wage	54.41	154.40	197.66	54.75	86.57	77.06	111.34	63.29
Less than 50% low wage	18.18	57.49	64.13	36.02	40.71	37.18	27.89	28.85

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2008 Medical Expenditure Panel Survey-Insurance Component.

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** 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.a(2008) Average total single 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, 2008

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	4,385	4,470	4,437	4,240	4,319	4,464	4,378	4,388
Industry group **								
Agric., fish., forest.	3,474	.	.	.	.	.	4,390	3,196
Mining and manufacturing	4,236	4,575	4,610	3,743	4,109	4,715	4,403	4,191
Construction	4,124	4,399	4,060	4,236	3,508	4,264	4,106	4,153
Utilities and transp.	4,607	5,217	3,652	4,298	4,093	4,913	4,290	4,691
Wholesale trade	4,029	4,445	4,185	3,728	3,877	4,098	4,168	3,935
Fin. svs. and real estate	4,493	4,672	4,694	4,331	4,518	4,452	4,562	4,474
Retail trade	3,912	3,820	4,627	4,012	3,485	3,933	4,148	3,827
Professional services	4,704	4,479	4,575	4,653	4,824	4,728	4,553	4,760
Other services	4,328	4,621	4,371	4,498	4,059	4,312	4,419	4,290
Ownership								
For profit, incorporated	4,191	4,345	4,416	4,006	3,995	4,278	4,290	4,145
For profit, unincorporated	4,384	4,511	4,032	4,262	4,039	4,719	4,328	4,415
Nonprofit	5,066	5,416	5,211	5,161	5,059	4,971	5,105	5,059
Age of firm								
Less than 5 years	3,947	4,257	3,708	3,666	3,954	5,481	4,062	3,713
5-9 years	3,953	4,148	3,888	3,880	3,759	4,118	3,995	3,883
10-19 years	4,181	4,244	4,608	4,107	3,970	4,216	4,325	4,074
20 or more years	4,516	4,800	4,579	4,387	4,476	4,548	4,543	4,506
Unknown	4,369	3,821	.	5,035	4,161	4,379	4,515	4,369
Multi/single status								
2 or more locations	4,441	3,814	4,364	4,512	4,432	4,440	4,291	4,445
1 location only	4,328	4,475	4,440	4,189	4,202	4,915	4,382	4,259
Percent full-time employees								
Less than 25%	4,471	4,160	4,311	4,506	4,372	4,565	4,434	4,482
25-49 %	4,529	3,747	4,282	4,931	4,109	4,983	4,493	4,544
50-74 %	4,395	4,775	4,843	4,101	4,515	4,201	4,628	4,312
75% or more	4,376	4,433	4,394	4,223	4,292	4,490	4,337	4,392
Union presence								
No union employees	4,276	4,470	4,389	4,157	4,223	4,284	4,339	4,241
Has union employees	4,932	4,574	5,606	5,715	4,806	4,873	5,406	4,896
Unknown	4,499	3,882	4,581	4,378	4,898	4,485	4,485	4,500
Percent low wage employees								
50% or more low wage	4,175	4,104	4,558	4,115	4,236	4,066	4,408	4,104
Less than 50% low wage	4,426	4,524	4,420	4,269	4,343	4,523	4,373	4,449

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2008 Medical Expenditure Panel Survey-Insurance Component.

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** 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.a(2008) Standard error for average total single 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, 2008

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	24.61	63.15	96.87	85.22	109.40	37.87	40.25	37.49
Industry group **								
Agric., fish., forest.	531.82	.	.	.	.	.	745.42	780.46
Mining and manufacturing	148.23	761.01	372.58	128.49	251.17	123.05	214.98	163.89
Construction	147.33	278.65	446.83	603.86	171.03	672.60	182.23	228.94
Utilities and transp.	112.84	1,156.97	508.14	507.92	553.38	126.54	269.38	139.69
Wholesale trade	127.29	267.04	203.72	193.03	236.63	188.20	116.88	182.71
Fin. svs. and real estate	53.39	193.67	568.05	474.64	149.48	49.27	103.84	61.58
Retail trade	70.71	132.11	329.24	229.34	81.01	116.79	99.78	61.77
Professional services	68.22	147.23	178.33	149.78	156.40	85.32	103.39	95.93
Other services	75.94	101.25	279.63	155.65	130.98	115.73	110.91	93.72
Ownership								
For profit, incorporated	37.03	81.16	155.95	78.81	112.73	46.29	53.65	44.08
For profit, unincorporated	79.37	146.28	250.08	202.71	182.58	113.47	92.45	104.52
Nonprofit	81.95	170.73	284.90	201.60	172.84	81.52	166.19	94.76
Age of firm								
Less than 5 years	129.31	246.00	293.15	203.90	306.98	1,385.45	161.09	142.16
5-9 years	88.66	174.51	241.10	283.54	230.59	825.02	105.74	153.26
10-19 years	49.04	191.76	196.22	140.54	173.98	129.73	120.04	67.33
20 or more years	44.10	69.63	138.62	107.65	135.42	70.44	65.58	60.04
Unknown	29.79	1,139.18	.	1,405.24	172.38	33.77	1,263.86	30.13
Multi/single status								
2 or more locations	28.19	957.20	442.54	205.22	127.49	37.89	244.60	32.69
1 location only	39.61	63.29	90.18	102.15	164.71	200.12	40.76	100.81
Percent full-time employees								
Less than 25%	128.65	507.33	722.16	315.83	252.12	94.03	209.28	163.84
25-49 %	224.87	545.37	497.31	544.84	140.01	274.03	312.17	222.21
50-74 %	90.28	222.80	400.55	152.56	102.07	164.12	200.55	101.55
75% or more	21.68	64.51	138.75	89.54	129.27	34.58	43.84	45.79
Union presence								
No union employees	28.18	65.37	101.43	95.01	94.15	72.73	39.07	43.43
Has union employees	115.59	691.85	1,218.53	436.89	272.95	99.87	710.37	105.34
Unknown	65.02	1,022.14	1,216.71	1,001.37	248.41	61.03	870.07	62.24
Percent low wage employees								
50% or more low wage	78.54	232.69	387.18	228.71	122.38	118.78	175.38	77.00
Less than 50% low wage	24.00	62.71	94.39	112.42	129.76	34.21	36.17	41.29

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2008 Medical Expenditure Panel Survey-Insurance Component.

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Table I.C.1.b(2008) 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, 2008

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	4,376	4,790	4,504	4,252	4,493	4,304	4,548	4,338
Industry group **								
Agric., fish., forest.	4,185	.	.	.	.	.	3,980	4,390
Mining and manufacturing	4,252	4,775	4,025	4,127	4,278	4,262	4,213	4,257
Construction	4,007	4,307	4,058	3,895	4,036	3,893	4,137	3,891
Utilities and transp.	4,356	4,887	4,238	4,201	4,443	4,337	4,660	4,331
Wholesale trade	4,217	4,660	4,035	4,506	4,272	4,048	4,445	4,136
Fin. svs. and real estate	4,433	5,470	5,041	4,499	4,751	4,239	5,062	4,347
Retail trade	3,941	4,567	4,190	3,862	4,192	3,869	4,214	3,896
Professional services	4,717	4,719	4,610	4,490	4,755	4,780	4,616	4,744
Other services	4,404	4,925	5,290	4,262	4,401	4,272	4,938	4,284
Ownership								
For profit, incorporated	4,239	4,789	4,413	4,124	4,333	4,162	4,481	4,184
For profit, unincorporated	4,333	4,516	4,339	4,143	4,170	4,406	4,385	4,316
Nonprofit	5,160	5,688	5,802	5,007	5,165	5,115	5,443	5,123
Age of firm								
Less than 5 years	4,102	3,987	3,945	3,889	3,950	5,266	3,961	4,289
5-9 years	4,070	4,583	3,996	3,840	3,961	4,121	4,232	3,923
10-19 years	4,300	4,659	4,412	4,098	4,253	4,284	4,436	4,204
20 or more years	4,480	5,134	4,749	4,405	4,588	4,315	4,765	4,413
Unknown	4,303	4,606	7,916	4,530	4,646	4,290	5,122	4,301
Multi/single status								
2 or more locations	4,329	4,599	4,789	4,322	4,519	4,284	4,620	4,322
1 location only	4,474	4,793	4,485	4,236	4,457	4,872	4,541	4,403
Percent full-time employees								
Less than 25%	4,011	4,790	4,116	4,384	4,218	3,863	4,423	3,955
25-49 %	4,536	5,475	4,878	4,399	4,683	4,381	5,016	4,445
50-74 %	4,408	5,266	4,772	4,605	4,882	4,160	5,058	4,303
75% or more	4,373	4,677	4,468	4,211	4,437	4,344	4,470	4,350
Union presence								
No union employees	4,389	4,742	4,476	4,208	4,456	4,339	4,524	4,346
Has union employees	4,553	6,847	5,056	4,971	4,875	4,438	5,066	4,527
Unknown	4,079	4,622*	4,945	3,601	4,132	4,074	4,568	4,076
Percent low wage employees								
50% or more low wage	4,215	5,138	4,049	4,212	4,496	4,082	4,517	4,176
Less than 50% low wage	4,412	4,742	4,560	4,258	4,492	4,362	4,552	4,378

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2008 Medical Expenditure Panel Survey-Insurance Component.

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Table I.C.1.b(2008) 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, 2008

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	15.12	50.33	75.86	42.60	30.29	37.29	40.11	23.20
Industry group **								
Agric., fish., forest.	295.32	.	.	.	.	.	395.76	641.03
Mining and manufacturing	47.14	198.31	165.45	83.53	97.26	62.71	112.48	51.17
Construction	97.99	240.94	173.19	184.17	146.02	217.65	116.83	120.37
Utilities and transp.	111.63	397.96	554.15	318.69	163.27	136.88	355.70	90.59
Wholesale trade	60.62	248.82	268.16	198.74	112.47	136.83	142.63	60.62
Fin. svs. and real estate	44.51	286.72	267.85	201.93	110.65	48.79	176.87	32.65
Retail trade	38.70	279.95	143.68	187.16	72.08	50.46	187.88	42.18
Professional services	46.21	104.51	97.46	54.70	73.79	102.16	52.43	53.77
Other services	85.44	146.48	233.14	135.60	144.07	101.94	117.64	99.65
Ownership								
For profit, incorporated	16.77	63.59	66.39	55.02	44.49	30.57	36.12	22.03
For profit, unincorporated	73.10	189.50	188.61	71.91	142.85	108.98	153.76	82.35
Nonprofit	64.97	274.63	228.71	107.71	100.20	138.36	165.70	75.89
Age of firm								
Less than 5 years	183.10	130.18	297.88	186.87	194.97	546.11	153.77	264.58
5-9 years	79.44	134.54	205.04	111.75	197.07	161.61	77.07	119.44
10-19 years	63.44	77.71	140.42	172.05	157.45	191.00	71.03	85.06
20 or more years	26.29	108.34	82.00	65.85	30.31	57.92	64.74	34.62
Unknown	44.92	1,218.10	2,361.24	776.39	172.50	44.93	818.20	44.98
Multi/single status								
2 or more locations	25.82	619.62	298.74	78.85	32.83	37.60	110.09	27.32
1 location only	33.94	51.74	86.87	57.97	41.35	302.96	46.86	44.10
Percent full-time employees								
Less than 25%	59.66	518.76	655.35	300.55	307.24	165.15	391.44	67.59
25-49 %	32.09	491.87	266.46	168.08	125.05	65.75	214.44	48.35
50-74 %	91.83	182.22	315.45	277.12	155.64	134.05	82.20	102.43
75% or more	13.36	40.75	78.57	44.30	33.14	31.91	43.00	17.74
Union presence								
No union employees	18.27	46.81	79.16	45.17	33.34	61.07	42.07	28.81
Has union employees	69.17	668.10	286.53	322.42	115.94	83.15	311.80	72.56
Unknown	59.82	1,501.86*	1,133.58	689.46	225.96	53.04	878.06	56.97
Percent low wage employees								
50% or more low wage	62.92	212.58	174.98	85.34	107.94	80.42	142.95	71.45
Less than 50% low wage	21.51	49.71	90.61	46.57	32.75	41.10	44.44	30.20

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2008 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.c(2008) Average total single premium (in dollars) for any-provider plans per enrolled employee at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2008

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	4,515	4,858	4,578	4,138	4,444	4,505	4,592	4,453
Industry group **								
Agric., fish., forest.	4,556	.	.	.	.	.	3,253	4,761
Mining and manufacturing	4,115	5,095	3,632	4,500	3,869	3,821	4,210	4,071
Construction	4,031	4,459	4,108	3,551	3,824	3,973	4,196	3,717
Utilities and transp.	3,930	4,762	3,911	2,851	4,879	3,978	3,743	4,045
Wholesale trade	4,565	6,101	4,580	3,485	4,670	4,146	4,866	4,059
Fin. svs. and real estate	4,832	4,441	5,154	4,641	5,160	4,828	4,627	4,934
Retail trade	4,037	4,420	5,165	4,061	3,421	2,784	4,593	3,149
Professional services	5,218	4,950	4,775	4,578	4,997	5,947	4,871	5,447
Other services	3,680	4,958	4,340	4,198	3,433	2,207	4,564	2,949
Ownership								
For profit, incorporated	4,271	4,863	4,468	4,034	4,109	4,009	4,515	4,072
For profit, unincorporated	4,849	4,500	4,448	4,193	4,258	6,208	4,425	5,340
Nonprofit	5,403	6,460	5,463	4,696	5,524	5,369	5,545	5,342
Age of firm								
Less than 5 years	4,050	4,500	4,002	3,813	4,358	3,801	4,217	3,855
5-9 years	4,144	4,994	3,589	3,762	3,913	1,320*	4,416	3,377
10-19 years	4,427	4,534	4,608	3,445	5,409	3,913	4,359	4,636
20 or more years	4,544	5,059	4,829	4,464	4,371	4,141	4,817	4,329
Unknown	4,889	4,596*	.	2,676*	4,055	4,948	4,213*	4,890
Multi/single status								
2 or more locations	4,521	6,755	4,096	4,524	4,374	4,555	4,467	4,525
1 location only	4,510	4,835	4,599	4,058	4,512	2,950*	4,598	4,281
Percent full-time employees								
Less than 25%	3,636	3,578	5,586	3,287	3,780	2,609	4,127	3,350
25-49 %	4,123	5,423	4,460	4,907	4,301	3,584	4,996	3,765
50-74 %	4,577	5,101	4,096	4,123	4,377	4,852	4,535	4,641
75% or more	4,568	4,818	4,675	4,106	4,498	4,682	4,585	4,555
Union presence								
No union employees	4,322	4,819	4,563	4,055	4,357	3,697	4,559	4,047
Has union employees	5,842	7,240	5,923	6,250	4,900	6,122	6,154	5,822
Unknown	4,536	5,070	6,400*	5,239	4,150	4,507	5,175	4,488
Percent low wage employees								
50% or more low wage	3,773	4,499	3,972	4,271	3,591	3,149	4,226	3,485
Less than 50% low wage	4,712	4,925	4,735	4,102	4,756	4,868	4,674	4,744

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2008 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.

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** 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.c(2008) Standard error for average total single premium (in dollars) for any-provider plans per enrolled employee at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2008

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	73.80	195.46	156.96	90.16	145.41	243.38	135.13	108.49
Industry group **								
Agric., fish., forest.	395.31	.	.	.	.	.	693.68	1,065.10
Mining and manufacturing	152.17	864.51	653.74	430.86	299.56	343.27	808.04	361.40
Construction	250.37	466.28	475.40	506.54	469.73	1,046.20	242.40	353.75
Utilities and transp.	217.94	662.27	909.84	730.72	1,072.37	325.01	591.39	291.77
Wholesale trade	278.77	877.10	302.85	393.97	596.41	343.27	294.83	266.31
Fin. svs. and real estate	218.82	361.90	717.08	1,052.29	659.00	304.39	261.99	285.84
Retail trade	252.65	336.85	323.13	230.51	424.65	614.90	235.99	333.51
Professional services	140.00	218.56	231.84	228.37	256.28	474.17	175.27	234.69
Other services	157.43	287.99	319.16	222.41	244.50	205.01	237.26	78.50
Ownership								
For profit, incorporated	87.90	153.93	158.24	119.87	200.97	177.27	117.91	110.20
For profit, unincorporated	304.06	405.63	526.31	325.84	334.00	1,027.19	224.75	595.55
Nonprofit	228.59	807.80	407.09	224.99	278.39	371.18	339.98	230.59
Age of firm								
Less than 5 years	306.74	331.11	329.67	907.47	978.90	850.03	238.65	554.00
5-9 years	244.70	409.77	476.17	288.61	633.39	438.14 *	309.81	496.86
10-19 years	143.80	167.25	224.41	211.92	453.11	842.62	124.18	355.11
20 or more years	110.83	298.62	199.06	110.17	180.63	225.18	170.68	114.40
Unknown	401.46	1,453.38 *	.	846.23 *	521.58	422.83	1,267.26 *	401.33
Multi/single status								
2 or more locations	146.37	1,574.16	889.63	229.96	226.84	207.58	295.61	153.84
1 location only	99.15	187.96	167.55	84.10	181.89	1,277.07 *	140.63	124.48
Percent full-time employees								
Less than 25%	330.88	738.25	1,104.10	644.52	646.23	725.69	294.30	409.64
25-49 %	270.09	659.29	618.48	295.25	427.52	478.72	306.33	367.92
50-74 %	212.72	443.17	387.95	514.33	273.71	493.57	260.31	215.32
75% or more	107.23	183.37	177.54	96.75	183.10	357.44	136.04	174.74
Union presence								
No union employees	81.76	192.15	156.79	104.87	116.69	190.22	137.03	95.10
Has union employees	320.51	1,792.29	1,658.02	1,556.70	370.97	634.93	1,083.47	357.16
Unknown	213.16	1,164.34	1,949.02 *	1,412.98	872.95	225.40	934.99	217.99
Percent low wage employees								
50% or more low wage	152.64	514.39	302.99	177.60	135.03	323.96	293.49	175.26
Less than 50% low wage	94.65	170.60	187.43	70.99	188.71	312.00	132.08	160.25

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2008 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.2(2008) Average total employee contribution (in dollars) per enrolled employee for single coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2008

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	882	649	845	878	876	927	794	907
Industry group **								
Agric., fish., forest.	821*	.	.	.	.	.	353*	1,042
Mining and manufacturing	822	569	824	796	866	823	778	829
Construction	790	588	919	831	828	637	819	757
Utilities and transp.	879	1,049	985	705	967	867	954	869
Wholesale trade	827	635	800	997	806	811	924	781
Fin. svs. and real estate	868	500	848	757	730	952	670	902
Retail trade	964	789	1,101	1,075	1,163	914	962	964
Professional services	831	636	732	777	841	905	701	873
Other services	1,029	723	920	975	999	1,128	854	1,081
Ownership								
For profit, incorporated	892	682	883	913	911	911	841	907
For profit, unincorporated	968	663	850	914	977	1,110	754	1,056
Nonprofit	755	309	481	683	730	864	486	798
Age of firm								
Less than 5 years	919	734	804	1,049	864	1,217	848	1,023
5-9 years	814	669	842	833	852	960	750	889
10-19 years	859	682	902	797	899	1,031	833	881
20 or more years	869	606	828	893	872	909	781	895
Unknown	927	139*	264*	755	897	929	293*	928
Multi/single status								
2 or more locations	917	1,062*	789	908	912	919	898	917
1 location only	825	644	848	872	831	1,136	787	871
Percent full-time employees								
Less than 25%	866	472*	657	1,094	1,046	843	716	894
25-49 %	1,005	786	1,046	1,168	973	1,000	929	1,024
50-74 %	903	695	1,000	1,006	944	892	868	911
75% or more	873	639	822	850	858	933	780	900
Union presence								
No union employees	891	657	852	884	901	963	797	929
Has union employees	812	446*	746	760	730	839	736	816
Unknown	919	168*	624*	1,205	749	931	678	923
Percent low wage employees								
50% or more low wage	1,004	772	872	1,127	997	1,014	892	1,025
Less than 50% low wage	855	631	841	832	846	906	780	878

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2008 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.

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** 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.2(2008) Standard error for average total employee contribution (in dollars) per enrolled employee for single coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2008

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	6.04	29.02	40.38	30.73	22.25	17.97	21.61	9.49
Industry group **								
Agric., fish., forest.	273.28*	.	.	.	.	.	291.16*	307.46
Mining and manufacturing	17.30	100.89	69.91	49.71	56.83	24.47	60.27	20.59
Construction	47.79	86.04	97.39	85.40	99.30	115.03	62.84	77.17
Utilities and transp.	33.54	175.36	178.41	103.22	99.24	51.33	95.40	40.30
Wholesale trade	32.23	140.23	109.19	121.66	41.79	23.84	70.12	33.36
Fin. svs. and real estate	31.16	47.98	125.77	117.70	37.19	38.94	57.50	31.87
Retail trade	18.85	83.66	87.70	65.54	79.10	17.99	59.77	16.95
Professional services	14.52	28.98	61.11	22.21	38.37	36.68	28.04	16.87
Other services	20.96	78.51	90.02	55.19	49.25	51.98	39.22	29.34
Ownership								
For profit, incorporated	11.19	30.20	44.11	38.58	24.46	20.05	25.27	13.77
For profit, unincorporated	21.71	56.10	92.08	90.47	85.05	49.00	61.60	33.86
Nonprofit	23.10	55.27	85.77	63.98	49.13	35.11	55.54	23.45
Age of firm								
Less than 5 years	41.94	74.94	124.06	91.91	141.61	315.94	56.54	123.89
5-9 years	34.42	59.51	80.89	67.40	124.90	98.18	43.41	71.26
10-19 years	33.62	60.44	67.28	103.99	66.80	100.23	69.14	31.57
20 or more years	13.03	33.29	64.84	32.55	24.46	17.70	27.42	12.68
Unknown	26.39	143.38*	87.80*	164.67	85.96	26.00	225.68*	26.31
Multi/single status								
2 or more locations	12.95	336.07*	123.69	38.48	29.59	18.14	67.08	13.45
1 location only	18.14	29.86	39.59	39.03	25.98	131.78	23.01	24.54
Percent full-time employees								
Less than 25%	66.68	155.35*	134.13	113.18	117.55	78.49	117.50	65.78
25-49 %	37.91	176.04	165.29	115.88	72.11	48.12	68.58	41.09
50-74 %	20.69	69.35	97.75	78.12	44.76	29.51	55.23	19.79
75% or more	6.69	30.56	42.07	29.47	26.32	18.75	24.90	9.53
Union presence								
No union employees	8.00	30.26	40.94	34.67	17.04	20.39	21.34	13.91
Has union employees	22.79	145.22*	214.14	114.15	108.37	29.10	169.71	20.34
Unknown	42.03	101.40*	318.37*	162.58	70.44	42.10	129.10	41.89
Percent low wage employees								
50% or more low wage	27.16	104.49	115.46	94.83	28.36	57.46	58.04	39.44
Less than 50% low wage	4.49	29.50	37.23	26.89	27.70	13.58	20.26	4.48

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2008 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.

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** 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.2.a(2008) Average total employee contribution (in dollars) for exclusive-provider plans per enrolled employee for single coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2008

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	880	542	846	941	888	943	774	924
Industry group **								
Agric., fish., forest.	1,232 *	.	.	.	.	.	495 *	1,456 *
Mining and manufacturing	861	443 *	881	773	879	993	796	879
Construction	918	665	970	1,145	901	536 *	958	853
Utilities and transp.	974	1,619 *	613 *	931 *	1,015	968	941 *	983
Wholesale trade	754	499	739	769	736	920	742	761
Fin. svs. and real estate	967	299	1,042	990	682	1,115	761	1,025
Retail trade	810	724	756	1,003	945	711	738	836
Professional services	825	494	744	762	826	956	663	885
Other services	971	549	956	1,065	1,116	977	843	1,025
Ownership								
For profit, incorporated	903	550	864	987	957	937	802	951
For profit, unincorporated	983	641	950	1,098	1,006	1,104	818	1,073
Nonprofit	734	199	532 *	663	706	877	506	774
Age of firm								
Less than 5 years	869	417	870 *	1,109	1,010 *	1,314 *	799	1,011
5-9 years	900	627	944	964	1,213	1,104	785	1,097
10-19 years	816	575	936	762	926	818	813	817
20 or more years	884	518	788	976	869	950	752	933
Unknown	924	.	.	609	540	946	.	925
Multi/single status								
2 or more locations	937	525 *	1,026	959	903	946	979	936
1 location only	822	542	838	938	873	883	764	896
Percent full-time employees								
Less than 25%	715	518 *	692 *	1,218	1,245	425 *	791	694
25-49 %	1,163	380 *	1,074 *	1,194	998	1,554	885	1,276
50-74 %	892	569	853	940	1,073	862	696	961
75% or more	873	541	840	925	840	960	781	911
Union presence								
No union employees	890	552	876	936	911	990	780	950
Has union employees	791	171 *	328 *	1,000	751	818	677 *	799
Unknown	946	30 *	369 *	1,146	941 *	965	571 *	965
Percent low wage employees								
50% or more low wage	993	595	974	1,221	1,088	825	880	1,028
Less than 50% low wage	858	534	828	876	827	961	758	901

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2008 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.

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** 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.2.a(2008) Standard error for average total employee contribution (in dollars) for exclusive-provider plans per enrolled employee for single coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2008

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	20.69	20.21	87.08	63.63	45.88	18.58	47.92	20.45
Industry group **								
Agric., fish., forest.	390.50 *	.	.	.	.	.	161.63 *	474.47 *
Mining and manufacturing	54.69	236.49 *	223.33	87.95	83.08	67.74	116.54	48.20
Construction	129.41	176.61	205.01	217.34	192.10	175.39 *	163.68	148.09
Utilities and transp.	110.71	728.48 *	204.65 *	353.66 *	187.80	83.08	423.31 *	110.89
Wholesale trade	69.39	102.82	182.59	111.79	133.14	116.50	141.45	72.82
Fin. svs. and real estate	47.83	65.56	309.32	192.09	121.31	61.17	166.18	32.21
Retail trade	33.18	144.59	208.69	121.62	150.60	64.38	51.26	68.83
Professional services	29.87	57.48	98.87	65.17	102.36	54.61	36.39	32.46
Other services	20.11	49.89	121.88	95.07	109.16	55.08	72.46	43.76
Ownership								
For profit, incorporated	27.05	37.69	91.17	78.43	42.12	26.15	53.78	27.52
For profit, unincorporated	63.06	89.20	175.00	154.30	170.50	134.18	91.79	128.95
Nonprofit	41.56	43.98	206.88 *	120.77	133.45	53.97	107.47	48.97
Age of firm								
Less than 5 years	77.03	101.23	278.59 *	135.31	405.85 *	627.32 *	96.24	134.60
5-9 years	62.75	35.81	197.57	113.21	122.30	222.33	87.42	109.88
10-19 years	39.31	46.20	125.33	116.82	134.57	90.87	65.15	82.45
20 or more years	29.12	53.52	124.28	65.76	46.49	42.84	62.98	31.84
Unknown	40.29	.	.	176.29	101.36	39.83	.	40.22
Multi/single status								
2 or more locations	21.04	185.08 *	227.62	122.74	58.06	21.43	126.76	19.95
1 location only	36.43	21.02	78.38	64.93	69.50	78.71	47.60	48.73
Percent full-time employees								
Less than 25%	137.83	178.55 *	388.95 *	210.59	166.72	136.94 *	236.00	115.74
25-49 %	118.54	129.60 *	486.13 *	300.38	140.31	122.20	119.12	142.47
50-74 %	41.27	101.48	131.12	131.79	90.17	74.08	58.95	50.24
75% or more	24.81	28.09	93.96	58.41	51.74	20.03	54.75	23.67
Union presence								
No union employees	28.21	20.14	86.88	65.72	30.73	38.45	47.56	32.16
Has union employees	65.06	82.32 *	366.97 *	237.46	172.70	59.04	209.82 *	74.77
Unknown	81.20	101.01 *	318.36 *	289.34	316.26 *	81.48	237.57 *	78.88
Percent low wage employees								
50% or more low wage	54.32	103.96	192.10	179.00	72.60	67.80	146.28	69.87
Less than 50% low wage	18.84	27.20	78.32	57.27	52.48	22.92	47.58	14.81

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2008 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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** 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.2.b(2008) Average total employee contribution (in dollars) for mixed-provider plans per enrolled employee for single coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2008

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	888	726	867	851	864	926	824	903
Industry group **								
Agric., fish., forest.	585*	.	.	.	.	.	307*	863
Mining and manufacturing	809	604	791	810	865	793	757	815
Construction	762	611	930	704	820	702	791	736
Utilities and transp.	856	848	1,040	581	978	851	909	852
Wholesale trade	870	765*	938	1,185	822	777	1,102	787
Fin. svs. and real estate	852	590	794	736	732	916	654	879
Retail trade	1,010	971	1,214	1,100	1,286	953	1,098	996
Professional services	832	714	729	782	819	891	733	860
Other services	1,058	812	957	915	940	1,165	867	1,101
Ownership								
For profit, incorporated	892	774	903	875	886	908	875	896
For profit, unincorporated	989	699	868	866	986	1,115	769	1,061
Nonprofit	772	394	475	718	729	863	500	807
Age of firm								
Less than 5 years	984	904	814	960	778	1,694	883	1,117
5-9 years	811	727	823	796	784	965	760	856
10-19 years	893	757	934	824	857	1,110	879	903
20 or more years	867	666	857	859	865	898	810	881
Unknown	927	166*	264*	781	1,001	925	330*	928
Multi/single status								
2 or more locations	910	901	744	873	906	914	858	911
1 location only	843	723	875	846	807	1,254	821	866
Percent full-time employees								
Less than 25%	930	452*	670	1,042	1,052	940	720	958
25-49 %	990	993	1,061	1,185	960	956	984	991
50-74 %	911	760	1,159	1,076	864	900	1,006	896
75% or more	879	714	832	814	856	929	798	898
Union presence								
No union employees	902	730	864	864	888	967	828	926
Has union employees	808	660*	902*	645	723	831	734*	811
Unknown	915	146*	1,027	1,069*	703	925	853	915
Percent low wage employees								
50% or more low wage	1,021	964	900	1,064	958	1,045	986	1,025
Less than 50% low wage	859	693	863	818	844	894	803	872

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2008 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.

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** 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.2.b(2008) Standard error for average total employee contribution (in dollars) for mixed-provider plans per enrolled employee for single coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2008

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	6.85	40.10	43.95	30.09	20.84	20.05	22.81	9.86
Industry group **								
Agric., fish., forest.	195.10 *	.	.	.	.	.	302.04 *	227.21
Mining and manufacturing	19.04	117.62	84.77	70.51	53.48	22.81	59.53	21.73
Construction	44.79	104.93	178.64	65.27	117.27	104.17	78.19	76.93
Utilities and transp.	34.83	182.72	234.59	115.41	121.25	51.48	146.78	41.91
Wholesale trade	37.96	304.53 *	142.29	185.05	53.16	30.08	80.94	39.51
Fin. svs. and real estate	35.24	65.49	152.89	126.75	45.77	45.07	35.81	36.45
Retail trade	20.55	188.72	129.67	90.44	93.18	20.14	75.71	16.67
Professional services	23.25	52.98	135.59	37.18	29.81	46.93	53.83	26.03
Other services	27.49	126.83	146.06	65.90	44.86	62.33	81.21	37.24
Ownership								
For profit, incorporated	13.45	39.38	52.05	29.62	31.52	21.77	33.26	13.31
For profit, unincorporated	23.87	90.37	149.48	118.15	91.29	40.28	79.03	29.33
Nonprofit	25.20	92.19	76.67	62.95	27.01	44.43	65.12	26.38
Age of firm								
Less than 5 years	70.84	134.25	96.29	110.52	124.58	341.46	76.49	179.55
5-9 years	39.81	94.51	112.55	81.49	141.00	105.94	59.44	78.76
10-19 years	45.00	83.85	102.42	125.71	49.94	115.03	104.45	26.37
20 or more years	8.54	51.47	66.29	36.18	21.44	14.61	31.00	6.62
Unknown	28.01	144.19 *	87.80 *	213.50	78.14	27.54	225.73 *	27.93
Multi/single status								
2 or more locations	14.27	249.14	96.73	50.83	36.49	19.44	76.62	15.56
1 location only	15.07	38.66	47.00	36.50	31.58	172.50	23.85	25.62
Percent full-time employees								
Less than 25%	94.98	188.69 *	89.81	147.50	148.07	100.90	108.52	96.92
25-49 %	33.99	236.48	173.44	109.63	85.06	38.90	117.43	32.80
50-74 %	20.30	114.52	118.67	138.31	53.53	26.40	81.83	18.58
75% or more	7.76	37.50	45.68	30.59	26.58	21.75	25.55	10.79
Union presence								
No union employees	8.86	43.47	47.81	36.51	20.16	23.54	27.95	13.50
Has union employees	30.07	233.94 *	305.98 *	117.21	80.08	34.46	252.60 *	27.01
Unknown	46.58	70.65 *	273.22	380.40 *	100.64	45.52	238.73	45.73
Percent low wage employees								
50% or more low wage	32.36	169.44	94.59	74.32	45.03	58.26	65.46	40.92
Less than 50% low wage	8.86	44.63	46.06	26.82	30.18	15.54	29.04	8.46

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2008 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.

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** 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.2.c(2008) Average total employee contribution (in dollars) for any-provider plans per enrolled employee for single coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2008

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	807	597	727	840	972	875	698	894
Industry group **								
Agric., fish., forest.	426 *	.	.	.	.	.	184 *	465 *
Mining and manufacturing	863	.	.	.	.	.	847	870
Construction	592	.	.	.	.	.	553	666
Utilities and transp.	905	.	.	.	.	.	1,114	777
Wholesale trade	633	.	.	.	.	.	556	764 *
Fin. svs. and real estate	671	.	.	.	.	.	487	763
Retail trade	828	.	.	.	.	.	846	800
Professional services	842	.	.	.	.	.	638	977
Other services	959	.	.	.	.	.	829	1,066
Ownership								
For profit, incorporated	850	.	.	.	.	.	776	910
For profit, unincorporated	724	.	.	.	.	.	561	913
Nonprofit	677	.	.	.	.	.	365	811
Age of firm								
Less than 5 years	747	.	.	.	.	.	820	664 *
5-9 years	599	.	.	.	.	.	614	556 *
10-19 years	761	.	.	.	.	.	665	1,055 *
20 or more years	820	.	.	.	.	.	714	904
Unknown	933	.	.	.	.	.	201 *	934
Multi/single status								
2 or more locations	940	.	.	.	.	.	992	937
1 location only	712	.	.	.	.	.	682	790
Percent full-time employees								
Less than 25%	724	.	.	.	.	.	502 *	853 *
25-49 %	857	.	.	.	.	.	819	872
50-74 %	828	.	.	.	.	.	766	920
75% or more	801	.	.	.	.	.	681	895
Union presence								
No union employees	772	.	.	.	.	.	693	864
Has union employees	980	.	.	.	.	.	1,102 *	972
Unknown	905	.	.	.	.	.	595 *	929
Percent low wage employees								
50% or more low wage	857	.	.	.	.	.	628	1,002
Less than 50% low wage	793	.	.	.	.	.	713	861

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2008 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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** 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.2.c(2008) Standard error for average total employee contribution (in dollars) for any-provider plans per enrolled employee for single coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2008

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	32.06	74.08	80.89	82.01	90.46	71.42	37.98	57.60
Industry group **								
Agric., fish., forest.	171.30 *	.	.	.	.	.	104.93 *	227.29 *
Mining and manufacturing	112.07	.	.	.	.	.	182.28	111.43
Construction	85.24	.	.	.	.	.	111.42	174.63
Utilities and transp.	82.89	.	.	.	.	.	230.10	170.04
Wholesale trade	114.81	.	.	.	.	.	104.56	229.42 *
Fin. svs. and real estate	57.99	.	.	.	.	.	111.34	103.21
Retail trade	73.56	.	.	.	.	.	96.98	141.18
Professional services	59.19	.	.	.	.	.	73.23	89.66
Other services	62.40	.	.	.	.	.	100.14	69.94
Ownership								
For profit, incorporated	44.05	.	.	.	.	.	41.47	72.08
For profit, unincorporated	93.32	.	.	.	.	.	89.60	149.85
Nonprofit	77.31	.	.	.	.	.	69.89	96.63
Age of firm								
Less than 5 years	155.03	.	.	.	.	.	159.66	202.42 *
5-9 years	75.90	.	.	.	.	.	104.98	201.18 *
10-19 years	73.35	.	.	.	.	.	75.85	373.28 *
20 or more years	46.26	.	.	.	.	.	57.28	67.10
Unknown	109.39	.	.	.	.	.	78.52 *	109.21
Multi/single status								
2 or more locations	69.01	.	.	.	.	.	274.96	63.38
1 location only	30.91	.	.	.	.	.	38.45	106.44
Percent full-time employees								
Less than 25%	165.23	.	.	.	.	.	231.67 *	323.94 *
25-49 %	138.69	.	.	.	.	.	197.62	132.77
50-74 %	84.03	.	.	.	.	.	100.13	128.66
75% or more	42.29	.	.	.	.	.	46.26	66.81
Union presence								
No union employees	33.42	.	.	.	.	.	36.34	67.99
Has union employees	140.10	.	.	.	.	.	339.97 *	135.41
Unknown	119.94	.	.	.	.	.	358.17 *	118.70
Percent low wage employees								
50% or more low wage	88.08	.	.	.	.	.	85.64	99.65
Less than 50% low wage	35.12	.	.	.	.	.	43.79	61.85

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2008 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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** 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.3(2008) Percent of total premiums contributed by employees enrolled in single coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2008

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	20.1%	13.8%	18.8%	20.7%	19.7%	21.4%	17.6%	20.8%
Industry group **								
Agric., fish., forest.	20.7%*	.	.	.	.	.	8.7%*	26.5%*
Mining and manufacturing	19.4%	12.0%	19.5%	19.9%	20.5%	19.1%	18.2%	19.6%
Construction	19.5%	13.5%	22.6%	20.9%	21.1%	15.9%	19.8%	19.2%
Utilities and transp.	20.1%	21.3%	24.4%	17.3%	22.1%	19.7%	21.7%	19.9%
Wholesale trade	19.7%	13.2%	19.3%	24.0%	19.2%	20.0%	20.9%	19.1%
Fin. svs. and real estate	19.5%	9.7%	17.2%	16.9%	15.4%	22.2%	13.7%	20.6%
Retail trade	24.5%	18.3%	24.7%	27.4%	29.6%	23.7%	22.6%	24.9%
Professional services	17.5%	13.5%	15.8%	17.1%	17.6%	18.7%	15.1%	18.2%
Other services	23.7%	15.0%	18.8%	22.5%	23.6%	26.8%	18.1%	25.6%
Ownership								
For profit, incorporated	21.1%	14.6%	20.0%	22.4%	21.5%	21.8%	19.0%	21.8%
For profit, unincorporated	22.1%	14.7%	19.9%	21.9%	23.6%	24.5%	17.2%	24.1%
Nonprofit	14.7%	5.4%	8.7%	13.6%	14.2%	17.0%	9.1%	15.6%
Age of firm								
Less than 5 years	22.7%	17.8%	20.7%	27.6%	21.7%	25.5%	21.1%	25.0%
5-9 years	20.1%	14.9%	21.4%	21.7%	21.8%	23.9%	17.9%	22.9%
10-19 years	20.1%	15.1%	20.1%	19.6%	21.4%	24.2%	19.0%	21.1%
20 or more years	19.3%	12.1%	17.6%	20.3%	19.2%	20.8%	16.6%	20.2%
Unknown	21.4%	3.1%*	3.3%*	16.5%	19.9%	21.5%	5.8%*	21.4%
Multi/single status								
2 or more locations	21.0%	22.2%	17.0%	20.7%	20.3%	21.3%	19.8%	21.1%
1 location only	18.6%	13.7%	18.9%	20.7%	19.0%	23.6%	17.5%	20.0%
Percent full-time employees								
Less than 25%	21.1%	10.8%*	15.1%	25.0%	24.9%	21.2%	16.3%	22.1%
25-49 %	22.4%	15.3%	22.5%	25.3%	21.6%	23.1%	19.1%	23.3%
50-74 %	20.5%	13.7%	21.4%	22.9%	19.9%	21.3%	17.9%	21.1%
75% or more	19.9%	13.8%	18.4%	20.2%	19.5%	21.3%	17.6%	20.6%
Union presence								
No union employees	20.4%	14.1%	19.1%	21.1%	20.5%	22.4%	17.8%	21.6%
Has union employees	17.3%	7.2%*	14.2%	14.5%	15.0%	18.3%	14.1%	17.5%
Unknown	22.1%	3.5%*	13.1%*	29.8%	17.7%	22.4%	14.6%	22.2%
Percent low wage employees								
50% or more low wage	24.0%	16.4%	20.8%	27.0%	22.9%	25.1%	20.1%	24.8%
Less than 50% low wage	19.3%	13.4%	18.6%	19.6%	18.9%	20.5%	17.3%	19.9%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2008 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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Table I.C.3(2008) Standard error for percent of total premiums contributed by employees enrolled in single coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2008

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	0.16%	0.56%	0.86%	0.67%	0.56%	0.37%	0.47%	0.21%
Industry group **								
Agric., fish., forest.	7.37% *	.	.	.	.	.	4.88% *	8.52% *
Mining and manufacturing	0.44%	2.11%	1.67%	1.53%	1.35%	0.40%	1.62%	0.42%
Construction	1.32%	2.43%	1.90%	2.10%	2.46%	2.91%	1.53%	2.07%
Utilities and transp.	0.84%	4.37%	4.23%	2.38%	2.14%	1.02%	2.57%	0.91%
Wholesale trade	0.71%	2.73%	2.68%	2.66%	1.07%	0.68%	1.61%	0.73%
Fin. svs. and real estate	0.76%	0.91%	2.85%	2.37%	1.10%	0.90%	1.25%	0.77%
Retail trade	0.54%	1.97%	1.78%	1.48%	2.19%	0.58%	1.16%	0.48%
Professional services	0.33%	0.60%	1.42%	0.61%	0.79%	0.47%	0.66%	0.33%
Other services	0.44%	1.54%	1.90%	1.16%	1.22%	0.90%	0.92%	0.52%
Ownership								
For profit, incorporated	0.26%	0.65%	0.90%	0.86%	0.65%	0.48%	0.56%	0.32%
For profit, unincorporated	0.56%	1.18%	2.13%	2.10%	2.67%	0.68%	1.30%	0.69%
Nonprofit	0.53%	1.06%	1.49%	1.15%	1.04%	0.58%	1.07%	0.52%
Age of firm								
Less than 5 years	0.67%	2.05%	3.37%	2.40%	3.03%	3.66%	1.74%	2.30%
5-9 years	0.81%	1.19%	2.39%	1.57%	2.69%	1.92%	1.06%	1.61%
10-19 years	0.81%	1.27%	1.66%	2.36%	1.88%	2.30%	1.44%	0.77%
20 or more years	0.34%	0.58%	1.35%	0.80%	0.57%	0.36%	0.53%	0.35%
Unknown	0.53%	2.13% *	1.10% *	3.91%	1.63%	0.52%	4.84% *	0.53%
Multi/single status								
2 or more locations	0.28%	5.85%	3.07%	1.01%	0.65%	0.41%	1.43%	0.29%
1 location only	0.46%	0.56%	0.87%	0.89%	0.78%	1.84%	0.50%	0.66%
Percent full-time employees								
Less than 25%	1.71%	3.27% *	3.82%	2.58%	2.34%	1.88%	2.77%	1.66%
25-49 %	0.86%	3.88%	3.77%	2.72%	1.59%	1.48%	1.38%	1.07%
50-74 %	0.56%	1.33%	2.13%	1.48%	1.21%	0.92%	1.19%	0.47%
75% or more	0.15%	0.60%	0.87%	0.65%	0.68%	0.37%	0.52%	0.19%
Union presence								
No union employees	0.19%	0.58%	0.86%	0.71%	0.39%	0.30%	0.48%	0.28%
Has union employees	0.56%	3.70% *	3.35%	1.89%	2.57%	0.77%	2.66%	0.50%
Unknown	1.01%	2.92% *	7.21% *	3.88%	1.52%	1.04%	3.26%	1.00%
Percent low wage employees								
50% or more low wage	0.51%	1.93%	1.95%	2.41%	0.55%	1.00%	1.19%	0.70%
Less than 50% low wage	0.14%	0.56%	0.83%	0.65%	0.70%	0.28%	0.44%	0.15%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2008 Medical Expenditure Panel Survey-Insurance Component.

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** 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.3.a(2008) Percent of total premiums for exclusive-provider plans contributed by employees enrolled in single coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2008

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	20.1%	12.1%	19.1%	22.2%	20.6%	21.1%	17.7%	21.0%
Industry group **								
Agric., fish., forest.	35.5%*	.	.	.	.	.	11.3%*	45.6%*
Mining and manufacturing	20.3%	9.7%*	19.1%	20.6%	21.4%	21.1%	18.1%	21.0%
Construction	22.3%	15.1%	23.9%	27.0%	25.7%	12.6%	23.3%	20.5%
Utilities and transp.	21.1%	31.0%*	16.8%*	21.7%*	24.8%	19.7%	21.9%*	20.9%
Wholesale trade	18.7%	11.2%	17.7%	20.6%	19.0%	22.5%	17.8%	19.4%
Fin. svs. and real estate	21.5%	6.4%	22.2%	22.9%	15.1%	25.0%	16.7%	22.9%
Retail trade	20.7%	19.0%	16.3%	25.0%	27.1%	18.1%	17.8%	21.8%
Professional services	17.5%	11.0%	16.3%	16.4%	17.1%	20.2%	14.6%	18.6%
Other services	22.4%	11.9%	21.9%	23.7%	27.5%	22.7%	19.1%	23.9%
Ownership								
For profit, incorporated	21.6%	12.7%	19.6%	24.6%	24.0%	21.9%	18.7%	22.9%
For profit, unincorporated	22.4%	14.2%	23.6%	25.8%	24.9%	23.4%	18.9%	24.3%
Nonprofit	14.5%	3.7%	10.2%*	12.8%	14.0%	17.6%	9.9%	15.3%
Age of firm								
Less than 5 years	22.0%	9.8%	23.5%	30.2%	25.6%*	24.0%*	19.7%	27.2%
5-9 years	22.8%	15.1%	24.3%	24.9%	32.3%	26.8%	19.6%	28.2%
10-19 years	19.5%	13.6%	20.3%	18.6%	23.3%	19.4%	18.8%	20.1%
20 or more years	19.6%	10.8%	17.2%	22.2%	19.4%	20.9%	16.6%	20.7%
Unknown	21.2%	.	.	12.1%	13.0%	21.6%	.	21.2%
Multi/single status								
2 or more locations	21.1%	13.8%*	23.5%	21.3%	20.4%	21.3%	22.8%	21.1%
1 location only	19.0%	12.1%	18.9%	22.4%	20.8%	18.0%	17.4%	21.0%
Percent full-time employees								
Less than 25%	16.0%	12.4%*	16.1%*	27.0%	28.5%	9.3%*	17.8%	15.5%
25-49 %	25.7%	10.1%*	25.1%	24.2%*	24.3%	31.2%	19.7%	28.1%
50-74 %	20.3%	11.9%	17.6%	22.9%	23.8%	20.5%	15.0%	22.3%
75% or more	19.9%	12.2%	19.1%	21.9%	19.6%	21.4%	18.0%	20.7%
Union presence								
No union employees	20.8%	12.3%	20.0%	22.5%	21.6%	23.1%	18.0%	22.4%
Has union employees	16.0%	3.7%*	5.8%*	17.5%	15.6%	16.8%	12.5%	16.3%
Unknown	21.0%	0.8%*	8.0%*	26.2%	19.2%*	21.5%	12.7%*	21.4%
Percent low wage employees								
50% or more low wage	23.8%	14.5%	21.4%	29.7%	25.7%	20.3%	20.0%	25.1%
Less than 50% low wage	19.4%	11.8%	18.7%	20.5%	19.0%	21.2%	17.3%	20.3%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2008 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.

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** 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.3.a(2008) Standard error for percent of total premiums for exclusive-provider plans contributed by employees enrolled in single coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2008

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	0.53%	0.45%	1.68%	1.71%	1.47%	0.45%	1.05%	0.52%
Industry group **								
Agric., fish., forest.	11.45%*	.	.	.	.	.	3.98%*	14.54%*
Mining and manufacturing	1.35%	3.35%*	3.73%	2.66%	2.53%	1.16%	2.80%	1.11%
Construction	3.28%	3.98%	6.42%	4.14%	5.87%	3.53%	3.84%	3.44%
Utilities and transp.	2.29%	9.43%*	5.22%*	9.52%*	4.14%	1.53%	7.52%*	2.66%
Wholesale trade	1.66%	2.72%	4.99%	2.41%	3.07%	2.60%	3.75%	1.74%
Fin. svs. and real estate	1.02%	1.49%	5.97%	4.03%	3.06%	1.19%	3.50%	0.70%
Retail trade	0.78%	3.84%	4.29%	3.59%	4.04%	1.65%	1.19%	1.77%
Professional services	0.69%	1.15%	1.90%	1.98%	2.62%	0.99%	0.90%	0.77%
Other services	0.68%	0.89%	2.45%	2.47%	3.10%	1.40%	1.84%	1.34%
Ownership								
For profit, incorporated	0.67%	1.07%	1.64%	1.93%	1.46%	0.63%	1.20%	0.69%
For profit, unincorporated	1.44%	2.16%	4.38%	3.41%	3.97%	2.58%	2.22%	2.71%
Nonprofit	0.90%	0.70%	5.68%*	2.53%	3.13%	1.26%	2.13%	1.05%
Age of firm								
Less than 5 years	1.84%	2.05%	6.39%	3.45%	9.38%*	7.48%*	2.72%	3.23%
5-9 years	1.45%	0.59%	4.35%	3.57%	4.50%	5.63%	1.84%	3.26%
10-19 years	1.02%	0.90%	2.65%	2.75%	3.93%	2.69%	1.35%	2.12%
20 or more years	0.69%	1.16%	2.64%	1.65%	1.42%	0.86%	1.42%	0.74%
Unknown	0.88%	.	.	3.47%	2.10%	0.87%	.	0.88%
Multi/single status								
2 or more locations	0.49%	5.14%*	5.00%	2.74%	1.62%	0.57%	2.43%	0.49%
1 location only	0.95%	0.46%	1.50%	1.89%	2.14%	1.92%	1.07%	1.38%
Percent full-time employees								
Less than 25%	3.31%	4.02%*	7.69%*	4.75%	4.40%	3.20%*	5.14%	3.33%
25-49 %	2.56%	3.96%*	6.31%	8.45%*	3.66%	1.70%	3.56%	2.77%
50-74 %	0.91%	2.08%	2.83%	3.66%	2.54%	1.33%	1.40%	0.96%
75% or more	0.62%	0.57%	1.66%	1.49%	1.58%	0.52%	1.15%	0.59%
Union presence								
No union employees	0.74%	0.45%	1.66%	1.70%	0.96%	0.83%	1.08%	0.86%
Has union employees	1.41%	2.49%*	4.88%*	4.94%	4.62%	1.04%	3.68%	1.55%
Unknown	1.77%	2.55%*	6.67%*	6.71%	5.84%*	1.76%	6.15%*	1.69%
Percent low wage employees								
50% or more low wage	1.59%	2.85%	3.22%	4.94%	2.00%	1.44%	3.10%	1.99%
Less than 50% low wage	0.47%	0.58%	1.61%	1.61%	1.70%	0.48%	1.01%	0.38%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2008 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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** 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.3.b(2008) Percent of total premiums for mixed-provider plans contributed by employees enrolled in single coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2008

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	20.3%	15.1%	19.2%	20.0%	19.2%	21.5%	18.1%	20.8%
Industry group **								
Agric., fish., forest.	14.0%*	.	.	.	.	.	7.7%*	19.7%
Mining and manufacturing	19.0%	12.6%	19.6%	19.6%	20.2%	18.6%	18.0%	19.1%
Construction	19.0%	14.2%	22.9%	18.1%	20.3%	18.0%	19.1%	18.9%
Utilities and transp.	19.7%	17.4%*	24.5%	13.8%	22.0%	19.6%	19.5%	19.7%
Wholesale trade	20.6%	16.4%*	23.2%	26.3%	19.2%	19.2%	24.8%	19.0%
Fin. svs. and real estate	19.2%	10.8%	15.8%	16.4%	15.4%	21.6%	12.9%	20.2%
Retail trade	25.6%	21.3%	29.0%	28.5%	30.7%	24.6%	26.1%	25.6%
Professional services	17.6%	15.1%	15.8%	17.4%	17.2%	18.6%	15.9%	18.1%
Other services	24.0%	16.5%	18.1%	21.5%	21.3%	27.3%	17.6%	25.7%
Ownership								
For profit, incorporated	21.1%	16.2%	20.5%	21.2%	20.4%	21.8%	19.5%	21.4%
For profit, unincorporated	22.8%	15.5%	20.0%	20.9%	23.6%	25.3%	17.5%	24.6%
Nonprofit	15.0%	6.9%	8.2%	14.3%	14.1%	16.9%	9.2%	15.8%
Age of firm								
Less than 5 years	24.0%	22.7%	20.6%	24.7%	19.7%	32.2%	22.3%	26.0%
5-9 years	19.9%	15.9%	20.6%	20.7%	19.8%	23.4%	18.0%	21.8%
10-19 years	20.8%	16.2%	21.2%	20.1%	20.1%	25.9%	19.8%	21.5%
20 or more years	19.4%	13.0%	18.0%	19.5%	18.9%	20.8%	17.0%	20.0%
Unknown	21.5%	3.6%*	3.3%*	17.2%*	21.5%	21.6%	6.4%*	21.6%
Multi/single status								
2 or more locations	21.0%	19.6%	15.5%	20.2%	20.1%	21.3%	18.6%	21.1%
1 location only	18.8%	15.1%	19.5%	20.0%	18.1%	25.7%	18.1%	19.7%
Percent full-time employees								
Less than 25%	23.2%	9.4%*	16.3%	23.8%	24.9%	24.3%	16.3%	24.2%
25-49 %	21.8%	18.1%	21.8%	26.9%	20.5%	21.8%	19.6%	22.3%
50-74 %	20.7%	14.4%	24.3%	23.4%	17.7%	21.6%	19.9%	20.8%
75% or more	20.1%	15.3%	18.6%	19.3%	19.3%	21.4%	17.9%	20.6%
Union presence								
No union employees	20.6%	15.4%	19.3%	20.5%	19.9%	22.3%	18.3%	21.3%
Has union employees	17.7%	9.6%*	17.8%*	13.0%	14.8%	18.7%	14.5%*	17.9%
Unknown	22.4%	3.2%*	20.8%*	29.7%	17.0%	22.7%	18.7%*	22.5%
Percent low wage employees								
50% or more low wage	24.2%	18.8%	22.2%	25.2%	21.3%	25.6%	21.8%	24.6%
Less than 50% low wage	19.5%	14.6%	18.9%	19.2%	18.8%	20.5%	17.7%	19.9%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2008 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.3.b(2008) Standard error for percent of total premiums for mixed-provider plans contributed by employees enrolled in single coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2008

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	0.16%	0.72%	0.91%	0.61%	0.42%	0.44%	0.45%	0.22%
Industry group **								
Agric., fish., forest.	4.67%*	.	.	.	.	.	5.34%*	5.82%
Mining and manufacturing	0.40%	2.33%	2.10%	1.91%	1.25%	0.36%	1.36%	0.46%
Construction	1.02%	2.74%	3.65%	1.54%	2.86%	3.30%	1.75%	1.98%
Utilities and transp.	0.90%	5.45%*	5.32%	2.63%	2.54%	1.20%	3.41%	0.98%
Wholesale trade	0.72%	5.30%*	3.00%	3.69%	1.37%	0.59%	1.64%	0.95%
Fin. svs. and real estate	0.87%	1.25%	3.60%	2.58%	1.31%	1.10%	0.86%	0.89%
Retail trade	0.66%	3.37%	3.03%	1.97%	2.50%	0.66%	1.48%	0.58%
Professional services	0.48%	1.06%	2.65%	0.87%	0.48%	0.75%	1.12%	0.47%
Other services	0.55%	2.60%	3.23%	1.71%	1.04%	1.03%	1.99%	0.55%
Ownership								
For profit, incorporated	0.31%	0.90%	1.19%	0.52%	0.75%	0.52%	0.72%	0.31%
For profit, unincorporated	0.78%	2.16%	2.88%	2.76%	2.92%	0.71%	1.73%	0.79%
Nonprofit	0.49%	1.66%	1.44%	1.35%	0.46%	0.69%	1.34%	0.44%
Age of firm								
Less than 5 years	1.26%	3.66%	3.18%	2.63%	2.66%	3.70%	2.63%	2.21%
5-9 years	0.86%	1.87%	2.83%	1.94%	3.29%	2.22%	1.30%	1.90%
10-19 years	1.02%	1.70%	2.51%	2.82%	1.44%	2.58%	2.19%	0.70%
20 or more years	0.25%	0.86%	1.36%	0.90%	0.44%	0.34%	0.54%	0.25%
Unknown	0.63%	2.18%*	1.10%*	9.33%*	1.67%	0.62%	4.84%*	0.63%
Multi/single status								
2 or more locations	0.33%	5.60%	2.25%	1.21%	0.74%	0.46%	1.82%	0.35%
1 location only	0.35%	0.68%	0.99%	0.71%	0.74%	1.92%	0.49%	0.69%
Percent full-time employees								
Less than 25%	2.49%	3.56%*	4.71%	3.64%	3.20%	2.39%	2.66%	2.40%
25-49 %	0.76%	4.73%	4.11%	2.38%	2.11%	0.90%	2.32%	0.82%
50-74 %	0.66%	2.27%	2.42%	2.56%	1.30%	0.98%	1.61%	0.54%
75% or more	0.16%	0.74%	0.94%	0.63%	0.56%	0.45%	0.52%	0.23%
Union presence								
No union employees	0.17%	0.79%	0.97%	0.73%	0.42%	0.34%	0.56%	0.21%
Has union employees	0.79%	5.44%*	5.51%*	1.80%	1.45%	0.98%	4.61%*	0.72%
Unknown	1.18%	1.39%*	6.85%*	7.13%	2.11%	1.19%	6.29%*	1.17%
Percent low wage employees								
50% or more low wage	0.52%	2.88%	1.88%	1.81%	0.95%	0.94%	1.30%	0.64%
Less than 50% low wage	0.20%	0.85%	0.98%	0.51%	0.62%	0.38%	0.58%	0.22%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2008 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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** 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.3.c(2008) Percent of total premiums for any-provider plans contributed by employees enrolled in single coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2008

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	17.9%	12.3%	15.9%	20.3%	21.9%	19.4%	15.2%	20.1%
Industry group **								
Agric., fish., forest.	9.4% *	.	.	.	.	.	5.7% *	9.8% *
Mining and manufacturing	21.0%	.	.	.	.	.	20.1%	21.4%
Construction	14.7%	.	.	.	.	.	13.2%	17.9% *
Utilities and transp.	23.0%	.	.	.	.	.	29.8%	19.2%
Wholesale trade	13.9%	.	.	.	.	.	11.4%	18.8%
Fin. svs. and real estate	13.9%	.	.	.	.	.	10.5%	15.5%
Retail trade	20.5%	.	.	.	.	.	18.4%	25.4%
Professional services	16.1%	.	.	.	.	.	13.1%	17.9%
Other services	26.1%	.	.	.	.	.	18.2%	36.2%
Ownership								
For profit, incorporated	19.9%	.	.	.	.	.	17.2%	22.3%
For profit, unincorporated	14.9%	.	.	.	.	.	12.7%	17.1%
Nonprofit	12.5%	.	.	.	.	.	6.6%	15.2%
Age of firm								
Less than 5 years	18.5%	.	.	.	.	.	19.4%	17.2% *
5-9 years	14.5%	.	.	.	.	.	13.9%	16.5% *
10-19 years	17.2%	.	.	.	.	.	15.3%	22.8%
20 or more years	18.0%	.	.	.	.	.	14.8%	20.9%
Unknown	19.1%	.	.	.	.	.	4.8% *	19.1%
Multi/single status								
2 or more locations	20.8%	.	.	.	.	.	22.2%	20.7%
1 location only	15.8%	.	.	.	.	.	14.8%	18.5%
Percent full-time employees								
Less than 25%	19.9%	.	.	.	.	.	12.2% *	25.5% *
25-49 %	20.8%	.	.	.	.	.	16.4%	23.2%
50-74 %	18.1%	.	.	.	.	.	16.9%	19.8%
75% or more	17.5%	.	.	.	.	.	14.9%	19.7%
Union presence								
No union employees	17.9%	.	.	.	.	.	15.2%	21.3%
Has union employees	16.8%	.	.	.	.	.	17.9% *	16.7%
Unknown	20.0%	.	.	.	.	.	11.5% *	20.7%
Percent low wage employees								
50% or more low wage	22.7%	.	.	.	.	.	14.9%	28.8%
Less than 50% low wage	16.8%	.	.	.	.	.	15.3%	18.2%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2008 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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** 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.3.c(2008) Standard error for percent of total premiums for any-provider plans contributed by employees enrolled in single coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2008

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	0.60%	1.65%	1.81%	1.70%	1.89%	0.96%	1.05%	1.25%
Industry group **								
Agric., fish., forest.	4.38% *	.	.	.	.	.	2.71% *	4.34% *
Mining and manufacturing	3.09%	.	.	.	.	.	4.40%	3.13%
Construction	2.57%	.	.	.	.	.	3.16%	9.30% *
Utilities and transp.	2.50%	.	.	.	.	.	4.94%	2.72%
Wholesale trade	2.05%	.	.	.	.	.	2.37%	4.78%
Fin. svs. and real estate	1.44%	.	.	.	.	.	2.08%	2.40%
Retail trade	1.66%	.	.	.	.	.	1.69%	3.43%
Professional services	1.19%	.	.	.	.	.	1.47%	1.57%
Other services	2.29%	.	.	.	.	.	2.26%	3.11%
Ownership								
For profit, incorporated	0.68%	.	.	.	.	.	1.02%	1.28%
For profit, unincorporated	1.99%	.	.	.	.	.	2.05%	3.06%
Nonprofit	1.47%	.	.	.	.	.	1.77%	1.54%
Age of firm								
Less than 5 years	3.18%	.	.	.	.	.	3.15%	6.55% *
5-9 years	1.79%	.	.	.	.	.	2.41%	6.36% *
10-19 years	1.53%	.	.	.	.	.	1.71%	5.78%
20 or more years	1.27%	.	.	.	.	.	1.59%	1.87%
Unknown	1.16%	.	.	.	.	.	2.58% *	1.15%
Multi/single status								
2 or more locations	1.16%	.	.	.	.	.	5.40%	1.05%
1 location only	0.65%	.	.	.	.	.	1.09%	2.53%
Percent full-time employees								
Less than 25%	5.75%	.	.	.	.	.	6.20% *	10.16% *
25-49 %	4.70%	.	.	.	.	.	4.72%	6.46%
50-74 %	2.40%	.	.	.	.	.	2.98%	2.85%
75% or more	0.85%	.	.	.	.	.	1.02%	1.60%
Union presence								
No union employees	0.64%	.	.	.	.	.	0.98%	1.52%
Has union employees	2.49%	.	.	.	.	.	5.91% *	2.28%
Unknown	3.06%	.	.	.	.	.	5.61% *	2.98%
Percent low wage employees								
50% or more low wage	2.66%	.	.	.	.	.	2.39%	3.58%
Less than 50% low wage	0.75%	.	.	.	.	.	1.10%	1.34%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2008 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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** 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.4(2008) Percent of private-sector employees enrolled in a health insurance plan that take single coverage by firm size and selected characteristics: United States, 2008

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	50.2%	61.7%	62.1%	58.2%	52.8%	44.8%	60.7%	47.9%
Industry group **								
Agric., fish., forest.	62.7%	55.0%	63.5%	68.2%	54.2%	70.3%	57.0%	65.8%
Mining and manufacturing	41.9%	58.5%	58.4%	51.3%	43.5%	37.0%	54.6%	40.3%
Construction	54.0%	56.5%	58.6%	56.5%	48.0%	48.8%	57.5%	50.4%
Utilities and transp.	46.6%	61.0%	55.8%	51.6%	45.8%	45.2%	55.8%	45.7%
Wholesale trade	47.6%	64.0%	63.4%	52.5%	46.2%	40.0%	59.7%	43.5%
Fin. svs. and real estate	46.2%	59.2%	61.7%	55.5%	52.6%	42.3%	59.2%	44.5%
Retail trade	58.8%	68.1%	61.2%	59.6%	61.6%	57.3%	61.9%	58.1%
Professional services	51.5%	63.9%	64.8%	63.7%	57.7%	42.5%	64.4%	48.4%
Other services	55.6%	60.7%	63.2%	62.8%	61.6%	50.3%	61.7%	54.0%
Ownership								
For profit, incorporated	49.7%	60.8%	62.4%	56.8%	51.3%	44.8%	60.2%	47.2%
For profit, unincorporated	50.1%	64.1%	59.5%	57.0%	49.8%	43.8%	60.9%	46.7%
Nonprofit	53.2%	62.8%	64.0%	67.0%	59.4%	45.3%	64.8%	51.8%
Age of firm								
Less than 5 years	58.2%	62.5%	62.9%	58.4%	52.7%	50.5%	61.4%	54.1%
5-9 years	58.0%	62.3%	62.4%	55.4%	55.0%	54.8%	60.8%	55.1%
10-19 years	56.7%	58.5%	60.9%	63.9%	56.2%	44.7%	60.8%	53.9%
20 or more years	51.4%	63.2%	62.5%	57.0%	52.5%	45.6%	60.5%	49.2%
Unknown	43.9%	60.6%	50.4% *	52.3%	45.8%	43.8%	63.5%	43.9%
Multi/single status								
2 or more locations	46.2%	65.2%	61.9%	57.4%	50.8%	44.7%	59.1%	46.0%
1 location only	58.3%	61.7%	62.1%	58.4%	55.7%	46.8%	60.8%	55.7%
Percent full-time employees								
Less than 25%	58.1%	64.8%	63.1%	68.4%	65.2%	54.3%	61.9%	57.5%
25-49 %	57.5%	56.8%	74.4%	66.6%	63.4%	52.1%	64.7%	56.0%
50-74 %	56.2%	64.6%	63.2%	63.5%	61.2%	52.2%	63.4%	54.8%
75% or more	48.9%	61.4%	61.5%	57.3%	51.2%	43.0%	60.2%	46.3%
Union presence								
No union employees	52.9%	62.2%	62.1%	59.6%	53.8%	45.9%	61.2%	50.1%
Has union employees	44.3%	49.1%	57.9%	42.6%	47.8%	43.4%	49.7%	44.0%
Unknown	44.0%	52.3%	78.1%	44.5%	49.5%	43.5%	62.5%	43.8%
Percent low wage employees								
50% or more low wage	58.2%	63.7%	70.5%	69.0%	64.2%	52.6%	67.3%	56.7%
Less than 50% low wage	48.8%	61.5%	61.1%	56.5%	50.6%	43.2%	59.8%	46.1%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2008 Medical Expenditure Panel Survey-Insurance Component.

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* Figure does not meet standard of reliability or precision.

** 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.4(2008) Standard error for percent of private-sector employees enrolled in a health insurance plan that take single coverage by firm size and selected characteristics: United States, 2008

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	0.35%	0.51%	0.94%	0.47%	0.74%	0.52%	0.51%	0.39%
Industry group **								
Agric., fish., forest.	3.02%	7.68%	15.19%	14.29%	10.49%	17.89%	5.29%	9.72%
Mining and manufacturing	0.42%	1.97%	3.86%	1.60%	1.76%	0.46%	2.10%	0.52%
Construction	1.24%	2.57%	1.09%	2.88%	1.69%	3.05%	1.73%	1.47%
Utilities and transp.	1.54%	3.23%	6.22%	3.76%	4.23%	1.73%	1.71%	1.64%
Wholesale trade	0.73%	4.07%	1.98%	2.12%	1.96%	0.89%	2.10%	0.74%
Fin. svs. and real estate	0.68%	1.86%	2.38%	3.19%	1.15%	0.82%	1.34%	0.82%
Retail trade	0.56%	1.19%	2.09%	1.87%	1.50%	0.58%	1.62%	0.48%
Professional services	0.88%	1.43%	2.22%	1.05%	1.30%	1.23%	0.75%	0.94%
Other services	0.46%	1.91%	1.97%	2.13%	1.41%	0.79%	1.00%	0.75%
Ownership								
For profit, incorporated	0.34%	0.72%	1.05%	0.65%	0.61%	0.50%	0.68%	0.38%
For profit, unincorporated	0.61%	0.98%	1.73%	1.55%	2.73%	0.80%	0.91%	0.72%
Nonprofit	0.80%	1.52%	3.43%	1.81%	1.04%	1.33%	1.08%	0.84%
Age of firm								
Less than 5 years	1.21%	1.40%	2.49%	2.04%	3.25%	4.26%	0.93%	2.39%
5-9 years	1.33%	1.86%	2.16%	1.57%	2.97%	3.81%	1.33%	1.98%
10-19 years	0.94%	1.07%	2.29%	1.39%	1.53%	2.41%	1.08%	1.22%
20 or more years	0.35%	0.51%	0.87%	0.51%	0.88%	0.49%	0.35%	0.37%
Unknown	0.71%	14.48%	16.01% *	7.95%	2.34%	0.71%	6.49%	0.71%
Multi/single status								
2 or more locations	0.39%	3.98%	2.11%	0.99%	0.98%	0.50%	1.61%	0.43%
1 location only	0.52%	0.50%	1.01%	0.63%	0.74%	1.64%	0.57%	0.56%
Percent full-time employees								
Less than 25%	1.41%	4.03%	5.39%	3.99%	3.24%	1.90%	3.50%	1.77%
25-49 %	0.93%	2.86%	4.42%	2.22%	2.81%	1.21%	2.35%	1.09%
50-74 %	1.02%	1.19%	1.61%	1.98%	1.33%	1.20%	1.31%	1.18%
75% or more	0.35%	0.69%	0.90%	0.45%	0.79%	0.53%	0.54%	0.38%
Union presence								
No union employees	0.28%	0.54%	0.89%	0.53%	0.69%	0.50%	0.50%	0.39%
Has union employees	1.27%	3.55%	6.79%	2.00%	1.81%	1.41%	3.43%	1.21%
Unknown	0.83%	10.90%	10.75%	8.73%	3.96%	0.80%	5.73%	0.84%
Percent low wage employees								
50% or more low wage	0.59%	2.61%	2.38%	1.21%	1.32%	0.86%	1.87%	0.76%
Less than 50% low wage	0.38%	0.35%	1.12%	0.52%	0.79%	0.58%	0.58%	0.38%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2008 Medical Expenditure Panel Survey-Insurance Component.

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** 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.4.a(2008) Percent of private-sector employees enrolled in a health insurance plan that take single coverage that required no employee contribution by firm size and selected characteristics: United States, 2008

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	22.0%	63.0%	46.0%	34.0%	21.4%	8.3%	48.9%	14.2%
Industry group **								
Agric., fish., forest.	36.2%*	.	.	.	.	.	74.8%	18.0%*
Mining and manufacturing	16.4%	63.0%	44.2%	28.5%	13.8%	7.7%	42.0%	12.1%
Construction	41.7%	65.4%	45.7%	38.9%	32.9%	26.9%*	48.0%	34.5%
Utilities and transp.	11.2%	43.3%	35.6%*	38.6%	17.6%*	3.5%	38.2%	7.8%
Wholesale trade	26.0%	66.2%	42.1%	34.4%	19.3%	9.4%	44.5%	17.3%
Fin. svs. and real estate	16.0%	69.3%	47.1%	41.5%	21.2%	4.0%	57.1%	8.9%
Retail trade	15.0%	55.1%	38.3%	21.5%	12.7%	8.2%	40.6%	9.2%
Professional services	27.0%	64.2%	50.3%	38.3%	23.5%	12.5%	53.7%	18.4%
Other services	21.9%	60.1%	44.0%	32.5%	25.0%	7.4%	47.7%	14.3%
Ownership								
For profit, incorporated	20.5%	62.8%	45.1%	32.7%	19.0%	7.4%	47.4%	12.5%
For profit, unincorporated	24.5%	59.7%	39.5%	32.4%	20.9%	8.6%	49.3%	14.4%
Nonprofit	26.9%	75.3%	64.8%	41.7%	28.0%	13.1%	60.9%	21.5%
Age of firm								
Less than 5 years	32.6%	60.3%	34.4%	19.4%	27.7%	8.2%*	42.7%	17.7%
5-9 years	35.9%	58.5%	40.1%	34.9%	24.0%	5.1%*	48.8%	21.0%
10-19 years	35.4%	61.1%	46.0%	41.0%	24.8%	7.1%	48.7%	24.9%
20 or more years	23.6%	66.2%	48.8%	33.2%	20.4%	9.2%	50.1%	15.9%
Unknown	8.1%	78.6%	49.2%*	39.4%*	18.0%*	7.7%	65.8%	8.0%
Multi/single status								
2 or more locations	11.0%	43.7%	40.6%	31.1%	16.8%	8.2%	38.8%	10.3%
1 location only	39.8%	63.2%	46.3%	34.7%	27.1%	11.4%	49.7%	27.9%
Percent full-time employees								
Less than 25%	27.8%	75.9%	58.6%	32.9%	26.4%	19.4%	61.5%	21.4%
25-49 %	19.9%	65.3%	36.8%	32.3%	20.4%	8.5%*	47.3%	13.1%
50-74 %	18.2%	63.7%	38.2%	30.8%	17.3%	7.1%	48.0%	11.2%
75% or more	22.5%	62.4%	47.0%	34.4%	21.9%	8.1%	48.9%	14.6%
Union presence								
No union employees	24.3%	62.6%	45.0%	33.2%	19.6%	6.1%	48.4%	14.4%
Has union employees	20.1%	72.6%	67.3%	51.1%	34.2%	13.0%	62.3%	17.7%
Unknown	9.8%	84.3%	59.9%	1.7%*	17.3%	8.7%	53.8%	9.0%
Percent low wage employees								
50% or more low wage	16.5%	60.1%	43.8%	29.8%	16.4%	5.9%	47.7%	10.5%
Less than 50% low wage	23.2%	63.4%	46.3%	34.8%	22.6%	8.8%	49.1%	15.1%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2008 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.

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** 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.4.a(2008) Standard error for percent of private-sector employees enrolled in a health insurance plan that take single coverage that required no employee contribution by firm size and selected characteristics: United States, 2008

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	0.42%	1.40%	1.56%	1.12%	1.09%	0.42%	1.21%	0.55%
Industry group **								
Agric., fish., forest.	11.19% *	.	.	.	.	.	10.50%	11.08% *
Mining and manufacturing	0.88%	4.76%	4.18%	3.15%	1.90%	0.75%	3.27%	1.07%
Construction	3.76%	4.60%	3.51%	5.28%	6.19%	9.23% *	4.00%	5.82%
Utilities and transp.	1.21%	10.38%	11.03% *	6.82%	5.37% *	1.04%	4.86%	0.82%
Wholesale trade	2.51%	4.35%	5.45%	6.55%	5.32%	2.54%	3.87%	2.96%
Fin. svs. and real estate	1.34%	2.74%	5.65%	3.89%	3.48%	0.87%	2.78%	1.42%
Retail trade	2.04%	4.52%	2.82%	3.62%	2.66%	2.19%	2.42%	2.13%
Professional services	0.45%	2.17%	2.00%	1.10%	1.59%	1.11%	2.03%	0.80%
Other services	1.34%	2.34%	3.75%	2.52%	3.94%	0.58%	2.16%	1.59%
Ownership								
For profit, incorporated	0.37%	1.91%	1.80%	1.53%	0.88%	0.53%	1.54%	0.55%
For profit, unincorporated	1.10%	2.17%	4.22%	4.52%	2.50%	1.74%	2.39%	1.09%
Nonprofit	1.76%	4.06%	4.04%	2.94%	2.85%	1.60%	3.17%	1.89%
Age of firm								
Less than 5 years	1.78%	2.61%	4.56%	4.80%	7.65%	6.93% *	2.65%	3.97%
5-9 years	1.96%	2.86%	4.53%	4.53%	3.59%	2.84% *	2.58%	2.31%
10-19 years	1.50%	2.70%	3.41%	2.51%	2.48%	1.50%	1.77%	2.71%
20 or more years	0.96%	1.91%	2.82%	1.41%	1.56%	0.66%	1.27%	1.03%
Unknown	0.76%	20.80%	16.45% *	12.65% *	5.49% *	0.71%	12.57%	0.75%
Multi/single status								
2 or more locations	0.54%	8.68%	7.08%	3.07%	1.47%	0.46%	3.39%	0.47%
1 location only	0.98%	1.35%	1.58%	1.17%	1.70%	3.05%	1.27%	1.49%
Percent full-time employees								
Less than 25%	3.34%	4.82%	8.83%	3.68%	6.04%	4.46%	3.45%	3.77%
25-49 %	1.77%	4.54%	6.62%	5.21%	4.06%	2.60% *	3.16%	1.75%
50-74 %	1.56%	3.64%	3.98%	3.76%	3.76%	0.75%	3.51%	1.05%
75% or more	0.37%	1.47%	1.47%	1.03%	1.14%	0.64%	1.05%	0.64%
Union presence								
No union employees	0.42%	1.37%	1.57%	1.20%	0.98%	0.38%	1.22%	0.67%
Has union employees	1.57%	8.69%	9.77%	5.71%	4.46%	1.28%	5.78%	1.66%
Unknown	1.10%	15.65%	15.40%	1.17% *	5.14%	1.11%	12.24%	1.02%
Percent low wage employees								
50% or more low wage	0.85%	3.36%	4.14%	3.18%	1.50%	0.52%	2.68%	0.91%
Less than 50% low wage	0.42%	1.84%	1.50%	1.19%	1.31%	0.53%	1.21%	0.57%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2008 Medical Expenditure Panel Survey-Insurance Component.

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** 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(2008) Average total family premium (in dollars) per enrolled employee at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2008

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	12,298	11,650	12,015	11,470	12,054	12,595	11,679	12,408
Industry group **								
Agric., fish., forest.	11,006	.	.	.	.	.	10,313	11,486
Mining and manufacturing	11,691	11,541	11,005	11,208	11,283	11,973	11,137	11,740
Construction	11,274	10,992	11,068	11,305	11,609	11,075	11,252	11,293
Utilities and transp.	12,763	11,638	12,094	11,968	12,609	12,948	11,799	12,858
Wholesale trade	12,205	11,237	10,879	11,679	12,501	12,522	11,544	12,371
Fin. svs. and real estate	12,425	12,563	13,502	11,992	12,612	12,373	12,366	12,431
Retail trade	10,916	11,423	11,920	9,680	10,669	11,073	10,618	10,986
Professional services	13,197	12,005	12,802	12,236	12,760	13,601	12,392	13,331
Other services	12,204	11,379	12,358	11,448	11,790	12,524	11,685	12,325
Ownership								
For profit, incorporated	12,042	11,536	11,805	11,185	11,974	12,276	11,488	12,144
For profit, unincorporated	12,312	11,741	12,269	12,000	11,518	12,752	11,811	12,433
Nonprofit	13,679	12,446	13,665	12,888	12,781	14,210	13,255	13,719
Age of firm								
Less than 5 years	10,749	10,693	10,998	10,691	9,931	11,400	10,900	10,573
5-9 years	11,741	11,301	11,530	11,195	12,634	12,585	11,107	12,403
10-19 years	11,776	11,505	11,755	11,461	11,734	12,238	11,647	11,857
20 or more years	12,395	12,130	12,372	11,566	12,150	12,798	11,948	12,482
Unknown	12,471	15,877	22,368 *	15,477	11,886	12,486	16,722	12,468
Multi/single status								
2 or more locations	12,485	12,732	12,670	11,642	12,164	12,574	11,797	12,494
1 location only	11,819	11,641	11,980	11,431	11,885	13,154	11,671	11,968
Percent full-time employees								
Less than 25%	10,597	10,517	12,733	12,492	11,318	10,096	12,085	10,322
25-49 %	12,228	11,557	11,687	11,798	12,446	12,350	11,946	12,284
50-74 %	12,417	12,126	13,022	12,107	12,602	12,391	12,490	12,403
75% or more	12,319	11,600	11,895	11,398	12,004	12,680	11,565	12,450
Union presence								
No union employees	12,194	11,696	12,049	11,430	12,006	12,609	11,698	12,329
Has union employees	12,607	10,813	11,404	11,672	12,268	12,794	11,321	12,677
Unknown	12,335	10,737	11,932	12,555	12,214	12,345	12,582	12,332
Percent low wage employees								
50% or more low wage	11,768	10,455	11,650	11,245	11,765	11,940	11,134	11,855
Less than 50% low wage	12,371	11,800	12,052	11,494	12,095	12,690	11,738	12,486

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2008 Medical Expenditure Panel Survey-Insurance Component.

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Table I.D.1(2008) Standard error for average total family premium (in dollars) per enrolled employee at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2008

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	81.11	188.88	177.01	212.40	104.49	111.05	182.14	86.90
Industry group **								
Agric., fish., forest.	372.84	.	.	.	.	.	859.73	982.73
Mining and manufacturing	187.92	616.04	318.01	413.46	268.44	223.82	279.52	195.88
Construction	242.09	319.59	264.42	347.61	343.94	875.97	263.48	283.29
Utilities and transp.	308.66	905.05	1,085.41	457.44	521.05	434.21	647.91	355.12
Wholesale trade	196.99	406.05	418.93	289.88	316.33	341.14	386.22	210.19
Fin. svs. and real estate	87.73	500.57	870.03	494.52	354.69	81.02	491.26	89.48
Retail trade	146.16	376.41	726.49	622.72	182.99	169.34	528.70	131.55
Professional services	186.62	307.20	349.83	269.61	219.39	255.65	247.35	215.84
Other services	279.17	199.22	461.30	476.95	388.75	381.03	249.83	335.99
Ownership								
For profit, incorporated	63.27	199.26	166.34	292.50	121.41	76.09	237.06	65.40
For profit, unincorporated	254.89	407.07	698.58	403.09	269.71	378.49	401.28	252.84
Nonprofit	232.52	488.76	708.77	585.12	256.50	312.25	345.80	248.72
Age of firm								
Less than 5 years	305.27	417.72	593.45	657.07	897.30	761.81	291.36	441.80
5-9 years	274.87	583.09	490.41	339.32	598.87	423.18	276.25	363.26
10-19 years	265.03	341.76	504.80	232.20	480.59	541.19	348.60	330.55
20 or more years	136.02	199.56	261.35	275.83	124.27	217.69	228.09	163.89
Unknown	97.91	3,915.26	7,073.38 *	1,790.09	547.16	95.92	1,357.05	97.55
Multi/single status								
2 or more locations	100.33	1,828.86	753.16	235.25	178.25	119.37	441.87	101.88
1 location only	117.52	184.13	176.28	274.45	256.21	397.73	199.40	164.96
Percent full-time employees								
Less than 25%	307.93	610.57	1,038.63	734.85	740.62	472.92	519.43	345.71
25-49 %	181.86	705.11	881.40	952.30	399.32	323.71	380.19	236.93
50-74 %	263.44	388.23	422.33	580.24	168.87	413.26	272.35	327.11
75% or more	87.21	186.63	200.63	214.98	111.15	105.87	198.80	90.41
Union presence								
No union employees	92.66	179.52	198.83	214.31	158.68	111.10	185.97	97.12
Has union employees	226.95	576.47	453.43	404.38	448.11	259.79	422.02	229.48
Unknown	144.49	2,126.43	2,112.71	1,979.63	647.50	155.52	976.15	151.30
Percent low wage employees								
50% or more low wage	217.48	433.91	567.65	349.65	408.50	267.68	250.23	238.34
Less than 50% low wage	88.11	215.07	185.17	245.41	85.64	120.38	200.82	87.71

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2008 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(2008) 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, 2008

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	12,379	11,787	11,810	11,332	11,732	13,057	11,715	12,544
Industry group **								
Agric., fish., forest.	10,894	.	.	.	.	.	12,062	9,780
Mining and manufacturing	11,559	12,182	10,803	10,407	10,484	12,965	11,041	11,649
Construction	11,226	12,136	11,316	11,330	9,606	12,815	11,494	10,910
Utilities and transp.	12,640	10,395	10,779	11,019	13,080	13,125	10,836	13,036
Wholesale trade	12,322	12,476	11,832	10,842	12,815	12,863	12,011	12,400
Fin. svs. and real estate	13,014	11,839	11,534	9,893	12,876	13,530	11,151	13,281
Retail trade	11,192	12,155	11,154	10,923	9,769	11,564	11,448	11,096
Professional services	13,224	12,230	12,913	12,920	13,113	13,437	12,778	13,305
Other services	12,015	10,924	12,455	11,439	10,980	12,599	11,416	12,206
Ownership								
For profit, incorporated	12,077	11,604	12,137	10,851	11,257	12,780	11,588	12,211
For profit, unincorporated	12,530	12,583	9,128	11,534	11,088	13,817	11,148	12,999
Nonprofit	13,553	11,456	13,544	13,950	13,322	13,689	14,055	13,502
Age of firm								
Less than 5 years	10,479	11,122	9,603	9,857	10,048	12,672	10,416	10,617
5-9 years	11,554	10,954	11,814	11,202	11,434	14,296	11,143	11,957
10-19 years	11,855	11,725	12,504	11,725	11,047	12,764	12,123	11,682
20 or more years	12,380	12,319	11,803	11,435	11,855	13,084	11,878	12,500
Unknown	13,031	13,411	.	13,131	12,809	13,039	12,899	13,031
Multi/single status								
2 or more locations	12,811	8,794	12,666	10,825	12,172	13,031	10,894	12,838
1 location only	11,627	11,797	11,773	11,417	11,227	13,676	11,753	11,489
Percent full-time employees								
Less than 25%	11,303	13,012	12,268	13,895	12,626	10,514	13,317	10,848
25-49 %	12,464	10,532	13,147	12,583	11,392	13,277	12,282	12,540
50-74 %	12,741	12,174	13,493	12,497	12,524	12,863	13,054	12,643
75% or more	12,369	11,766	11,483	11,101	11,653	13,176	11,453	12,586
Union presence								
No union employees	12,134	11,850	11,830	11,218	11,688	12,936	11,682	12,295
Has union employees	12,800	11,452	11,771	11,521	11,722	13,215	11,692	12,885
Unknown	13,223	5,669	10,521	20,044	14,618	13,152	14,553	13,190
Percent low wage employees								
50% or more low wage	12,375	10,691	11,973	11,508	12,687	12,845	11,525	12,594
Less than 50% low wage	12,380	11,961	11,795	11,314	11,582	13,076	11,737	12,538

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2008 Medical Expenditure Panel Survey-Insurance Component.

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** 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(2008) 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, 2008

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	73.82	246.66	414.62	275.02	237.17	109.37	233.11	105.54
Industry group **								
Agric., fish., forest.	1,379.56	.	.	.	.	.	1,986.40	2,354.77
Mining and manufacturing	304.31	1,249.56	641.55	376.19	627.46	361.75	502.78	334.29
Construction	460.56	841.77	795.45	845.90	653.69	2,086.52	592.66	518.87
Utilities and transp.	240.09	2,306.95	2,495.10	1,506.08	769.27	334.95	1,272.48	362.41
Wholesale trade	430.26	553.33	1,027.47	617.71	879.41	498.79	663.65	678.58
Fin. svs. and real estate	168.34	727.12	1,454.09	1,021.24	359.58	196.30	493.20	165.42
Retail trade	265.02	641.20	1,398.15	431.55	371.51	190.15	783.10	132.02
Professional services	185.27	456.65	731.30	439.32	448.82	255.15	319.02	206.44
Other services	314.37	342.57	646.23	763.09	395.55	425.16	392.66	365.89
Ownership								
For profit, incorporated	69.83	231.72	344.17	302.88	280.50	147.45	223.55	139.04
For profit, unincorporated	317.10	748.06	1,054.60	529.86	596.65	278.90	701.22	350.16
Nonprofit	242.56	996.04	929.57	958.73	474.79	265.82	567.91	276.08
Age of firm								
Less than 5 years	546.52	574.22	674.09	1,057.99	823.92	3,055.57	602.26	994.11
5-9 years	371.23	722.76	912.98	563.86	520.49	2,854.17	367.67	585.71
10-19 years	232.95	532.56	778.35	518.41	662.79	407.57	489.10	320.61
20 or more years	88.72	166.02	538.31	320.61	266.43	99.22	254.65	98.80
Unknown	207.77	4,003.40	.	3,917.41	774.32	207.82	3,606.54	207.90
Multi/single status								
2 or more locations	140.22	2,454.06	1,121.39	514.20	529.10	118.63	650.90	148.09
1 location only	172.46	247.08	418.53	280.67	359.31	410.77	243.50	248.36
Percent full-time employees								
Less than 25%	336.09	3,192.85	2,192.66	1,949.26	702.60	215.33	1,303.96	233.47
25-49 %	394.44	1,363.02	2,110.02	2,028.60	556.23	736.27	975.16	565.07
50-74 %	182.23	807.34	909.58	1,087.86	423.90	152.60	604.44	187.73
75% or more	78.98	356.48	536.45	267.80	279.09	105.09	315.51	115.13
Union presence								
No union employees	94.13	243.20	458.66	221.25	244.41	136.35	201.54	114.36
Has union employees	184.91	2,327.00	2,505.60	810.30	980.97	281.69	1,484.76	255.60
Unknown	321.08	1,693.80	3,079.40	4,996.71	1,847.91	359.92	3,818.03	370.72
Percent low wage employees								
50% or more low wage	341.39	708.92	724.83	734.67	639.49	379.29	586.10	366.75
Less than 50% low wage	83.29	213.74	437.28	321.62	265.17	140.22	215.79	132.83

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2008 Medical Expenditure Panel Survey-Insurance Component.

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** 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.b(2008) Average total family 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, 2008

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	12,294	11,605	11,938	11,538	12,185	12,499	11,629	12,388
Industry group **								
Agric., fish., forest.	10,528	.	.	.	.	.	10,159	10,823
Mining and manufacturing	11,742	11,850	11,048	11,776	11,515	11,838	11,590	11,751
Construction	11,344	10,541	10,914	11,262	12,298	10,720	11,097	11,524
Utilities and transp.	12,784	12,105	10,541	12,334	12,503	12,972	11,424	12,867
Wholesale trade	12,206	10,768	10,578	12,079	12,377	12,462	11,478	12,364
Fin. svs. and real estate	12,274	13,084	14,313	12,773	12,603	12,085	12,971	12,217
Retail trade	10,885	11,818	12,039	8,931	11,041	11,075	9,938	11,046
Professional services	13,171	11,677	12,616	11,884	12,666	13,622	12,135	13,320
Other services	12,409	11,454	12,254	11,445	12,427	12,636	11,714	12,532
Ownership								
For profit, incorporated	12,053	11,396	11,575	11,301	12,234	12,184	11,396	12,146
For profit, unincorporated	12,317	11,758	12,900	12,266	11,630	12,580	12,061	12,368
Nonprofit	13,703	12,838	13,573	12,446	12,493	14,340	12,933	13,764
Age of firm								
Less than 5 years	10,990	10,476	11,601	11,131	9,779	12,344	11,092	10,886
5-9 years	11,735	11,136	11,142	11,154	13,001	12,295	10,775	12,580
10-19 years	11,816	11,468	11,496	11,619	11,948	12,113	11,653	11,902
20 or more years	12,415	12,192	12,418	11,578	12,280	12,713	11,914	12,495
Unknown	12,377	18,585*	22,368*	15,536	11,835	12,388	17,554	12,374
Multi/single status								
2 or more locations	12,419	12,077	12,790	11,890	12,197	12,474	11,966	12,425
1 location only	11,909	11,600	11,888	11,450	12,164	13,194	11,601	12,176
Percent full-time employees								
Less than 25%	10,325	10,764	12,989	10,909	11,867	9,973	11,326	10,201
25-49 %	12,195	11,436	10,681	11,430	12,701	12,276	11,659	12,265
50-74 %	12,282	12,004	12,526	11,646	12,683	12,262	12,138	12,303
75% or more	12,327	11,567	11,893	11,538	12,132	12,580	11,576	12,432
Union presence								
No union employees	12,252	11,656	11,981	11,534	12,124	12,584	11,682	12,376
Has union employees	12,558	10,476	11,054	11,692	12,551	12,667	10,928	12,629
Unknown	12,138	11,787	13,387	9,841	11,966	12,156	11,439	12,142
Percent low wage employees								
50% or more low wage	11,751	10,466	11,178	11,000	11,650	11,923	10,839	11,836
Less than 50% low wage	12,371	11,735	12,009	11,588	12,252	12,591	11,704	12,469

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2008 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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** 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.b(2008) Standard error for average total family 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, 2008

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	100.26	251.46	171.66	239.76	138.48	128.95	214.00	110.56
Industry group **								
Agric., fish., forest.	778.31	.	.	.	.	.	1,022.63	1,846.68
Mining and manufacturing	208.36	511.04	340.94	412.25	263.59	270.18	393.71	221.47
Construction	251.26	486.21	370.12	378.79	262.77	953.68	247.29	345.43
Utilities and transp.	395.09	1,454.35	1,809.30	596.04	557.62	541.24	493.09	433.88
Wholesale trade	290.10	612.74	616.59	717.62	330.38	346.46	621.27	266.19
Fin. svs. and real estate	103.87	651.27	1,209.49	650.65	427.18	100.39	641.56	111.65
Retail trade	191.56	433.23	776.52	827.02	152.10	217.16	739.26	180.09
Professional services	239.61	380.17	235.58	294.11	333.94	333.02	235.43	278.01
Other services	321.63	385.29	643.20	527.04	488.69	401.00	429.91	340.10
Ownership								
For profit, incorporated	87.34	213.90	188.27	363.25	126.53	100.50	274.65	91.86
For profit, unincorporated	295.07	594.33	915.57	553.24	329.24	450.54	519.79	321.59
Nonprofit	294.55	615.68	906.46	785.00	439.09	355.31	517.88	311.91
Age of firm								
Less than 5 years	448.74	592.48	898.31	726.77	974.35	1,175.25	483.85	593.36
5-9 years	346.77	389.06	427.67	424.47	682.54	306.51	349.36	390.95
10-19 years	377.76	364.01	577.36	398.13	451.42	746.44	439.81	448.24
20 or more years	186.80	277.44	288.80	329.10	155.75	289.67	340.85	219.68
Unknown	117.04	5,647.29*	7,073.38*	2,429.18	605.33	116.32	2,905.22	116.57
Multi/single status								
2 or more locations	124.89	2,448.32	962.20	265.06	203.00	142.83	466.56	127.03
1 location only	111.11	244.43	185.60	320.29	252.74	427.03	234.76	163.06
Percent full-time employees								
Less than 25%	485.69	1,864.18	1,535.71	867.97	876.38	634.40	1,049.80	520.85
25-49 %	182.96	776.31	948.64	1,116.75	576.01	221.99	483.32	166.51
50-74 %	351.14	518.07	514.39	656.00	264.89	505.49	347.53	421.46
75% or more	112.94	259.12	209.43	258.16	154.12	128.32	248.33	123.02
Union presence								
No union employees	98.31	231.17	198.92	280.64	194.41	124.19	245.86	111.18
Has union employees	292.90	710.68	1,327.71	493.01	425.67	300.90	559.10	292.61
Unknown	180.60	2,624.94	2,996.53	2,400.65	688.16	180.40	1,111.82	177.57
Percent low wage employees								
50% or more low wage	294.58	424.78	736.21	557.55	472.44	309.27	277.81	303.81
Less than 50% low wage	111.26	288.01	186.53	257.37	132.47	133.47	248.22	112.52

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2008 Medical Expenditure Panel Survey-Insurance Component.

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** 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.c(2008) Average total family premium (in dollars) for any-provider plans per enrolled employee at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2008

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	12,031	11,581	12,742	11,399	11,485	12,446	11,850	12,137
Industry group **								
Agric., fish., forest.	11,910	.	.	.	.	.	8,700	13,250
Mining and manufacturing	11,147	8,399	11,745	9,773	11,385	11,966	8,995	11,948
Construction	10,808	10,950	11,782	11,709	9,865	9,698	11,580	9,849
Utilities and transp.	12,784	14,462	16,316	11,575	14,517	12,128	14,258	12,164
Wholesale trade	11,702	11,257	10,956	11,635	13,837	11,217	11,152	12,373
Fin. svs. and real estate	12,796	11,025	12,267	10,973	11,306	14,252	11,436	13,435
Retail trade	10,425	9,021	13,492	11,422	10,018	7,348	11,659	8,881
Professional services	13,406	12,931	13,547	12,759	12,500	13,983	12,955	13,588
Other services	10,385	12,167	12,629	11,525	9,278	7,199	12,215	8,885
Ownership								
For profit, incorporated	11,734	11,931	12,294	11,362	10,978	11,926	11,724	11,741
For profit, unincorporated	11,671	10,310	13,725	11,432	11,166	11,954	11,765	11,613
Nonprofit	13,962	12,186	14,035	11,679	13,540	14,804	13,084	14,232
Age of firm								
Less than 5 years	10,034	10,984	10,331	10,955	11,145	8,484	11,160	9,193
5-9 years	12,250	12,764	13,102	11,462	10,744	3,934	12,492	10,042
10-19 years	11,043	11,206	11,868	9,441	12,383	8,458*	10,678	12,258
20 or more years	12,184	11,565	13,185	11,978	11,534	12,700	12,279	12,121
Unknown	12,591	11,796*	.	9,468*	10,691	12,721	11,716	12,592
Multi/single status								
2 or more locations	12,315	19,002	11,968	11,654	11,577	12,566	12,182	12,321
1 location only	11,727	11,519	12,777	11,323	11,350	9,775*	11,830	11,456
Percent full-time employees								
Less than 25%	9,630	8,595	13,027	11,770	9,147	5,894*	11,205	8,629
25-49 %	12,010	13,471	11,491	10,694	13,242	11,574	12,160	11,941
50-74 %	13,146	12,624	13,867	13,653	11,710	13,440	12,746	13,473
75% or more	11,990	11,427	12,622	11,227	11,541	12,481	11,747	12,130
Union presence								
No union employees	11,659	11,576	12,761	11,325	11,593	11,218	11,801	11,519
Has union employees	12,464	11,913	12,464	12,182	11,061	13,029	12,626	12,442
Unknown	13,512	11,548	11,580*	11,064	11,692	13,703	14,731	13,505
Percent low wage employees								
50% or more low wage	10,378	9,831	12,734	11,674	10,197	8,791	11,432	9,859
Less than 50% low wage	12,320	11,780	12,743	11,331	11,900	12,902	11,914	12,567

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2008 Medical Expenditure Panel Survey-Insurance Component.

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Table I.D.1.c(2008) Standard error for average total family premium (in dollars) for any-provider plans per enrolled employee at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2008

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	188.74	351.10	405.44	328.95	356.19	341.62	191.76	253.85
Industry group **								
Agric., fish., forest.	1,538.91	.	.	.	.	.	1,764.55	2,714.62
Mining and manufacturing	705.91	1,215.34	2,519.74	1,222.13	595.30	944.45	908.04	793.45
Construction	302.21	808.17	1,349.64	1,931.02	1,179.76	2,513.12	392.52	1,118.38
Utilities and transp.	687.16	2,758.37	3,321.71	2,650.44	3,207.87	750.19	1,849.90	601.49
Wholesale trade	464.77	2,040.44	516.99	1,774.88	1,949.10	1,232.49	383.36	930.87
Fin. svs. and real estate	549.88	521.95	1,950.41	2,835.61	1,368.43	876.08	576.35	670.04
Retail trade	762.06	958.18	1,563.34	775.41	2,123.05	1,945.99	465.19	1,027.38
Professional services	256.96	717.88	801.83	851.21	412.04	496.11	579.44	264.38
Other services	474.19	967.32	874.81	786.02	963.14	792.96	549.58	524.69
Ownership								
For profit, incorporated	196.12	535.11	416.72	332.36	516.08	344.03	345.56	238.90
For profit, unincorporated	528.49	790.54	1,722.08	1,349.99	1,225.42	1,623.46	604.41	603.19
Nonprofit	487.66	1,694.81	3,012.92	813.65	959.04	822.73	774.19	472.45
Age of firm								
Less than 5 years	1,027.05	870.33	1,755.82	1,418.91	2,682.72	2,175.55	557.70	1,483.94
5-9 years	985.08	1,460.00	1,458.73	940.90	1,283.89	1,034.08	1,050.97	1,273.64
10-19 years	583.02	725.95	704.32	1,032.41	1,499.32	2,724.97 *	626.46	714.40
20 or more years	177.55	422.65	557.14	478.61	473.13	340.74	331.31	301.19
Unknown	564.58	3,730.22 *	.	2,994.04 *	1,431.86	547.64	3,501.10	564.72
Multi/single status								
2 or more locations	250.01	5,043.37	1,942.08	555.24	387.55	270.35	742.12	262.65
1 location only	243.36	356.57	419.66	342.75	359.85	2,962.61 *	211.01	575.57
Percent full-time employees								
Less than 25%	1,348.96	1,644.45	3,387.41	2,295.94	2,015.94	2,085.56 *	1,656.66	1,960.27
25-49 %	858.96	2,660.02	1,594.52	1,628.52	2,270.36	1,557.28	745.03	1,376.44
50-74 %	806.74	981.15	1,970.91	2,418.55	1,467.95	1,209.20	1,001.89	850.07
75% or more	219.42	495.67	415.06	317.95	416.36	412.91	183.79	305.11
Union presence								
No union employees	217.01	362.07	402.53	308.76	383.09	583.93	211.12	342.63
Has union employees	549.73	2,613.23	3,247.24	2,683.66	1,018.55	1,652.10	1,531.61	617.11
Unknown	677.91	3,444.16	3,661.92 *	3,079.28	2,316.65	643.32	3,933.31	686.13
Percent low wage employees								
50% or more low wage	359.63	827.90	1,465.50	693.16	689.96	755.49	1,018.97	409.48
Less than 50% low wage	196.57	473.88	392.57	399.82	355.54	361.62	162.86	278.34

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2008 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.

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** 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.2(2008) Average total employee contribution (in dollars) per enrolled employee for family coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2008

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	3,394	2,340	3,820	4,023	3,752	3,225	3,458	3,383
Industry group **								
Agric., fish., forest.	2,578	.	.	.	.	.	1,974	2,997
Mining and manufacturing	2,598	2,180	3,755	3,272	2,685	2,408	3,322	2,533
Construction	3,367	2,484	3,735	3,658	3,355	3,215	3,349	3,383
Utilities and transp.	3,231	3,214	4,432	3,359	3,366	3,135	3,771	3,178
Wholesale trade	3,413	1,481	3,415	4,414	4,354	2,735	3,583	3,370
Fin. svs. and real estate	3,432	2,195	4,873	4,240	3,687	3,333	3,576	3,417
Retail trade	3,718	2,627	4,068	4,730	4,898	3,352	3,950	3,663
Professional services	3,582	2,510	3,979	4,534	4,269	3,302	3,694	3,563
Other services	4,080	2,238	3,152	3,949	4,543	4,333	2,872	4,361
Ownership								
For profit, incorporated	3,386	2,370	3,930	3,939	3,794	3,204	3,529	3,360
For profit, unincorporated	3,444	2,396	3,790	4,620	3,801	3,221	3,422	3,449
Nonprofit	3,387	1,898	2,714	3,933	3,555	3,343	2,843	3,439
Age of firm								
Less than 5 years	3,019	2,751	3,198	3,500	2,751	2,668	3,089	2,937
5-9 years	3,723	2,360	3,725	4,195	4,377	3,860	3,372	4,088
10-19 years	4,012	2,283	4,307	4,953	4,614	3,571	3,869	4,103
20 or more years	3,383	2,248	3,702	3,826	3,614	3,188	3,364	3,387
Unknown	3,234	5,358*	1,968*	4,557	3,367	3,227	2,834	3,235
Multi/single status								
2 or more locations	3,318	2,480	4,216	4,265	3,725	3,204	4,333	3,304
1 location only	3,588	2,339	3,799	3,968	3,794	3,768	3,397	3,782
Percent full-time employees								
Less than 25%	2,841	2,881*	1,428*	3,575	4,312	2,620	2,637	2,879
25-49 %	4,135	2,738	2,855	4,541	4,782	4,147	3,176	4,324
50-74 %	3,479	2,435	4,146	4,145	4,464	3,222	3,448	3,485
75% or more	3,371	2,293	3,854	4,005	3,654	3,207	3,485	3,351
Union presence								
No union employees	3,624	2,374	3,914	4,280	3,893	3,446	3,578	3,637
Has union employees	2,673	1,890	2,377	2,269	3,013	2,654	2,047	2,706
Unknown	3,362	1,150*	1,683*	2,560*	3,959	3,359	1,810*	3,376
Percent low wage employees								
50% or more low wage	3,764	2,422	3,355	4,669	4,136	3,657	3,618	3,784
Less than 50% low wage	3,343	2,330	3,866	3,954	3,699	3,162	3,441	3,325

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2008 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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** 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.2(2008) Standard error for average total employee contribution (in dollars) per enrolled employee for family coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2008

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	54.07	110.30	184.23	163.65	91.56	82.02	79.22	56.88
Industry group **								
Agric., fish., forest.	391.09	.	.	.	.	.	407.70	520.85
Mining and manufacturing	81.92	415.24	417.74	73.19	227.45	72.80	158.87	84.19
Construction	157.90	238.94	334.51	379.01	341.15	297.37	237.94	175.19
Utilities and transp.	109.91	825.30	694.04	391.99	215.20	162.85	567.30	115.11
Wholesale trade	144.44	214.70	283.32	422.06	553.28	179.52	303.30	217.76
Fin. svs. and real estate	128.81	368.36	655.24	281.31	186.48	155.48	221.21	132.51
Retail trade	92.74	473.24	465.26	367.75	377.64	91.47	234.24	98.59
Professional services	99.14	200.12	300.40	273.51	216.60	133.54	90.45	111.83
Other services	148.37	248.24	323.11	416.50	375.04	212.38	155.47	171.97
Ownership								
For profit, incorporated	60.48	130.45	171.09	171.86	87.83	88.29	123.76	59.70
For profit, unincorporated	135.21	305.95	479.04	301.24	342.53	155.79	181.12	139.46
Nonprofit	88.19	202.99	458.85	368.53	195.82	82.64	339.30	88.90
Age of firm								
Less than 5 years	166.07	324.13	488.61	442.01	753.81	454.12	182.82	336.23
5-9 years	114.74	239.88	406.15	336.50	527.30	371.68	180.35	188.51
10-19 years	148.77	223.40	504.19	363.81	196.93	301.00	215.67	148.08
20 or more years	49.74	186.98	139.13	170.49	128.02	110.01	101.76	61.24
Unknown	96.10	1,665.47*	622.34*	929.80	493.02	90.24	649.60	96.08
Multi/single status								
2 or more locations	70.22	684.16	682.41	279.18	113.52	80.87	514.07	68.75
1 location only	67.18	113.03	186.57	177.76	115.57	278.74	80.34	72.66
Percent full-time employees								
Less than 25%	147.77	1,001.70*	510.83*	365.91	453.84	188.40	538.38	182.61
25-49 %	176.35	401.19	689.81	749.91	346.00	245.11	289.16	248.30
50-74 %	95.20	258.23	546.24	373.10	254.53	144.44	278.49	141.14
75% or more	49.31	114.52	194.97	174.45	95.36	77.15	79.74	48.96
Union presence								
No union employees	71.56	119.17	179.37	137.89	113.42	114.19	61.14	82.71
Has union employees	38.11	392.81	672.61	384.49	244.95	48.25	293.08	37.58
Unknown	155.61	1,282.71*	1,176.33*	1,701.06*	411.37	152.93	994.32*	157.88
Percent low wage employees								
50% or more low wage	139.61	326.33	364.03	324.67	240.49	167.60	244.86	144.21
Less than 50% low wage	44.93	110.90	204.28	167.47	106.91	71.37	92.27	48.15

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2008 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.

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** 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.2.a(2008) Average total employee contribution (in dollars) for exclusive-provider plans per enrolled employee for family coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2008

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	3,499	2,564	3,692	3,889	3,931	3,323	3,406	3,522
Industry group **								
Agric., fish., forest.	4,163 *	.	.	.	.	.	3,939 *	4,377
Mining and manufacturing	2,769	2,810	4,251	2,928	2,462	2,726	3,240	2,688
Construction	3,862	3,334	4,088	4,424	3,430	3,557	4,156	3,515
Utilities and transp.	3,359	4,565	2,764	3,905	3,938	3,062	3,965	3,226
Wholesale trade	3,158	1,887 *	2,682	4,221	3,342	2,761	3,503	3,070
Fin. svs. and real estate	3,754	1,607 *	4,370	4,398	3,819	3,796	3,422	3,802
Retail trade	3,470	2,532 *	3,660	4,779	5,473	2,616	3,503	3,458
Professional services	3,548	2,631	3,477	4,247	4,694	3,113	3,388	3,577
Other services	4,035	2,167	3,454	3,411	5,571	4,286	2,678	4,465
Ownership								
For profit, incorporated	3,474	2,441	3,832	3,818	3,781	3,354	3,419	3,489
For profit, unincorporated	3,785	2,815	3,549	4,238	5,058	3,479	3,395	3,917
Nonprofit	3,406	3,188	2,253	3,974	3,898	3,105	3,301	3,417
Age of firm								
Less than 5 years	2,950	1,921	3,605	3,193	4,354	2,603 *	2,761	3,361
5-9 years	4,118	2,421	4,376	4,227	6,288	3,038	3,422	4,801
10-19 years	3,964	2,685	4,830	4,822	5,001	2,467	4,084	3,886
20 or more years	3,393	2,690	3,150	3,728	3,591	3,269	3,252	3,427
Unknown	3,499	.	.	2,989 *	3,427	3,502	841 *	3,499
Multi/single status								
2 or more locations	3,426	1,580 *	4,270	4,312	3,774	3,313	3,293	3,428
1 location only	3,625	2,567	3,667	3,819	4,111	3,558	3,411	3,856
Percent full-time employees								
Less than 25%	2,067	9,941	2,372 *	4,050	4,147	1,181	3,811 *	1,673
25-49 %	4,286	4,091	4,702	3,665	4,632	4,357	3,706	4,528
50-74 %	3,798	3,345	4,244	3,163	4,949	3,590	3,532	3,882
75% or more	3,485	2,311	3,607	3,967	3,808	3,355	3,363	3,514
Union presence								
No union employees	3,724	2,539	3,831	4,037	4,199	3,555	3,485	3,809
Has union employees	2,659	3,703	1,758 *	2,972	2,594	2,636	2,871	2,643
Unknown	3,804	.	.	2,251 *	4,988	3,850	687 *	3,881
Percent low wage employees								
50% or more low wage	3,995	2,769	4,419	4,587	4,439	3,745	3,999	3,994
Less than 50% low wage	3,444	2,531	3,626	3,816	3,851	3,283	3,338	3,470

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2008 Medical Expenditure Panel Survey-Insurance Component.

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** 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.2.a(2008) Standard error for average total employee contribution (in dollars) for exclusive-provider plans per enrolled employee for family coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2008

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	94.33	267.27	285.01	322.06	186.60	77.63	212.17	89.14
Industry group **								
Agric., fish., forest.	1,376.25 *	.	.	.	.	.	1,483.66 *	1,155.83
Mining and manufacturing	135.32	488.99	676.12	142.00	272.13	170.82	316.94	154.74
Construction	461.37	952.39	670.62	731.61	427.45	721.56	713.49	270.48
Utilities and transp.	312.66	1,193.94	767.86	812.86	709.67	260.12	555.63	360.50
Wholesale trade	239.63	727.32 *	675.77	948.04	528.10	292.33	673.91	197.13
Fin. svs. and real estate	108.54	538.74 *	903.36	555.46	325.40	86.52	540.19	98.84
Retail trade	383.97	821.35 *	651.74	651.65	397.57	354.14	428.87	379.95
Professional services	144.51	601.62	405.11	527.70	501.43	122.26	190.11	167.87
Other services	205.57	494.56	582.19	630.50	537.49	280.37	350.83	232.88
Ownership								
For profit, incorporated	108.54	348.93	306.63	318.99	223.87	68.14	256.76	87.73
For profit, unincorporated	207.19	728.29	508.58	376.58	450.65	328.61	331.61	247.78
Nonprofit	201.96	805.97	579.93	620.30	382.94	191.31	592.47	211.71
Age of firm								
Less than 5 years	193.79	546.59	893.69	405.86	1,119.53	1,837.00 *	327.68	481.81
5-9 years	427.32	374.85	719.41	640.39	816.05	641.96	320.78	647.11
10-19 years	288.72	473.87	709.20	596.48	244.03	428.19	445.54	251.03
20 or more years	99.79	372.33	317.87	370.87	166.66	111.51	249.90	112.10
Unknown	91.44	.	.	907.79 *	749.04	101.92	371.34 *	91.41
Multi/single status								
2 or more locations	85.55	576.87 *	1,082.73	572.47	257.22	69.45	609.34	80.68
1 location only	210.39	267.96	292.58	339.11	315.39	419.44	217.54	239.85
Percent full-time employees								
Less than 25%	435.76	2,934.26	2,459.86 *	959.67	513.64	318.31	2,143.04 *	271.80
25-49 %	387.80	902.85	953.62	1,063.61	702.19	215.87	583.71	409.44
50-74 %	167.36	546.91	601.72	353.53	315.06	236.66	250.18	196.50
75% or more	93.21	280.87	300.82	338.29	225.74	67.70	228.69	96.85
Union presence								
No union employees	106.87	292.88	278.49	296.17	256.61	80.84	205.85	105.66
Has union employees	170.21	1,030.31	721.12 *	499.03	437.26	235.17	718.82	164.79
Unknown	268.69	.	.	1,712.26 *	937.75	282.01	246.87 *	274.69
Percent low wage employees								
50% or more low wage	316.24	777.11	632.83	422.49	609.96	226.26	532.57	353.00
Less than 50% low wage	89.25	252.19	291.98	318.62	175.67	89.80	190.85	92.48

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2008 Medical Expenditure Panel Survey-Insurance Component.

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Table I.D.2.b(2008) Average total employee contribution (in dollars) for mixed-provider plans per enrolled employee for family coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2008

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	3,374	2,309	3,901	4,070	3,677	3,218	3,541	3,351
Industry group **								
Agric., fish., forest.	2,165	.	.	.	.	.	1,513*	2,687
Mining and manufacturing	2,549	2,153	3,298	3,423	2,737	2,362	3,455	2,492
Construction	3,310	2,343	3,692	3,353	3,397	3,453	3,084	3,476
Utilities and transp.	3,151	2,453*	3,246	2,772	3,265	3,175	2,546	3,188
Wholesale trade	3,497	1,441	3,846	4,731	4,477	2,723	3,874	3,416
Fin. svs. and real estate	3,378	2,621	5,279	4,305	3,631	3,242	3,912	3,334
Retail trade	3,739	2,763	4,500	4,361	4,685	3,506	3,955	3,703
Professional services	3,611	2,369	4,231	4,753	4,133	3,368	3,914	3,568
Other services	4,148	2,329	3,074	4,218	4,220	4,363	3,015	4,348
Ownership								
For profit, incorporated	3,368	2,385	4,014	3,942	3,769	3,189	3,638	3,329
For profit, unincorporated	3,423	2,334	3,662	4,885	3,523	3,279	3,423	3,423
Nonprofit	3,363	1,636	3,229	4,043	3,429	3,336	2,859	3,402
Age of firm								
Less than 5 years	3,110	3,138	2,969	3,633	2,497*	3,092	3,245	2,971
5-9 years	3,517	2,421	3,469	3,772	3,847	4,030	3,122	3,866
10-19 years	4,106	1,986	4,370	5,179	4,454	3,881	4,003	4,161
20 or more years	3,380	2,197	3,917	3,893	3,590	3,169	3,500	3,361
Unknown	3,207	7,298*	1,968*	4,594	3,357	3,199	2,838	3,207
Multi/single status								
2 or more locations	3,303	2,619*	4,657	4,316	3,708	3,193	4,782	3,284
1 location only	3,597	2,305	3,857	4,009	3,625	3,916	3,438	3,734
Percent full-time employees								
Less than 25%	3,193	2,514	1,113*	3,103	3,723	3,300	2,125	3,325
25-49 %	4,115	1,870	1,857*	4,781	4,777	4,192	2,440	4,331
50-74 %	3,338	1,909	4,002	4,960	4,232	3,087	3,369	3,334
75% or more	3,357	2,395	3,965	4,003	3,601	3,199	3,611	3,322
Union presence								
No union employees	3,612	2,371	3,970	4,394	3,772	3,446	3,695	3,595
Has union employees	2,668	1,355*	2,762*	1,890	3,123	2,654	1,620*	2,714
Unknown	3,310	1,426*	3,302*	1,983*	3,956	3,301	2,281*	3,317
Percent low wage employees								
50% or more low wage	3,689	2,313	2,785	4,417	3,969	3,662	3,200	3,736
Less than 50% low wage	3,330	2,308	4,004	4,038	3,641	3,148	3,574	3,294

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2008 Medical Expenditure Panel Survey-Insurance Component.

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Table I.D.2.b(2008) Standard error for average total employee contribution (in dollars) for mixed-provider plans per enrolled employee for family coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2008

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	51.02	137.61	179.57	178.01	106.37	87.23	114.96	60.78
Industry group **								
Agric., fish., forest.	480.97	.	.	.	.	.	469.47 *	651.28
Mining and manufacturing	81.57	512.26	484.49	197.78	266.45	65.15	231.71	84.51
Construction	174.21	297.30	438.49	272.83	434.37	306.25	222.21	220.95
Utilities and transp.	128.42	942.84 *	771.04	423.71	143.07	178.03	572.84	128.86
Wholesale trade	167.00	288.97	565.51	483.60	591.11	239.34	302.61	257.47
Fin. svs. and real estate	158.44	385.60	961.42	463.85	225.35	184.66	344.14	160.74
Retail trade	70.08	647.57	637.59	439.27	425.76	95.85	486.78	95.41
Professional services	104.88	263.92	324.69	258.97	222.91	160.29	163.38	117.94
Other services	190.66	358.70	382.33	415.62	371.65	265.11	234.36	205.23
Ownership								
For profit, incorporated	54.51	180.33	211.49	184.32	110.06	95.45	151.30	62.86
For profit, unincorporated	156.84	344.21	605.40	480.73	350.34	157.77	298.50	144.28
Nonprofit	100.96	363.59	578.49	324.63	255.88	139.25	316.00	112.55
Age of firm								
Less than 5 years	247.28	494.38	458.01	500.87	753.65 *	403.93	376.08	425.93
5-9 years	157.91	249.31	480.17	333.16	388.04	389.93	299.43	204.45
10-19 years	181.24	181.71	612.64	405.08	241.84	321.34	287.49	186.83
20 or more years	57.01	236.63	190.65	166.34	170.25	118.88	156.95	68.73
Unknown	107.07	2,320.55 *	622.34 *	1,039.37	531.42	99.14	720.66	107.05
Multi/single status								
2 or more locations	78.98	996.14 *	809.25	276.89	152.31	88.27	621.29	78.98
1 location only	97.49	149.18	172.82	191.34	146.80	296.88	104.93	111.00
Percent full-time employees								
Less than 25%	234.72	712.20	561.87 *	868.73	572.07	242.48	441.60	238.45
25-49 %	166.05	437.14	1,045.98 *	813.04	449.95	275.82	416.73	249.51
50-74 %	82.41	396.06	827.15	509.96	284.08	118.66	323.91	127.61
75% or more	50.29	154.95	213.89	188.46	117.47	88.45	109.21	57.54
Union presence								
No union employees	78.65	136.53	170.68	170.77	135.22	133.60	101.44	97.35
Has union employees	74.71	447.21 *	843.71 *	455.56	285.43	47.27	525.33 *	73.77
Unknown	156.10	1,284.79 *	1,169.93 *	667.41 *	477.08	149.76	983.21 *	156.60
Percent low wage employees								
50% or more low wage	146.52	430.22	354.45	297.87	281.64	175.93	400.05	161.82
Less than 50% low wage	42.99	151.60	214.78	172.32	140.53	74.55	130.92	51.74

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2008 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.

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** 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.2.c(2008) Average total employee contribution (in dollars) for any-provider plans per enrolled employee for family coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2008

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	3,270	2,054	3,666	4,106	4,109	2,863	3,165	3,332
Industry group **								
Agric., fish., forest.	2,190 *	.	.	.	.	.	913 *	2,723 *
Mining and manufacturing	2,880	.	.	.	.	.	2,844	2,893
Construction	2,406	.	.	.	.	.	2,788	1,932
Utilities and transp.	3,990	.	.	.	.	.	6,681	2,859
Wholesale trade	3,206	.	.	.	.	.	2,304	4,306
Fin. svs. and real estate	2,861	.	.	.	.	.	1,769 *	3,374
Retail trade	4,245	.	.	.	.	.	4,649	3,740
Professional services	3,362	.	.	.	.	.	3,163	3,442
Other services	3,409	.	.	.	.	.	2,722	3,973
Ownership								
For profit, incorporated	3,324	.	.	.	.	.	3,241	3,378
For profit, unincorporated	2,770	.	.	.	.	.	3,463	2,336
Nonprofit	3,620	.	.	.	.	.	1,916 *	4,144
Age of firm								
Less than 5 years	2,689	.	.	.	.	.	3,111	2,375
5-9 years	4,465	.	.	.	.	.	4,384	5,196
10-19 years	3,198	.	.	.	.	.	2,797	4,535
20 or more years	3,378	.	.	.	.	.	2,963	3,652
Unknown	2,937	.	.	.	.	.	3,895 *	2,935
Multi/single status								
2 or more locations	3,130	.	.	.	.	.	3,118	3,130
1 location only	3,419	.	.	.	.	.	3,168	4,076
Percent full-time employees								
Less than 25%	3,485 *	.	.	.	.	.	1,337 *	4,851 *
25-49 %	3,984	.	.	.	.	.	4,386	3,801
50-74 %	4,312	.	.	.	.	.	3,606	4,889
75% or more	3,121	.	.	.	.	.	3,107	3,129
Union presence								
No union employees	3,400	.	.	.	.	.	3,219	3,577
Has union employees	2,825	.	.	.	.	.	2,145 *	2,918
Unknown	3,110	.	.	.	.	.	4,437 *	3,102
Percent low wage employees								
50% or more low wage	4,068	.	.	.	.	.	4,324	3,942
Less than 50% low wage	3,130	.	.	.	.	.	2,988	3,216

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2008 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.

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** 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.2.c(2008) Standard error for average total employee contribution (in dollars) for any-provider plans per enrolled employee for family coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2008

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	202.13	235.70	429.96	341.87	293.75	254.20	249.83	237.87
Industry group **								
Agric., fish., forest.	1,074.06 *	.	.	.	.	.	384.95 *	1,083.58 *
Mining and manufacturing	309.33	.	.	.	.	.	842.40	243.10
Construction	341.99	.	.	.	.	.	337.52	541.37
Utilities and transp.	586.61	.	.	.	.	.	1,055.24	215.96
Wholesale trade	300.77	.	.	.	.	.	266.73	396.59
Fin. svs. and real estate	459.84	.	.	.	.	.	820.90 *	468.01
Retail trade	532.80	.	.	.	.	.	639.35	656.86
Professional services	261.03	.	.	.	.	.	254.76	325.08
Other services	308.34	.	.	.	.	.	557.74	377.81
Ownership								
For profit, incorporated	195.40	.	.	.	.	.	254.52	214.06
For profit, unincorporated	409.76	.	.	.	.	.	597.07	544.78
Nonprofit	422.70	.	.	.	.	.	605.63 *	469.17
Age of firm								
Less than 5 years	540.79	.	.	.	.	.	714.35	703.75
5-9 years	719.62	.	.	.	.	.	822.56	965.24
10-19 years	406.59	.	.	.	.	.	349.14	589.52
20 or more years	258.48	.	.	.	.	.	407.66	250.11
Unknown	279.80	.	.	.	.	.	1,172.26 *	280.39
Multi/single status								
2 or more locations	240.47	.	.	.	.	.	528.92	248.81
1 location only	226.78	.	.	.	.	.	254.64	321.26
Percent full-time employees								
Less than 25%	1,309.70 *	.	.	.	.	.	816.86 *	1,530.60 *
25-49 %	539.69	.	.	.	.	.	806.08	559.46
50-74 %	389.36	.	.	.	.	.	789.09	539.82
75% or more	198.83	.	.	.	.	.	260.96	214.85
Union presence								
No union employees	181.21	.	.	.	.	.	254.84	230.91
Has union employees	282.11	.	.	.	.	.	658.42 *	413.64
Unknown	426.21	.	.	.	.	.	1,429.23 *	428.28
Percent low wage employees								
50% or more low wage	317.97	.	.	.	.	.	766.77	240.86
Less than 50% low wage	195.76	.	.	.	.	.	207.49	252.81

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2008 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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** 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.3(2008) Percent of total premiums contributed by employees enrolled in family coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2008

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	27.6%	20.1%	31.8%	35.1%	31.1%	25.6%	29.6%	27.3%
Industry group **								
Agric., fish., forest.	23.4%	.	.	.	.	.	19.1%	26.1%
Mining and manufacturing	22.2%	18.9%	34.1%	29.2%	23.8%	20.1%	29.8%	21.6%
Construction	29.9%	22.6%	33.7%	32.4%	28.9%	29.0%	29.8%	30.0%
Utilities and transp.	25.3%	27.6%	36.6%	28.1%	26.7%	24.2%	32.0%	24.7%
Wholesale trade	28.0%	13.2%	31.4%	37.8%	34.8%	21.8%	31.0%	27.2%
Fin. svs. and real estate	27.6%	17.5%	36.1%	35.4%	29.2%	26.9%	28.9%	27.5%
Retail trade	34.1%	23.0%	34.1%	48.9%	45.9%	30.3%	37.2%	33.3%
Professional services	27.1%	20.9%	31.1%	37.1%	33.5%	24.3%	29.8%	26.7%
Other services	33.4%	19.7%	25.5%	34.5%	38.5%	34.6%	24.6%	35.4%
Ownership								
For profit, incorporated	28.1%	20.5%	33.3%	35.2%	31.7%	26.1%	30.7%	27.7%
For profit, unincorporated	28.0%	20.4%	30.9%	38.5%	33.0%	25.3%	29.0%	27.7%
Nonprofit	24.8%	15.2%	19.9%	30.5%	27.8%	23.5%	21.4%	25.1%
Age of firm								
Less than 5 years	28.1%	25.7%	29.1%	32.7%	27.7%	23.4%	28.3%	27.8%
5-9 years	31.7%	20.9%	32.3%	37.5%	34.6%	30.7%	30.4%	33.0%
10-19 years	34.1%	19.8%	36.6%	43.2%	39.3%	29.2%	33.2%	34.6%
20 or more years	27.3%	18.5%	29.9%	33.1%	29.7%	24.9%	28.2%	27.1%
Unknown	25.9%	33.7%	8.8% *	29.4%	28.3%	25.8%	16.9%	25.9%
Multi/single status								
2 or more locations	26.6%	19.5% *	33.3%	36.6%	30.6%	25.5%	36.7%	26.4%
1 location only	30.4%	20.1%	31.7%	34.7%	31.9%	28.6%	29.1%	31.6%
Percent full-time employees								
Less than 25%	26.8%	27.4%	11.2% *	28.6%	38.1%	26.0%	21.8%	27.9%
25-49 %	33.8%	23.7%	24.4%	38.5%	38.4%	33.6%	26.6%	35.2%
50-74 %	28.0%	20.1%	31.8%	34.2%	35.4%	26.0%	27.6%	28.1%
75% or more	27.4%	19.8%	32.4%	35.1%	30.4%	25.3%	30.1%	26.9%
Union presence								
No union employees	29.7%	20.3%	32.5%	37.4%	32.4%	27.3%	30.6%	29.5%
Has union employees	21.2%	17.5%	20.8%	19.4%	24.6%	20.7%	18.1%	21.3%
Unknown	27.3%	10.7% *	14.1% *	20.4% *	32.4%	27.2%	14.4% *	27.4%
Percent low wage employees								
50% or more low wage	32.0%	23.2%	28.8%	41.5%	35.2%	30.6%	32.5%	31.9%
Less than 50% low wage	27.0%	19.7%	32.1%	34.4%	30.6%	24.9%	29.3%	26.6%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2008 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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** 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.3(2008) Standard error for percent of total premiums contributed by employees enrolled in family coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2008

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	0.40%	1.00%	1.61%	1.50%	0.81%	0.61%	0.90%	0.41%
Industry group **								
Agric., fish., forest.	4.23%	.	.	.	.	.	3.69%	5.64%
Mining and manufacturing	0.74%	2.90%	3.96%	1.32%	1.98%	0.69%	1.84%	0.76%
Construction	1.36%	1.96%	2.98%	3.27%	3.46%	2.79%	1.82%	1.61%
Utilities and transp.	1.19%	7.52%	4.49%	3.87%	2.37%	1.57%	4.54%	1.26%
Wholesale trade	1.29%	2.05%	2.46%	3.38%	3.83%	1.53%	2.73%	1.84%
Fin. svs. and real estate	0.97%	2.46%	4.61%	2.94%	1.09%	1.30%	1.59%	1.04%
Retail trade	0.93%	4.86%	3.70%	3.03%	3.15%	0.77%	2.15%	0.79%
Professional services	0.64%	1.64%	1.93%	2.12%	1.51%	0.85%	0.90%	0.70%
Other services	0.74%	2.17%	3.38%	2.55%	3.01%	1.03%	1.60%	0.86%
Ownership								
For profit, incorporated	0.48%	1.31%	1.37%	1.82%	0.80%	0.65%	1.17%	0.44%
For profit, unincorporated	0.90%	2.14%	3.74%	2.59%	2.61%	1.13%	1.45%	0.98%
Nonprofit	0.51%	1.77%	3.33%	2.55%	1.56%	0.47%	2.39%	0.50%
Age of firm								
Less than 5 years	1.56%	2.47%	4.48%	2.80%	4.51%	3.72%	2.18%	2.68%
5-9 years	1.26%	2.21%	3.24%	3.74%	5.75%	3.04%	2.08%	1.71%
10-19 years	1.47%	1.61%	4.39%	3.28%	2.25%	2.41%	1.88%	1.91%
20 or more years	0.41%	1.56%	1.30%	1.48%	0.95%	0.70%	1.10%	0.42%
Unknown	0.76%	10.12%	2.78% *	5.60%	3.21%	0.73%	4.96%	0.76%
Multi/single status								
2 or more locations	0.55%	6.24% *	4.65%	2.13%	0.80%	0.63%	3.44%	0.54%
1 location only	0.61%	1.01%	1.65%	1.72%	1.21%	1.79%	0.86%	0.66%
Percent full-time employees								
Less than 25%	1.47%	7.95%	4.49% *	4.67%	4.67%	1.85%	4.91%	1.68%
25-49 %	1.37%	3.90%	5.83%	5.73%	2.94%	1.98%	2.28%	1.92%
50-74 %	0.52%	2.24%	4.07%	2.41%	1.87%	1.10%	2.42%	0.96%
75% or more	0.39%	0.97%	1.70%	1.51%	0.85%	0.61%	1.00%	0.37%
Union presence								
No union employees	0.59%	1.06%	1.61%	1.42%	0.76%	0.85%	0.79%	0.59%
Has union employees	0.43%	3.83%	6.06%	3.14%	2.23%	0.52%	2.37%	0.47%
Unknown	1.37%	7.06% *	12.19% *	8.07% *	3.24%	1.38%	9.54% *	1.41%
Percent low wage employees								
50% or more low wage	0.90%	2.78%	3.04%	2.63%	1.71%	1.01%	2.00%	0.90%
Less than 50% low wage	0.39%	0.94%	1.73%	1.51%	0.87%	0.58%	0.98%	0.40%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2008 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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** 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.3.a(2008) Percent of total premiums for exclusive-provider plans contributed by employees enrolled in family coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2008

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	28.3%	21.8%	31.3%	34.3%	33.5%	25.4%	29.1%	28.1%
Industry group **								
Agric., fish., forest.	38.2%	.	.	.	.	.	32.7% *	44.8%
Mining and manufacturing	24.0%	23.1%	39.4%	28.1%	23.5%	21.0%	29.3%	23.1%
Construction	34.4%	27.5%	36.1%	39.0%	35.7%	27.8%	36.2%	32.2%
Utilities and transp.	26.6%	43.9%	25.6% *	35.4%	30.1%	23.3%	36.6%	24.7%
Wholesale trade	25.6%	15.1% *	22.7%	38.9%	26.1%	21.5%	29.2%	24.8%
Fin. svs. and real estate	28.8%	13.6%	37.9%	44.5%	29.7%	28.1%	30.7%	28.6%
Retail trade	31.0%	20.8% *	32.8%	43.8%	56.0%	22.6%	30.6%	31.2%
Professional services	26.8%	21.5%	26.9%	32.9%	35.8%	23.2%	26.5%	26.9%
Other services	33.6%	19.8%	27.7%	29.8%	50.7%	34.0%	23.5%	36.6%
Ownership								
For profit, incorporated	28.8%	21.0%	31.6%	35.2%	33.6%	26.2%	29.5%	28.6%
For profit, unincorporated	30.2%	22.4%	38.9%	36.7%	45.6%	25.2%	30.5%	30.1%
Nonprofit	25.1%	27.8%	16.6% *	28.5%	29.3%	22.7%	23.5%	25.3%
Age of firm								
Less than 5 years	28.1%	17.3%	37.5%	32.4%	43.3%	20.5% *	26.5%	31.7%
5-9 years	35.6%	22.1%	37.0%	37.7%	55.0%	21.3%	30.7%	40.2%
10-19 years	33.4%	22.9%	38.6%	41.1%	45.3%	19.3%	33.7%	33.3%
20 or more years	27.4%	21.8%	26.7%	32.6%	30.3%	25.0%	27.4%	27.4%
Unknown	26.8%	.	.	22.8% *	26.8%	26.9%	6.5% *	26.9%
Multi/single status								
2 or more locations	26.7%	18.0% *	33.7%	39.8%	31.0%	25.4%	30.2%	26.7%
1 location only	31.2%	21.8%	31.2%	33.4%	36.6%	26.0%	29.0%	33.6%
Percent full-time employees								
Less than 25%	18.3%	76.4%	19.3% *	29.1% *	32.8%	11.2%	28.6% *	15.4%
25-49 %	34.4%	38.8%	35.8%	29.1% *	40.7%	32.8%	30.2%	36.1%
50-74 %	29.8%	27.5%	31.5%	25.3%	39.5%	27.9%	27.1%	30.7%
75% or more	28.2%	19.6%	31.4%	35.7%	32.7%	25.5%	29.4%	27.9%
Union presence								
No union employees	30.7%	21.4%	32.4%	36.0%	35.9%	27.5%	29.8%	31.0%
Has union employees	20.8%	32.3% *	14.9% *	25.8%	22.1%	19.9%	24.6%	20.5%
Unknown	28.8%	.	.	11.2% *	34.1%	29.3%	4.7% *	29.4%
Percent low wage employees								
50% or more low wage	32.3%	25.9%	36.9%	39.9%	35.0%	29.2%	34.7%	31.7%
Less than 50% low wage	27.8%	21.2%	30.7%	33.7%	33.2%	25.1%	28.4%	27.7%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2008 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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** 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.3.a(2008) Standard error for percent of total premiums for exclusive-provider plans contributed by employees enrolled in family coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2008

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	0.75%	1.97%	2.14%	2.85%	1.91%	0.47%	1.69%	0.68%
Industry group **								
Agric., fish., forest.	10.81%	.	.	.	.	.	12.50%*	12.23%
Mining and manufacturing	1.01%	2.97%	6.49%	1.61%	2.07%	1.00%	3.17%	1.10%
Construction	3.40%	7.99%	6.47%	5.32%	4.69%	5.16%	4.83%	2.35%
Utilities and transp.	2.61%	11.34%	7.75%*	6.10%	6.65%	2.00%	5.64%	3.09%
Wholesale trade	1.91%	6.09%*	5.90%	6.42%	4.68%	2.49%	5.24%	2.24%
Fin. svs. and real estate	1.05%	3.71%	7.59%	3.83%	2.31%	0.51%	5.33%	0.76%
Retail trade	2.91%	7.77%*	6.46%	6.26%	3.64%	2.92%	3.08%	3.22%
Professional services	0.93%	6.21%	2.70%	3.74%	3.70%	0.65%	1.63%	1.04%
Other services	1.62%	4.42%	5.90%	3.83%	4.56%	2.44%	2.61%	1.99%
Ownership								
For profit, incorporated	0.95%	2.93%	2.38%	3.04%	1.87%	0.53%	2.06%	0.79%
For profit, unincorporated	1.81%	5.00%	6.63%	3.73%	3.60%	2.22%	2.95%	2.11%
Nonprofit	1.53%	6.86%	5.83%*	3.60%	3.17%	1.53%	4.15%	1.68%
Age of firm								
Less than 5 years	2.36%	4.60%	7.45%	4.94%	8.00%	7.69%*	3.20%	4.00%
5-9 years	3.84%	3.20%	5.47%	6.79%	7.52%	6.29%	2.56%	6.27%
10-19 years	1.98%	3.34%	4.77%	4.66%	3.29%	3.95%	3.06%	2.51%
20 or more years	0.81%	3.13%	2.69%	3.11%	1.68%	0.81%	1.99%	0.85%
Unknown	0.76%	.	.	6.98%*	4.98%	0.84%	3.14%*	0.76%
Multi/single status								
2 or more locations	0.58%	6.56%*	7.95%	4.60%	2.31%	0.37%	5.22%	0.55%
1 location only	1.55%	1.98%	2.23%	2.99%	2.59%	3.07%	1.69%	1.86%
Percent full-time employees								
Less than 25%	3.79%	22.19%	13.00%*	8.75%*	4.84%	3.12%	10.97%*	2.55%
25-49 %	3.84%	8.09%	7.24%	9.72%*	5.36%	2.12%	4.63%	4.35%
50-74 %	1.51%	4.82%	6.87%	4.10%	3.24%	1.88%	2.32%	1.67%
75% or more	0.73%	1.95%	2.32%	2.87%	2.22%	0.36%	1.86%	0.74%
Union presence								
No union employees	0.89%	2.16%	2.10%	2.47%	1.85%	0.60%	1.68%	0.88%
Has union employees	1.33%	11.41%*	7.07%*	5.77%	4.27%	1.59%	6.12%	1.15%
Unknown	2.01%	.	.	8.31%*	5.92%	2.22%	1.52%*	2.16%
Percent low wage employees								
50% or more low wage	2.25%	6.77%	4.94%	3.63%	4.55%	1.68%	4.98%	2.60%
Less than 50% low wage	0.69%	1.89%	2.07%	2.97%	1.63%	0.53%	1.57%	0.62%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2008 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.

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** 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.3.b(2008) Percent of total premiums for mixed-provider plans contributed by employees enrolled in family coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2008

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	27.4%	19.9%	32.7%	35.3%	30.2%	25.7%	30.5%	27.1%
Industry group **								
Agric., fish., forest.	20.6%	.	.	.	.	.	14.9% *	24.8%
Mining and manufacturing	21.7%	18.2%	29.8%	29.1%	23.8%	20.0%	29.8%	21.2%
Construction	29.2%	22.2%	33.8%	29.8%	27.6%	32.2%	27.8%	30.2%
Utilities and transp.	24.6%	20.3% *	30.8%	22.5%	26.1%	24.5%	22.3%	24.8%
Wholesale trade	28.7%	13.4%	36.4%	39.2%	36.2%	21.8%	33.7%	27.6%
Fin. svs. and real estate	27.5%	20.0%	36.9%	33.7%	28.8%	26.8%	30.2%	27.3%
Retail trade	34.4%	23.4%	37.4%	48.8%	42.4%	31.7%	39.8%	33.5%
Professional services	27.4%	20.3%	33.5%	40.0%	32.6%	24.7%	32.3%	26.8%
Other services	33.4%	20.3%	25.1%	36.9%	34.0%	34.5%	25.7%	34.7%
Ownership								
For profit, incorporated	27.9%	20.9%	34.7%	34.9%	30.8%	26.2%	31.9%	27.4%
For profit, unincorporated	27.8%	19.9%	28.4%	39.8%	30.3%	26.1%	28.4%	27.7%
Nonprofit	24.5%	12.7%	23.8%	32.5%	27.4%	23.3%	22.1%	24.7%
Age of firm								
Less than 5 years	28.3%	30.0%	25.6%	32.6%	25.5%	25.0%	29.3%	27.3%
5-9 years	30.0%	21.7%	31.1%	33.8%	29.6%	32.8%	29.0%	30.7%
10-19 years	34.8%	17.3%	38.0%	44.6%	37.3%	32.0%	34.4%	35.0%
20 or more years	27.2%	18.0%	31.5%	33.6%	29.2%	24.9%	29.4%	26.9%
Unknown	25.9%	39.3% *	8.8% *	29.6%	28.4%	25.8%	16.2% *	25.9%
Multi/single status								
2 or more locations	26.6%	21.7% *	36.4%	36.3%	30.4%	25.6%	40.0%	26.4%
1 location only	30.2%	19.9%	32.4%	35.0%	29.8%	29.7%	29.6%	30.7%
Percent full-time employees								
Less than 25%	30.9%	23.4%	8.6% *	28.4%	31.4%	33.1%	18.8%	32.6%
25-49 %	33.7%	16.4% *	17.4% *	41.8%	37.6%	34.1%	20.9%	35.3%
50-74 %	27.2%	15.9%	32.0%	42.6%	33.4%	25.2%	27.8%	27.1%
75% or more	27.2%	20.7%	33.3%	34.7%	29.7%	25.4%	31.2%	26.7%
Union presence								
No union employees	29.5%	20.3%	33.1%	38.1%	31.1%	27.4%	31.6%	29.0%
Has union employees	21.2%	12.9% *	25.0% *	16.2%	24.9%	21.0%	14.8% *	21.5%
Unknown	27.3%	12.1% *	24.7% *	20.1% *	33.1%	27.2%	19.9% *	27.3%
Percent low wage employees								
50% or more low wage	31.4%	22.1%	24.9%	40.2%	34.1%	30.7%	29.5%	31.6%
Less than 50% low wage	26.9%	19.7%	33.3%	34.8%	29.7%	25.0%	30.5%	26.4%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2008 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.

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** 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.3.b(2008) Standard error for percent of total premiums for mixed-provider plans contributed by employees enrolled in family coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2008

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	0.38%	1.27%	1.82%	1.43%	0.84%	0.64%	1.08%	0.43%
Industry group **								
Agric., fish., forest.	4.46%	.	.	.	.	.	4.79% *	6.25%
Mining and manufacturing	0.78%	4.00%	4.47%	2.22%	2.26%	0.70%	2.82%	0.81%
Construction	1.72%	3.11%	4.22%	2.94%	4.18%	3.02%	2.08%	2.40%
Utilities and transp.	1.45%	8.30% *	6.05%	3.92%	1.90%	1.86%	4.57%	1.42%
Wholesale trade	1.37%	2.69%	4.77%	4.35%	3.89%	2.09%	2.86%	2.07%
Fin. svs. and real estate	1.23%	2.69%	6.34%	3.60%	1.30%	1.60%	2.69%	1.32%
Retail trade	0.80%	6.25%	6.03%	3.43%	3.51%	0.55%	4.57%	0.61%
Professional services	0.72%	2.06%	2.37%	1.72%	1.71%	0.95%	1.43%	0.78%
Other services	1.10%	3.04%	3.18%	2.49%	2.97%	1.49%	1.98%	1.28%
Ownership								
For profit, incorporated	0.45%	1.80%	1.92%	1.92%	0.95%	0.74%	1.42%	0.48%
For profit, unincorporated	1.15%	2.42%	5.05%	3.91%	2.62%	1.37%	2.27%	1.15%
Nonprofit	0.40%	2.10%	4.00%	2.18%	2.07%	0.79%	2.01%	0.43%
Age of firm								
Less than 5 years	1.73%	3.65%	5.46%	3.77%	4.52%	3.05%	3.45%	2.42%
5-9 years	1.72%	2.52%	3.87%	4.36%	4.21%	2.91%	3.13%	2.01%
10-19 years	2.06%	1.40%	5.70%	3.35%	2.47%	4.49%	2.28%	3.12%
20 or more years	0.48%	2.06%	1.71%	1.39%	1.15%	0.73%	1.39%	0.51%
Unknown	0.87%	12.43% *	2.78% *	6.36%	3.72%	0.81%	5.13% *	0.87%
Multi/single status								
2 or more locations	0.60%	6.76% *	5.17%	2.57%	0.93%	0.68%	4.07%	0.61%
1 location only	0.85%	1.35%	1.81%	1.70%	1.43%	1.97%	0.99%	0.94%
Percent full-time employees								
Less than 25%	2.89%	6.54%	8.15% *	7.54%	4.28%	2.99%	4.28%	2.90%
25-49 %	1.05%	5.36% *	9.33% *	5.14%	3.46%	2.03%	4.64%	1.67%
50-74 %	0.65%	3.03%	6.06%	3.40%	1.84%	1.18%	2.87%	0.97%
75% or more	0.41%	1.35%	2.15%	1.50%	0.93%	0.70%	1.12%	0.43%
Union presence								
No union employees	0.62%	1.25%	1.79%	1.58%	0.86%	0.94%	1.00%	0.65%
Has union employees	0.63%	4.26% *	7.64% *	3.62%	2.04%	0.59%	4.51% *	0.66%
Unknown	1.42%	7.13% *	11.63% *	7.77% *	3.45%	1.37%	9.93% *	1.41%
Percent low wage employees								
50% or more low wage	0.87%	4.91%	3.71%	2.19%	1.93%	1.04%	3.15%	0.98%
Less than 50% low wage	0.36%	1.26%	2.08%	1.44%	1.07%	0.61%	1.24%	0.42%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2008 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.3.c(2008) Percent of total premiums for any-provider plans contributed by employees enrolled in family coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2008

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	27.2%	17.7%	28.8%	36.0%	35.8%	23.0%	26.7%	27.4%
Industry group **								
Agric., fish., forest.	18.4% *	.	.	.	.	.	10.5% *	20.6% *
Mining and manufacturing	25.8%	.	.	.	.	.	31.6%	24.2%
Construction	22.3%	.	.	.	.	.	24.1%	19.6%
Utilities and transp.	31.2%	.	.	.	.	.	46.9%	23.5%
Wholesale trade	27.4%	.	.	.	.	.	20.7%	34.8%
Fin. svs. and real estate	22.4%	.	.	.	.	.	15.5% *	25.1%
Retail trade	40.7%	.	.	.	.	.	39.9%	42.1%
Professional services	25.1%	.	.	.	.	.	24.4%	25.3%
Other services	32.8%	.	.	.	.	.	22.3%	44.7%
Ownership								
For profit, incorporated	28.3%	.	.	.	.	.	27.6%	28.8%
For profit, unincorporated	23.7%	.	.	.	.	.	29.4%	20.1%
Nonprofit	25.9%	.	.	.	.	.	14.6% *	29.1%
Age of firm								
Less than 5 years	26.8%	.	.	.	.	.	27.9%	25.8% *
5-9 years	36.4%	.	.	.	.	.	35.1%	51.7%
10-19 years	29.0%	.	.	.	.	.	26.2%	37.0%
20 or more years	27.7%	.	.	.	.	.	24.1%	30.1%
Unknown	23.3%	.	.	.	.	.	33.2%	23.3%
Multi/single status								
2 or more locations	25.4%	.	.	.	.	.	25.6%	25.4%
1 location only	29.2%	.	.	.	.	.	26.8%	35.6%
Percent full-time employees								
Less than 25%	36.2%	.	.	.	.	.	11.9% *	56.2%
25-49 %	33.2%	.	.	.	.	.	36.1%	31.8%
50-74 %	32.8%	.	.	.	.	.	28.3%	36.3%
75% or more	26.0%	.	.	.	.	.	26.5%	25.8%
Union presence								
No union employees	29.2%	.	.	.	.	.	27.3%	31.1%
Has union employees	22.7%	.	.	.	.	.	17.0%	23.5%
Unknown	23.0%	.	.	.	.	.	30.1%	23.0%
Percent low wage employees								
50% or more low wage	39.2%	.	.	.	.	.	37.8%	40.0%
Less than 50% low wage	25.4%	.	.	.	.	.	25.1%	25.6%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2008 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.

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** 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.3.c(2008) Standard error for percent of total premiums for any-provider plans contributed by employees enrolled in family coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2008

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	1.75%	2.09%	3.20%	3.03%	2.03%	2.23%	2.12%	1.94%
Industry group **								
Agric., fish., forest.	6.36% *	.	.	.	.	.	5.15% *	7.05% *
Mining and manufacturing	2.92%	.	.	.	.	.	7.95%	2.63%
Construction	2.84%	.	.	.	.	.	2.68%	5.26%
Utilities and transp.	4.84%	.	.	.	.	.	8.16%	1.68%
Wholesale trade	2.62%	.	.	.	.	.	2.58%	3.82%
Fin. svs. and real estate	2.96%	.	.	.	.	.	9.93% *	3.34%
Retail trade	4.78%	.	.	.	.	.	5.78%	5.79%
Professional services	2.17%	.	.	.	.	.	2.17%	2.54%
Other services	3.79%	.	.	.	.	.	4.73%	3.67%
Ownership								
For profit, incorporated	1.78%	.	.	.	.	.	2.22%	1.92%
For profit, unincorporated	3.11%	.	.	.	.	.	4.29%	4.90%
Nonprofit	3.05%	.	.	.	.	.	4.94% *	3.12%
Age of firm								
Less than 5 years	5.99%	.	.	.	.	.	6.88%	8.14% *
5-9 years	5.68%	.	.	.	.	.	6.81%	10.00%
10-19 years	3.74%	.	.	.	.	.	3.47%	4.62%
20 or more years	2.14%	.	.	.	.	.	2.86%	1.99%
Unknown	2.65%	.	.	.	.	.	9.95%	2.66%
Multi/single status								
2 or more locations	1.88%	.	.	.	.	.	6.40%	1.96%
1 location only	2.19%	.	.	.	.	.	2.22%	3.27%
Percent full-time employees								
Less than 25%	7.26%	.	.	.	.	.	6.71% *	5.60%
25-49 %	5.32%	.	.	.	.	.	8.24%	7.75%
50-74 %	2.61%	.	.	.	.	.	5.42%	4.08%
75% or more	1.63%	.	.	.	.	.	2.23%	1.64%
Union presence								
No union employees	1.56%	.	.	.	.	.	2.13%	1.77%
Has union employees	2.48%	.	.	.	.	.	4.94%	3.18%
Unknown	3.07%	.	.	.	.	.	8.71%	3.07%
Percent low wage employees								
50% or more low wage	3.97%	.	.	.	.	.	6.42%	2.93%
Less than 50% low wage	1.52%	.	.	.	.	.	1.74%	1.88%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2008 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.

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** 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.4(2008) Percent of private-sector employees enrolled in a health insurance plan that take family coverage by firm size and selected characteristics: United States, 2008

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	31.8%	25.6%	25.4%	26.5%	30.5%	34.9%	26.0%	33.1%
Industry group **								
Agric., fish., forest.	25.7%	32.8%	26.3% *	16.2% *	36.2%	19.1% *	29.8%	23.5% *
Mining and manufacturing	38.3%	29.2%	27.8%	29.0%	37.8%	41.9%	28.9%	39.5%
Construction	30.8%	29.6%	28.3%	28.1%	35.1%	34.8%	28.6%	33.0%
Utilities and transp.	33.6%	24.6%	30.7%	36.6%	35.1%	33.4%	31.6%	33.8%
Wholesale trade	33.7%	22.8%	25.3%	30.9%	34.9%	37.9%	26.6%	36.1%
Fin. svs. and real estate	33.3%	25.8%	28.4%	27.4%	29.7%	35.3%	26.6%	34.2%
Retail trade	23.4%	20.7%	26.5%	25.7%	25.5%	22.7%	25.6%	23.0%
Professional services	31.7%	24.0%	22.3%	23.4%	26.8%	38.1%	23.2%	33.8%
Other services	28.0%	27.6%	24.0%	23.5%	23.4%	30.9%	25.5%	28.6%
Ownership								
For profit, incorporated	32.0%	26.0%	25.0%	27.5%	31.5%	34.6%	26.2%	33.3%
For profit, unincorporated	32.3%	24.3%	28.8%	25.8%	33.1%	36.0%	26.3%	34.2%
Nonprofit	30.3%	26.1%	22.9%	21.7%	25.7%	35.6%	23.4%	31.1%
Age of firm								
Less than 5 years	27.1%	25.9%	24.5%	26.1%	28.3%	32.9%	25.9%	28.6%
5-9 years	26.5%	26.0%	25.6%	28.4%	26.0%	25.2%	26.3%	26.6%
10-19 years	27.9%	27.9%	26.5%	22.6%	28.1%	34.9%	26.0%	29.3%
20 or more years	30.4%	24.1%	24.9%	27.3%	30.8%	32.9%	25.9%	31.5%
Unknown	36.7%	25.0% *	24.8% *	38.9%	37.8%	36.7%	22.2%	36.8%
Multi/single status								
2 or more locations	34.0%	17.7%	23.5%	27.3%	32.0%	34.8%	25.2%	34.2%
1 location only	27.2%	25.7%	25.5%	26.3%	28.4%	36.1%	26.0%	28.4%
Percent full-time employees								
Less than 25%	26.9%	23.5%	28.1%	23.4%	23.7%	28.2%	28.3%	26.7%
25-49 %	26.1%	29.7%	19.8%	22.0%	22.5%	28.4%	24.4%	26.5%
50-74 %	25.2%	23.9%	24.8%	22.6%	22.7%	26.5%	24.7%	25.4%
75% or more	33.0%	25.8%	25.6%	27.1%	31.8%	36.7%	26.2%	34.6%
Union presence								
No union employees	29.8%	25.2%	25.1%	25.2%	29.5%	33.7%	25.3%	31.3%
Has union employees	36.3%	37.2%	33.5%	41.1%	36.0%	36.0%	38.6%	36.1%
Unknown	36.2%	39.3%	18.4% *	34.5%	32.4%	36.4%	28.4%	36.3%
Percent low wage employees								
50% or more low wage	24.7%	22.8%	21.1%	19.3%	22.8%	26.9%	21.8%	25.2%
Less than 50% low wage	33.1%	26.0%	25.9%	27.6%	32.0%	36.5%	26.5%	34.6%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2008 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.

** 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.4(2008) Standard error for percent of private-sector employees enrolled in a health insurance plan that take family coverage by firm size and selected characteristics: United States, 2008

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	0.25%	0.34%	0.79%	0.55%	0.78%	0.36%	0.28%	0.29%
Industry group **								
Agric., fish., forest.	3.09%	6.24%	11.92% *	9.97% *	6.90%	7.63% *	4.67%	9.01% *
Mining and manufacturing	0.75%	2.32%	2.36%	1.80%	1.73%	0.72%	1.42%	0.89%
Construction	1.20%	1.89%	1.36%	2.46%	1.73%	2.16%	1.36%	1.58%
Utilities and transp.	1.60%	2.86%	5.26%	5.51%	3.66%	1.60%	2.57%	1.64%
Wholesale trade	1.02%	2.77%	1.94%	1.95%	2.59%	1.34%	1.45%	1.26%
Fin. svs. and real estate	0.82%	1.88%	2.61%	3.00%	1.84%	0.78%	1.70%	0.86%
Retail trade	0.84%	0.90%	1.93%	2.19%	0.94%	0.83%	1.63%	0.74%
Professional services	0.93%	1.19%	1.31%	1.26%	1.42%	1.44%	0.54%	1.08%
Other services	0.58%	1.63%	1.68%	1.72%	1.51%	1.13%	0.60%	0.87%
Ownership								
For profit, incorporated	0.24%	0.54%	0.95%	0.63%	0.65%	0.34%	0.41%	0.31%
For profit, unincorporated	0.83%	0.95%	2.02%	1.00%	3.19%	1.24%	0.94%	1.11%
Nonprofit	0.88%	2.13%	3.01%	1.64%	1.49%	1.56%	0.73%	1.01%
Age of firm								
Less than 5 years	1.10%	1.46%	2.29%	1.90%	3.19%	4.63%	1.05%	2.75%
5-9 years	0.96%	1.40%	2.08%	1.69%	2.93%	3.94%	1.11%	1.56%
10-19 years	0.68%	1.00%	1.98%	1.22%	1.30%	3.21%	0.89%	0.86%
20 or more years	0.25%	0.66%	0.67%	0.69%	0.88%	0.46%	0.31%	0.31%
Unknown	0.66%	7.71% *	7.89% *	7.33%	2.87%	0.69%	3.55%	0.67%
Multi/single status								
2 or more locations	0.29%	3.19%	2.09%	0.71%	0.89%	0.35%	1.61%	0.33%
1 location only	0.37%	0.38%	0.88%	0.66%	0.92%	2.02%	0.32%	0.63%
Percent full-time employees								
Less than 25%	1.33%	3.66%	5.99%	4.11%	3.06%	1.70%	3.74%	1.61%
25-49 %	0.90%	2.30%	3.26%	2.06%	2.14%	1.38%	1.84%	1.03%
50-74 %	0.83%	0.87%	1.33%	1.43%	1.23%	0.96%	0.88%	0.94%
75% or more	0.26%	0.43%	0.81%	0.53%	0.83%	0.40%	0.30%	0.29%
Union presence								
No union employees	0.28%	0.42%	0.69%	0.70%	0.76%	0.40%	0.32%	0.39%
Has union employees	1.12%	3.93%	6.34%	3.69%	2.31%	1.14%	4.24%	1.02%
Unknown	0.97%	9.36%	7.39% *	7.86%	3.67%	0.99%	4.13%	0.98%
Percent low wage employees								
50% or more low wage	0.91%	1.70%	2.52%	1.31%	1.24%	1.23%	1.46%	1.02%
Less than 50% low wage	0.29%	0.33%	1.01%	0.61%	0.79%	0.50%	0.36%	0.32%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2008 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.

** 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.4.a(2008) Percent of private-sector employees enrolled in a health insurance plan that take family coverage that required no employee contribution by firm size and selected characteristics: United States, 2008

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	10.7%	57.3%	29.5%	17.4%	9.0%	4.6%	35.8%	6.3%
Industry group **								
Agric., fish., forest.	36.9%	.	.	.	.	.	66.1%	16.7%*
Mining and manufacturing	10.1%	58.6%	21.5%	14.6%	10.5%	7.4%	24.7%	8.9%
Construction	28.4%	57.2%	31.4%	33.2%	19.6%	1.9%*	41.0%	17.7%
Utilities and transp.	3.9%	44.6%	14.9%*	15.1%*	1.6%*	1.4%*	26.4%*	1.7%
Wholesale trade	11.1%	65.1%	28.2%	13.5%*	1.0%*	7.8%*	33.3%	5.5%*
Fin. svs. and real estate	6.3%	58.6%	20.4%	13.2%	6.0%*	2.6%*	36.9%	3.2%*
Retail trade	10.4%	54.3%	26.8%	10.4%*	1.4%*	7.1%*	26.0%	6.7%*
Professional services	10.4%	57.4%	27.6%	13.8%	9.9%	4.5%	35.8%	6.1%
Other services	12.7%	55.4%	44.8%	21.5%	11.9%	2.4%	44.8%	5.2%
Ownership								
For profit, incorporated	10.0%	57.8%	26.8%	18.2%	7.5%	4.1%	34.3%	5.6%
For profit, unincorporated	14.7%	55.3%	30.8%	11.7%	9.2%*	8.9%*	38.5%	8.9%
Nonprofit	10.8%	59.2%	55.0%	18.5%	14.8%	3.9%	44.7%	7.6%
Age of firm								
Less than 5 years	27.9%	55.8%	15.8%*	21.4%	31.4%	8.8%*	37.7%	16.6%*
5-9 years	21.4%	52.7%	32.9%	10.6%	5.7%*	0.9%*	37.4%	4.7%*
10-19 years	18.6%	59.0%	28.0%	14.8%	5.4%*	5.0%*	36.4%	7.4%
20 or more years	12.3%	58.6%	31.2%	18.8%	9.0%	6.0%	34.9%	7.9%
Unknown	3.9%	26.4%*	.	15.5%*	11.9%*	3.5%	40.5%*	3.8%
Multi/single status								
2 or more locations	5.1%	49.7%	24.2%	11.9%	6.0%	4.6%	19.7%	4.9%
1 location only	25.1%	57.4%	29.8%	18.7%	13.6%	4.3%*	37.0%	13.1%
Percent full-time employees								
Less than 25%	24.4%	42.6%	72.5%	20.7%*	8.1%*	22.4%	44.7%	20.6%
25-49 %	9.6%	53.3%	44.6%	24.4%	6.8%*	0.5%*	46.4%	2.4%
50-74 %	10.9%	64.1%	35.1%	18.2%	3.1%*	3.9%*	43.7%	4.5%
75% or more	10.5%	56.7%	27.6%	17.1%	9.6%	4.5%	34.3%	6.3%
Union presence								
No union employees	11.0%	57.3%	28.3%	13.0%	7.0%	2.5%	34.2%	4.7%
Has union employees	15.0%	53.1%	44.8%	49.2%	20.1%	10.2%	54.0%	12.9%
Unknown	3.7%*	74.2%	72.8%	24.9%*	2.5%*	3.2%*	60.6%	3.2%*
Percent low wage employees								
50% or more low wage	9.5%	57.8%	40.9%	13.2%	10.7%	3.3%*	39.2%	5.4%
Less than 50% low wage	10.9%	57.3%	28.3%	17.9%	8.8%	4.8%	35.5%	6.4%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2008 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.4.a(2008) Standard error for percent of private-sector employees enrolled in a health insurance plan that take family coverage that required no employee contribution by firm size and selected characteristics: United States, 2008

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	0.36%	2.28%	2.79%	2.06%	0.96%	0.58%	1.17%	0.45%
Industry group **								
Agric., fish., forest.	8.07%	.	.	.	.	.	6.92%	8.10%*
Mining and manufacturing	1.13%	6.71%	6.23%	3.28%	2.88%	1.35%	2.93%	1.25%
Construction	2.45%	4.26%	4.14%	5.51%	4.99%	0.90%*	2.67%	3.17%
Utilities and transp.	0.88%	9.73%	8.92%*	6.08%*	0.53%*	0.49%*	8.24%*	0.36%
Wholesale trade	1.54%	4.82%	4.57%	5.13%*	0.42%*	3.27%*	4.88%	1.87%*
Fin. svs. and real estate	1.05%	5.87%	3.97%	3.64%	2.51%*	1.49%*	2.64%	1.17%*
Retail trade	1.60%	6.11%	6.84%	3.77%*	0.59%*	2.13%*	3.17%	2.02%*
Professional services	0.59%	3.53%	4.14%	2.72%	2.31%	1.24%	1.34%	0.88%
Other services	1.41%	2.68%	6.13%	5.63%	3.54%	0.61%	3.57%	1.12%
Ownership								
For profit, incorporated	0.44%	2.66%	2.46%	2.42%	1.09%	0.38%	1.40%	0.36%
For profit, unincorporated	1.62%	4.36%	5.42%	2.49%	3.10%*	3.21%*	1.58%	2.17%
Nonprofit	1.39%	3.10%	5.96%	5.11%	3.75%	0.71%	4.06%	1.29%
Age of firm								
Less than 5 years	2.41%	3.34%	5.84%*	5.11%	8.64%	6.30%*	2.65%	4.98%*
5-9 years	1.82%	4.61%	5.83%	2.79%	2.63%*	0.75%*	3.40%	2.14%*
10-19 years	1.50%	2.39%	5.69%	4.03%	2.37%*	2.17%*	2.19%	2.03%
20 or more years	0.71%	3.31%	2.76%	2.15%	1.09%	1.05%	1.63%	0.74%
Unknown	0.74%	15.32%*	.	12.19%*	6.81%*	0.73%	12.74%*	0.74%
Multi/single status								
2 or more locations	0.58%	14.01%	3.60%	2.30%	1.66%	0.64%	2.98%	0.58%
1 location only	1.26%	2.34%	2.86%	2.61%	2.69%	2.02%*	1.29%	2.02%
Percent full-time employees								
Less than 25%	3.42%	11.73%	6.56%	8.41%*	5.48%*	4.05%	6.32%	3.78%
25-49 %	1.13%	5.17%	8.53%	6.57%	2.55%*	0.26%*	5.04%	0.67%
50-74 %	1.05%	4.39%	7.13%	3.70%	1.25%*	1.45%*	4.78%	0.98%
75% or more	0.43%	2.44%	2.71%	2.06%	1.07%	0.58%	1.16%	0.49%
Union presence								
No union employees	0.39%	2.33%	2.67%	1.61%	1.18%	0.64%	0.87%	0.53%
Has union employees	0.97%	7.82%	10.60%	6.67%	3.47%	0.93%	4.64%	0.89%
Unknown	1.38%*	17.35%	18.10%	7.86%*	1.01%*	1.46%*	13.38%	1.40%*
Percent low wage employees								
50% or more low wage	1.45%	3.61%	6.71%	3.56%	3.08%	1.10%*	2.16%	1.59%
Less than 50% low wage	0.43%	2.45%	2.86%	2.15%	0.91%	0.67%	1.22%	0.51%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2008 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.E.1(2008) Average total employee-plus-one premium (in dollars) per enrolled employee at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2008

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	8,535	8,768	8,584	8,478	8,622	8,499	8,631	8,519
Industry group **								
Agric., fish., forest.	7,736	.	.	.	.	.	7,020	8,214
Mining and manufacturing	8,497	8,929	7,798	8,449	8,617	8,482	8,477	8,499
Construction	8,009	7,716	7,760	8,218	7,976	8,145	8,167	7,879
Utilities and transp.	8,658	7,515	7,700	7,606	8,977	8,726	7,820	8,712
Wholesale trade	8,327	8,967	8,595	8,632	7,676	8,484	8,662	8,250
Fin. svs. and real estate	8,261	8,678	9,190	8,925	9,333	8,008	8,791	8,215
Retail trade	7,827	8,490	9,254	7,821	7,992	7,707	8,481	7,734
Professional services	9,097	8,919	9,026	8,704	9,024	9,202	8,846	9,139
Other services	8,571	9,621	8,707	8,700	8,181	8,535	9,019	8,486
Ownership								
For profit, incorporated	8,353	8,747	8,458	8,269	8,432	8,313	8,566	8,318
For profit, unincorporated	8,375	8,359	8,019	8,506	8,000	8,507	8,130	8,428
Nonprofit	9,734	10,354	10,687	10,044	9,738	9,621	10,344	9,681
Age of firm								
Less than 5 years	8,007	7,865	7,660	8,113	7,753	8,564	7,864	8,144
5-9 years	8,077	8,299	7,700	7,903	7,963	8,727	7,927	8,188
10-19 years	8,456	8,569	8,498	8,377	8,178	8,737	8,671	8,337
20 or more years	8,627	9,264	8,922	8,633	8,808	8,469	8,892	8,582
Unknown	8,503	5,926*	15,288*	8,717	8,442	8,504	9,368	8,503
Multi/single status								
2 or more locations	8,562	11,279	10,393	8,747	8,921	8,481	9,333	8,551
1 location only	8,458	8,726	8,461	8,418	8,179	9,108	8,571	8,356
Percent full-time employees								
Less than 25%	7,839	9,750	8,239	9,386	7,815	7,614	9,054	7,707
25-49 %	8,767	11,143	10,854	8,896	8,994	8,441	10,438	8,544
50-74 %	8,205	9,062	9,589	8,459	8,899	7,908	9,308	8,071
75% or more	8,586	8,591	8,443	8,462	8,586	8,621	8,495	8,601
Union presence								
No union employees	8,476	8,681	8,612	8,374	8,491	8,455	8,562	8,455
Has union employees	8,951	11,757	7,847	9,700	9,572	8,800	10,342	8,909
Unknown	8,252	8,251	5,570	7,906	8,072	8,263	7,954	8,253
Percent low wage employees								
50% or more low wage	8,264	8,566	8,136	8,320	8,087	8,284	8,489	8,242
Less than 50% low wage	8,581	8,799	8,619	8,496	8,700	8,542	8,646	8,570

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2008 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.E.1(2008) Standard error for average total employee-plus-one premium (in dollars) per enrolled employee at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2008

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	43.05	222.92	139.02	104.52	91.36	57.07	110.44	57.12
Industry group **								
Agric., fish., forest.	1,050.82	.	.	.	.	.	1,799.61	1,760.74
Mining and manufacturing	110.39	610.98	347.67	317.79	163.96	141.76	235.54	112.97
Construction	189.40	467.25	249.94	356.95	281.13	321.33	273.33	195.27
Utilities and transp.	188.32	1,460.11	915.28	589.57	405.37	254.85	616.46	192.95
Wholesale trade	155.84	450.66	269.56	192.00	409.49	330.85	144.61	209.94
Fin. svs. and real estate	144.54	313.65	399.62	378.14	160.51	168.40	267.06	163.70
Retail trade	96.51	390.75	495.95	235.44	142.04	132.91	286.65	112.85
Professional services	67.99	330.26	364.36	175.56	128.72	113.76	210.67	86.08
Other services	197.85	421.56	432.81	235.14	280.28	233.83	290.92	208.41
Ownership								
For profit, incorporated	53.53	261.13	118.57	145.85	122.16	55.47	121.31	63.02
For profit, unincorporated	185.87	504.85	442.80	128.39	222.78	290.21	286.93	210.91
Nonprofit	129.24	495.75	616.37	231.77	233.03	172.91	353.03	151.47
Age of firm								
Less than 5 years	293.59	443.57	603.01	342.93	533.49	502.18	342.78	371.45
5-9 years	196.94	337.30	424.69	426.23	302.04	344.34	232.26	211.02
10-19 years	107.90	386.41	425.61	387.09	306.45	239.09	329.38	180.31
20 or more years	91.52	269.31	129.19	104.01	108.09	132.68	75.01	106.09
Unknown	54.44	1,779.02 *	4,834.49 *	2,097.75	420.97	48.97	2,180.01	54.29
Multi/single status								
2 or more locations	52.64	1,760.98	459.81	173.42	102.73	55.45	142.88	52.33
1 location only	75.36	209.88	159.47	119.09	157.23	316.75	122.11	122.68
Percent full-time employees								
Less than 25%	351.63	1,310.65	1,147.37	628.09	846.85	395.06	533.94	390.76
25-49 %	151.95	1,087.51	1,628.94	454.41	305.97	192.29	567.39	148.42
50-74 %	178.59	491.21	797.62	453.20	231.81	239.66	378.04	204.58
75% or more	28.97	186.36	153.44	126.27	116.04	39.28	94.53	43.79
Union presence								
No union employees	66.84	193.68	134.30	98.59	103.06	92.04	91.20	79.64
Has union employees	109.90	1,174.25	1,126.89	451.02	457.16	109.67	895.04	115.25
Unknown	136.98	2,036.71	1,375.02	1,085.02	391.10	147.84	1,042.23	136.70
Percent low wage employees								
50% or more low wage	147.02	263.68	609.47	254.90	206.90	172.76	205.91	165.24
Less than 50% low wage	49.79	252.19	146.90	117.99	100.56	65.22	111.01	66.65

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2008 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.E.2(2008) Average total employee contribution (in dollars) per enrolled employee for employee-plus-one coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2008

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	2,303	1,885	2,530	2,884	2,564	2,141	2,442	2,281
Industry group **								
Agric., fish., forest.	2,162	.	.	.	.	.	1,620 *	2,525
Mining and manufacturing	1,924	2,313 *	1,935	2,445	2,215	1,681	2,304	1,886
Construction	2,394	1,756	2,312	2,802	2,298	2,302	2,284	2,484
Utilities and transp.	2,361	2,451	2,915	3,130	2,299	2,307	3,048	2,317
Wholesale trade	2,070	1,327	2,488	2,855	2,262	1,750	2,300	2,017
Fin. svs. and real estate	2,170	1,681	2,327	3,003	2,670	2,053	2,298	2,159
Retail trade	2,505	2,121	3,165	3,680	3,156	2,268	2,996	2,435
Professional services	2,395	1,829	2,645	2,882	2,852	2,190	2,364	2,400
Other services	2,702	2,220	2,591	3,030	2,730	2,692	2,618	2,718
Ownership								
For profit, incorporated	2,286	1,936	2,502	2,874	2,540	2,127	2,496	2,252
For profit, unincorporated	2,375	1,829	2,779	2,882	2,720	2,185	2,305	2,390
Nonprofit	2,333	1,510	2,386 *	2,967	2,538	2,185	2,191	2,345
Age of firm								
Less than 5 years	2,494	2,168	2,382	2,817	2,450	2,409	2,442	2,543
5-9 years	2,513	1,968	2,565	2,870	2,398	2,609	2,457	2,554
10-19 years	2,570	1,946	2,757	3,061	2,743	2,255	2,574	2,568
20 or more years	2,344	1,759	2,450	2,851	2,543	2,157	2,390	2,337
Unknown	2,121	943 *	456 *	2,574 *	2,628	2,106	607 *	2,122
Multi/single status								
2 or more locations	2,237	3,238	3,471	3,125	2,626	2,132	3,208	2,222
1 location only	2,488	1,863	2,467	2,831	2,472	2,424	2,376	2,590
Percent full-time employees								
Less than 25%	1,867	772 *	1,891	3,513	2,734	1,712	1,615	1,894
25-49 %	2,754	2,769	2,127 *	3,411	3,452	2,515	2,684	2,764
50-74 %	2,327	2,021	2,657	2,989	2,776	2,175	2,450	2,312
75% or more	2,291	1,844	2,530	2,857	2,507	2,130	2,444	2,266
Union presence								
No union employees	2,467	1,867	2,581	2,982	2,653	2,293	2,481	2,464
Has union employees	1,883	2,647	875 *	1,869	2,041	1,862	1,494	1,895
Unknown	2,099	1,067	521 *	2,339 *	2,390	2,089	2,531 *	2,097
Percent low wage employees								
50% or more low wage	2,552	1,428	2,011	3,000	2,653	2,563	2,038	2,601
Less than 50% low wage	2,260	1,956	2,571	2,871	2,551	2,057	2,484	2,223

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2008 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.E.2(2008) Standard error for average total employee contribution (in dollars) per enrolled employee for employee-plus-one coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2008

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	22.39	126.67	95.77	72.11	78.53	45.83	67.49	26.23
Industry group **								
Agric., fish., forest.	253.52	.	.	.	.	.	1,061.54 *	448.77
Mining and manufacturing	56.61	699.46 *	271.40	90.27	200.72	74.28	166.03	54.36
Construction	125.83	264.92	242.54	241.63	202.48	276.19	160.13	159.36
Utilities and transp.	137.62	604.36	492.99	287.88	317.27	178.52	316.17	151.08
Wholesale trade	93.55	271.93	299.88	182.53	195.12	93.66	182.26	110.24
Fin. svs. and real estate	83.81	264.97	274.37	285.20	210.33	82.00	176.26	81.31
Retail trade	63.53	239.43	414.50	218.44	249.68	73.76	143.38	66.05
Professional services	65.67	200.85	154.89	126.56	147.78	81.27	109.72	76.34
Other services	105.77	277.37	376.10	182.50	218.06	137.13	175.68	113.39
Ownership								
For profit, incorporated	27.52	174.92	118.12	78.15	82.15	43.65	102.50	26.02
For profit, unincorporated	90.91	218.47	280.21	175.07	149.65	149.26	155.61	98.33
Nonprofit	62.77	371.12	730.66 *	273.85	128.26	76.20	443.16	65.41
Age of firm								
Less than 5 years	149.56	251.94	422.43	180.28	378.71	669.85	144.30	213.58
5-9 years	165.04	253.16	415.00	222.77	327.02	199.96	161.48	189.92
10-19 years	92.72	236.25	135.42	199.53	102.04	152.18	100.88	140.37
20 or more years	38.87	226.32	106.12	114.69	98.03	53.10	95.62	35.89
Unknown	56.53	311.65 *	144.20 *	903.88 *	247.87	60.73	318.61 *	56.79
Multi/single status								
2 or more locations	42.75	938.91	608.78	176.00	70.78	48.37	272.94	41.32
1 location only	59.44	123.63	108.32	73.07	111.80	244.45	63.11	88.55
Percent full-time employees								
Less than 25%	143.20	918.07 *	393.15	348.80	408.14	129.61	317.58	154.73
25-49 %	122.68	682.02	683.77 *	441.21	433.04	70.73	427.56	105.57
50-74 %	101.81	262.53	361.62	193.57	183.32	98.31	236.42	92.93
75% or more	20.36	161.38	113.68	77.99	79.37	44.93	93.69	20.44
Union presence								
No union employees	30.62	119.39	101.21	58.42	73.52	63.45	60.91	41.79
Has union employees	60.72	691.57	622.57 *	259.24	157.03	54.77	341.35	59.34
Unknown	48.00	320.20	644.63 *	888.23 *	331.74	53.00	779.23 *	48.25
Percent low wage employees								
50% or more low wage	75.66	287.55	376.23	198.26	144.54	121.98	170.83	81.11
Less than 50% low wage	21.93	141.99	94.21	91.71	88.64	42.73	64.67	24.81

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2008 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.E.3(2008) Percent of total premiums contributed by employees enrolled in employee-plus-one coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2008

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	27.0%	21.5%	29.5%	34.0%	29.7%	25.2%	28.3%	26.8%
Industry group **								
Agric., fish., forest.	28.0%	.	.	.	.	.	23.1%	30.7%
Mining and manufacturing	22.6%	25.9%	24.8%	28.9%	25.7%	19.8%	27.2%	22.2%
Construction	29.9%	22.8%	29.8%	34.1%	28.8%	28.3%	28.0%	31.5%
Utilities and transp.	27.3%	32.6%	37.9%	41.2%	25.6%	26.4%	39.0%	26.6%
Wholesale trade	24.9%	14.8%	29.0%	33.1%	29.5%	20.6%	26.6%	24.4%
Fin. svs. and real estate	26.3%	19.4%	25.3%	33.7%	28.6%	25.6%	26.1%	26.3%
Retail trade	32.0%	25.0%	34.2%	47.1%	39.5%	29.4%	35.3%	31.5%
Professional services	26.3%	20.5%	29.3%	33.1%	31.6%	23.8%	26.7%	26.3%
Other services	31.5%	23.1%	29.8%	34.8%	33.4%	31.5%	29.0%	32.0%
Ownership								
For profit, incorporated	27.4%	22.1%	29.6%	34.8%	30.1%	25.6%	29.1%	27.1%
For profit, unincorporated	28.4%	21.9%	34.7%	33.9%	34.0%	25.7%	28.4%	28.4%
Nonprofit	24.0%	14.6%	22.3%	29.5%	26.1%	22.7%	21.2%	24.2%
Age of firm								
Less than 5 years	31.1%	27.6%	31.1%	34.7%	31.6%	28.1%	31.1%	31.2%
5-9 years	31.1%	23.7%	33.3%	36.3%	30.1%	29.9%	31.0%	31.2%
10-19 years	30.4%	22.7%	32.4%	36.5%	33.5%	25.8%	29.7%	30.8%
20 or more years	27.2%	19.0%	27.5%	33.0%	28.9%	25.5%	26.9%	27.2%
Unknown	24.9%	15.9%*	3.0%*	29.5%*	31.1%	24.8%	6.5%*	25.0%
Multi/single status								
2 or more locations	26.1%	28.7%*	33.4%	35.7%	29.4%	25.1%	34.4%	26.0%
1 location only	29.4%	21.3%	29.2%	33.6%	30.2%	26.6%	27.7%	31.0%
Percent full-time employees								
Less than 25%	23.8%	7.9%*	23.0%	37.4%	35.0%	22.5%	17.8%	24.6%
25-49 %	31.4%	24.8%	19.6%*	38.3%	38.4%	29.8%	25.7%	32.3%
50-74 %	28.4%	22.3%	27.7%	35.3%	31.2%	27.5%	26.3%	28.6%
75% or more	26.7%	21.5%	30.0%	33.8%	29.2%	24.7%	28.8%	26.3%
Union presence								
No union employees	29.1%	21.5%	30.0%	35.6%	31.2%	27.1%	29.0%	29.1%
Has union employees	21.0%	22.5%	11.1%*	19.3%	21.3%	21.2%	14.4%	21.3%
Unknown	25.4%	12.9%	9.3%*	29.6%	29.6%	25.3%	31.8%	25.4%
Percent low wage employees								
50% or more low wage	30.9%	16.7%	24.7%	36.1%	32.8%	30.9%	24.0%	31.6%
Less than 50% low wage	26.3%	22.2%	29.8%	33.8%	29.3%	24.1%	28.7%	25.9%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2008 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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** 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.E.3(2008) Standard error for percent of total premiums contributed by employees enrolled in employee-plus-one coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2008

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	0.26%	1.31%	0.85%	0.96%	1.04%	0.46%	0.79%	0.25%
Industry group **								
Agric., fish., forest.	3.72%	.	.	.	.	.	6.46%	6.63%
Mining and manufacturing	0.71%	5.99%	3.83%	1.57%	2.26%	0.79%	2.39%	0.69%
Construction	1.56%	2.47%	3.18%	3.10%	2.48%	3.46%	2.35%	1.62%
Utilities and transp.	1.86%	7.90%	6.33%	2.99%	3.91%	2.18%	4.04%	1.99%
Wholesale trade	1.28%	4.21%	3.33%	2.44%	2.47%	1.69%	2.20%	1.57%
Fin. svs. and real estate	0.91%	3.09%	3.12%	2.48%	2.03%	0.92%	2.25%	0.88%
Retail trade	0.90%	2.97%	5.03%	2.83%	3.03%	0.90%	1.83%	0.81%
Professional services	0.65%	2.24%	1.45%	1.21%	1.59%	0.79%	1.19%	0.76%
Other services	0.89%	2.67%	3.55%	2.54%	3.06%	0.93%	1.73%	0.96%
Ownership								
For profit, incorporated	0.44%	1.87%	1.21%	1.32%	1.30%	0.52%	1.20%	0.37%
For profit, unincorporated	0.83%	2.64%	3.45%	2.16%	2.26%	1.04%	2.25%	0.73%
Nonprofit	0.65%	3.50%	5.39%	2.51%	1.33%	0.77%	3.64%	0.59%
Age of firm								
Less than 5 years	1.72%	3.04%	5.07%	1.78%	4.78%	7.73%	1.25%	2.80%
5-9 years	2.26%	2.86%	4.15%	2.73%	5.16%	2.57%	1.97%	2.76%
10-19 years	1.26%	2.62%	1.88%	2.68%	2.04%	2.23%	1.45%	2.10%
20 or more years	0.45%	2.22%	1.31%	1.29%	1.16%	0.49%	1.01%	0.43%
Unknown	0.69%	5.60% *	0.94% *	10.85% *	2.63%	0.73%	5.82% *	0.69%
Multi/single status								
2 or more locations	0.45%	8.63% *	6.23%	1.78%	0.93%	0.51%	2.95%	0.43%
1 location only	0.69%	1.28%	1.03%	1.14%	1.52%	2.32%	0.75%	1.05%
Percent full-time employees								
Less than 25%	1.86%	7.63% *	4.78%	4.12%	6.50%	1.61%	3.75%	1.96%
25-49 %	1.55%	6.91%	7.11% *	5.16%	3.97%	1.26%	4.61%	1.28%
50-74 %	1.25%	2.71%	2.94%	2.69%	2.26%	1.26%	2.17%	1.25%
75% or more	0.27%	1.75%	0.99%	1.06%	1.09%	0.48%	1.11%	0.23%
Union presence								
No union employees	0.26%	1.31%	0.95%	0.88%	0.83%	0.63%	0.72%	0.31%
Has union employees	0.64%	4.76%	6.82% *	2.89%	2.01%	0.57%	2.81%	0.62%
Unknown	0.52%	3.80%	7.97% *	7.77%	3.91%	0.55%	8.49%	0.53%
Percent low wage employees								
50% or more low wage	0.56%	3.32%	4.11%	2.51%	2.37%	0.96%	1.72%	0.64%
Less than 50% low wage	0.29%	1.47%	0.83%	1.26%	1.13%	0.48%	0.85%	0.30%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2008 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.E.4(2008) Percent of private-sector employees enrolled in a health insurance plan that take employee-plus-one coverage by firm size and selected characteristics: United States, 2008

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	18.0%	12.7%	12.5%	15.3%	16.7%	20.4%	13.3%	19.1%
Industry group **								
Agric., fish., forest.	11.6%	12.2% *	10.2% *	15.5% *	9.6% *	10.5% *	13.2%	10.7% *
Mining and manufacturing	19.8%	12.4%	13.8%	19.7%	18.7%	21.0%	16.5%	20.2%
Construction	15.2%	13.9%	13.1%	15.4%	16.9%	16.4%	13.9%	16.6%
Utilities and transp.	19.8%	14.4%	13.5%	11.9%	19.1%	21.3%	12.6%	20.6%
Wholesale trade	18.7%	13.1%	11.3%	16.5%	18.9%	22.1%	13.7%	20.4%
Fin. svs. and real estate	20.5%	15.0%	10.0%	17.2%	17.7%	22.3%	14.2%	21.4%
Retail trade	17.8%	11.3%	12.3%	14.7%	12.9%	20.1%	12.6%	18.9%
Professional services	16.8%	12.2%	12.8%	12.8%	15.5%	19.4%	12.4%	17.8%
Other services	16.5%	11.7%	12.8%	13.7%	15.1%	18.8%	12.8%	17.5%
Ownership								
For profit, incorporated	18.4%	13.2%	12.6%	15.7%	17.2%	20.6%	13.6%	19.5%
For profit, unincorporated	17.6%	11.6%	11.7%	17.2%	17.1%	20.2%	12.9%	19.1%
Nonprofit	16.5%	11.1%	13.1%	11.4%	14.9%	19.2%	11.8%	17.1%
Age of firm								
Less than 5 years	14.7%	11.6%	12.6%	15.5%	19.0%	16.6%	12.7%	17.3%
5-9 years	15.5%	11.7%	12.0%	16.3%	19.1%	20.0%	12.9%	18.4%
10-19 years	15.3%	13.5%	12.6%	13.5%	15.7%	20.3%	13.2%	16.8%
20 or more years	18.2%	12.8%	12.6%	15.6%	16.6%	21.5%	13.6%	19.3%
Unknown	19.4%	14.4% *	24.8% *	8.8%	16.4%	19.5%	14.3% *	19.4%
Multi/single status								
2 or more locations	19.7%	17.1%	14.6%	15.3%	17.2%	20.5%	15.6%	19.8%
1 location only	14.5%	12.6%	12.4%	15.3%	15.9%	17.2%	13.2%	16.0%
Percent full-time employees								
Less than 25%	15.0%	11.7%	8.8%	8.2%	11.1%	17.4%	9.9%	15.9%
25-49 %	16.3%	13.5%	5.8%	11.4%	14.1%	19.5%	10.9%	17.5%
50-74 %	18.5%	11.5%	12.0%	13.8%	16.1%	21.3%	11.9%	19.9%
75% or more	18.1%	12.8%	12.9%	15.7%	16.9%	20.3%	13.7%	19.1%
Union presence								
No union employees	17.3%	12.7%	12.8%	15.2%	16.7%	20.4%	13.5%	18.6%
Has union employees	19.5%	13.7%	8.6%	16.3%	16.2%	20.6%	11.7%	19.9%
Unknown	19.8%	8.4% *	3.5% *	21.1%	18.1%	20.0%	9.1% *	19.9%
Percent low wage employees								
50% or more low wage	17.1%	13.5%	8.4%	11.7%	12.9%	20.5%	10.9%	18.1%
Less than 50% low wage	18.2%	12.5%	13.0%	15.8%	17.4%	20.3%	13.7%	19.3%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2008 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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** 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.E.4(2008) Standard error for percent of private-sector employees enrolled in a health insurance plan that take employee-plus-one coverage by firm size and selected characteristics: United States, 2008

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	0.19%	0.39%	0.51%	0.39%	0.23%	0.33%	0.35%	0.23%
Industry group **								
Agric., fish., forest.	1.77%	3.92% *	3.06% *	5.15% *	4.69% *	5.01% *	2.99%	5.51% *
Mining and manufacturing	0.54%	1.76%	2.03%	0.61%	0.82%	0.87%	0.95%	0.64%
Construction	0.51%	1.05%	0.96%	1.19%	2.08%	3.32%	0.79%	0.97%
Utilities and transp.	1.19%	3.63%	3.12%	2.57%	3.83%	0.95%	2.46%	1.20%
Wholesale trade	1.01%	2.17%	1.65%	1.86%	1.47%	1.27%	1.19%	1.03%
Fin. svs. and real estate	0.53%	1.22%	1.35%	1.05%	1.24%	0.50%	0.98%	0.54%
Retail trade	0.39%	1.21%	0.79%	0.94%	0.83%	0.42%	0.69%	0.40%
Professional services	0.32%	0.82%	1.27%	0.62%	0.69%	0.48%	0.61%	0.39%
Other services	0.47%	1.15%	0.81%	1.25%	0.96%	0.90%	0.62%	0.61%
Ownership								
For profit, incorporated	0.24%	0.46%	0.55%	0.53%	0.42%	0.35%	0.36%	0.29%
For profit, unincorporated	0.69%	1.14%	0.79%	1.01%	1.47%	1.12%	0.53%	1.01%
Nonprofit	0.40%	1.26%	1.53%	0.75%	0.84%	0.62%	0.75%	0.47%
Age of firm								
Less than 5 years	0.73%	1.10%	1.81%	0.94%	2.32%	2.64%	1.00%	1.55%
5-9 years	0.72%	1.13%	1.19%	0.99%	1.64%	1.81%	0.57%	1.00%
10-19 years	0.54%	1.26%	0.51%	0.63%	0.60%	1.57%	0.56%	0.75%
20 or more years	0.28%	0.56%	0.87%	0.50%	0.43%	0.49%	0.50%	0.27%
Unknown	0.41%	5.13% *	7.89% *	2.31%	1.46%	0.42%	4.63% *	0.41%
Multi/single status								
2 or more locations	0.26%	4.08%	1.53%	0.83%	0.22%	0.32%	0.95%	0.26%
1 location only	0.26%	0.37%	0.48%	0.40%	0.57%	1.33%	0.36%	0.38%
Percent full-time employees								
Less than 25%	1.06%	3.06%	2.51%	1.18%	1.88%	1.25%	1.71%	1.01%
25-49 %	0.50%	2.41%	1.44%	1.26%	0.94%	0.46%	1.14%	0.55%
50-74 %	0.58%	0.97%	1.12%	0.97%	0.56%	0.79%	0.80%	0.69%
75% or more	0.20%	0.44%	0.55%	0.43%	0.26%	0.36%	0.35%	0.25%
Union presence								
No union employees	0.17%	0.37%	0.49%	0.43%	0.25%	0.40%	0.35%	0.26%
Has union employees	0.57%	1.84%	2.39%	2.19%	1.09%	0.74%	1.39%	0.56%
Unknown	0.48%	14.28% *	1.76% *	3.47%	2.66%	0.46%	4.35% *	0.49%
Percent low wage employees								
50% or more low wage	0.51%	2.01%	0.65%	0.85%	0.67%	0.71%	1.00%	0.56%
Less than 50% low wage	0.20%	0.36%	0.56%	0.39%	0.22%	0.35%	0.36%	0.24%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2008 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.

** 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.E.4.a(2008) Percent of private-sector employees enrolled in a health insurance plan that take employee-plus-one coverage that required no employee contribution by firm size and selected characteristics: United States, 2008

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	9.4%	52.1%	29.0%	13.8%	7.1%	4.8%	32.7%	5.7%
Industry group **								
Agric., fish., forest.	21.4%	.	.	.	.	.	42.8%*	7.1%*
Mining and manufacturing	10.0%	49.2%	29.4%	11.2%	8.5%	8.5%	24.5%	8.5%
Construction	24.7%	54.3%	29.3%	24.9%	15.5%	7.0%*	38.3%	13.6%
Utilities and transp.	3.2%	21.7%*	21.1%*	2.6%*	0.8%*	2.6%*	17.8%*	2.3%*
Wholesale trade	11.5%	51.7%	30.1%*	9.8%*	2.1%*	10.6%	29.4%	7.3%
Fin. svs. and real estate	5.5%	54.3%	27.2%	12.3%*	3.6%*	2.5%	35.4%	2.9%
Retail trade	8.1%	47.6%	26.1%	9.0%*	9.1%*	5.2%*	27.1%	5.4%
Professional services	9.4%	55.6%	26.0%	14.3%	6.3%	4.2%	34.4%	5.2%
Other services	10.2%	49.4%	38.3%	14.7%	10.8%	3.2%	36.6%	5.2%
Ownership								
For profit, incorporated	9.2%	51.8%	28.7%	13.0%	6.9%	4.9%	31.5%	5.6%
For profit, unincorporated	11.4%	51.2%	22.1%	17.0%	7.0%*	5.4%*	34.5%	6.4%
Nonprofit	8.2%	58.2%	43.1%	15.0%	7.9%	3.9%	41.6%	5.3%
Age of firm								
Less than 5 years	22.0%	40.5%	24.1%	13.9%*	23.3%*	12.3%*	30.3%	14.1%
5-9 years	16.5%	40.5%	28.5%	8.4%*	12.9%*	0.3%*	29.2%	7.1%*
10-19 years	15.1%	49.6%	28.3%	14.8%	3.8%*	2.8%*	33.5%	4.8%
20 or more years	9.7%	60.3%	30.1%	14.3%	6.6%	4.5%	33.5%	5.7%
Unknown	5.4%	47.6%*	.	46.9%*	7.7%*	5.3%	47.7%*	5.4%
Multi/single status								
2 or more locations	5.2%	41.0%*	32.9%	9.7%	5.7%	4.9%	17.9%	5.1%
1 location only	20.8%	52.3%	28.7%	14.7%	9.1%	4.0%*	34.0%	8.8%
Percent full-time employees								
Less than 25%	21.7%	80.5%	34.6%*	11.7%*	7.9%*	20.1%	54.1%	18.2%
25-49 %	6.8%	48.3%	40.0%	21.1%*	7.4%*	0.8%*	40.1%	2.4%
50-74 %	7.9%	54.1%	30.6%	15.0%*	9.1%*	2.7%*	39.5%	4.1%
75% or more	9.4%	51.4%	28.6%	13.5%	6.8%	5.0%	31.5%	5.8%
Union presence								
No union employees	9.3%	52.1%	27.7%	11.2%	6.0%	2.3%	31.3%	3.9%
Has union employees	11.7%	50.1%	69.7%	40.3%	13.1%	9.1%	63.8%	10.1%
Unknown	6.7%	64.7%	77.0%	26.4%*	11.5%*	6.2%	46.9%	6.4%
Percent low wage employees								
50% or more low wage	9.0%	68.0%	39.3%	15.4%	11.5%*	3.5%	47.2%	5.3%
Less than 50% low wage	9.4%	49.6%	28.2%	13.6%	6.4%	5.1%	31.2%	5.7%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2008 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.

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** 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.E.4.a(2008) Standard error for percent of private-sector employees enrolled in a health insurance plan that take employee-plus-one coverage that required no employee contribution by firm size and selected characteristics: United States, 2008

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	0.34%	2.81%	2.00%	1.41%	0.81%	0.38%	1.28%	0.21%
Industry group **								
Agric., fish., forest.	4.60%	.	.	.	.	.	14.05% *	6.10% *
Mining and manufacturing	0.92%	8.87%	5.71%	3.03%	1.85%	1.16%	4.86%	0.84%
Construction	2.23%	6.05%	4.87%	4.41%	4.11%	3.85% *	3.22%	3.10%
Utilities and transp.	0.85%	13.14% *	8.19% *	4.08% *	0.59% *	0.99% *	7.07% *	0.82% *
Wholesale trade	1.11%	9.27%	9.15% *	4.13% *	0.85% *	2.85%	2.50%	1.77%
Fin. svs. and real estate	0.48%	5.63%	5.20%	3.98% *	1.45% *	0.65%	3.47%	0.63%
Retail trade	1.34%	3.07%	6.99%	2.91% *	3.70% *	1.66% *	3.53%	1.52%
Professional services	0.84%	3.82%	3.29%	3.07%	1.77%	0.86%	2.33%	0.72%
Other services	0.78%	4.71%	5.72%	2.16%	2.67%	0.96%	2.76%	0.79%
Ownership								
For profit, incorporated	0.44%	3.62%	2.31%	1.56%	1.00%	0.35%	1.63%	0.27%
For profit, unincorporated	1.23%	3.39%	4.89%	4.48%	2.36% *	1.92% *	2.77%	1.11%
Nonprofit	0.85%	5.52%	6.78%	3.04%	2.02%	0.94%	3.22%	0.82%
Age of firm								
Less than 5 years	2.91%	4.65%	6.64%	4.65% *	7.41% *	6.71% *	3.12%	3.60%
5-9 years	3.16%	5.00%	6.44%	3.03% *	6.38% *	0.20% *	3.49%	3.79% *
10-19 years	1.48%	3.96%	4.00%	3.14%	1.38% *	2.62% *	2.72%	1.24%
20 or more years	0.38%	3.64%	1.36%	1.69%	0.70%	0.51%	1.08%	0.34%
Unknown	0.57%	16.02% *	.	15.84% *	2.87% *	0.58%	16.23% *	0.58%
Multi/single status								
2 or more locations	0.34%	15.25% *	6.11%	2.84%	0.66%	0.40%	3.15%	0.34%
1 location only	1.29%	2.74%	2.14%	1.35%	1.96%	1.97% *	1.39%	1.48%
Percent full-time employees								
Less than 25%	3.07%	15.29%	12.54% *	6.93% *	6.92% *	4.05%	8.75%	3.13%
25-49 %	1.15%	10.72%	10.64%	6.80% *	3.09% *	0.34% *	6.44%	0.61%
50-74 %	0.92%	5.21%	6.71%	4.97% *	3.11% *	0.87% *	4.72%	0.95%
75% or more	0.45%	3.85%	2.20%	1.39%	0.75%	0.38%	1.69%	0.23%
Union presence								
No union employees	0.43%	2.86%	2.20%	0.68%	0.74%	0.40%	1.26%	0.25%
Has union employees	0.83%	12.66%	14.80%	7.72%	2.66%	0.85%	6.31%	0.68%
Unknown	0.81%	17.86%	21.88%	9.23% *	5.44% *	0.89%	11.51%	0.84%
Percent low wage employees								
50% or more low wage	0.85%	6.62%	9.47%	3.83%	3.50% *	0.77%	4.46%	0.82%
Less than 50% low wage	0.32%	2.93%	1.92%	1.66%	0.70%	0.49%	1.24%	0.26%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2008 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.F.1(2008) Percent of private-sector employees enrolled in a health insurance plan that had a deductible by firm size and selected characteristics: United States, 2008

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	70.7%	69.4%	71.7%	70.8%	71.5%	70.4%	70.9%	70.6%
Industry group **								
Agric., fish., forest.	75.8%	.	.	.	.	.	84.2%	71.3%
Mining and manufacturing	75.4%	.	.	.	.	.	73.6%	75.6%
Construction	73.3%	.	.	.	.	.	69.8%	76.8%
Utilities and transp.	69.2%	.	.	.	.	.	74.6%	68.7%
Wholesale trade	75.4%	.	.	.	.	.	77.9%	74.5%
Fin. svs. and real estate	70.6%	.	.	.	.	.	70.7%	70.6%
Retail trade	79.4%	.	.	.	.	.	75.9%	80.2%
Professional services	63.8%	.	.	.	.	.	68.9%	62.6%
Other services	70.0%	.	.	.	.	.	65.3%	71.2%
Ownership								
For profit, incorporated	73.0%	.	.	.	.	.	72.6%	73.1%
For profit, unincorporated	70.8%	.	.	.	.	.	68.7%	71.4%
Nonprofit	58.7%	.	.	.	.	.	60.2%	58.5%
Age of firm								
Less than 5 years	71.3%	.	.	.	.	.	69.4%	73.8%
5-9 years	74.0%	.	.	.	.	.	73.0%	75.1%
10-19 years	67.9%	.	.	.	.	.	72.7%	64.5%
20 or more years	69.1%	.	.	.	.	.	69.7%	68.9%
Unknown	73.9%	.	.	.	.	.	88.6%	73.9%
Multi/single status								
2 or more locations	71.4%	.	.	.	.	.	77.9%	71.3%
1 location only	69.3%	.	.	.	.	.	70.3%	68.1%
Percent full-time employees								
Less than 25%	73.7%	.	.	.	.	.	60.1%	76.1%
25-49 %	78.3%	.	.	.	.	.	70.2%	80.0%
50-74 %	68.2%	.	.	.	.	.	70.2%	67.8%
75% or more	70.7%	.	.	.	.	.	71.2%	70.5%
Union presence								
No union employees	71.9%	.	.	.	.	.	71.3%	72.1%
Has union employees	66.3%	.	.	.	.	.	61.7%	66.5%
Unknown	70.2%	.	.	.	.	.	68.9%	70.2%
Percent low wage employees								
50% or more low wage	78.4%	.	.	.	.	.	72.7%	79.4%
Less than 50% low wage	69.3%	.	.	.	.	.	70.6%	68.9%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2008 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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** 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.F.1(2008) Standard error for percent of private-sector employees enrolled in a health insurance plan that had a deductible by firm size and selected characteristics: United States, 2008

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	0.48%	1.09%	1.30%	0.91%	0.81%	0.94%	0.66%	0.61%
Industry group **								
Agric., fish., forest.	7.12%	.	.	.	.	.	4.99%	9.47%
Mining and manufacturing	0.97%	.	.	.	.	.	1.68%	1.10%
Construction	1.85%	.	.	.	.	.	1.98%	3.52%
Utilities and transp.	2.79%	.	.	.	.	.	5.29%	3.21%
Wholesale trade	2.63%	.	.	.	.	.	2.67%	3.24%
Fin. svs. and real estate	1.56%	.	.	.	.	.	4.02%	1.87%
Retail trade	1.45%	.	.	.	.	.	2.01%	1.52%
Professional services	0.87%	.	.	.	.	.	1.78%	1.16%
Other services	0.84%	.	.	.	.	.	1.21%	1.17%
Ownership								
For profit, incorporated	0.60%	.	.	.	.	.	0.82%	0.78%
For profit, unincorporated	1.87%	.	.	.	.	.	2.09%	2.24%
Nonprofit	1.08%	.	.	.	.	.	3.00%	1.31%
Age of firm								
Less than 5 years	1.97%	.	.	.	.	.	2.82%	3.60%
5-9 years	1.86%	.	.	.	.	.	1.70%	3.40%
10-19 years	2.19%	.	.	.	.	.	1.61%	3.37%
20 or more years	0.88%	.	.	.	.	.	1.28%	1.06%
Unknown	1.22%	.	.	.	.	.	10.89%	1.22%
Multi/single status								
2 or more locations	0.81%	.	.	.	.	.	3.25%	0.82%
1 location only	0.54%	.	.	.	.	.	0.66%	0.87%
Percent full-time employees								
Less than 25%	2.27%	.	.	.	.	.	5.58%	1.42%
25-49 %	1.48%	.	.	.	.	.	3.25%	1.41%
50-74 %	1.75%	.	.	.	.	.	2.53%	2.14%
75% or more	0.54%	.	.	.	.	.	0.63%	0.69%
Union presence								
No union employees	0.55%	.	.	.	.	.	0.75%	0.71%
Has union employees	1.52%	.	.	.	.	.	3.73%	1.56%
Unknown	1.09%	.	.	.	.	.	5.88%	1.09%
Percent low wage employees								
50% or more low wage	0.82%	.	.	.	.	.	1.36%	0.85%
Less than 50% low wage	0.53%	.	.	.	.	.	0.75%	0.71%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2008 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

. 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.F.2(2008) Average individual deductible (in dollars) per employee enrolled with single coverage in a health insurance plan that had a deductible at private-sector establishments by firm size and selected characteristics: United States, 2008

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	869	1,191	1,153	1,168	896	675	1,177	782
Industry group **								
Agric., fish., forest.	1,475	.	.	.	.	.	1,664	1,363
Mining and manufacturing	781	.	.	.	.	.	1,123	727
Construction	1,061	.	.	.	.	.	1,103	1,019
Utilities and transp.	985	.	.	.	.	.	1,099	968
Wholesale trade	1,018	.	.	.	.	.	1,214	924
Fin. svs. and real estate	874	.	.	.	.	.	1,256	808
Retail trade	792	.	.	.	.	.	1,298	683
Professional services	873	.	.	.	.	.	1,149	779
Other services	809	.	.	.	.	.	1,146	719
Ownership								
For profit, incorporated	885	.	.	.	.	.	1,204	791
For profit, unincorporated	890	.	.	.	.	.	1,183	779
Nonprofit	755	.	.	.	.	.	892	734
Age of firm								
Less than 5 years	1,099	.	.	.	.	.	1,124	1,066
5-9 years	1,050	.	.	.	.	.	1,185	904
10-19 years	1,065	.	.	.	.	.	1,156	983
20 or more years	877	.	.	.	.	.	1,195	785
Unknown	707	.	.	.	.	.	728 *	707
Multi/single status								
2 or more locations	734	.	.	.	.	.	1,265	719
1 location only	1,099	.	.	.	.	.	1,170	1,012
Percent full-time employees								
Less than 25%	565	.	.	.	.	.	1,019	498
25-49 %	820	.	.	.	.	.	1,241	730
50-74 %	828	.	.	.	.	.	1,146	751
75% or more	887	.	.	.	.	.	1,181	799
Union presence								
No union employees	943	.	.	.	.	.	1,188	845
Has union employees	625	.	.	.	.	.	815	615
Unknown	703	.	.	.	.	.	1,349	693
Percent low wage employees								
50% or more low wage	860	.	.	.	.	.	1,249	791
Less than 50% low wage	871	.	.	.	.	.	1,166	779

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2008 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.

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** 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.F.2(2008) Standard error for average individual deductible (in dollars) per employee enrolled with single coverage in a health insurance plan that had a deductible at private-sector establishments by firm size and selected characteristics: United States, 2008

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	7.04	23.94	35.30	42.56	34.90	20.37	13.13	8.14
Industry group **								
Agric., fish., forest.	227.55	.	.	.	.	.	178.71	260.84
Mining and manufacturing	23.28	.	.	.	.	.	100.31	23.04
Construction	40.59	.	.	.	.	.	64.51	98.05
Utilities and transp.	97.72	.	.	.	.	.	73.71	105.84
Wholesale trade	39.71	.	.	.	.	.	32.70	62.18
Fin. svs. and real estate	42.76	.	.	.	.	.	66.35	47.88
Retail trade	27.83	.	.	.	.	.	37.99	34.18
Professional services	24.74	.	.	.	.	.	47.93	22.12
Other services	22.47	.	.	.	.	.	35.84	23.03
Ownership								
For profit, incorporated	9.29	.	.	.	.	.	17.14	11.03
For profit, unincorporated	23.14	.	.	.	.	.	46.65	30.08
Nonprofit	20.71	.	.	.	.	.	41.16	22.47
Age of firm								
Less than 5 years	42.38	.	.	.	.	.	33.00	115.85
5-9 years	61.65	.	.	.	.	.	74.84	73.86
10-19 years	36.11	.	.	.	.	.	26.75	73.70
20 or more years	17.51	.	.	.	.	.	21.02	20.44
Unknown	21.13	.	.	.	.	.	418.62 *	21.19
Multi/single status								
2 or more locations	11.60	.	.	.	.	.	89.91	10.30
1 location only	14.32	.	.	.	.	.	12.36	30.98
Percent full-time employees								
Less than 25%	47.04	.	.	.	.	.	82.45	40.02
25-49 %	32.25	.	.	.	.	.	101.60	31.43
50-74 %	25.54	.	.	.	.	.	33.12	26.48
75% or more	8.37	.	.	.	.	.	15.22	9.02
Union presence								
No union employees	7.33	.	.	.	.	.	12.98	8.93
Has union employees	25.15	.	.	.	.	.	98.91	26.74
Unknown	21.18	.	.	.	.	.	167.29	25.72
Percent low wage employees								
50% or more low wage	22.14	.	.	.	.	.	57.26	26.40
Less than 50% low wage	9.01	.	.	.	.	.	19.19	11.46

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2008 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.F.3(2008) Average family deductible (in dollars) per employee enrolled with family coverage in a health insurance plan that had a deductible at private-sector establishments by firm size and selected characteristics: United States, 2008

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	1,658	2,459	2,360	2,254	1,596	1,454	2,389	1,535
Industry group **								
Agric., fish., forest.	2,645	.	.	.	.	.	3,104	2,316
Mining and manufacturing	1,425	.	.	.	.	.	2,184	1,358
Construction	2,059	.	.	.	.	.	2,528	1,700
Utilities and transp.	1,651	.	.	.	.	.	2,114	1,613
Wholesale trade	1,831	.	.	.	.	.	2,620	1,629
Fin. svs. and real estate	1,779	.	.	.	.	.	2,517	1,711
Retail trade	1,613	.	.	.	.	.	2,218	1,507
Professional services	1,627	.	.	.	.	.	2,379	1,489
Other services	1,701	.	.	.	.	.	2,298	1,583
Ownership								
For profit, incorporated	1,688	.	.	.	.	.	2,439	1,560
For profit, unincorporated	1,715	.	.	.	.	.	2,468	1,545
Nonprofit	1,383	.	.	.	.	.	1,615	1,361
Age of firm								
Less than 5 years	2,153	.	.	.	.	.	2,231	2,071
5-9 years	2,137	.	.	.	.	.	2,478	1,824
10-19 years	2,118	.	.	.	.	.	2,441	1,908
20 or more years	1,597	.	.	.	.	.	2,371	1,455
Unknown	1,537	.	.	.	.	.	1,600	1,537
Multi/single status								
2 or more locations	1,485	.	.	.	.	.	2,594	1,469
1 location only	2,129	.	.	.	.	.	2,373	1,887
Percent full-time employees								
Less than 25%	1,200	.	.	.	.	.	2,411	1,062
25-49 %	1,657	.	.	.	.	.	2,480	1,535
50-74 %	1,569	.	.	.	.	.	2,437	1,429
75% or more	1,677	.	.	.	.	.	2,381	1,557
Union presence								
No union employees	1,769	.	.	.	.	.	2,419	1,603
Has union employees	1,374	.	.	.	.	.	1,866	1,354
Unknown	1,510	.	.	.	.	.	2,151	1,505
Percent low wage employees								
50% or more low wage	1,675	.	.	.	.	.	2,508	1,591
Less than 50% low wage	1,655	.	.	.	.	.	2,377	1,525

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2008 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

. 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.F.3(2008) Standard error for average family deductible (in dollars) per employee enrolled with family coverage in a health insurance plan that had a deductible at private-sector establishments by firm size and selected characteristics: United States, 2008

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	20.79	79.06	95.55	86.73	86.54	40.85	55.69	22.91
Industry group **								
Agric., fish., forest.	188.80	.	.	.	.	.	270.24	340.05
Mining and manufacturing	46.29	.	.	.	.	.	139.31	42.78
Construction	80.95	.	.	.	.	.	166.21	111.21
Utilities and transp.	152.11	.	.	.	.	.	96.99	160.36
Wholesale trade	89.92	.	.	.	.	.	220.56	87.26
Fin. svs. and real estate	100.16	.	.	.	.	.	237.15	110.62
Retail trade	65.99	.	.	.	.	.	260.38	58.32
Professional services	47.62	.	.	.	.	.	102.53	48.91
Other services	68.81	.	.	.	.	.	77.34	88.01
Ownership								
For profit, incorporated	22.47	.	.	.	.	.	71.91	27.34
For profit, unincorporated	74.35	.	.	.	.	.	128.47	69.01
Nonprofit	60.34	.	.	.	.	.	145.17	69.15
Age of firm								
Less than 5 years	84.03	.	.	.	.	.	110.52	205.40
5-9 years	106.75	.	.	.	.	.	179.26	90.21
10-19 years	97.71	.	.	.	.	.	101.72	155.26
20 or more years	37.26	.	.	.	.	.	86.67	37.47
Unknown	48.20	.	.	.	.	.	431.60	48.16
Multi/single status								
2 or more locations	25.90	.	.	.	.	.	162.02	27.07
1 location only	35.04	.	.	.	.	.	55.44	59.54
Percent full-time employees								
Less than 25%	103.69	.	.	.	.	.	330.61	127.72
25-49 %	66.32	.	.	.	.	.	156.45	79.46
50-74 %	28.99	.	.	.	.	.	122.03	43.12
75% or more	23.35	.	.	.	.	.	68.03	27.69
Union presence								
No union employees	23.59	.	.	.	.	.	67.96	29.36
Has union employees	61.35	.	.	.	.	.	305.93	60.39
Unknown	68.38	.	.	.	.	.	420.45	69.14
Percent low wage employees								
50% or more low wage	40.71	.	.	.	.	.	168.83	44.98
Less than 50% low wage	20.80	.	.	.	.	.	61.40	25.07

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2008 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

. 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.F.4(2008) Percent of private-sector employees enrolled in a health insurance plan that had a copayment for an office visit to a physician by firm size and selected characteristics: United States, 2008

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	71.8%	70.4%	73.2%	76.4%	77.0%	69.0%	72.8%	71.6%
Industry group **								
Agric., fish., forest.	58.7%	.	.	.	.	.	65.9%	54.8%
Mining and manufacturing	69.8%	.	.	.	.	.	77.3%	68.9%
Construction	70.8%	.	.	.	.	.	71.5%	70.1%
Utilities and transp.	70.9%	.	.	.	.	.	73.6%	70.6%
Wholesale trade	69.5%	.	.	.	.	.	72.8%	68.4%
Fin. svs. and real estate	70.4%	.	.	.	.	.	66.7%	70.9%
Retail trade	64.1%	.	.	.	.	.	72.3%	62.4%
Professional services	75.7%	.	.	.	.	.	72.9%	76.4%
Other services	75.7%	.	.	.	.	.	75.2%	75.8%
Ownership								
For profit, incorporated	69.9%	.	.	.	.	.	72.1%	69.3%
For profit, unincorporated	74.2%	.	.	.	.	.	74.4%	74.2%
Nonprofit	79.8%	.	.	.	.	.	76.0%	80.3%
Age of firm								
Less than 5 years	71.8%	.	.	.	.	.	71.1%	72.7%
5-9 years	73.3%	.	.	.	.	.	70.6%	76.2%
10-19 years	78.8%	.	.	.	.	.	71.4%	84.0%
20 or more years	72.9%	.	.	.	.	.	74.3%	72.5%
Unknown	67.3%	.	.	.	.	.	60.7%	67.3%
Multi/single status								
2 or more locations	70.3%	.	.	.	.	.	71.2%	70.3%
1 location only	75.0%	.	.	.	.	.	73.0%	77.3%
Percent full-time employees								
Less than 25%	80.3%	.	.	.	.	.	73.0%	81.6%
25-49 %	69.9%	.	.	.	.	.	70.6%	69.7%
50-74 %	73.3%	.	.	.	.	.	73.1%	73.4%
75% or more	71.5%	.	.	.	.	.	72.9%	71.2%
Union presence								
No union employees	73.6%	.	.	.	.	.	73.4%	73.7%
Has union employees	67.1%	.	.	.	.	.	62.4%	67.4%
Unknown	68.5%	.	.	.	.	.	69.8%	68.5%
Percent low wage employees								
50% or more low wage	66.1%	.	.	.	.	.	71.8%	65.2%
Less than 50% low wage	72.9%	.	.	.	.	.	73.0%	72.9%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2008 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

. 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.F.4(2008) Standard error for percent of private-sector employees enrolled in a health insurance plan that had a copayment for an office visit to a physician by firm size and selected characteristics: United States, 2008

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	0.83%	0.52%	1.01%	1.04%	1.00%	1.18%	0.67%	0.95%
Industry group **								
Agric., fish., forest.	9.40%	.	.	.	.	.	7.54%	13.55%
Mining and manufacturing	1.16%	.	.	.	.	.	2.39%	1.11%
Construction	2.05%	.	.	.	.	.	2.39%	3.61%
Utilities and transp.	3.28%	.	.	.	.	.	2.86%	3.60%
Wholesale trade	1.81%	.	.	.	.	.	2.46%	2.95%
Fin. svs. and real estate	2.95%	.	.	.	.	.	2.47%	3.23%
Retail trade	2.35%	.	.	.	.	.	1.70%	2.59%
Professional services	1.22%	.	.	.	.	.	1.26%	1.37%
Other services	1.93%	.	.	.	.	.	1.86%	2.45%
Ownership								
For profit, incorporated	0.91%	.	.	.	.	.	0.87%	1.05%
For profit, unincorporated	1.84%	.	.	.	.	.	1.16%	2.50%
Nonprofit	1.44%	.	.	.	.	.	2.25%	1.59%
Age of firm								
Less than 5 years	1.55%	.	.	.	.	.	2.12%	3.58%
5-9 years	2.08%	.	.	.	.	.	2.48%	3.27%
10-19 years	1.29%	.	.	.	.	.	1.20%	1.90%
20 or more years	1.10%	.	.	.	.	.	0.83%	1.25%
Unknown	1.47%	.	.	.	.	.	12.83%	1.48%
Multi/single status								
2 or more locations	1.04%	.	.	.	.	.	2.31%	1.03%
1 location only	0.82%	.	.	.	.	.	0.66%	1.37%
Percent full-time employees								
Less than 25%	3.47%	.	.	.	.	.	2.87%	3.80%
25-49 %	2.93%	.	.	.	.	.	2.85%	3.63%
50-74 %	2.58%	.	.	.	.	.	1.85%	3.04%
75% or more	0.82%	.	.	.	.	.	0.89%	0.86%
Union presence								
No union employees	0.80%	.	.	.	.	.	0.71%	0.94%
Has union employees	2.31%	.	.	.	.	.	2.14%	2.41%
Unknown	1.05%	.	.	.	.	.	7.88%	1.04%
Percent low wage employees								
50% or more low wage	1.79%	.	.	.	.	.	2.66%	2.15%
Less than 50% low wage	0.84%	.	.	.	.	.	0.80%	0.95%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2008 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

. 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.F.5(2008) Average copayment (in dollars) for an office visit to a physician per employee enrolled in a health insurance plan that had a physician copayment at private-sector establishments by firm size and selected characteristics: United States, 2008

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	20.53	22.73	22.48	21.68	20.72	19.66	22.43	20.09
Industry group **								
Agric., fish., forest.	21.94	.	.	.	.	.	22.77	21.39
Mining and manufacturing	20.78	.	.	.	.	.	22.67	20.52
Construction	22.50	.	.	.	.	.	22.48	22.52
Utilities and transp.	19.96	.	.	.	.	.	22.79	19.65
Wholesale trade	21.85	.	.	.	.	.	24.13	21.03
Fin. svs. and real estate	20.02	.	.	.	.	.	22.29	19.74
Retail trade	21.16	.	.	.	.	.	23.49	20.59
Professional services	19.90	.	.	.	.	.	22.00	19.42
Other services	20.54	.	.	.	.	.	21.49	20.29
Ownership								
For profit, incorporated	20.81	.	.	.	.	.	22.76	20.34
For profit, unincorporated	20.80	.	.	.	.	.	22.37	20.30
Nonprofit	19.03	.	.	.	.	.	19.88	18.93
Age of firm								
Less than 5 years	21.64	.	.	.	.	.	22.20	20.93
5-9 years	21.66	.	.	.	.	.	22.42	20.91
10-19 years	21.41	.	.	.	.	.	22.60	20.70
20 or more years	20.29	.	.	.	.	.	22.41	19.78
Unknown	20.31	.	.	.	.	.	20.60	20.31
Multi/single status								
2 or more locations	20.02	.	.	.	.	.	24.10	19.94
1 location only	21.52	.	.	.	.	.	22.32	20.69
Percent full-time employees								
Less than 25%	18.54	.	.	.	.	.	23.08	17.83
25-49 %	21.61	.	.	.	.	.	22.28	21.46
50-74 %	19.89	.	.	.	.	.	22.27	19.41
75% or more	20.63	.	.	.	.	.	22.45	20.20
Union presence								
No union employees	21.02	.	.	.	.	.	22.54	20.51
Has union employees	18.53	.	.	.	.	.	20.15	18.45
Unknown	20.38	.	.	.	.	.	20.98	20.37
Percent low wage employees								
50% or more low wage	21.47	.	.	.	.	.	23.30	21.15
Less than 50% low wage	20.37	.	.	.	.	.	22.32	19.91

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2008 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

. 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.F.5(2008) Standard error for average copayment (in dollars) for an office visit to a physician per employee enrolled in a health insurance plan that had a physician copayment at private-sector establishments by firm size and selected characteristics: United States, 2008

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	0.07	0.16	0.24	0.25	0.15	0.09	0.13	0.08
Industry group **								
Agric., fish., forest.	0.93	.	.	.	.	.	1.17	3.30
Mining and manufacturing	0.26	.	.	.	.	.	0.53	0.25
Construction	0.33	.	.	.	.	.	0.37	0.63
Utilities and transp.	0.44	.	.	.	.	.	0.87	0.41
Wholesale trade	0.31	.	.	.	.	.	0.51	0.36
Fin. svs. and real estate	0.29	.	.	.	.	.	0.56	0.29
Retail trade	0.31	.	.	.	.	.	0.30	0.36
Professional services	0.16	.	.	.	.	.	0.28	0.18
Other services	0.17	.	.	.	.	.	0.34	0.18
Ownership								
For profit, incorporated	0.08	.	.	.	.	.	0.12	0.09
For profit, unincorporated	0.25	.	.	.	.	.	0.40	0.35
Nonprofit	0.21	.	.	.	.	.	0.43	0.26
Age of firm								
Less than 5 years	0.37	.	.	.	.	.	0.43	0.58
5-9 years	0.30	.	.	.	.	.	0.32	0.51
10-19 years	0.32	.	.	.	.	.	0.31	0.36
20 or more years	0.06	.	.	.	.	.	0.17	0.09
Unknown	0.17	.	.	.	.	.	3.77	0.18
Multi/single status								
2 or more locations	0.08	.	.	.	.	.	0.70	0.08
1 location only	0.14	.	.	.	.	.	0.15	0.18
Percent full-time employees								
Less than 25%	0.67	.	.	.	.	.	0.67	0.68
25-49 %	0.24	.	.	.	.	.	0.57	0.26
50-74 %	0.13	.	.	.	.	.	0.43	0.10
75% or more	0.08	.	.	.	.	.	0.14	0.09
Union presence								
No union employees	0.07	.	.	.	.	.	0.12	0.11
Has union employees	0.17	.	.	.	.	.	0.64	0.16
Unknown	0.27	.	.	.	.	.	1.15	0.27
Percent low wage employees								
50% or more low wage	0.14	.	.	.	.	.	0.44	0.18
Less than 50% low wage	0.07	.	.	.	.	.	0.14	0.07

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2008 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

. 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.F.6(2008) Average coinsurance (in percents) for an office visit to a physician per employee enrolled in a health insurance plan that had a physician coinsurance at private-sector establishments by firm size and selected characteristics: United States, 2008

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	18.9%	20.6%	20.6%	20.1%	19.4%	18.3%	20.7%	18.6%
Industry group **								
Agric., fish., forest.	19.8%	.	.	.	.	.	22.1%	19.1%
Mining and manufacturing	19.1%	.	.	.	.	.	19.6%	19.1%
Construction	19.9%	.	.	.	.	.	20.8%	19.2%
Utilities and transp.	19.6%	.	.	.	.	.	21.9%	19.5%
Wholesale trade	19.6%	.	.	.	.	.	20.8%	19.3%
Fin. svs. and real estate	17.0%	.	.	.	.	.	21.5%	16.6%
Retail trade	19.9%	.	.	.	.	.	21.3%	19.7%
Professional services	18.7%	.	.	.	.	.	20.5%	18.4%
Other services	18.5%	.	.	.	.	.	20.4%	18.2%
Ownership								
For profit, incorporated	18.9%	.	.	.	.	.	20.8%	18.6%
For profit, unincorporated	18.9%	.	.	.	.	.	20.9%	18.4%
Nonprofit	18.7%	.	.	.	.	.	19.3%	18.7%
Age of firm								
Less than 5 years	20.7%	.	.	.	.	.	20.9%	20.6%
5-9 years	19.9%	.	.	.	.	.	20.3%	19.5%
10-19 years	20.9%	.	.	.	.	.	21.9%	19.9%
20 or more years	18.9%	.	.	.	.	.	20.3%	18.7%
Unknown	18.2%	.	.	.	.	.	16.9%	18.2%
Multi/single status								
2 or more locations	18.5%	.	.	.	.	.	21.0%	18.5%
1 location only	20.0%	.	.	.	.	.	20.7%	19.2%
Percent full-time employees								
Less than 25%	21.6%	.	.	.	.	.	23.7%	21.2%
25-49 %	20.4%	.	.	.	.	.	19.6%	20.5%
50-74 %	19.7%	.	.	.	.	.	20.3%	19.6%
75% or more	18.6%	.	.	.	.	.	20.7%	18.3%
Union presence								
No union employees	18.8%	.	.	.	.	.	21.0%	18.3%
Has union employees	18.7%	.	.	.	.	.	16.0%	18.8%
Unknown	19.2%	.	.	.	.	.	24.9%	19.1%
Percent low wage employees								
50% or more low wage	19.7%	.	.	.	.	.	21.0%	19.6%
Less than 50% low wage	18.6%	.	.	.	.	.	20.7%	18.3%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2008 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

. 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.F.6(2008) Standard error for average coinsurance (in percents) for an office visit to a physician per employee enrolled in a health insurance plan that had a physician coinsurance at private-sector establishments by firm size and selected characteristics: United States, 2008

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	0.20%	0.38%	0.50%	0.55%	0.37%	0.25%	0.36%	0.23%
Industry group **								
Agric., fish., forest.	2.50%	.	.	.	.	.	2.81%	3.80%
Mining and manufacturing	0.38%	.	.	.	.	.	0.70%	0.41%
Construction	0.95%	.	.	.	.	.	0.81%	1.55%
Utilities and transp.	0.57%	.	.	.	.	.	1.82%	0.59%
Wholesale trade	0.50%	.	.	.	.	.	1.18%	0.51%
Fin. svs. and real estate	0.61%	.	.	.	.	.	1.54%	0.70%
Retail trade	0.20%	.	.	.	.	.	0.64%	0.20%
Professional services	0.27%	.	.	.	.	.	0.51%	0.32%
Other services	0.46%	.	.	.	.	.	0.74%	0.55%
Ownership								
For profit, incorporated	0.23%	.	.	.	.	.	0.36%	0.26%
For profit, unincorporated	0.59%	.	.	.	.	.	0.90%	0.67%
Nonprofit	0.48%	.	.	.	.	.	0.76%	0.51%
Age of firm								
Less than 5 years	1.06%	.	.	.	.	.	1.44%	0.87%
5-9 years	0.74%	.	.	.	.	.	0.73%	1.01%
10-19 years	0.43%	.	.	.	.	.	0.82%	0.71%
20 or more years	0.17%	.	.	.	.	.	0.26%	0.18%
Unknown	0.50%	.	.	.	.	.	3.30%	0.50%
Multi/single status								
2 or more locations	0.24%	.	.	.	.	.	0.99%	0.24%
1 location only	0.31%	.	.	.	.	.	0.37%	0.43%
Percent full-time employees								
Less than 25%	0.90%	.	.	.	.	.	1.27%	0.97%
25-49 %	0.27%	.	.	.	.	.	2.16%	0.52%
50-74 %	0.31%	.	.	.	.	.	0.64%	0.31%
75% or more	0.24%	.	.	.	.	.	0.39%	0.28%
Union presence								
No union employees	0.25%	.	.	.	.	.	0.38%	0.31%
Has union employees	0.43%	.	.	.	.	.	0.90%	0.42%
Unknown	0.55%	.	.	.	.	.	4.55%	0.55%
Percent low wage employees								
50% or more low wage	0.38%	.	.	.	.	.	0.48%	0.40%
Less than 50% low wage	0.20%	.	.	.	.	.	0.42%	0.24%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2008 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

. 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.G.1(2008) Premium distributions (in dollars) for employees enrolled in single, employee-plus-one, and family coverage at the 10th, 25th, 50th(median), 75th and 90th percentiles at private-sector establishments that offer health insurance by firm size: United States, 2008

	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
Single coverage								
Average (mean)	4,386	4,704	4,491	4,240	4,444	4,340	4,501	4,354
10th percentile	2,700	2,400	2,400	2,500	2,800	2,800	2,400	2,800
25th percentile	3,500	3,300	3,200	3,200	3,500	3,600	3,200	3,500
50th percentile (median)	4,200	4,300	4,200	4,100	4,300	4,300	4,200	4,200
75th percentile	5,100	5,700	5,300	5,000	5,300	5,000	5,400	5,100
90th percentile	6,200	7,500	6,800	6,100	6,300	6,000	6,900	6,000
Employee-plus-one coverage								
Average (mean)	8,535	8,768	8,584	8,478	8,622	8,499	8,631	8,519
10th percentile	5,300	4,400	4,500	4,900	5,000	5,400	4,600	5,300
25th percentile	6,800	6,000	6,300	6,500	6,600	7,000	6,200	6,900
50th percentile (median)	8,400	8,300	8,000	8,300	8,500	8,400	8,200	8,400
75th percentile	10,000	11,000	11,000	10,000	10,000	10,000	11,000	10,000
90th percentile	12,000	14,000	13,000	12,000	12,000	12,000	13,000	12,000
Family coverage								
Average (mean)	12,298	11,650	12,015	11,470	12,054	12,595	11,679	12,408
10th percentile	7,600	6,000	6,800	6,700	7,200	8,400	6,000	8,000
25th percentile	9,800	8,400	8,900	8,800	9,600	10,000	8,400	10,000
50th percentile (median)	12,000	11,000	12,000	11,000	12,000	13,000	11,000	12,000
75th percentile	15,000	14,000	15,000	14,000	14,000	15,000	14,000	15,000
90th percentile	17,000	18,000	18,000	17,000	17,000	17,000	18,000	17,000

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2008 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

Dollar amounts have been rounded for confidentiality reasons.

Table I.G.1(2008) Standard error for premium distributions (in dollars) for employees enrolled in single, employee-plus-one, and family coverage at the 10th, 25th, 50th(median), 75th and 90th percentiles at private-sector establishments that offer health insurance by firm size: United States, 2008

	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
Single coverage								
Average (mean)	15.46	54.05	57.34	28.51	39.82	31.34	31.41	24.51
10th percentile	28.68	68.85	41.56	45.94	54.87	45.63	10.58	34.79
25th percentile	17.56	49.50	66.50	30.23	52.79	28.17	33.90	21.48
50th percentile (median)	20.67	81.68	54.16	35.64	46.12	37.63	24.13	26.96
75th percentile	28.57	72.40	123.93	49.51	49.47	41.95	53.30	41.24
90th percentile	33.57	123.36	144.50	107.93	74.32	60.68	68.71	43.37
Employee-plus-one coverage								
Average (mean)	43.05	222.92	139.02	104.52	91.36	57.07	110.44	57.12
10th percentile	104.69	194.26	189.04	147.43	214.60	104.35	132.46	113.95
25th percentile	90.58	169.58	159.23	119.97	118.98	96.94	104.97	92.85
50th percentile (median)	61.40	270.13	159.00	111.92	93.09	72.55	103.58	70.31
75th percentile	72.32	370.39	207.64	134.85	131.65	89.27	192.25	84.06
90th percentile	76.90	434.63	218.80	254.36	174.44	104.76	260.90	69.61
Family coverage								
Average (mean)	81.11	188.88	177.01	212.40	104.49	111.05	182.14	86.90
10th percentile	121.49	236.54	360.71	395.48	231.70	161.42	340.93	146.83
25th percentile	80.65	258.87	210.31	261.11	137.30	106.72	210.57	88.24
50th percentile (median)	101.30	233.28	212.14	190.20	74.11	139.46	173.02	111.05
75th percentile	90.06	218.17	212.50	187.83	192.97	123.96	156.67	88.76
90th percentile	139.25	429.26	506.94	292.97	228.14	173.99	349.56	160.18

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2008 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

Table I.G.2(2008) Employee contribution distributions (in dollars) for employees enrolled in single, employee-plus-one, and family coverage at the 10th, 25th, 50th(median), 75th and 90th percentiles at private-sector establishments that offer health insurance by firm size: United States, 2008

	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
Single coverage								
Average (mean)	882	649	845	878	876	927	794	907
10th percentile	0	0	0	0	0	120	0	0
25th percentile	210	0	0	0	230	480	0	380
50th percentile (median)	760	0	350	640	770	830	160 *	800
75th percentile	1,200	1,000	1,400	1,300	1,300	1,200	1,300	1,200
90th percentile	1,900	2,200	2,300	2,200	1,900	1,600	2,300	1,800
Employee-plus-one coverage								
Average (mean)	2,303	1,885	2,530	2,884	2,564	2,141	2,442	2,281
10th percentile	220	0	0	0	430	520	0	500
25th percentile	1,100	0	0	1,300	1,300	1,200	0	1,200
50th percentile (median)	2,000	0	2,100	2,600	2,200	1,900	2,100	2,000
75th percentile	3,100	3,300	4,100	4,100	3,500	2,800	3,800	3,000
90th percentile	4,400	5,400	6,000	5,800	4,800	3,800	5,900	4,200
Family coverage								
Average (mean)	3,394	2,340	3,820	4,023	3,752	3,225	3,458	3,383
10th percentile	0	0	0	0	480 *	970	0	800
25th percentile	1,700	0	0	1,600	1,700	1,900	0	1,900
50th percentile (median)	2,800	0	3,000	3,300	3,100	2,800	2,500	2,900
75th percentile	4,400	4,100	6,200	6,000	4,900	4,000	5,900	4,300
90th percentile	6,700	7,500	9,500	8,700	7,700	5,800	8,800	6,400

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2008 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.

Dollar amounts have been rounded for confidentiality reasons.

Table I.G.2(2008) Standard error for employee contribution distributions (in dollars) for employees enrolled in single, employee-plus-one, and family coverage at the 10th, 25th, 50th(median), 75th and 90th percentiles at private-sector establishments that offer health insurance by firm size: United States, 2008

	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
Single coverage								
Average (mean)	6.04	29.02	40.38	30.73	22.25	17.97	21.61	9.49
10th percentile	0.00	0.00	0.00	0.00	0.00	18.32	0.00	0.00
25th percentile	18.95	0.00	0.00	0.00	39.94	15.81	0.00	14.27
50th percentile (median)	8.01	0.00	70.63	38.54	24.96	10.72	48.18 *	8.84
75th percentile	7.88	63.91	65.29	45.36	28.26	19.35	38.81	8.84
90th percentile	17.64	74.63	75.45	67.07	48.97	35.54	38.23	17.54
Employee-plus-one coverage								
Average (mean)	22.39	126.67	95.77	72.11	78.53	45.83	67.49	26.23
10th percentile	47.45	0.00	0.00	107.99	119.74	38.40	0.00	26.29
25th percentile	22.90	0.00	136.03	89.69	89.82	31.68	63.25	27.21
50th percentile (median)	18.85	304.12	125.38	100.38	78.85	33.43	71.73	17.68
75th percentile	44.83	189.98	206.31	78.04	66.93	77.63	108.70	48.42
90th percentile	86.03	299.09	347.94	148.17	150.92	120.47	169.57	90.26
Family coverage								
Average (mean)	54.07	110.30	184.23	163.65	91.56	82.02	79.22	56.88
10th percentile	49.41	0.00	0.00	64.26	171.66 *	64.42	0.00	58.16
25th percentile	53.53	0.00	255.80	287.00	86.89	52.55	0.00	44.29
50th percentile (median)	52.57	0.00	299.70	225.84	74.55	73.11	177.82	55.40
75th percentile	100.09	395.05	271.52	252.14	118.45	119.93	146.11	97.50
90th percentile	194.25	240.59	326.68	196.82	260.35	224.32	73.46	207.35

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2008 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.

Table I.G.3(2008) Employer cost distributions (in dollars) for employees enrolled in single, employee-plus-one, and family coverage at the 10th, 25th, 50th(median), 75th and 90th percentiles at private-sector establishments that offer health insurance by firm size: United States, 2008

	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
Single coverage								
Average (mean)	3,505	4,055	3,646	3,362	3,568	3,413	3,707	3,447
10th percentile	1,600	1,400	1,500	1,500	1,600	1,800	1,500	1,700
25th percentile	2,500	2,400	2,300	2,300	2,500	2,700	2,300	2,600
50th percentile (median)	3,400	3,600	3,400	3,200	3,500	3,400	3,500	3,400
75th percentile	4,300	5,200	4,700	4,300	4,500	4,200	4,800	4,200
90th percentile	5,400	7,100	6,000	5,300	5,600	5,000	6,100	5,200
Employee-plus-one coverage								
Average (mean)	6,231	6,883	6,053	5,594	6,058	6,358	6,189	6,238
10th percentile	2,400	2,400	2,000	2,000	2,300	3,100	2,100	2,600
25th percentile	4,400	3,600	3,200	3,300	3,900	4,900	3,500	4,600
50th percentile (median)	6,200	6,200	5,500	5,100	5,900	6,400	5,600	6,300
75th percentile	7,900	9,300	8,000	7,400	8,100	7,900	8,300	7,900
90th percentile	9,700	12,000	11,000	9,800	10,000	9,400	11,000	9,500
Family coverage								
Average (mean)	8,904	9,310	8,195	7,447	8,302	9,370	8,221	9,025
10th percentile	3,100	2,600	2,200	1,900	2,600	4,400	1,900	3,600
25th percentile	6,200	5,100	4,200	4,200	5,500	7,300	4,300	6,600
50th percentile (median)	9,000	9,400	7,400	7,100	8,400	9,500	7,600	9,100
75th percentile	11,000	12,000	11,000	10,000	11,000	12,000	11,000	11,000
90th percentile	14,000	16,000	16,000	13,000	13,000	14,000	15,000	14,000

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2008 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

Dollar amounts have been rounded for confidentiality reasons.

Table I.G.3(2008) Standard error for employer cost distributions (in dollars) for employees enrolled in single, employee-plus-one, and family coverage at the 10th, 25th, 50th(median), 75th and 90th percentiles at private-sector establishments that offer health insurance by firm size: United States, 2008

	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
Single coverage								
Average (mean)	17.02	47.80	61.07	30.03	47.92	27.93	35.66	23.28
10th percentile	30.38	58.96	45.12	52.61	107.26	65.19	41.84	42.99
25th percentile	24.90	49.06	32.64	42.03	49.37	29.64	34.11	32.18
50th percentile (median)	33.28	66.85	79.44	49.38	58.66	43.45	38.74	37.40
75th percentile	26.20	51.32	93.14	50.84	54.99	33.02	28.89	26.21
90th percentile	31.26	145.59	151.91	100.57	84.91	47.52	113.10	35.78
Employee-plus-one coverage								
Average (mean)	42.60	198.32	98.89	127.72	135.80	50.25	117.80	47.14
10th percentile	123.00	154.71	78.29	87.31	125.41	197.70	89.57	143.56
25th percentile	71.17	189.37	135.16	116.80	189.56	76.94	105.92	68.87
50th percentile (median)	96.91	196.74	186.99	130.57	127.98	100.95	147.48	97.47
75th percentile	67.72	409.51	183.81	175.92	169.94	76.72	210.74	75.24
90th percentile	108.69	429.68	358.12	274.08	216.78	135.18	357.68	93.25
Family coverage								
Average (mean)	77.31	226.85	272.63	253.82	139.68	113.00	213.91	79.50
10th percentile	129.40	206.42	248.68	246.07	226.64	304.65	196.86	181.76
25th percentile	89.58	199.33	223.26	270.08	162.99	134.96	212.77	94.99
50th percentile (median)	101.57	403.96	308.38	330.18	195.21	125.72	298.18	99.38
75th percentile	69.48	278.13	401.43	334.46	127.19	112.84	204.50	82.25
90th percentile	185.14	357.27	569.18	337.75	329.34	269.80	408.67	209.95

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2008 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.