

**Table I.A.1(2010) Number of private-sector establishments by firm size and selected characteristics: United States, 2010**

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	6,563,247	3,807,878	773,921	518,797	469,116	993,534	4,886,283	1,676,964
Industry group **								
Agric., fish., forest.	140,170	117,366	13,648	5,757	1,996*	1,403	134,412	5,758
Mining and manufacturing	274,603	131,394	48,821	39,486	26,875	28,028	205,723	68,880
Construction	588,408	461,411	76,355	33,605	11,490	5,548	559,553	28,854
Utilities and transp.	174,867	88,980	18,186	14,643	13,196	39,861	115,333	59,534
Wholesale trade	339,204	171,170	47,871	38,372	33,963	47,829	241,286	97,919
Fin. svcs. and real estate	788,941	372,759	43,831	58,366	85,425	228,560	441,406	347,535
Retail trade	982,310	489,259	91,737	64,162	71,203	265,950	620,095	362,215
Professional services	1,598,025	997,734	189,620	123,698	124,993	161,979	1,259,000	339,025
Other services	1,676,719	977,806	243,852	140,708	99,976	214,377	1,309,475	367,243
Ownership								
For profit, incorporated	4,537,600	2,444,712	557,673	372,591	312,611	850,012	3,221,143	1,316,456
For profit, unincorporated	1,508,402	1,107,439	152,145	76,629	67,107	105,081	1,308,374	200,028
Nonprofit	517,245	255,727	64,102	69,577	89,398	38,441	356,766	160,479
Age of firm								
Less than 5 years	809,287	652,151	92,242	37,419	15,263	12,212	770,405	38,882
5-9 years	968,776	748,464	120,434	56,092	29,330	14,455	904,086	64,689
10-19 years	1,369,558	955,832	172,183	106,069	76,196	59,277	1,196,589	172,969
20 or more years	3,415,626	1,451,431	389,062	319,216	348,326	907,590	2,015,202	1,400,424
Multi/single status								
2 or more locations	1,702,115	30,767	63,316	202,856	413,309	991,867	185,119	1,516,996
1 location only	4,861,132	3,777,111	710,605	315,941	55,807	1,668	4,701,164	159,968
Percent full-time employees								
Less than 25%	956,031	698,326	108,859	50,381	41,411	57,054	839,395	116,636
25-49 %	466,041	229,892	62,213	46,552	34,435	92,949	320,552	145,490
50-74 %	1,075,929	639,932	114,732	64,846	65,053	191,365	792,145	283,783
75% or more	4,065,246	2,239,728	488,117	357,018	328,217	652,166	2,934,192	1,131,054
Union presence								
No union employees	5,815,677	3,602,737	724,756	485,119	424,974	578,090	4,614,410	1,201,266
Has union employees	394,809	102,116	28,350	24,748	22,641	216,953	143,057	251,753
Unknown	352,761	103,025	20,815	8,929	21,501	198,491	128,816	223,945
Percent low-wage employees								
50% or more low wage	2,352,149	1,350,503	272,396	172,273	175,457	381,521	1,724,434	627,715
Less than 50% low wage	4,211,098	2,457,375	501,525	346,524	293,660	612,013	3,161,849	1,049,248

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2010 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(2010) Standard error for number of private-sector establishments by firm size and selected characteristics: United States, 2010**

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	25,970	21,362	15,296	11,212	3,433	13,829	20,953	14,950
Industry group **								
Agric., fish., forest.	7,852	6,964	3,063	959	635*	221	7,374	926
Mining and manufacturing	10,184	8,881	2,399	2,348	2,133	1,883	7,521	3,191
Construction	8,129	7,459	5,316	3,355	1,441	974	7,957	2,148
Utilities and transp.	4,079	4,141	1,764	1,407	1,094	2,486	4,550	2,715
Wholesale trade	9,310	5,733	3,522	2,099	2,321	3,348	6,395	4,832
Fin. svcs. and real estate	12,463	6,730	2,969	2,936	3,753	4,373	9,053	4,964
Retail trade	13,666	10,519	3,139	3,410	3,338	7,485	9,183	8,917
Professional services	12,379	14,164	5,975	4,079	3,115	4,984	14,138	5,293
Other services	8,476	10,845	9,045	5,376	3,176	6,294	5,227	7,060
Ownership								
For profit, incorporated	34,356	35,455	11,437	8,309	3,956	12,933	30,234	12,150
For profit, unincorporated	27,500	21,222	9,869	5,127	2,588	3,642	28,142	4,728
Nonprofit	8,992	8,432	5,221	4,049	2,943	2,199	10,353	3,865
Age of firm								
Less than 5 years	15,350	14,988	5,672	3,060	1,437	1,430	13,934	2,893
5-9 years	23,869	19,064	5,136	3,728	2,308	2,359	22,881	3,259
10-19 years	18,796	13,177	6,262	5,518	4,096	2,855	18,383	5,745
20 or more years	18,425	18,171	12,115	9,346	4,371	14,454	17,660	16,851
Multi/single status								
2 or more locations	19,873	4,334	2,979	10,034	3,820	13,854	8,492	16,134
1 location only	22,805	22,579	16,418	5,566	1,542	196	22,423	3,841
Percent full-time employees								
Less than 25%	19,339	13,696	5,851	3,178	3,275	5,448	16,857	7,610
25-49 %	12,174	7,414	5,327	2,197	1,501	3,594	10,887	3,023
50-74 %	24,845	18,226	7,244	3,287	3,098	8,756	21,965	9,208
75% or more	35,431	29,373	12,268	9,920	6,577	10,631	30,954	14,269
Union presence								
No union employees	28,204	22,950	13,692	12,210	3,181	7,636	22,465	10,444
Has union employees	10,253	8,080	3,196	2,847	1,532	7,570	9,225	7,652
Unknown	9,980	5,164	2,320	1,466	1,393	9,128	6,735	9,706
Percent low-wage employees								
50% or more low wage	29,994	17,784	11,275	5,922	7,390	11,449	24,465	11,642
Less than 50% low wage	31,818	29,767	10,835	8,091	6,704	7,662	26,952	13,433

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2010 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(2010) Percent of number of private-sector establishments by firm size and selected characteristics: United States, 2010**

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	6,563,247	58.0%	11.8%	7.9%	7.1%	15.1%	74.4%	25.6%
Industry group **								
Agric., fish., forest.	140,170	83.7%	9.7%	4.1%	1.4% *	1.0%	95.9%	4.1%
Mining and manufacturing	274,603	47.8%	17.8%	14.4%	9.8%	10.2%	74.9%	25.1%
Construction	588,408	78.4%	13.0%	5.7%	2.0%	0.9%	95.1%	4.9%
Utilities and transp.	174,867	50.9%	10.4%	8.4%	7.5%	22.8%	66.0%	34.0%
Wholesale trade	339,204	50.5%	14.1%	11.3%	10.0%	14.1%	71.1%	28.9%
Fin. svcs. and real estate	788,941	47.2%	5.6%	7.4%	10.8%	29.0%	55.9%	44.1%
Retail trade	982,310	49.8%	9.3%	6.5%	7.2%	27.1%	63.1%	36.9%
Professional services	1,598,025	62.4%	11.9%	7.7%	7.8%	10.1%	78.8%	21.2%
Other services	1,676,719	58.3%	14.5%	8.4%	6.0%	12.8%	78.1%	21.9%
Ownership								
For profit, incorporated	4,537,600	53.9%	12.3%	8.2%	6.9%	18.7%	71.0%	29.0%
For profit, unincorporated	1,508,402	73.4%	10.1%	5.1%	4.4%	7.0%	86.7%	13.3%
Nonprofit	517,245	49.4%	12.4%	13.5%	17.3%	7.4%	69.0%	31.0%
Age of firm								
Less than 5 years	809,287	80.6%	11.4%	4.6%	1.9%	1.5%	95.2%	4.8%
5-9 years	968,776	77.3%	12.4%	5.8%	3.0%	1.5%	93.3%	6.7%
10-19 years	1,369,558	69.8%	12.6%	7.7%	5.6%	4.3%	87.4%	12.6%
20 or more years	3,415,626	42.5%	11.4%	9.3%	10.2%	26.6%	59.0%	41.0%
Multi/single status								
2 or more locations	1,702,115	1.8%	3.7%	11.9%	24.3%	58.3%	10.9%	89.1%
1 location only	4,861,132	77.7%	14.6%	6.5%	1.1%	0.0%	96.7%	3.3%
Percent full-time employees								
Less than 25%	956,031	73.0%	11.4%	5.3%	4.3%	6.0%	87.8%	12.2%
25-49 %	466,041	49.3%	13.3%	10.0%	7.4%	19.9%	68.8%	31.2%
50-74 %	1,075,929	59.5%	10.7%	6.0%	6.0%	17.8%	73.6%	26.4%
75% or more	4,065,246	55.1%	12.0%	8.8%	8.1%	16.0%	72.2%	27.8%
Union presence								
No union employees	5,815,677	61.9%	12.5%	8.3%	7.3%	9.9%	79.3%	20.7%
Has union employees	394,809	25.9%	7.2%	6.3%	5.7%	55.0%	36.2%	63.8%
Unknown	352,761	29.2%	5.9%	2.5%	6.1%	56.3%	36.5%	63.5%
Percent low-wage employees								
50% or more low wage	2,352,149	57.4%	11.6%	7.3%	7.5%	16.2%	73.3%	26.7%
Less than 50% low wage	4,211,098	58.4%	11.9%	8.2%	7.0%	14.5%	75.1%	24.9%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2010 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(2010) Standard error for percent of number of private-sector establishments by firm size and selected characteristics: United States, 2010**

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	25,970	0.19%	0.25%	0.16%	0.06%	0.19%	0.19%	0.19%
Industry group **								
Agric., fish., forest.	7,852	2.39%	2.17%	0.69%	0.39%*	0.14%	0.59%	0.59%
Mining and manufacturing	10,184	1.61%	0.83%	1.20%	0.66%	0.47%	0.57%	0.57%
Construction	8,129	0.99%	0.83%	0.55%	0.26%	0.17%	0.36%	0.36%
Utilities and transp.	4,079	1.63%	0.97%	0.86%	0.69%	1.46%	1.64%	1.64%
Wholesale trade	9,310	0.66%	1.17%	0.68%	0.49%	0.82%	0.97%	0.97%
Fin. svcs. and real estate	12,463	0.35%	0.34%	0.33%	0.51%	0.46%	0.44%	0.44%
Retail trade	13,666	0.61%	0.36%	0.37%	0.27%	0.68%	0.62%	0.62%
Professional services	12,379	0.66%	0.35%	0.23%	0.21%	0.35%	0.39%	0.39%
Other services	8,476	0.51%	0.59%	0.30%	0.19%	0.33%	0.34%	0.34%
Ownership								
For profit, incorporated	34,356	0.43%	0.29%	0.21%	0.10%	0.24%	0.25%	0.25%
For profit, unincorporated	27,500	0.57%	0.54%	0.32%	0.18%	0.31%	0.41%	0.41%
Nonprofit	8,992	1.20%	0.89%	0.79%	0.72%	0.47%	0.96%	0.96%
Age of firm								
Less than 5 years	15,350	0.64%	0.74%	0.38%	0.17%	0.18%	0.32%	0.32%
5-9 years	23,869	0.62%	0.28%	0.35%	0.25%	0.26%	0.32%	0.32%
10-19 years	18,796	0.55%	0.40%	0.35%	0.29%	0.22%	0.41%	0.41%
20 or more years	18,425	0.42%	0.37%	0.27%	0.09%	0.42%	0.43%	0.43%
Multi/single status								
2 or more locations	19,873	0.26%	0.17%	0.48%	0.35%	0.40%	0.42%	0.42%
1 location only	22,805	0.40%	0.32%	0.11%	0.03%	0.00%	0.08%	0.08%
Percent full-time employees								
Less than 25%	19,339	0.71%	0.48%	0.33%	0.28%	0.55%	0.69%	0.69%
25-49 %	12,174	0.93%	0.97%	0.45%	0.37%	0.61%	0.74%	0.74%
50-74 %	24,845	0.59%	0.58%	0.37%	0.25%	0.73%	0.77%	0.77%
75% or more	35,431	0.34%	0.33%	0.21%	0.17%	0.25%	0.32%	0.32%
Union presence								
No union employees	28,204	0.19%	0.26%	0.19%	0.07%	0.11%	0.13%	0.13%
Has union employees	10,253	1.86%	0.73%	0.61%	0.41%	1.89%	1.80%	1.80%
Unknown	9,980	1.37%	0.59%	0.40%	0.41%	1.62%	1.73%	1.73%
Percent low-wage employees								
50% or more low wage	29,994	0.41%	0.40%	0.26%	0.34%	0.37%	0.39%	0.39%
Less than 50% low wage	31,818	0.42%	0.28%	0.18%	0.16%	0.15%	0.27%	0.27%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2010 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.

Percents may not add to 100% because of rounding.

**Table I.A.2(2010) Percent of private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2010**

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	53.8%	31.8%	60.9%	80.6%	94.9%	99.5%	39.2%	96.4%
Industry group **								
Agric., fish., forest.	26.5%	21.4%	39.1%	63.8%	82.4%	100.0%	24.3%	78.5%
Mining and manufacturing	67.5%	43.2%	77.3%	93.2%	97.4%	99.9%	57.5%	97.5%
Construction	41.5%	31.2%	71.4%	87.2%	94.9%	100.0%	38.7%	95.9%
Utilities and transp.	54.8%	23.5%	56.2%	83.9%	96.2%	99.6%	33.2%	96.5%
Wholesale trade	67.6%	44.5%	77.2%	91.5%	99.2%	99.4%	55.1%	98.5%
Fin. svcs. and real estate	68.4%	37.1%	81.6%	93.2%	98.2%	99.6%	44.6%	98.7%
Retail trade	56.6%	23.5%	59.0%	83.7%	94.5%	99.7%	32.3%	98.1%
Professional services	57.4%	39.5%	71.0%	86.5%	97.3%	99.0%	46.9%	96.7%
Other services	43.4%	24.4%	41.8%	61.2%	87.2%	99.2%	29.8%	91.7%
Ownership								
For profit, incorporated	58.3%	34.5%	63.9%	81.2%	94.2%	99.6%	42.6%	96.6%
For profit, unincorporated	37.4%	24.6%	47.2%	68.3%	94.2%	98.7%	28.6%	94.4%
Nonprofit	62.9%	36.6%	67.1%	91.0%	97.7%	98.8%	47.5%	97.1%
Age of firm								
Less than 5 years	26.4%	20.4%	36.9%	57.6%	82.8%	98.1%	23.5%	82.2%
5-9 years	35.8%	27.7%	53.4%	62.7%	89.9%	94.5%	32.4%	83.1%
10-19 years	44.9%	32.0%	58.4%	75.1%	92.6%	99.2%	38.0%	92.6%
20 or more years	69.0%	38.8%	70.0%	88.3%	96.3%	99.6%	48.9%	97.9%
Multi/single status								
2 or more locations	95.4%	60.0%	70.9%	88.2%	95.7%	99.5%	77.0%	97.7%
1 location only	39.2%	31.5%	60.0%	75.8%	88.6%	96.1%	37.7%	84.2%
Percent full-time employees								
Less than 25%	19.4%	7.9%	18.9%	43.5%	80.9%	95.4%	10.4%	83.7%
25-49 %	51.6%	24.7%	46.0%	65.0%	91.9%	99.9%	31.9%	94.9%
50-74 %	52.1%	30.9%	53.1%	75.9%	95.7%	99.5%	36.1%	96.8%
75% or more	62.6%	40.2%	74.0%	88.8%	96.8%	99.7%	49.1%	97.8%
Union presence								
No union employees	50.9%	32.0%	61.1%	80.2%	94.6%	99.1%	39.3%	95.2%
Has union employees	79.7%	32.0%	74.7%	88.4%	98.1%	99.9%	45.3%	99.3%
Unknown	73.8%	24.8%	37.3%	85.0%	97.5%	99.9%	29.0%	99.5%
Percent low wage employees								
50% or more low wage	40.5%	16.6%	33.4%	60.0%	89.5%	99.0%	21.4%	93.1%
Less than 50% low wage	61.2%	40.1%	75.8%	90.9%	98.1%	99.7%	48.9%	98.4%

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**Table I.A.2(2010) Standard error for percent of private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2010**

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	0.18%	0.42%	1.00%	0.67%	0.44%	0.13%	0.28%	0.24%
Industry group **								
Agric., fish., forest.	2.26%	2.77%	8.35%	7.41%	13.16%	0.00%	2.27%	4.72%
Mining and manufacturing	1.70%	3.25%	3.79%	1.21%	0.84%	0.12%	2.31%	0.67%
Construction	1.45%	1.56%	3.18%	2.54%	3.04%	0.00%	1.55%	2.19%
Utilities and transp.	1.62%	2.14%	3.78%	4.68%	2.22%	0.21%	1.47%	0.88%
Wholesale trade	2.00%	3.38%	2.60%	2.21%	0.56%	0.60%	2.36%	0.68%
Fin. svcs. and real estate	0.89%	1.80%	3.47%	1.66%	0.33%	0.24%	1.59%	0.31%
Retail trade	0.70%	1.34%	3.09%	2.95%	1.39%	0.15%	1.06%	0.30%
Professional services	0.68%	1.14%	2.36%	1.25%	0.66%	0.21%	0.80%	0.54%
Other services	0.52%	1.00%	1.54%	1.81%	1.93%	0.29%	0.75%	0.57%
Ownership								
For profit, incorporated	0.25%	0.51%	1.22%	0.67%	0.43%	0.15%	0.32%	0.29%
For profit, unincorporated	0.49%	0.61%	2.57%	1.85%	1.22%	0.64%	0.62%	0.64%
Nonprofit	1.20%	2.10%	3.96%	1.48%	0.44%	1.03%	1.31%	0.38%
Age of firm								
Less than 5 years	0.79%	0.89%	2.01%	2.35%	4.74%	1.68%	0.69%	3.36%
5-9 years	1.13%	1.40%	2.80%	3.15%	3.32%	5.98%	1.24%	2.65%
10-19 years	0.70%	1.17%	1.81%	0.91%	1.22%	0.41%	0.99%	1.11%
20 or more years	0.34%	0.60%	1.33%	0.69%	0.37%	0.11%	0.52%	0.14%
Multi/single status								
2 or more locations	0.30%	6.75%	3.27%	1.08%	0.40%	0.13%	1.79%	0.19%
1 location only	0.31%	0.45%	0.93%	0.89%	2.31%	2.65%	0.32%	1.47%
Percent full-time employees								
Less than 25%	0.81%	0.72%	2.59%	3.01%	2.39%	1.35%	0.69%	1.34%
25-49 %	1.24%	1.97%	4.20%	3.41%	1.96%	0.04%	1.84%	0.94%
50-74 %	0.73%	0.89%	2.85%	1.38%	0.99%	0.30%	0.70%	0.33%
75% or more	0.45%	0.78%	1.21%	0.55%	0.40%	0.06%	0.65%	0.21%
Union presence								
No union employees	0.24%	0.47%	0.84%	0.72%	0.41%	0.22%	0.27%	0.30%
Has union employees	1.17%	2.84%	5.70%	3.40%	0.72%	0.05%	2.86%	0.24%
Unknown	1.54%	2.75%	5.30%	5.06%	1.62%	0.05%	2.23%	0.17%
Percent low wage employees								
50% or more low wage	0.55%	0.67%	0.97%	1.49%	1.02%	0.26%	0.56%	0.62%
Less than 50% low wage	0.22%	0.44%	1.11%	0.69%	0.24%	0.09%	0.28%	0.19%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2010 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.A.2.a(2010) Percent of private-sector establishments that offer health insurance that self-insure at least one plan by firm size and selected characteristics: United States, 2010**

Characteristics	Total	Less than 100 employees	100-499 employees	500 or more employees	Less than 50 employees	50 or more employees
United States	35.8%	13.0%	26.5%	81.9%	12.7%	63.3%
Industry group **						
Agric., fish., forest.	17.7%	14.0%	--	90.2%	13.2% *	50.7%
Mining and manufacturing	29.2%	12.9%	35.6%	85.9%	12.1%	59.4%
Construction	16.5%	14.3%	29.3%	66.4%	14.1%	35.6%
Utilities and transp.	50.3%	16.0%	25.0%	89.9%	16.4%	72.9%
Wholesale trade	32.2%	11.5%	31.0%	88.8%	10.2%	62.5%
Fin. svcs. and real estate	47.7%	9.0%	31.2%	86.2%	8.8%	70.0%
Retail trade	51.6%	14.8%	26.1%	85.0%	15.1%	72.1%
Professional services	26.8%	11.9%	25.5%	77.5%	11.3%	54.6%
Other services	34.8%	15.3%	19.6%	73.9%	15.3%	57.4%
Ownership						
For profit, incorporated	38.7%	12.2%	27.1%	84.2%	11.8%	67.6%
For profit, unincorporated	28.2%	13.2%	27.5%	77.8%	12.9%	58.7%
Nonprofit	26.1%	18.6%	24.0%	54.3%	19.1%	33.7%
Age of firm						
Less than 5 years	14.7%	10.6%	20.4%	63.5%	10.8%	36.9%
5-9 years	15.8%	12.6%	23.6%	55.3%	12.4%	34.7%
10-19 years	19.3%	12.0%	20.0%	67.4%	11.7%	41.1%
20 or more years	45.0%	14.0%	28.5%	83.8%	13.6%	67.6%
Multi/single status						
2 or more locations	62.2%	12.3%	27.3%	82.0%	11.4%	67.1%
1 location only	13.4%	13.1%	21.6%	45.6%	12.8%	21.1%
Percent full-time employees						
Less than 25%	33.6%	13.1%	16.9%	70.6%	13.0%	52.1%
25-49 %	41.5%	15.3%	14.8%	77.3%	14.9%	61.3%
50-74 %	40.7%	13.2%	22.3%	85.8%	13.1%	69.3%
75% or more	34.4%	12.8%	29.5%	82.4%	12.4%	63.0%
Union presence						
No union employees	28.6%	11.9%	26.0%	78.8%	11.6%	55.6%
Has union employees	77.3%	38.5%	32.1%	93.6%	38.5%	87.3%
Unknown	68.0%	19.4%	32.8%	79.3%	19.3%	76.1%
Percent low wage employees						
50% or more low wage	41.8%	11.9%	21.5%	76.9%	11.9%	60.7%
Less than 50% low wage	33.6%	13.3%	29.2%	85.0%	12.9%	64.8%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2010 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.a(2010) 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, 2010**

Characteristics	Total	Less than 100 employees	100-499 employees	500 or more employees	Less than 50 employees	50 or more employees
United States	0.45%	0.32%	0.81%	0.54%	0.32%	0.61%
Industry group **						
Agric., fish., forest.	4.06%	4.16%	--	8.82%	4.40% *	9.92%
Mining and manufacturing	1.68%	1.69%	3.74%	1.74%	1.73%	2.58%
Construction	0.97%	0.88%	4.40%	7.86%	1.01%	3.61%
Utilities and transp.	2.28%	3.59%	5.37%	1.64%	3.61%	2.57%
Wholesale trade	1.36%	1.11%	3.63%	0.96%	1.37%	1.57%
Fin. svcs. and real estate	0.95%	1.23%	1.84%	1.30%	1.54%	1.26%
Retail trade	0.89%	1.15%	3.62%	0.87%	1.27%	1.32%
Professional services	0.69%	0.65%	1.91%	1.30%	0.69%	1.42%
Other services	1.03%	0.71%	2.31%	1.83%	0.85%	1.80%
Ownership						
For profit, incorporated	0.47%	0.36%	1.35%	0.71%	0.34%	0.72%
For profit, unincorporated	1.11%	1.04%	1.83%	1.32%	1.21%	1.73%
Nonprofit	1.67%	1.82%	2.54%	3.65%	1.98%	1.75%
Age of firm						
Less than 5 years	1.11%	1.13%	5.00%	7.75%	1.15%	3.01%
5-9 years	1.51%	1.11%	3.51%	4.76%	1.13%	3.85%
10-19 years	1.27%	1.18%	1.65%	2.60%	1.17%	2.17%
20 or more years	0.62%	0.64%	0.91%	0.53%	0.78%	0.73%
Multi/single status						
2 or more locations	0.54%	0.48%	0.87%	0.54%	0.90%	0.59%
1 location only	0.32%	0.33%	1.81%	5.51%	0.33%	1.12%
Percent full-time employees						
Less than 25%	1.40%	1.91%	2.43%	2.22%	1.99%	1.91%
25-49 %	2.14%	2.26%	3.77%	2.01%	2.54%	1.39%
50-74 %	1.06%	1.33%	3.49%	1.30%	1.32%	1.77%
75% or more	0.44%	0.42%	1.12%	0.60%	0.45%	0.60%
Union presence						
No union employees	0.40%	0.33%	0.83%	0.66%	0.32%	0.60%
Has union employees	1.77%	2.64%	4.11%	0.63%	2.97%	0.82%
Unknown	1.40%	4.17%	5.23%	1.13%	4.52%	1.12%
Percent low wage employees						
50% or more low wage	1.01%	0.75%	1.63%	0.79%	0.79%	1.11%
Less than 50% low wage	0.32%	0.35%	0.89%	0.60%	0.36%	0.59%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2010 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(2010) 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, 2010**

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	35.9%	63.1%	45.6%	30.6%	16.7%	8.8%	55.1%	13.1%
Industry group **								
Agric., fish., forest.	64.9%	75.9%	59.3%	43.5%	--	--	71.2%	19.7%
Mining and manufacturing	30.8%	49.9%	36.7%	23.7%	--	--	41.2%	12.4%
Construction	52.6%	60.9%	46.6%	38.4%	--	--	55.7%	28.8%
Utilities and transp.	35.9%	54.4%	64.1%	29.7%	--	--	52.8%	24.6%
Wholesale trade	38.3%	71.7%	48.1%	24.4%	--	--	58.6%	10.4%
Fin. svcs. and real estate	28.1%	64.3%	56.0%	32.4%	--	--	59.1%	10.4%
Retail trade	20.2%	59.6%	33.0%	20.4%	--	--	46.6%	5.4%
Professional services	47.3%	67.9%	49.3%	34.1%	--	--	60.4%	23.7%
Other services	32.5%	57.2%	42.9%	33.7%	--	--	51.0%	11.2%
Ownership								
For profit, incorporated	33.7%	62.6%	44.6%	29.1%	--	--	54.0%	11.8%
For profit, unincorporated	41.9%	61.8%	46.0%	30.8%	--	--	56.4%	13.0%
Nonprofit	43.2%	71.7%	53.0%	37.5%	--	--	61.1%	23.6%
Age of firm								
Less than 5 years	51.1%	60.6%	50.6%	43.2%	--	--	57.6%	14.3%
5-9 years	48.0%	59.9%	43.2%	31.5%	--	--	54.4%	13.3%
10-19 years	45.1%	62.7%	44.3%	30.6%	--	--	55.2%	16.1%
20 or more years	30.3%	65.1%	46.0%	29.5%	--	--	54.8%	12.7%
Multi/single status								
2 or more locations	13.8%	53.1%	37.7%	27.7%	--	--	36.5%	11.6%
1 location only	54.6%	63.2%	46.4%	32.7%	--	--	56.6%	29.0%
Percent full-time employees								
Less than 25%	33.7%	67.0%	46.6%	35.2%	--	--	58.7%	11.3%
25-49 %	25.3%	58.9%	44.7%	29.6%	--	--	50.7%	6.5%
50-74 %	35.0%	63.9%	48.3%	30.8%	--	--	57.5%	11.7%
75% or more	37.2%	62.9%	45.1%	30.3%	--	--	54.7%	14.4%
Union presence								
No union employees	38.4%	63.6%	44.7%	29.7%	--	--	55.2%	11.8%
Has union employees	29.3%	54.8%	61.2%	43.0%	--	--	56.0%	22.4%
Unknown	15.0%	51.2%	54.8%	37.4%	--	--	50.0%	9.1%
Percent low wage employees								
50% or more low wage	25.5%	61.6%	37.4%	28.6%	--	--	51.6%	9.1%
Less than 50% low wage	39.7%	63.4%	47.5%	31.2%	--	--	55.9%	15.3%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2010 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(2010) 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, 2010**

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%	0.94%	1.29%	1.16%	0.70%	0.53%	0.98%	0.52%
Industry group **								
Agric., fish., forest.	5.38%	5.33%	12.63%	12.18%	--	--	5.67%	5.73%
Mining and manufacturing	1.36%	5.42%	4.11%	1.67%	--	--	1.70%	1.41%
Construction	2.36%	3.58%	4.46%	4.71%	--	--	2.36%	5.28%
Utilities and transp.	3.09%	7.95%	4.60%	8.63%	--	--	6.07%	3.02%
Wholesale trade	2.12%	3.26%	5.81%	3.34%	--	--	2.66%	1.23%
Fin. svcs. and real estate	0.85%	3.20%	5.46%	3.28%	--	--	2.75%	1.10%
Retail trade	1.16%	3.27%	2.30%	2.21%	--	--	2.03%	0.56%
Professional services	0.98%	1.59%	2.18%	2.50%	--	--	1.50%	1.66%
Other services	0.86%	2.41%	2.16%	2.14%	--	--	1.57%	1.17%
Ownership								
For profit, incorporated	0.62%	0.87%	1.47%	1.62%	--	--	1.04%	0.58%
For profit, unincorporated	1.62%	2.48%	2.01%	2.19%	--	--	1.93%	1.79%
Nonprofit	1.70%	3.06%	3.83%	2.83%	--	--	2.27%	1.74%
Age of firm								
Less than 5 years	2.61%	3.31%	7.05%	7.15%	--	--	3.31%	2.55%
5-9 years	1.64%	2.84%	2.52%	2.02%	--	--	1.85%	1.74%
10-19 years	1.52%	2.38%	2.67%	2.52%	--	--	1.77%	1.35%
20 or more years	0.72%	1.39%	1.43%	0.98%	--	--	1.23%	0.55%
Multi/single status								
2 or more locations	0.50%	8.54%	4.35%	1.33%	--	--	1.96%	0.56%
1 location only	0.95%	1.02%	1.56%	1.69%	--	--	1.02%	1.52%
Percent full-time employees								
Less than 25%	1.69%	4.49%	9.18%	5.63%	--	--	3.20%	0.78%
25-49 %	2.37%	7.23%	3.74%	4.16%	--	--	4.29%	1.08%
50-74 %	1.33%	2.13%	2.17%	2.81%	--	--	1.70%	1.18%
75% or more	0.63%	1.12%	1.92%	1.49%	--	--	1.07%	0.59%
Union presence								
No union employees	0.57%	0.96%	1.22%	1.12%	--	--	0.94%	0.24%
Has union employees	2.16%	5.75%	5.94%	6.05%	--	--	2.48%	2.40%
Unknown	1.10%	9.37%	10.68%	7.55%	--	--	7.81%	0.68%
Percent low wage employees								
50% or more low wage	1.13%	3.76%	2.99%	1.97%	--	--	2.45%	0.38%
Less than 50% low wage	0.71%	1.21%	1.68%	1.41%	--	--	1.11%	0.70%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2010 Medical Expenditure Panel Survey-Insurance Component.

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**Table I.A.2.b.(1)(2010) 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, 2010**

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%	19.5%	13.6%	9.1%	3.9%	2.5%	16.8%	3.5%
Industry group **								
Agric., fish., forest.	9.1%	--	--	--	--	--	10.0%	2.2%*
Mining and manufacturing	9.2%	--	--	--	--	--	13.3%	2.0%*
Construction	16.5%	--	--	--	--	--	17.2%	10.7%*
Utilities and transp.	11.4%	--	--	--	--	--	24.2%	2.9%
Wholesale trade	11.8%	--	--	--	--	--	18.7%	2.2%*
Fin. svcs. and real estate	7.9%	--	--	--	--	--	18.4%	1.8%
Retail trade	5.8%	--	--	--	--	--	13.6%	1.3%
Professional services	13.7%	--	--	--	--	--	16.7%	8.5%
Other services	11.0%	--	--	--	--	--	18.0%	3.0%
Ownership								
For profit, incorporated	10.1%	--	--	--	--	--	16.7%	3.0%
For profit, unincorporated	12.2%	--	--	--	--	--	16.6%	3.6%
Nonprofit	13.4%	--	--	--	--	--	18.3%	8.1%
Age of firm								
Less than 5 years	14.3%	--	--	--	--	--	16.2%	3.7%*
5-9 years	14.4%	--	--	--	--	--	16.7%	2.3%*
10-19 years	14.4%	--	--	--	--	--	17.8%	4.8%
20 or more years	8.9%	--	--	--	--	--	16.6%	3.4%
Multi/single status								
2 or more locations	3.7%	--	--	--	--	--	10.9%	3.0%
1 location only	16.8%	--	--	--	--	--	17.3%	9.9%
Percent full-time employees								
Less than 25%	9.8%	--	--	--	--	--	16.8%	3.5%
25-49 %	7.2%	--	--	--	--	--	14.6%	1.7%*
50-74 %	11.3%	--	--	--	--	--	20.2%	2.0%
75% or more	11.0%	--	--	--	--	--	16.3%	4.2%
Union presence								
No union employees	11.4%	--	--	--	--	--	16.8%	3.0%
Has union employees	10.2%	--	--	--	--	--	21.1%	7.4%
Unknown	3.7%	--	--	--	--	--	12.9%*	2.1%
Percent low wage employees								
50% or more low wage	7.7%	--	--	--	--	--	17.1%	1.8%
Less than 50% low wage	11.9%	--	--	--	--	--	16.8%	4.6%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2010 Medical Expenditure Panel Survey-Insurance Component.

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**Table I.A.2.b.(1)(2010) 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, 2010**

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	0.32%	0.84%	0.67%	0.67%	0.44%	0.23%	0.54%	0.26%
Industry group **								
Agric., fish., forest.	2.33%	--	--	--	--	--	2.66%	1.28%*
Mining and manufacturing	1.34%	--	--	--	--	--	1.82%	0.69%*
Construction	2.09%	--	--	--	--	--	2.14%	3.43%*
Utilities and transp.	1.65%	--	--	--	--	--	3.90%	0.61%
Wholesale trade	0.90%	--	--	--	--	--	1.59%	0.78%*
Fin. svcs. and real estate	0.36%	--	--	--	--	--	1.38%	0.41%
Retail trade	0.73%	--	--	--	--	--	1.97%	0.22%
Professional services	0.65%	--	--	--	--	--	0.82%	0.99%
Other services	0.55%	--	--	--	--	--	1.17%	0.50%
Ownership								
For profit, incorporated	0.40%	--	--	--	--	--	0.62%	0.34%
For profit, unincorporated	0.87%	--	--	--	--	--	1.25%	0.97%
Nonprofit	1.08%	--	--	--	--	--	1.97%	0.65%
Age of firm								
Less than 5 years	1.45%	--	--	--	--	--	1.69%	1.32%*
5-9 years	1.41%	--	--	--	--	--	1.62%	0.92%*
10-19 years	0.91%	--	--	--	--	--	0.98%	0.99%
20 or more years	0.32%	--	--	--	--	--	0.68%	0.24%
Multi/single status								
2 or more locations	0.28%	--	--	--	--	--	1.85%	0.21%
1 location only	0.60%	--	--	--	--	--	0.60%	1.37%
Percent full-time employees								
Less than 25%	1.17%	--	--	--	--	--	2.02%	0.70%
25-49 %	1.37%	--	--	--	--	--	2.53%	0.65%*
50-74 %	0.74%	--	--	--	--	--	1.59%	0.39%
75% or more	0.43%	--	--	--	--	--	0.73%	0.30%
Union presence								
No union employees	0.36%	--	--	--	--	--	0.62%	0.21%
Has union employees	0.71%	--	--	--	--	--	3.72%	1.14%
Unknown	0.62%	--	--	--	--	--	4.76%*	0.45%
Percent low wage employees								
50% or more low wage	0.42%	--	--	--	--	--	1.07%	0.20%
Less than 50% low wage	0.42%	--	--	--	--	--	0.63%	0.36%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2010 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.(2)(2010) 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, 2010**

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%	33.5%	27.5%	19.8%	12.2%	7.4%	30.5%	9.9%
Industry group **								
Agric., fish., forest.	44.0%	--	--	--	--	--	47.8%	16.6%*
Mining and manufacturing	18.6%	--	--	--	--	--	23.9%	9.4%
Construction	29.0%	--	--	--	--	--	30.7%	16.1%
Utilities and transp.	21.9%	--	--	--	--	--	23.7%	20.6%
Wholesale trade	22.6%	--	--	--	--	--	33.2%	8.1%
Fin. svcs. and real estate	17.9%	--	--	--	--	--	35.1%	8.1%
Retail trade	10.3%	--	--	--	--	--	21.6%	3.8%
Professional services	28.9%	--	--	--	--	--	34.4%	19.0%
Other services	17.9%	--	--	--	--	--	26.8%	7.7%
Ownership								
For profit, incorporated	19.8%	--	--	--	--	--	29.5%	9.3%
For profit, unincorporated	23.5%	--	--	--	--	--	30.3%	10.1%
Nonprofit	27.1%	--	--	--	--	--	38.2%	15.1%
Age of firm								
Less than 5 years	27.8%	--	--	--	--	--	31.1%	8.6%
5-9 years	27.0%	--	--	--	--	--	30.0%	11.1%
10-19 years	24.8%	--	--	--	--	--	29.9%	10.1%
20 or more years	18.6%	--	--	--	--	--	30.7%	9.9%
Multi/single status								
2 or more locations	10.1%	--	--	--	--	--	20.6%	9.1%
1 location only	30.4%	--	--	--	--	--	31.2%	18.9%
Percent full-time employees								
Less than 25%	16.4%	--	--	--	--	--	27.8%	6.3%
25-49 %	13.0%	--	--	--	--	--	23.8%	5.0%
50-74 %	19.6%	--	--	--	--	--	29.7%	9.1%
75% or more	22.5%	--	--	--	--	--	31.3%	11.1%
Union presence								
No union employees	21.9%	--	--	--	--	--	30.3%	8.5%
Has union employees	22.9%	--	--	--	--	--	34.0%	20.1%
Unknown	9.5%	--	--	--	--	--	31.5%	5.8%
Percent low wage employees								
50% or more low wage	13.0%	--	--	--	--	--	23.4%	6.5%
Less than 50% low wage	24.0%	--	--	--	--	--	32.1%	11.9%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2010 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)(2010) 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, 2010**

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	0.43%	0.64%	1.33%	0.96%	0.74%	0.58%	0.63%	0.54%
Industry group **								
Agric., fish., forest.	4.00%	--	--	--	--	--	4.22%	5.36%*
Mining and manufacturing	1.36%	--	--	--	--	--	2.07%	1.00%
Construction	1.64%	--	--	--	--	--	1.71%	3.57%
Utilities and transp.	2.61%	--	--	--	--	--	4.56%	2.50%
Wholesale trade	2.18%	--	--	--	--	--	3.27%	1.18%
Fin. svcs. and real estate	0.71%	--	--	--	--	--	1.99%	1.10%
Retail trade	1.09%	--	--	--	--	--	2.85%	0.50%
Professional services	0.85%	--	--	--	--	--	1.29%	1.52%
Other services	0.85%	--	--	--	--	--	1.19%	1.07%
Ownership								
For profit, incorporated	0.53%	--	--	--	--	--	0.77%	0.64%
For profit, unincorporated	1.44%	--	--	--	--	--	1.76%	1.50%
Nonprofit	0.95%	--	--	--	--	--	1.42%	1.22%
Age of firm								
Less than 5 years	2.64%	--	--	--	--	--	3.11%	2.26%
5-9 years	1.61%	--	--	--	--	--	2.00%	1.66%
10-19 years	1.09%	--	--	--	--	--	1.08%	1.32%
20 or more years	0.60%	--	--	--	--	--	0.87%	0.56%
Multi/single status								
2 or more locations	0.52%	--	--	--	--	--	1.22%	0.55%
1 location only	0.55%	--	--	--	--	--	0.63%	1.72%
Percent full-time employees								
Less than 25%	2.30%	--	--	--	--	--	3.96%	0.94%
25-49 %	1.39%	--	--	--	--	--	2.42%	1.09%
50-74 %	1.04%	--	--	--	--	--	1.68%	1.02%
75% or more	0.52%	--	--	--	--	--	0.74%	0.63%
Union presence								
No union employees	0.45%	--	--	--	--	--	0.67%	0.24%
Has union employees	2.53%	--	--	--	--	--	3.84%	2.52%
Unknown	1.12%	--	--	--	--	--	7.98%	0.56%
Percent low wage employees								
50% or more low wage	0.61%	--	--	--	--	--	1.29%	0.19%
Less than 50% low wage	0.48%	--	--	--	--	--	0.64%	0.76%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2010 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)(2010) 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, 2010**

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	5.9%	11.9%	7.2%	4.0%	1.7%	0.6%	9.8%	1.2%
Industry group **								
Agric., fish., forest.	12.3%	--	--	--	--	--	13.8%	--
Mining and manufacturing	3.7%	--	--	--	--	--	4.8%	--
Construction	9.2%	--	--	--	--	--	9.8%	--
Utilities and transp.	4.3%	--	--	--	--	--	8.1%	--
Wholesale trade	4.9%	--	--	--	--	--	7.8%	--
Fin. svcs. and real estate	3.8%	--	--	--	--	--	8.6%	--
Retail trade	4.7%	--	--	--	--	--	11.9%	--
Professional services	7.9%	--	--	--	--	--	11.7%	--
Other services	5.4%	--	--	--	--	--	8.7%	--
Ownership								
For profit, incorporated	5.3%	--	--	--	--	--	9.3%	--
For profit, unincorporated	8.4%	--	--	--	--	--	12.1%	--
Nonprofit	5.8%	--	--	--	--	--	9.2%	--
Age of firm								
Less than 5 years	9.9%	--	--	--	--	--	11.3%	--
5-9 years	8.7%	--	--	--	--	--	10.2%	--
10-19 years	7.3%	--	--	--	--	--	8.9%	--
20 or more years	4.7%	--	--	--	--	--	9.9%	--
Multi/single status								
2 or more locations	1.5%	--	--	--	--	--	6.2%	--
1 location only	9.6%	--	--	--	--	--	10.1%	--
Percent full-time employees								
Less than 25%	8.2%	--	--	--	--	--	15.2%	--
25-49 %	5.7%	--	--	--	--	--	13.0%	--
50-74 %	5.5%	--	--	--	--	--	9.4%	--
75% or more	5.8%	--	--	--	--	--	9.4%	--
Union presence								
No union employees	6.6%	--	--	--	--	--	10.0%	--
Has union employees	1.7%	--	--	--	--	--	5.6%	--
Unknown	2.4%	--	--	--	--	--	8.4%*	--
Percent low wage employees								
50% or more low wage	5.5%	--	--	--	--	--	12.1%	--
Less than 50% low wage	6.0%	--	--	--	--	--	9.3%	--

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2010 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.(3)(2010) 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, 2010**

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%	0.79%	0.41%	0.31%	0.18%	0.10%	0.50%	0.12%
Industry group **								
Agric., fish., forest.	2.34%	--	--	--	--	--	2.78%	--
Mining and manufacturing	0.63%	--	--	--	--	--	0.89%	--
Construction	1.10%	--	--	--	--	--	1.17%	--
Utilities and transp.	0.64%	--	--	--	--	--	1.79%	--
Wholesale trade	1.02%	--	--	--	--	--	1.82%	--
Fin. svcs. and real estate	0.68%	--	--	--	--	--	1.69%	--
Retail trade	0.52%	--	--	--	--	--	1.34%	--
Professional services	0.64%	--	--	--	--	--	0.95%	--
Other services	0.49%	--	--	--	--	--	0.91%	--
Ownership								
For profit, incorporated	0.23%	--	--	--	--	--	0.35%	--
For profit, unincorporated	1.02%	--	--	--	--	--	1.49%	--
Nonprofit	0.84%	--	--	--	--	--	1.37%	--
Age of firm								
Less than 5 years	1.50%	--	--	--	--	--	1.85%	--
5-9 years	1.01%	--	--	--	--	--	1.13%	--
10-19 years	0.89%	--	--	--	--	--	1.25%	--
20 or more years	0.41%	--	--	--	--	--	0.85%	--
Multi/single status								
2 or more locations	0.15%	--	--	--	--	--	1.27%	--
1 location only	0.51%	--	--	--	--	--	0.54%	--
Percent full-time employees								
Less than 25%	1.43%	--	--	--	--	--	3.34%	--
25-49 %	0.92%	--	--	--	--	--	2.06%	--
50-74 %	0.59%	--	--	--	--	--	0.93%	--
75% or more	0.39%	--	--	--	--	--	0.59%	--
Union presence								
No union employees	0.39%	--	--	--	--	--	0.59%	--
Has union employees	0.41%	--	--	--	--	--	1.33%	--
Unknown	0.38%	--	--	--	--	--	4.28%*	--
Percent low wage employees								
50% or more low wage	0.55%	--	--	--	--	--	1.28%	--
Less than 50% low wage	0.29%	--	--	--	--	--	0.43%	--

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2010 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(2010) 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, 2010**

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	18.7%	34.2%	25.9%	13.2%	5.1%	4.9%	29.8%	5.6%
Industry group **								
Agric., fish., forest.	42.2%	46.1%	50.0%	--	--	--	46.3%	--
Mining and manufacturing	18.0%	32.7%	23.6%	--	--	--	25.5%	--
Construction	31.0%	34.3%	30.7%	--	--	--	32.5%	--
Utilities and transp.	17.8%	27.6%	37.4%	--	--	--	26.7%	--
Wholesale trade	19.9%	38.3%	26.4%	--	--	--	31.6%	--
Fin. svcs. and real estate	11.6%	26.3%	30.3%	--	--	--	25.1%	--
Retail trade	12.7%	41.0%	24.0%	--	--	--	30.8%	--
Professional services	22.2%	32.7%	20.1%	--	--	--	28.0%	--
Other services	18.8%	36.1%	28.7%	--	--	--	32.3%	--
Ownership								
For profit, incorporated	17.9%	33.7%	26.3%	--	--	--	29.4%	--
For profit, unincorporated	21.4%	32.8%	21.4%	--	--	--	29.3%	--
Nonprofit	20.9%	42.3%	29.4%	--	--	--	34.1%	--
Age of firm								
Less than 5 years	25.3%	31.0%	23.3%	--	--	--	28.8%	--
5-9 years	27.1%	35.7%	21.7%	--	--	--	31.4%	--
10-19 years	23.9%	34.0%	26.1%	--	--	--	30.3%	--
20 or more years	15.5%	34.4%	27.1%	--	--	--	29.3%	--
Multi/single status								
2 or more locations	6.0%	25.0%	18.8%	--	--	--	15.8%	--
1 location only	29.5%	34.3%	26.6%	--	--	--	30.9%	--
Percent full-time employees								
Less than 25%	14.8%	28.8%	23.7% *	--	--	--	26.5%	--
25-49 %	15.2%	38.3%	24.9%	--	--	--	31.4%	--
50-74 %	17.4%	34.6%	25.1%	--	--	--	30.7%	--
75% or more	19.6%	34.1%	26.2%	--	--	--	29.7%	--
Union presence								
No union employees	19.2%	33.7%	24.3%	--	--	--	29.0%	--
Has union employees	23.0%	51.4%	55.5%	--	--	--	51.2%	--
Unknown	7.5%	31.0%	34.6%	--	--	--	30.1%	--
Percent low wage employees								
50% or more low wage	13.4%	37.0%	23.7%	--	--	--	30.7%	--
Less than 50% low wage	20.7%	33.5%	26.4%	--	--	--	29.6%	--

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2010 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(2010) 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, 2010**

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%	0.92%	0.91%	1.11%	0.41%	0.48%	0.71%	0.24%
Industry group **								
Agric., fish., forest.	6.43%	9.21%	13.50%	--	--	--	6.82%	--
Mining and manufacturing	1.31%	4.08%	3.90%	--	--	--	2.03%	--
Construction	1.80%	3.49%	3.73%	--	--	--	2.09%	--
Utilities and transp.	1.98%	8.03%	9.58%	--	--	--	4.42%	--
Wholesale trade	1.89%	4.69%	4.08%	--	--	--	3.04%	--
Fin. svcs. and real estate	0.48%	2.56%	3.42%	--	--	--	1.33%	--
Retail trade	0.68%	3.94%	1.94%	--	--	--	2.27%	--
Professional services	0.59%	1.48%	1.69%	--	--	--	1.00%	--
Other services	0.90%	2.50%	1.92%	--	--	--	1.78%	--
Ownership								
For profit, incorporated	0.42%	0.94%	0.90%	--	--	--	0.74%	--
For profit, unincorporated	0.98%	1.76%	2.08%	--	--	--	1.16%	--
Nonprofit	1.62%	5.05%	3.81%	--	--	--	3.40%	--
Age of firm								
Less than 5 years	2.19%	2.54%	4.51%	--	--	--	2.58%	--
5-9 years	1.54%	2.85%	4.83%	--	--	--	1.83%	--
10-19 years	1.29%	2.11%	3.17%	--	--	--	1.57%	--
20 or more years	0.39%	1.35%	1.41%	--	--	--	0.94%	--
Multi/single status								
2 or more locations	0.23%	6.47%	4.51%	--	--	--	1.89%	--
1 location only	0.63%	0.92%	1.13%	--	--	--	0.70%	--
Percent full-time employees								
Less than 25%	1.77%	4.00%	7.34% *	--	--	--	3.78%	--
25-49 %	1.40%	4.97%	3.12%	--	--	--	2.30%	--
50-74 %	0.87%	2.11%	2.91%	--	--	--	1.46%	--
75% or more	0.43%	1.31%	1.25%	--	--	--	0.93%	--
Union presence								
No union employees	0.42%	0.94%	0.94%	--	--	--	0.74%	--
Has union employees	1.59%	3.54%	7.60%	--	--	--	2.92%	--
Unknown	0.49%	6.36%	9.66%	--	--	--	3.81%	--
Percent low wage employees								
50% or more low wage	0.59%	1.94%	1.98%	--	--	--	1.47%	--
Less than 50% low wage	0.45%	1.08%	0.95%	--	--	--	0.87%	--

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2010 Medical Expenditure Panel Survey-Insurance Component.

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**Table I.A.2.c.(1)(2010) 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, 2010**

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	5.6%	10.2%	7.4%	4.1%	1.1%	2.0%	8.8%	1.9%
Industry group **								
Agric., fish., forest.	6.0%*	--	--	--	--	--	6.8%*	--
Mining and manufacturing	4.7%	--	--	--	--	--	6.9%	--
Construction	10.9%	--	--	--	--	--	11.3%	--
Utilities and transp.	6.5%	--	--	--	--	--	12.0%	--
Wholesale trade	5.8%	--	--	--	--	--	9.3%	--
Fin. svcs. and real estate	2.4%	--	--	--	--	--	5.4%	--
Retail trade	3.9%	--	--	--	--	--	10.0%	--
Professional services	6.2%	--	--	--	--	--	6.6%	--
Other services	7.0%	--	--	--	--	--	12.1%	--
Ownership								
For profit, incorporated	5.5%	--	--	--	--	--	8.9%	--
For profit, unincorporated	6.2%	--	--	--	--	--	8.4%	--
Nonprofit	5.8%	--	--	--	--	--	8.8%	--
Age of firm								
Less than 5 years	4.4%	--	--	--	--	--	5.1%	--
5-9 years	7.9%	--	--	--	--	--	9.1%	--
10-19 years	8.1%	--	--	--	--	--	10.4%	--
20 or more years	4.8%	--	--	--	--	--	8.6%	--
Multi/single status								
2 or more locations	2.0%	--	--	--	--	--	5.3%	--
1 location only	8.7%	--	--	--	--	--	9.1%	--
Percent full-time employees								
Less than 25%	4.5%	--	--	--	--	--	8.5%	--
25-49 %	4.5%	--	--	--	--	--	8.6%	--
50-74 %	5.8%	--	--	--	--	--	10.5%	--
75% or more	5.8%	--	--	--	--	--	8.5%	--
Union presence								
No union employees	5.6%	--	--	--	--	--	8.6%	--
Has union employees	9.0%	--	--	--	--	--	16.4%	--
Unknown	1.9%	--	--	--	--	--	5.3%*	--
Percent low wage employees								
50% or more low wage	4.7%	--	--	--	--	--	11.2%	--
Less than 50% low wage	6.0%	--	--	--	--	--	8.2%	--

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2010 Medical Expenditure Panel Survey-Insurance Component.

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**Table I.A.2.c.(1)(2010) 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, 2010**

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%	0.75%	0.45%	0.53%	0.17%	0.29%	0.46%	0.15%
Industry group **								
Agric., fish., forest.	2.34% *	--	--	--	--	--	2.61% *	--
Mining and manufacturing	0.69%	--	--	--	--	--	1.17%	--
Construction	1.69%	--	--	--	--	--	1.79%	--
Utilities and transp.	1.35%	--	--	--	--	--	2.94%	--
Wholesale trade	0.99%	--	--	--	--	--	1.91%	--
Fin. svcs. and real estate	0.27%	--	--	--	--	--	1.04%	--
Retail trade	0.60%	--	--	--	--	--	1.89%	--
Professional services	0.62%	--	--	--	--	--	0.75%	--
Other services	0.50%	--	--	--	--	--	1.02%	--
Ownership								
For profit, incorporated	0.35%	--	--	--	--	--	0.51%	--
For profit, unincorporated	0.68%	--	--	--	--	--	1.00%	--
Nonprofit	0.66%	--	--	--	--	--	1.22%	--
Age of firm								
Less than 5 years	0.70%	--	--	--	--	--	0.83%	--
5-9 years	1.05%	--	--	--	--	--	1.30%	--
10-19 years	0.82%	--	--	--	--	--	1.08%	--
20 or more years	0.30%	--	--	--	--	--	0.56%	--
Multi/single status								
2 or more locations	0.23%	--	--	--	--	--	1.37%	--
1 location only	0.41%	--	--	--	--	--	0.46%	--
Percent full-time employees								
Less than 25%	1.28%	--	--	--	--	--	2.13%	--
25-49 %	0.65%	--	--	--	--	--	1.45%	--
50-74 %	0.68%	--	--	--	--	--	1.42%	--
75% or more	0.38%	--	--	--	--	--	0.59%	--
Union presence								
No union employees	0.29%	--	--	--	--	--	0.51%	--
Has union employees	1.00%	--	--	--	--	--	2.39%	--
Unknown	0.26%	--	--	--	--	--	2.53% *	--
Percent low wage employees								
50% or more low wage	0.29%	--	--	--	--	--	0.76%	--
Less than 50% low wage	0.40%	--	--	--	--	--	0.55%	--

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2010 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)(2010) 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, 2010**

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	11.2%	18.5%	16.2%	8.3%	4.0%	4.2%	16.8%	4.5%
Industry group **								
Agric., fish., forest.	27.7%	--	--	--	--	--	29.9%	--
Mining and manufacturing	11.0%	--	--	--	--	--	15.7%	--
Construction	17.1%	--	--	--	--	--	17.6%	--
Utilities and transp.	9.9%	--	--	--	--	--	12.3%	--
Wholesale trade	12.0%	--	--	--	--	--	18.4%	--
Fin. svcs. and real estate	8.4%	--	--	--	--	--	17.2%	--
Retail trade	6.1%	--	--	--	--	--	13.2%	--
Professional services	14.4%	--	--	--	--	--	16.8%	--
Other services	10.1%	--	--	--	--	--	17.0%	--
Ownership								
For profit, incorporated	10.6%	--	--	--	--	--	16.3%	--
For profit, unincorporated	12.2%	--	--	--	--	--	15.8%	--
Nonprofit	13.5%	--	--	--	--	--	22.2%	--
Age of firm								
Less than 5 years	16.1%	--	--	--	--	--	18.4%	--
5-9 years	15.1%	--	--	--	--	--	17.4%	--
10-19 years	12.5%	--	--	--	--	--	15.6%	--
20 or more years	9.8%	--	--	--	--	--	16.8%	--
Multi/single status								
2 or more locations	4.6%	--	--	--	--	--	7.9%	--
1 location only	16.8%	--	--	--	--	--	17.5%	--
Percent full-time employees								
Less than 25%	7.1%	--	--	--	--	--	11.7%	--
25-49 %	6.8%	--	--	--	--	--	13.4%	--
50-74 %	10.0%	--	--	--	--	--	17.0%	--
75% or more	12.1%	--	--	--	--	--	17.3%	--
Union presence								
No union employees	10.9%	--	--	--	--	--	16.0%	--
Has union employees	18.8%	--	--	--	--	--	37.0%	--
Unknown	4.9%	--	--	--	--	--	20.0%	--
Percent low wage employees								
50% or more low wage	6.5%	--	--	--	--	--	13.9%	--
Less than 50% low wage	12.9%	--	--	--	--	--	17.4%	--

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2010 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.(2)(2010) 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, 2010**

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%	0.72%	1.03%	0.70%	0.41%	0.52%	0.46%	0.30%
Industry group **								
Agric., fish., forest.	6.14%	--	--	--	--	--	6.46%	--
Mining and manufacturing	1.10%	--	--	--	--	--	1.74%	--
Construction	0.85%	--	--	--	--	--	0.79%	--
Utilities and transp.	1.47%	--	--	--	--	--	3.16%	--
Wholesale trade	1.55%	--	--	--	--	--	2.35%	--
Fin. svcs. and real estate	0.64%	--	--	--	--	--	1.47%	--
Retail trade	0.40%	--	--	--	--	--	1.36%	--
Professional services	0.57%	--	--	--	--	--	0.90%	--
Other services	0.71%	--	--	--	--	--	1.39%	--
Ownership								
For profit, incorporated	0.31%	--	--	--	--	--	0.51%	--
For profit, unincorporated	0.99%	--	--	--	--	--	1.11%	--
Nonprofit	1.28%	--	--	--	--	--	2.66%	--
Age of firm								
Less than 5 years	2.32%	--	--	--	--	--	2.68%	--
5-9 years	1.26%	--	--	--	--	--	1.55%	--
10-19 years	0.97%	--	--	--	--	--	1.08%	--
20 or more years	0.41%	--	--	--	--	--	0.89%	--
Multi/single status								
2 or more locations	0.29%	--	--	--	--	--	0.86%	--
1 location only	0.48%	--	--	--	--	--	0.50%	--
Percent full-time employees								
Less than 25%	1.28%	--	--	--	--	--	2.45%	--
25-49 %	1.00%	--	--	--	--	--	1.87%	--
50-74 %	0.90%	--	--	--	--	--	1.34%	--
75% or more	0.28%	--	--	--	--	--	0.50%	--
Union presence								
No union employees	0.30%	--	--	--	--	--	0.49%	--
Has union employees	1.66%	--	--	--	--	--	2.33%	--
Unknown	0.50%	--	--	--	--	--	5.02%	--
Percent low wage employees								
50% or more low wage	0.48%	--	--	--	--	--	1.32%	--
Less than 50% low wage	0.23%	--	--	--	--	--	0.48%	--

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2010 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.(3)(2010) 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, 2010**

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	3.0%	6.4%	3.6%	2.0%	0.4% *	0.2% *	5.2%	0.4%
Industry group **								
Agric., fish., forest.	8.5%	--	--	--	--	--	9.5%	--
Mining and manufacturing	2.4%	--	--	--	--	--	3.3%	--
Construction	5.2%	--	--	--	--	--	5.5%	--
Utilities and transp.	2.9%	--	--	--	--	--	5.2% *	--
Wholesale trade	2.8% *	--	--	--	--	--	4.6% *	--
Fin. svcs. and real estate	1.3%	--	--	--	--	--	3.2% *	--
Retail trade	2.9%	--	--	--	--	--	7.6%	--
Professional services	3.6%	--	--	--	--	--	5.4%	--
Other services	2.7%	--	--	--	--	--	4.8%	--
Ownership								
For profit, incorporated	2.7%	--	--	--	--	--	4.9%	--
For profit, unincorporated	4.3%	--	--	--	--	--	6.2%	--
Nonprofit	2.8%	--	--	--	--	--	5.0%	--
Age of firm								
Less than 5 years	5.1%	--	--	--	--	--	5.6%	--
5-9 years	4.9%	--	--	--	--	--	5.8%	--
10-19 years	3.8%	--	--	--	--	--	4.8%	--
20 or more years	2.3%	--	--	--	--	--	5.1%	--
Multi/single status								
2 or more locations	0.5%	--	--	--	--	--	2.9%	--
1 location only	5.1%	--	--	--	--	--	5.4%	--
Percent full-time employees								
Less than 25%	3.8%	--	--	--	--	--	7.7% *	--
25-49 %	4.2%	--	--	--	--	--	9.5%	--
50-74 %	2.1%	--	--	--	--	--	3.9%	--
75% or more	3.0%	--	--	--	--	--	5.0%	--
Union presence								
No union employees	3.4%	--	--	--	--	--	5.2%	--
Has union employees	1.1%	--	--	--	--	--	3.4% *	--
Unknown	0.8% *	--	--	--	--	--	5.3% *	--
Percent low wage employees								
50% or more low wage	2.4%	--	--	--	--	--	5.8%	--
Less than 50% low wage	3.2%	--	--	--	--	--	5.0%	--

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2010 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.(3)(2010) 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, 2010**

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%	0.38%	0.57%	0.29%	0.14% *	0.07% *	0.32%	0.09%
Industry group **								
Agric., fish., forest.	2.00%	--	--	--	--	--	2.33%	--
Mining and manufacturing	0.49%	--	--	--	--	--	0.82%	--
Construction	0.61%	--	--	--	--	--	0.65%	--
Utilities and transp.	0.54%	--	--	--	--	--	1.56% *	--
Wholesale trade	0.94% *	--	--	--	--	--	1.73% *	--
Fin. svcs. and real estate	0.36%	--	--	--	--	--	1.02% *	--
Retail trade	0.39%	--	--	--	--	--	1.13%	--
Professional services	0.34%	--	--	--	--	--	0.49%	--
Other services	0.24%	--	--	--	--	--	0.44%	--
Ownership								
For profit, incorporated	0.17%	--	--	--	--	--	0.35%	--
For profit, unincorporated	0.44%	--	--	--	--	--	0.65%	--
Nonprofit	0.29%	--	--	--	--	--	0.52%	--
Age of firm								
Less than 5 years	0.90%	--	--	--	--	--	1.13%	--
5-9 years	0.92%	--	--	--	--	--	1.08%	--
10-19 years	0.69%	--	--	--	--	--	0.99%	--
20 or more years	0.21%	--	--	--	--	--	0.44%	--
Multi/single status								
2 or more locations	0.11%	--	--	--	--	--	0.73%	--
1 location only	0.31%	--	--	--	--	--	0.35%	--
Percent full-time employees								
Less than 25%	1.06%	--	--	--	--	--	2.48% *	--
25-49 %	0.92%	--	--	--	--	--	1.98%	--
50-74 %	0.41%	--	--	--	--	--	0.82%	--
75% or more	0.21%	--	--	--	--	--	0.38%	--
Union presence								
No union employees	0.19%	--	--	--	--	--	0.33%	--
Has union employees	0.29%	--	--	--	--	--	1.26% *	--
Unknown	0.44% *	--	--	--	--	--	4.37% *	--
Percent low wage employees								
50% or more low wage	0.31%	--	--	--	--	--	0.80%	--
Less than 50% low wage	0.15%	--	--	--	--	--	0.27%	--

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2010 Medical Expenditure Panel Survey-Insurance Component.

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-- 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.d(2010) 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, 2010**

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	41.4%	13.1%	23.4%	38.1%	52.9%	80.8%	18.3%	68.8%
Industry group **								
Agric., fish., forest.	15.6%	7.4% *	21.1% *	38.6% *	36.2% *	57.7%	12.6%	37.3%
Mining and manufacturing	33.8%	10.7%	22.2%	39.3%	55.7%	68.6%	19.4%	59.3%
Construction	20.7%	12.7%	22.8%	30.9%	54.2%	86.5%	16.8%	51.5%
Utilities and transp.	50.8%	13.7% *	29.9% *	26.8%	45.1%	84.9%	19.1%	71.9%
Wholesale trade	36.4%	7.9%	28.1%	36.2%	44.6%	82.5%	17.2%	62.7%
Fin. svcs. and real estate	53.1%	17.7%	26.1%	42.4%	53.9%	81.0%	22.1%	70.8%
Retail trade	50.1%	13.3%	17.3%	37.9%	54.2%	74.1%	17.4%	68.5%
Professional services	37.4%	13.0%	25.8%	42.8%	59.4%	86.7%	18.5%	71.3%
Other services	41.7%	13.5%	20.9%	33.9%	45.5%	84.9%	17.8%	69.4%
Ownership								
For profit, incorporated	43.0%	12.9%	22.8%	37.5%	50.9%	80.7%	18.2%	69.8%
For profit, unincorporated	36.5%	14.8%	25.9%	40.6%	57.0%	86.3%	18.7%	72.1%
Nonprofit	36.6%	10.1%	23.5%	38.7%	56.8%	67.4%	18.2%	56.7%
Age of firm								
Less than 5 years	26.1%	16.4%	25.6%	40.7%	60.6%	72.1%	19.9%	60.9%
5-9 years	22.9%	11.8%	27.9%	39.5%	55.0%	64.6%	17.2%	54.2%
10-19 years	27.9%	10.9%	25.4%	36.0%	52.9%	80.3%	16.4%	60.9%
20 or more years	49.0%	14.0%	21.2%	38.3%	52.5%	81.2%	19.2%	70.4%
Multi/single status								
2 or more locations	67.2%	17.9% *	21.7%	39.7%	52.9%	80.8%	30.2%	70.7%
1 location only	19.4%	13.0%	23.5%	36.9%	52.9%	69.5%	17.3%	47.5%
Percent full-time employees								
Less than 25%	37.6%	8.4% *	10.3% *	28.0%	44.5%	76.9%	11.4%	61.1%
25-49 %	48.1%	7.3%	17.5%	29.4%	42.8%	90.3%	13.0%	74.0%
50-74 %	41.1%	12.6%	20.7%	34.4%	52.2%	75.4%	15.6%	67.7%
75% or more	41.1%	13.8%	25.0%	40.2%	55.0%	81.4%	19.6%	69.1%
Union presence								
No union employees	35.8%	12.7%	23.3%	37.9%	52.6%	78.8%	17.9%	64.2%
Has union employees	71.6%	20.3%	26.3%	47.0%	53.2%	88.1%	26.8%	83.2%
Unknown	68.0%	21.9%	18.6% *	22.7% *	58.8%	78.5%	20.4%	75.9%
Percent low wage employees								
50% or more low wage	46.4%	10.2%	14.4%	29.4%	46.0%	80.3%	13.3%	67.2%
Less than 50% low wage	39.5%	13.8%	25.5%	41.0%	56.7%	81.1%	19.5%	69.6%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2010 Medical Expenditure Panel Survey-Insurance Component.

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**Table I.A.2.d(2010) 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, 2010**

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	0.47%	0.36%	1.04%	1.21%	0.64%	0.62%	0.42%	0.56%
Industry group **								
Agric., fish., forest.	3.14%	2.34% *	11.57% *	13.55% *	11.54% *	14.12%	3.61%	8.82%
Mining and manufacturing	1.22%	2.57%	2.90%	3.77%	1.98%	2.90%	2.13%	1.57%
Construction	1.99%	1.88%	4.24%	3.97%	6.82%	3.66%	1.76%	4.42%
Utilities and transp.	2.74%	5.55% *	9.04% *	6.57%	6.05%	2.35%	3.32%	2.84%
Wholesale trade	1.33%	1.66%	4.58%	4.73%	1.51%	1.31%	1.74%	1.45%
Fin. svcs. and real estate	0.76%	2.06%	3.65%	4.16%	2.14%	1.65%	1.92%	0.74%
Retail trade	1.39%	2.75%	2.74%	1.23%	2.28%	1.76%	2.17%	1.20%
Professional services	0.59%	1.10%	1.72%	2.35%	1.26%	1.39%	0.62%	0.99%
Other services	1.10%	1.36%	2.59%	1.96%	2.82%	1.38%	1.22%	1.23%
Ownership								
For profit, incorporated	0.64%	0.63%	1.05%	1.48%	0.94%	0.76%	0.56%	0.74%
For profit, unincorporated	1.18%	2.01%	1.64%	3.59%	2.80%	1.13%	1.59%	0.95%
Nonprofit	1.49%	2.13%	2.97%	3.09%	2.60%	2.84%	2.13%	2.20%
Age of firm								
Less than 5 years	3.20%	3.27%	5.37%	3.93%	6.03%	7.16%	3.35%	2.11%
5-9 years	0.69%	1.07%	3.21%	5.08%	2.81%	3.12%	0.89%	2.50%
10-19 years	0.92%	0.93%	2.28%	2.67%	3.56%	1.31%	0.95%	1.51%
20 or more years	0.59%	1.23%	1.32%	1.89%	0.72%	0.74%	0.61%	0.53%
Multi/single status								
2 or more locations	0.50%	6.90% *	2.11%	2.32%	0.64%	0.63%	2.18%	0.52%
1 location only	0.42%	0.38%	1.13%	1.24%	3.01%	5.89%	0.43%	1.37%
Percent full-time employees								
Less than 25%	1.84%	2.62% *	5.79% *	5.01%	4.36%	3.97%	1.43%	2.88%
25-49 %	1.24%	1.99%	3.67%	3.42%	5.19%	1.58%	1.61%	1.66%
50-74 %	1.10%	1.59%	3.82%	2.28%	2.65%	1.23%	1.74%	1.13%
75% or more	0.53%	0.60%	0.96%	1.44%	0.94%	0.93%	0.50%	0.78%
Union presence								
No union employees	0.35%	0.36%	1.08%	1.18%	0.71%	0.79%	0.50%	0.54%
Has union employees	2.28%	5.33%	7.36%	5.83%	4.45%	1.43%	3.90%	1.96%
Unknown	1.02%	5.69%	6.54% *	7.30% *	5.71%	1.16%	4.27%	1.32%
Percent low wage employees								
50% or more low wage	0.80%	0.61%	1.65%	2.53%	1.26%	0.95%	0.67%	1.00%
Less than 50% low wage	0.48%	0.45%	1.14%	1.11%	0.91%	0.85%	0.44%	0.64%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2010 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(2010) Percent of private-sector establishments that offer health insurance by plan options and insurance offerings to retirees by selected characteristics: United States, 2010**

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	41.4%	13.0%	90.9%	31.2%	71.9%	11.6%	10.8%	74.6%
Firm size								
Less than 50 employees	18.3%	16.4%	85.9%	32.1%	57.9%	1.9%	2.3%	64.7%
50+ employees	68.8%	8.9%	96.9%	30.1%	88.4%	23.1%	20.8%	86.3%
Less than 10 employees								
10-24 employees	13.1%	17.8%	84.0%	31.4%	55.0%	2.0%	2.2%	54.4%
25-99 employees	23.4%	14.6%	88.2%	33.6%	60.9%	1.4%	2.3%	80.5%
100-999 employees	38.1%	11.4%	92.3%	32.5%	68.9%	3.0%	3.3%	86.5%
1000+ employees	52.9%	9.8%	94.2%	27.3%	81.2%	6.9%	7.8%	90.7%
1000+ employees	80.8%	8.4%	98.5%	31.0%	94.7%	34.2%	29.9%	84.2%
Industry group **								
Agric., fish., forest.	15.6%	20.9%	80.7%	15.3%	67.6%	2.2% *	1.5% *	50.8%
Mining and manufacturing	33.8%	9.3%	92.7%	29.8%	69.8%	8.4%	7.9%	83.3%
Construction	20.7%	15.8%	87.2%	31.7%	59.4%	1.5% *	2.0%	70.2%
Utilities and transp.	50.8%	9.1%	95.6%	33.7%	77.3%	25.9%	21.1%	72.6%
Wholesale trade	36.4%	9.7%	92.2%	27.9%	74.1%	8.5%	9.0%	76.7%
Fin. svcs. and real estate	53.1%	9.2%	94.7%	30.4%	80.9%	26.3%	21.8%	75.6%
Retail trade	50.1%	12.7%	91.7%	26.5%	78.0%	11.9%	11.3%	84.9%
Professional services	37.4%	14.1%	88.7%	34.0%	68.2%	8.7%	8.7%	69.4%
Other services	41.7%	15.6%	90.5%	33.6%	68.7%	8.1%	8.2%	72.6%
Ownership								
For profit, incorporated	43.0%	12.6%	91.4%	31.2%	73.2%	13.4%	12.1%	76.3%
For profit, unincorporated	36.5%	15.2%	88.5%	28.8%	68.2%	6.4%	6.5%	72.2%
Nonprofit	36.6%	11.9%	90.9%	35.2%	67.5%	6.6%	7.9%	65.1%
Age of firm								
Less than 5 years	26.1%	16.5%	86.3%	28.8%	60.3%	2.0%	1.1%	61.1%
5-9 years	22.9%	15.9%	85.9%	30.4%	60.9%	0.9%	1.4%	65.2%
10-19 years	27.9%	14.0%	89.1%	31.7%	63.6%	2.4%	2.0%	71.6%
20 or more years	49.0%	12.0%	92.5%	31.4%	76.7%	16.5%	15.4%	78.0%
Multi/single status								
2 or more locations	67.2%	9.5%	96.2%	29.6%	87.5%	23.2%	20.9%	86.1%
1 location only	19.4%	15.9%	86.4%	32.6%	58.5%	1.8%	2.2%	64.8%
Percent full-time employees								
Less than 25%	37.6%	17.6%	86.4%	31.0%	65.9%	4.5%	3.1%	70.8%
25-49 %	48.1%	17.4%	89.6%	29.4%	70.7%	9.9%	10.0%	75.3%
50-74 %	41.1%	12.9%	91.1%	29.3%	71.9%	10.7%	9.0%	75.8%
75% or more	41.1%	12.2%	91.3%	31.8%	72.4%	12.5%	11.8%	74.6%
Union presence								
No union employees	35.8%	13.4%	89.8%	30.7%	68.7%	7.6%	7.1%	74.0%
Has union employees	71.6%	11.9%	97.5%	36.5%	87.9%	42.6%	37.5%	75.5%
Unknown	68.0%	9.8%	95.9%	30.8%	88.0%	20.7%	20.3%	80.7%
Percent low wage employees								
50% or more low wage	46.4%	15.6%	90.1%	29.3%	73.0%	10.9%	9.6%	78.1%
Less than 50% low wage	39.5%	12.0%	91.2%	31.9%	71.4%	11.9%	11.2%	73.3%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2010 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(2010) Standard error for percent of private-sector establishments that offer health insurance by plan options and insurance offerings to retirees by selected characteristics: United States, 2010**

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	0.47%	0.41%	0.36%	0.39%	0.29%	0.43%	0.36%	0.37%
Firm size								
Less than 50 employees	0.42%	0.68%	0.66%	0.71%	0.69%	0.12%	0.26%	0.82%
50+ employees	0.56%	0.25%	0.09%	0.78%	0.27%	0.97%	0.70%	0.57%
Less than 10 employees	0.36%	0.81%	0.86%	0.95%	0.85%	0.23%	0.30%	1.31%
10-24 employees	1.04%	1.08%	1.06%	0.76%	1.18%	0.22%	0.50%	1.23%
25-99 employees	1.21%	0.58%	0.36%	0.76%	0.64%	0.36%	0.31%	0.94%
100-999 employees	0.64%	0.33%	0.30%	0.80%	0.84%	0.63%	0.43%	0.70%
1000+ employees	0.62%	0.30%	0.10%	1.22%	0.43%	1.30%	1.06%	0.84%
Industry group **								
Agric., fish., forest.	3.14%	2.18%	2.08%	2.40%	2.49%	0.97% *	1.39% *	6.78%
Mining and manufacturing	1.22%	0.57%	0.50%	1.64%	1.63%	0.87%	0.80%	1.24%
Construction	1.99%	1.13%	1.20%	1.49%	1.69%	0.50% *	0.33%	1.83%
Utilities and transp.	2.74%	1.68%	0.96%	1.80%	2.38%	1.53%	1.20%	2.93%
Wholesale trade	1.33%	1.09%	1.11%	1.50%	1.89%	0.56%	1.12%	1.01%
Fin. svcs. and real estate	0.76%	1.06%	0.70%	0.91%	0.83%	1.62%	1.37%	0.97%
Retail trade	1.39%	0.84%	0.61%	0.92%	1.12%	0.89%	0.90%	1.09%
Professional services	0.59%	0.58%	0.59%	1.05%	0.88%	0.62%	0.70%	0.83%
Other services	1.10%	1.10%	0.94%	0.79%	1.01%	0.89%	0.84%	0.93%
Ownership								
For profit, incorporated	0.64%	0.40%	0.34%	0.51%	0.37%	0.56%	0.43%	0.49%
For profit, unincorporated	1.18%	1.14%	0.97%	0.93%	0.88%	0.66%	0.53%	1.07%
Nonprofit	1.49%	1.01%	0.79%	1.19%	1.17%	0.48%	0.76%	1.17%
Age of firm								
Less than 5 years	3.20%	1.68%	1.62%	1.01%	1.41%	0.52%	0.20%	2.52%
5-9 years	0.69%	1.17%	1.03%	1.17%	1.34%	0.27%	0.34%	1.24%
10-19 years	0.92%	0.94%	1.14%	0.94%	1.12%	0.35%	0.30%	1.36%
20 or more years	0.59%	0.46%	0.44%	0.57%	0.30%	0.63%	0.52%	0.27%
Multi/single status								
2 or more locations	0.50%	0.31%	0.12%	0.68%	0.37%	0.91%	0.61%	0.64%
1 location only	0.42%	0.65%	0.64%	0.62%	0.63%	0.13%	0.24%	0.85%
Percent full-time employees								
Less than 25%	1.84%	1.18%	1.49%	2.81%	2.79%	0.75%	0.65%	2.04%
25-49 %	1.24%	1.57%	0.93%	2.18%	1.69%	1.06%	1.03%	1.61%
50-74 %	1.10%	0.69%	0.52%	1.11%	0.90%	0.76%	0.87%	1.49%
75% or more	0.53%	0.42%	0.46%	0.48%	0.46%	0.47%	0.38%	0.38%
Union presence								
No union employees	0.35%	0.49%	0.46%	0.46%	0.38%	0.33%	0.29%	0.46%
Has union employees	2.28%	1.17%	0.46%	1.71%	1.45%	2.02%	1.92%	1.49%
Unknown	1.02%	1.12%	0.63%	1.93%	1.24%	1.76%	1.27%	1.39%
Percent low wage employees								
50% or more low wage	0.80%	0.99%	0.75%	0.67%	0.77%	0.80%	0.60%	0.84%
Less than 50% low wage	0.48%	0.41%	0.34%	0.37%	0.30%	0.37%	0.32%	0.52%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2010 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(2010) 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, 2010**

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	74.6%	54.4%	80.5%	86.5%	90.7%	84.2%	64.7%	86.3%
Industry group **								
Agric., fish., forest.	50.8%	36.0%	78.5%	76.5%	100.0%	86.9%	44.6%	95.9%
Mining and manufacturing	83.3%	71.2%	89.7%	94.1%	92.5%	76.2%	81.7%	86.1%
Construction	70.2%	59.0%	84.7%	88.2%	83.5%	95.0%	67.9%	87.9%
Utilities and transp.	72.6%	60.7%	83.0%	92.6%	93.1%	63.5%	72.5%	72.7%
Wholesale trade	76.7%	55.7%	89.3%	88.5%	95.4%	78.4%	69.8%	86.0%
Fin. svcs. and real estate	75.6%	53.4%	78.1%	90.5%	90.7%	79.6%	62.2%	83.3%
Retail trade	84.9%	57.2%	81.5%	95.3%	97.1%	92.5%	69.6%	93.6%
Professional services	69.4%	54.5%	78.9%	81.9%	87.5%	76.1%	62.9%	81.2%
Other services	72.6%	47.7%	73.7%	79.4%	88.2%	90.9%	58.6%	88.9%
Ownership								
For profit, incorporated	76.3%	55.7%	82.8%	89.6%	91.4%	84.1%	67.0%	86.3%
For profit, unincorporated	72.2%	57.6%	79.3%	84.4%	92.3%	87.0%	63.8%	88.8%
Nonprofit	65.1%	33.5%	62.9%	73.5%	87.3%	80.1%	48.1%	83.5%
Age of firm								
Less than 5 years	61.1%	48.9%	77.0%	81.7%	89.8%	83.8%	56.6%	86.3%
5-9 years	65.2%	52.5%	79.7%	82.5%	92.0%	92.2%	60.6%	89.9%
10-19 years	71.6%	54.8%	83.0%	86.8%	90.9%	96.2%	64.5%	91.9%
20 or more years	78.0%	56.2%	80.1%	87.4%	90.6%	83.3%	67.6%	85.5%
Multi/single status								
2 or more locations	86.1%	64.7%	85.3%	87.6%	91.1%	84.2%	84.1%	86.3%
1 location only	64.8%	54.3%	79.9%	85.8%	87.5%	79.0%	63.2%	86.7%
Percent full-time employees								
Less than 25%	70.8%	41.8%	68.0%	72.2%	90.0%	88.8%	52.5%	87.3%
25-49 %	75.3%	42.0%	70.8%	84.8%	94.0%	87.7%	56.2%	89.5%
50-74 %	75.8%	53.3%	75.9%	83.9%	92.7%	91.5%	60.8%	91.4%
75% or more	74.6%	56.2%	82.7%	88.1%	90.1%	81.2%	66.9%	84.6%
Union presence								
No union employees	74.0%	54.3%	80.9%	87.0%	90.8%	87.5%	64.8%	88.6%
Has union employees	75.5%	54.0%	73.9%	77.6%	87.4%	77.5%	63.5%	78.6%
Unknown	80.7%	59.2%	71.9%	88.2%	92.2%	82.3%	64.6%	83.4%
Percent low wage employees								
50% or more low wage	78.1%	44.6%	75.1%	86.2%	91.9%	90.8%	58.2%	90.7%
Less than 50% low wage	73.3%	56.7%	81.7%	86.7%	90.1%	80.2%	66.3%	83.8%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2010 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.A.2.f(2010) 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, 2010**

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%	1.31%	1.23%	0.94%	0.70%	0.84%	0.82%	0.57%
Industry group **								
Agric., fish., forest.	6.78%	7.52%	13.73%	8.67%	14.91%	10.03%	7.58%	4.36%
Mining and manufacturing	1.24%	3.78%	2.04%	2.00%	1.92%	4.91%	1.87%	2.47%
Construction	1.83%	3.79%	2.39%	0.88%	5.40%	2.24%	2.16%	3.05%
Utilities and transp.	2.93%	8.07%	4.73%	2.62%	2.70%	4.12%	5.38%	3.07%
Wholesale trade	1.01%	3.45%	2.52%	1.93%	0.95%	3.08%	2.08%	1.72%
Fin. svcs. and real estate	0.97%	2.78%	3.10%	1.80%	1.00%	1.24%	1.70%	1.08%
Retail trade	1.09%	2.84%	2.94%	0.94%	1.46%	0.76%	2.54%	0.69%
Professional services	0.83%	1.79%	2.33%	1.74%	1.12%	2.09%	1.28%	1.02%
Other services	0.93%	2.22%	2.41%	3.01%	1.08%	1.35%	1.67%	1.06%
Ownership								
For profit, incorporated	0.49%	1.74%	1.23%	0.77%	0.80%	0.76%	1.06%	0.63%
For profit, unincorporated	1.07%	2.01%	2.06%	3.31%	1.28%	3.04%	1.83%	1.72%
Nonprofit	1.17%	2.68%	4.75%	2.49%	1.81%	3.76%	1.65%	0.99%
Age of firm								
Less than 5 years	2.52%	3.57%	5.20%	3.89%	1.99%	5.32%	2.80%	1.87%
5-9 years	1.24%	1.95%	2.13%	3.13%	1.94%	2.20%	1.51%	1.85%
10-19 years	1.36%	1.66%	2.02%	1.77%	2.16%	1.16%	1.36%	1.07%
20 or more years	0.27%	1.50%	1.06%	0.60%	0.84%	1.00%	0.79%	0.72%
Multi/single status								
2 or more locations	0.64%	8.40%	2.30%	1.52%	0.68%	0.85%	1.92%	0.64%
1 location only	0.85%	1.38%	1.34%	0.86%	1.94%	4.26%	0.90%	1.18%
Percent full-time employees								
Less than 25%	2.04%	4.35%	4.60%	6.59%	1.62%	4.35%	3.37%	3.09%
25-49 %	1.61%	4.24%	4.40%	3.04%	1.80%	1.88%	2.36%	1.36%
50-74 %	1.49%	2.92%	4.52%	2.53%	1.77%	1.42%	2.63%	1.22%
75% or more	0.38%	1.44%	1.52%	0.90%	0.83%	0.82%	0.74%	0.54%
Union presence								
No union employees	0.46%	1.28%	1.37%	0.94%	0.76%	0.66%	0.80%	0.37%
Has union employees	1.49%	5.37%	4.31%	4.04%	2.47%	2.02%	2.86%	1.68%
Unknown	1.39%	8.22%	10.67%	2.89%	1.85%	1.39%	6.36%	1.20%
Percent low wage employees								
50% or more low wage	0.84%	2.20%	1.82%	1.60%	0.79%	0.84%	1.59%	0.69%
Less than 50% low wage	0.52%	1.65%	1.49%	1.08%	0.78%	1.14%	0.99%	0.63%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2010 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.A.2.g(2010) 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, 2010**

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	6.3	8.6	8.9	9.8	8.8	7.2	9.0
Industry group **								
Agric., fish., forest.	6.3	4.8*	10.9	6.3	12.6	7.6	5.9	9.4
Mining and manufacturing	8.9	8.6	9.7	9.6	9.0	7.1	9.1	8.4
Construction	8.6	7.6	10.0	10.3	9.8	10.7	8.4	10.0
Utilities and transp.	8.4	7.3	9.2	10.8	11.7	6.9	8.3	8.4
Wholesale trade	7.8	6.4	8.9	8.7	9.9	6.8	7.4	8.3
Fin. svcs. and real estate	6.9	5.2	8.0	8.8	8.4	6.7	6.1	7.3
Retail trade	10.5	7.6	9.0	10.8	12.8	11.5	8.5	11.7
Professional services	7.1	6.0	7.9	7.5	8.7	7.7	6.6	7.9
Other services	7.9	5.6	8.0	8.5	10.0	9.3	6.5	9.5
Ownership								
For profit, incorporated	8.4	6.6	9.0	9.5	10.1	8.9	7.6	9.2
For profit, unincorporated	7.7	6.6	8.1	8.6	9.6	8.6	7.0	8.9
Nonprofit	6.1	3.2	5.8	6.1	8.9	6.9	4.4	7.9
Age of firm								
Less than 5 years	5.9	4.9	7.9	8.5	8.2	5.4	5.7	7.1
5-9 years	7.1	5.7	8.7	8.2	10.6	11.6	6.6	10.2
10-19 years	8.1	6.7	9.1	8.8	9.9	10.2	7.5	9.8
20 or more years	8.3	6.6	8.4	9.0	9.7	8.7	7.5	8.9
Multi/single status								
2 or more locations	9.0	5.4	9.0	8.6	9.9	8.8	8.2	9.1
1 location only	7.2	6.3	8.5	9.0	9.0	6.4	7.1	8.9
Percent full-time employees								
Less than 25%	7.9	5.4	8.1	8.3	9.3	9.4	6.4	9.3
25-49 %	8.6	5.4	9.3	11.0	11.4	8.7	7.3	9.6
50-74 %	8.9	6.6	8.5	9.0	10.7	10.9	7.2	10.8
75% or more	7.8	6.4	8.6	8.7	9.5	8.1	7.2	8.5
Union presence								
No union employees	8.0	6.3	8.6	8.9	9.7	9.2	7.2	9.4
Has union employees	6.9	6.0	7.7	7.4	8.3	6.8	6.8	6.9
Unknown	9.4	7.3	7.0	8.8	12.2	9.5	7.3	9.8
Percent low wage employees								
50% or more low wage	9.3	5.6	10.0	10.2	11.1	10.3	7.4	10.5
Less than 50% low wage	7.6	6.5	8.2	8.4	9.0	7.8	7.1	8.2

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2010 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(2010) 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, 2010**

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	0.08	0.14	0.16	0.23	0.18	0.14	0.10	0.12
Industry group **								
Agric., fish., forest.	1.18	1.49 *	2.54	1.46	2.28	0.89	1.32	0.82
Mining and manufacturing	0.24	0.47	0.64	0.44	0.32	0.71	0.25	0.39
Construction	0.30	0.51	0.48	0.63	0.88	1.57	0.36	0.85
Utilities and transp.	0.56	1.66	1.17	1.37	0.60	0.55	1.18	0.44
Wholesale trade	0.23	0.36	0.68	0.28	0.63	0.46	0.34	0.37
Fin. svcs. and real estate	0.18	0.35	0.79	0.40	0.39	0.31	0.26	0.25
Retail trade	0.23	0.63	0.55	0.64	0.65	0.22	0.49	0.26
Professional services	0.14	0.14	0.37	0.37	0.27	0.47	0.12	0.25
Other services	0.14	0.23	0.37	0.39	0.35	0.27	0.21	0.24
Ownership								
For profit, incorporated	0.07	0.17	0.20	0.23	0.22	0.16	0.09	0.14
For profit, unincorporated	0.25	0.34	0.30	0.63	0.41	0.39	0.30	0.24
Nonprofit	0.13	0.40	0.49	0.27	0.42	0.43	0.25	0.23
Age of firm								
Less than 5 years	0.28	0.31	0.80	0.71	0.98	0.70	0.34	0.57
5-9 years	0.19	0.16	0.58	0.63	0.73	1.26	0.21	0.59
10-19 years	0.21	0.32	0.41	0.39	0.49	0.57	0.25	0.34
20 or more years	0.09	0.25	0.17	0.23	0.18	0.17	0.15	0.14
Multi/single status								
2 or more locations	0.12	0.98	0.64	0.24	0.18	0.14	0.30	0.12
1 location only	0.11	0.14	0.19	0.30	0.59	0.94	0.12	0.26
Percent full-time employees								
Less than 25%	0.39	0.92	1.30	1.32	0.49	0.57	0.66	0.43
25-49 %	0.36	0.81	1.14	0.56	0.45	0.44	0.61	0.34
50-74 %	0.19	0.49	0.55	0.56	0.42	0.30	0.37	0.26
75% or more	0.08	0.15	0.12	0.22	0.19	0.12	0.10	0.12
Union presence								
No union employees	0.10	0.13	0.19	0.22	0.21	0.19	0.11	0.15
Has union employees	0.22	1.13	0.81	0.73	0.71	0.35	0.61	0.32
Unknown	0.25	1.89	1.01	0.66	0.88	0.32	1.15	0.29
Percent low wage employees								
50% or more low wage	0.18	0.38	0.56	0.34	0.24	0.24	0.28	0.19
Less than 50% low wage	0.09	0.18	0.17	0.24	0.24	0.15	0.13	0.12

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2010 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(2010) Number of private-sector employees by firm size and selected characteristics: United States, 2010**

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	108,419,208	12,756,246	9,823,783	15,056,352	19,674,469	51,108,357	29,792,468	78,626,739
Industry group **								
Agric., fish., forest.	1,108,161	322,360	152,763	213,189	256,907*	162,942	550,485	557,676
Mining and manufacturing	11,384,648	524,176	735,788	1,597,076	2,637,579	5,890,028	2,054,627	9,330,020
Construction	5,159,382	1,519,898	1,051,724	1,288,951	788,637	510,172	3,253,854	1,905,529
Utilities and transp.	4,630,866	282,814	231,880	460,681	555,265	3,100,226	714,304	3,916,562
Wholesale trade	5,289,256	572,756	594,273	988,582	1,185,945	1,947,699	1,625,587	3,663,668
Fin. svcs. and real estate	11,027,038	1,077,378	464,397	912,019	1,594,806	6,978,437	1,875,661	9,151,377
Retail trade	14,084,144	1,603,448	990,330	1,566,945	1,427,914	8,495,507	3,402,646	10,681,498
Professional services	29,850,262	3,258,568	2,350,931	3,652,272	6,446,688	14,141,803	7,207,105	22,643,157
Other services	25,885,451	3,594,847	3,251,697	4,376,637	4,780,728	9,881,542	9,108,199	16,777,252
Ownership								
For profit, incorporated	76,476,293	8,272,584	7,076,898	10,537,971	12,191,511	38,397,329	20,493,551	55,982,742
For profit, unincorporated	16,239,213	3,551,978	1,936,689	2,508,290	3,065,272	5,176,984	6,693,933	9,545,280
Nonprofit	15,703,701	931,685	810,196	2,010,090	4,417,686	7,534,044	2,604,984	13,098,717
Age of firm								
Less than 5 years	5,348,631	1,974,896	1,106,383	1,119,390	646,071	501,891	3,695,574	1,653,057
5-9 years	7,621,969	2,437,940	1,520,532	1,662,302	1,258,266	742,930	4,761,971	2,859,999
10-19 years	15,347,888	3,127,670	2,200,077	3,094,548	3,324,563	3,601,031	6,965,643	8,382,246
20 or more years	80,100,719	5,215,741	4,996,791	9,180,112	14,445,570	46,262,505	14,369,281	65,731,438
Multi/single status								
2 or more locations	63,952,075	121,459	430,059	2,909,398	11,524,587	48,966,572	1,632,889	62,319,187
1 location only	44,467,132	12,634,787	9,393,724	12,146,954	8,149,883	2,141,785	28,159,580	16,307,553
Percent full-time employees								
Less than 25%	8,700,044	1,984,810	1,325,672	1,604,004	1,567,081	2,218,478	4,158,498	4,541,546
25-49 %	8,329,099	1,077,241	817,642	1,462,451	1,407,984	3,563,781	2,590,129	5,738,970
50-74 %	17,912,414	2,430,551	1,371,409	1,789,474	2,482,809	9,838,170	4,601,314	13,311,100
75% or more	73,477,651	7,263,644	6,309,061	10,200,423	14,216,595	35,487,928	18,442,528	55,035,123
Union presence								
No union employees	78,483,900	12,064,999	9,201,428	13,816,944	16,882,498	26,518,031	28,021,082	50,462,818
Has union employees	16,337,278	379,215	381,565	951,478	2,046,005	12,579,016	1,097,902	15,239,376
Unknown	13,598,029	312,032	240,790	287,930	745,967	12,011,310	673,484	12,924,545
Percent low-wage employees								
50% or more low wage	32,232,823	4,373,927	3,431,996	4,923,652	6,219,294	13,283,954	10,204,458	22,028,366
Less than 50% low wage	76,186,384	8,382,319	6,391,787	10,132,700	13,455,176	37,824,403	19,588,011	56,598,374

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2010 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(2010) Standard error for number of private-sector employees by firm size and selected characteristics: United States, 2010**

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	1,037,555	159,699	218,315	359,397	321,774	998,269	255,619	1,051,286
Industry group **								
Agric., fish., forest.	162,865	16,320	31,085	47,257	103,771 *	44,550	28,308	145,151
Mining and manufacturing	291,378	31,564	39,616	86,664	197,806	287,661	82,065	339,289
Construction	158,044	60,016	69,903	142,344	137,024	78,548	59,044	155,776
Utilities and transp.	305,849	14,215	21,231	61,978	82,369	300,303	27,767	297,136
Wholesale trade	228,128	22,505	49,566	75,344	96,278	200,475	45,975	212,691
Fin. svcs. and real estate	375,228	26,758	43,423	69,310	102,211	431,454	62,777	355,447
Retail trade	481,514	42,805	42,496	71,611	91,012	405,702	90,466	480,920
Professional services	588,821	58,671	62,308	66,801	301,357	676,639	90,719	578,385
Other services	375,947	76,990	136,841	196,353	256,504	266,542	158,578	328,459
Ownership								
For profit, incorporated	859,303	204,917	176,509	235,065	338,945	592,271	195,417	781,713
For profit, unincorporated	505,842	89,731	119,107	203,593	178,713	348,400	207,500	528,616
Nonprofit	412,096	40,123	70,179	107,612	182,717	431,807	95,237	436,613
Age of firm								
Less than 5 years	166,072	53,252	61,810	127,367	85,745	144,405	85,012	153,513
5-9 years	287,769	98,329	66,828	136,201	93,482	79,191	144,730	214,154
10-19 years	648,647	68,536	121,798	182,027	351,451	353,869	184,427	522,708
20 or more years	687,080	64,985	170,059	233,727	451,190	857,602	246,964	693,799
Multi/single status								
2 or more locations	988,249	17,929	30,271	147,001	391,364	999,582	68,185	977,926
1 location only	540,698	165,760	232,750	359,252	255,346	322,230	253,957	510,960
Percent full-time employees								
Less than 25%	436,667	50,742	65,609	124,298	225,263	130,374	112,010	406,265
25-49 %	252,405	42,279	75,075	66,839	167,967	208,067	128,624	288,132
50-74 %	659,308	76,953	110,340	91,798	143,031	690,981	148,404	632,268
75% or more	864,112	156,333	154,895	320,583	280,040	749,670	218,346	869,278
Union presence								
No union employees	978,249	162,410	183,740	367,666	240,912	801,136	241,859	948,825
Has union employees	464,218	31,859	42,795	120,521	207,150	478,263	81,518	477,530
Unknown	485,121	19,676	24,642	48,354	106,657	501,879	45,351	477,835
Percent low-wage employees								
50% or more low wage	637,188	102,314	168,563	198,945	459,042	380,964	232,304	634,279
Less than 50% low wage	994,820	137,105	152,362	239,439	416,742	1,051,533	158,423	929,235

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2010 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(2010) Percent of number of private-sector employees by firm size and selected characteristics: United States, 2010**

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	108,419,208	11.8%	9.1%	13.9%	18.1%	47.1%	27.5%	72.5%
Industry group **								
Agric., fish., forest.	1,108,161	29.1%	13.8%	19.2%	23.2% *	14.7%	49.7%	50.3%
Mining and manufacturing	11,384,648	4.6%	6.5%	14.0%	23.2%	51.7%	18.0%	82.0%
Construction	5,159,382	29.5%	20.4%	25.0%	15.3%	9.9%	63.1%	36.9%
Utilities and transp.	4,630,866	6.1%	5.0%	9.9%	12.0%	66.9%	15.4%	84.6%
Wholesale trade	5,289,256	10.8%	11.2%	18.7%	22.4%	36.8%	30.7%	69.3%
Fin. svcs. and real estate	11,027,038	9.8%	4.2%	8.3%	14.5%	63.3%	17.0%	83.0%
Retail trade	14,084,144	11.4%	7.0%	11.1%	10.1%	60.3%	24.2%	75.8%
Professional services	29,850,262	10.9%	7.9%	12.2%	21.6%	47.4%	24.1%	75.9%
Other services	25,885,451	13.9%	12.6%	16.9%	18.5%	38.2%	35.2%	64.8%
Ownership								
For profit, incorporated	76,476,293	10.8%	9.3%	13.8%	15.9%	50.2%	26.8%	73.2%
For profit, unincorporated	16,239,213	21.9%	11.9%	15.4%	18.9%	31.9%	41.2%	58.8%
Nonprofit	15,703,701	5.9%	5.2%	12.8%	28.1%	48.0%	16.6%	83.4%
Age of firm								
Less than 5 years	5,348,631	36.9%	20.7%	20.9%	12.1%	9.4%	69.1%	30.9%
5-9 years	7,621,969	32.0%	19.9%	21.8%	16.5%	9.7%	62.5%	37.5%
10-19 years	15,347,888	20.4%	14.3%	20.2%	21.7%	23.5%	45.4%	54.6%
20 or more years	80,100,719	6.5%	6.2%	11.5%	18.0%	57.8%	17.9%	82.1%
Multi/single status								
2 or more locations	63,952,075	0.2%	0.7%	4.5%	18.0%	76.6%	2.6%	97.4%
1 location only	44,467,132	28.4%	21.1%	27.3%	18.3%	4.8%	63.3%	36.7%
Percent full-time employees								
Less than 25%	8,700,044	22.8%	15.2%	18.4%	18.0%	25.5%	47.8%	52.2%
25-49 %	8,329,099	12.9%	9.8%	17.6%	16.9%	42.8%	31.1%	68.9%
50-74 %	17,912,414	13.6%	7.7%	10.0%	13.9%	54.9%	25.7%	74.3%
75% or more	73,477,651	9.9%	8.6%	13.9%	19.3%	48.3%	25.1%	74.9%
Union presence								
No union employees	78,483,900	15.4%	11.7%	17.6%	21.5%	33.8%	35.7%	64.3%
Has union employees	16,337,278	2.3%	2.3%	5.8%	12.5%	77.0%	6.7%	93.3%
Unknown	13,598,029	2.3%	1.8%	2.1%	5.5%	88.3%	5.0%	95.0%
Percent low-wage employees								
50% or more low wage	32,232,823	13.6%	10.6%	15.3%	19.3%	41.2%	31.7%	68.3%
Less than 50% low wage	76,186,384	11.0%	8.4%	13.3%	17.7%	49.6%	25.7%	74.3%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2010 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(2010) Standard error for percent of number of private employees by firm size and selected characteristics: United States, 2010**

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	1,037,555	0.18%	0.20%	0.30%	0.36%	0.57%	0.34%	0.34%
Industry group **								
Agric., fish., forest.	162,865	5.93%	2.71%	3.53%	5.67%*	2.73%	6.77%	6.77%
Mining and manufacturing	291,378	0.25%	0.41%	1.04%	1.51%	1.63%	1.06%	1.06%
Construction	158,044	1.69%	1.53%	2.40%	2.24%	1.50%	2.09%	2.09%
Utilities and transp.	305,849	0.55%	0.49%	1.52%	1.71%	3.16%	1.07%	1.07%
Wholesale trade	228,128	0.40%	1.28%	1.23%	1.75%	2.81%	1.33%	1.33%
Fin. svcs. and real estate	375,228	0.27%	0.45%	0.71%	1.20%	2.03%	0.66%	0.66%
Retail trade	481,514	0.41%	0.32%	0.62%	0.56%	1.21%	1.04%	1.04%
Professional services	588,821	0.33%	0.22%	0.19%	1.14%	1.55%	0.51%	0.51%
Other services	375,947	0.39%	0.40%	0.80%	0.80%	0.97%	0.57%	0.57%
Ownership								
For profit, incorporated	859,303	0.29%	0.17%	0.27%	0.42%	0.43%	0.28%	0.28%
For profit, unincorporated	505,842	0.93%	0.85%	1.05%	0.83%	1.31%	1.70%	1.70%
Nonprofit	412,096	0.34%	0.57%	0.58%	1.27%	1.74%	0.83%	0.83%
Age of firm								
Less than 5 years	166,072	1.25%	1.66%	1.97%	1.54%	2.36%	2.11%	2.11%
5-9 years	287,769	1.15%	0.65%	1.29%	1.04%	0.85%	1.77%	1.77%
10-19 years	648,647	0.75%	0.84%	1.06%	1.46%	1.85%	1.22%	1.22%
20 or more years	687,080	0.11%	0.19%	0.28%	0.60%	0.80%	0.32%	0.32%
Multi/single status								
2 or more locations	988,249	0.03%	0.05%	0.22%	0.67%	0.67%	0.11%	0.11%
1 location only	540,698	0.61%	0.41%	0.55%	0.60%	0.71%	0.77%	0.77%
Percent full-time employees								
Less than 25%	436,667	1.24%	0.74%	1.07%	1.61%	0.81%	2.10%	2.10%
25-49 %	252,405	0.69%	0.93%	1.04%	1.77%	1.74%	1.76%	1.76%
50-74 %	659,308	0.38%	0.71%	0.52%	1.11%	1.97%	1.06%	1.06%
75% or more	864,112	0.28%	0.18%	0.32%	0.49%	0.55%	0.40%	0.40%
Union presence								
No union employees	978,249	0.25%	0.26%	0.35%	0.43%	0.67%	0.46%	0.46%
Has union employees	464,218	0.24%	0.24%	0.85%	1.19%	1.43%	0.55%	0.55%
Unknown	485,121	0.19%	0.17%	0.40%	0.80%	1.05%	0.35%	0.35%
Percent low-wage employees								
50% or more low wage	637,188	0.44%	0.47%	0.66%	1.15%	0.91%	0.84%	0.84%
Less than 50% low wage	994,820	0.23%	0.19%	0.28%	0.64%	0.82%	0.30%	0.30%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2010 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(2010) Percent of private-sector employees in establishments that offer health insurance by firm size and selected characteristics: United States, 2010**

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	86.5%	40.5%	64.7%	83.3%	95.4%	99.6%	57.8%	97.4%
Industry group **								
Agric., fish., forest.	58.3%	25.8%	35.6%	62.4%	82.8%	100.0%	34.7%	81.7%
Mining and manufacturing	94.7%	54.3%	82.2%	93.2%	95.4%	100.0%	79.6%	98.0%
Construction	76.0%	43.7%	75.5%	91.1%	99.0%	100.0%	62.8%	98.7%
Utilities and transp.	90.8%	32.8%	62.2%	80.1%	94.5%	99.2%	56.8%	97.1%
Wholesale trade	91.6%	55.5%	84.8%	92.3%	98.0%	99.9%	74.9%	99.0%
Fin. svcs. and real estate	94.0%	48.3%	87.8%	96.0%	99.4%	99.9%	66.4%	99.6%
Retail trade	87.7%	30.7%	64.2%	87.8%	96.3%	99.8%	52.6%	98.9%
Professional services	90.8%	50.3%	76.0%	89.7%	98.3%	99.3%	66.9%	98.3%
Other services	75.5%	29.7%	43.9%	67.1%	89.5%	99.5%	42.5%	93.5%
Ownership								
For profit, incorporated	87.7%	43.6%	67.7%	83.5%	94.5%	99.8%	61.1%	97.4%
For profit, unincorporated	73.5%	32.3%	52.1%	74.6%	92.8%	97.9%	44.2%	94.1%
Nonprofit	94.1%	43.9%	69.2%	93.2%	99.8%	99.8%	67.1%	99.4%
Age of firm								
Less than 5 years	51.4%	26.6%	42.4%	62.6%	92.0%	91.5%	36.5%	84.7%
5-9 years	63.3%	36.1%	59.2%	68.8%	93.2%	98.4%	48.0%	88.8%
10-19 years	75.2%	39.8%	59.9%	80.5%	87.2%	99.4%	54.2%	92.6%
20 or more years	93.2%	48.2%	73.5%	89.4%	97.7%	99.8%	68.3%	98.7%
Multi/single status								
2 or more locations	98.7%	63.6%	77.5%	91.3%	97.3%	99.8%	84.1%	99.1%
1 location only	68.9%	40.3%	64.2%	81.4%	92.8%	96.8%	56.3%	90.7%
Percent full-time employees								
Less than 25%	55.6%	10.4%	22.0%	51.4%	84.6%	98.6%	20.6%	87.7%
25-49 %	79.9%	26.2%	50.0%	73.5%	94.5%	99.8%	44.1%	96.0%
50-74 %	85.2%	35.3%	54.7%	78.3%	97.4%	99.9%	47.5%	98.2%
75% or more	91.2%	52.6%	77.8%	90.6%	96.4%	99.6%	70.7%	98.1%
Union presence								
No union employees	82.5%	40.6%	64.7%	82.9%	94.8%	99.6%	57.6%	96.2%
Has union employees	97.3%	41.4%	79.3%	88.1%	99.7%	99.9%	69.1%	99.4%
Unknown	96.7%	33.7%	44.4%	89.1%	97.5%	99.5%	46.6%	99.3%
Percent low wage employees								
50% or more low wage	74.7%	19.9%	36.3%	64.7%	89.8%	99.2%	34.1%	93.5%
Less than 50% low wage	91.5%	51.2%	80.0%	92.3%	98.1%	99.8%	70.2%	98.9%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2010 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(2010) Standard error for percent of private-sector employees in establishments that offer health insurance by firm size and selected characteristics: United States, 2010**

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%	0.64%	1.21%	0.61%	0.46%	0.10%	0.53%	0.18%
Industry group **								
Agric., fish., forest.	4.45%	3.29%	9.36%	6.65%	13.07%	0.00%	1.98%	5.76%
Mining and manufacturing	0.76%	3.32%	3.47%	2.04%	1.91%	0.02%	1.87%	0.83%
Construction	1.23%	2.38%	3.58%	2.37%	0.39%	0.00%	1.75%	0.54%
Utilities and transp.	1.30%	3.05%	3.92%	6.24%	3.77%	0.53%	1.77%	1.29%
Wholesale trade	0.65%	3.74%	1.78%	2.26%	1.27%	0.06%	2.00%	0.59%
Fin. svcs. and real estate	0.36%	2.38%	2.24%	1.26%	0.42%	0.04%	1.83%	0.22%
Retail trade	0.46%	1.71%	3.70%	2.58%	0.98%	0.16%	1.59%	0.24%
Professional services	0.41%	1.63%	2.23%	1.66%	0.36%	0.27%	0.80%	0.38%
Other services	0.48%	1.24%	1.36%	1.99%	1.36%	0.29%	0.82%	0.65%
Ownership								
For profit, incorporated	0.22%	0.76%	1.30%	0.66%	0.75%	0.05%	0.62%	0.20%
For profit, unincorporated	0.97%	1.00%	2.47%	1.71%	1.84%	0.79%	1.09%	0.75%
Nonprofit	0.54%	2.01%	4.04%	1.55%	0.07%	0.10%	1.69%	0.20%
Age of firm								
Less than 5 years	1.12%	1.13%	2.44%	2.81%	3.60%	3.00%	1.05%	3.74%
5-9 years	1.20%	2.06%	2.98%	2.30%	1.75%	1.32%	1.90%	1.72%
10-19 years	0.99%	1.47%	2.03%	2.07%	1.86%	0.50%	1.00%	1.42%
20 or more years	0.19%	1.03%	1.28%	0.46%	0.30%	0.09%	0.66%	0.10%
Multi/single status								
2 or more locations	0.07%	6.81%	3.43%	0.89%	0.41%	0.07%	1.87%	0.08%
1 location only	0.58%	0.67%	1.26%	0.69%	1.04%	2.56%	0.54%	0.78%
Percent full-time employees								
Less than 25%	1.84%	1.10%	3.54%	3.58%	2.51%	0.48%	1.95%	1.30%
25-49 %	0.73%	2.28%	4.14%	2.86%	1.32%	0.13%	2.44%	0.63%
50-74 %	0.67%	0.97%	2.44%	1.89%	0.99%	0.07%	0.83%	0.22%
75% or more	0.20%	0.88%	1.30%	0.63%	0.61%	0.13%	0.66%	0.22%
Union presence								
No union employees	0.32%	0.66%	1.16%	0.60%	0.53%	0.16%	0.50%	0.22%
Has union employees	0.29%	3.67%	4.71%	4.89%	0.20%	0.10%	3.23%	0.30%
Unknown	0.39%	4.36%	4.33%	3.00%	1.05%	0.30%	1.83%	0.32%
Percent low wage employees								
50% or more low wage	0.68%	0.99%	1.32%	1.18%	1.39%	0.33%	0.72%	0.63%
Less than 50% low wage	0.22%	0.77%	0.90%	0.69%	0.34%	0.11%	0.53%	0.15%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2010 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(2010) Percent of private-sector employees eligible for health insurance at establishments that offer health insurance by firm size and selected characteristics: United States, 2010**

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	78.2%	82.1%	78.5%	75.0%	76.0%	79.4%	78.6%	78.1%
Industry group **								
Agric., fish., forest.	63.7%	84.3%	76.6%	58.3%	47.0%	75.2%	74.0%	59.5%
Mining and manufacturing	92.3%	85.9%	88.8%	92.0%	93.6%	92.5%	89.5%	92.8%
Construction	81.8%	87.0%	85.9%	78.0%	80.2%	80.0%	84.3%	79.2%
Utilities and transp.	87.4%	84.5%	80.1%	76.4%	88.5%	89.0%	82.3%	88.0%
Wholesale trade	91.0%	91.0%	89.0%	92.1%	89.5%	91.9%	89.8%	91.4%
Fin. svcs. and real estate	89.4%	87.3%	87.1%	85.6%	89.9%	90.1%	87.7%	89.6%
Retail trade	66.3%	80.6%	71.1%	76.1%	69.3%	63.1%	75.2%	64.8%
Professional services	80.5%	83.5%	81.3%	77.1%	75.5%	83.2%	81.2%	80.4%
Other services	63.5%	70.8%	63.5%	54.5%	58.9%	67.4%	62.8%	63.7%
Ownership								
For profit, incorporated	79.2%	84.4%	81.0%	77.7%	77.7%	79.3%	80.9%	78.8%
For profit, unincorporated	74.9%	80.8%	75.1%	71.2%	74.2%	75.3%	76.8%	74.3%
Nonprofit	76.5%	64.7%	63.6%	66.1%	72.6%	83.0%	65.7%	78.0%
Age of firm								
Less than 5 years	73.7%	84.4%	73.5%	68.6%	67.5%	77.8%	75.8%	71.7%
5-9 years	72.3%	81.7%	75.4%	70.2%	65.7%	70.8%	77.5%	67.6%
10-19 years	74.8%	81.6%	82.7%	72.5%	69.9%	75.2%	80.4%	72.1%
20 or more years	79.3%	81.9%	78.4%	77.0%	78.5%	79.9%	78.6%	79.4%
Multi/single status								
2 or more locations	79.2%	87.4%	83.0%	81.4%	77.8%	79.3%	82.7%	79.1%
1 location only	76.3%	82.0%	78.2%	73.3%	73.3%	81.5%	78.3%	74.1%
Percent full-time employees								
Less than 25%	34.5%	47.4%	26.2%	29.4%	29.0%	39.7%	33.2%	34.8%
25-49 %	50.0%	51.2%	38.3%	40.9%	46.1%	55.4%	42.4%	51.5%
50-74 %	70.1%	69.5%	62.7%	62.3%	63.5%	73.4%	65.0%	70.9%
75% or more	86.0%	89.0%	87.4%	85.0%	85.7%	86.0%	87.1%	85.8%
Union presence								
No union employees	77.4%	81.8%	78.6%	75.6%	76.0%	78.1%	78.6%	77.0%
Has union employees	78.9%	89.2%	76.5%	70.3%	79.5%	79.3%	78.4%	78.9%
Unknown	81.3%	83.5%	79.2%	67.0%	66.3%	82.5%	78.9%	81.4%
Percent low wage employees								
50% or more low wage	59.3%	67.5%	55.0%	54.8%	53.1%	62.9%	57.4%	59.6%
Less than 50% low wage	84.8%	85.0%	84.2%	81.9%	85.7%	85.2%	84.0%	85.0%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2010 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(2010) 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, 2010**

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%	0.58%	0.74%	0.65%	1.32%	0.64%	0.48%	0.57%
Industry group **								
Agric., fish., forest.	6.24%	3.40%	12.90%	12.06%	13.25%	8.17%	5.58%	9.96%
Mining and manufacturing	0.55%	1.76%	2.02%	1.06%	1.23%	0.66%	1.11%	0.57%
Construction	1.31%	1.49%	1.39%	2.79%	5.50%	6.62%	1.00%	2.39%
Utilities and transp.	1.22%	3.85%	4.64%	3.77%	1.28%	1.19%	2.26%	1.24%
Wholesale trade	0.87%	1.59%	2.26%	0.89%	2.20%	1.43%	0.72%	1.26%
Fin. svcs. and real estate	1.08%	1.80%	2.02%	1.81%	1.17%	1.28%	1.10%	1.11%
Retail trade	1.00%	1.43%	1.56%	1.57%	3.14%	1.26%	1.00%	1.06%
Professional services	0.70%	1.30%	1.04%	1.75%	1.65%	0.87%	0.80%	0.81%
Other services	1.47%	1.36%	2.24%	1.78%	3.28%	1.87%	1.12%	1.70%
Ownership								
For profit, incorporated	0.52%	0.56%	0.76%	0.79%	1.63%	0.76%	0.47%	0.60%
For profit, unincorporated	1.33%	1.40%	3.14%	1.89%	3.14%	1.74%	1.40%	1.37%
Nonprofit	0.90%	2.29%	3.31%	1.88%	1.67%	1.35%	1.61%	0.95%
Age of firm								
Less than 5 years	2.16%	1.89%	3.08%	4.64%	6.57%	5.48%	2.29%	3.23%
5-9 years	1.85%	1.31%	1.37%	2.37%	4.23%	4.58%	1.09%	3.05%
10-19 years	1.43%	1.14%	0.99%	1.60%	3.07%	2.68%	0.91%	1.99%
20 or more years	0.54%	1.07%	1.13%	0.86%	0.87%	0.62%	0.68%	0.53%
Multi/single status								
2 or more locations	0.50%	4.85%	1.81%	0.93%	0.90%	0.63%	1.14%	0.51%
1 location only	0.98%	0.60%	0.81%	0.71%	2.39%	3.67%	0.54%	1.65%
Percent full-time employees								
Less than 25%	2.14%	4.39%	3.88%	3.87%	3.28%	2.38%	2.45%	2.28%
25-49 %	1.37%	2.57%	1.89%	2.01%	1.95%	2.52%	1.75%	1.36%
50-74 %	1.01%	0.96%	2.01%	1.44%	1.08%	1.13%	0.96%	1.03%
75% or more	0.38%	0.58%	0.54%	0.64%	0.81%	0.76%	0.24%	0.45%
Union presence								
No union employees	0.50%	0.56%	0.72%	0.75%	1.36%	0.94%	0.47%	0.56%
Has union employees	1.15%	3.07%	4.34%	2.86%	2.90%	1.11%	3.39%	1.16%
Unknown	0.70%	2.76%	6.19%	5.44%	3.87%	0.85%	4.20%	0.71%
Percent low wage employees								
50% or more low wage	0.73%	1.95%	1.80%	1.16%	1.46%	0.95%	0.96%	0.81%
Less than 50% low wage	0.62%	0.43%	0.76%	0.63%	0.75%	0.76%	0.51%	0.66%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2010 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)(2010) 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, 2010**

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	76.5%	78.5%	73.0%	74.9%	76.0%	77.3%	75.3%	76.8%
Industry group **								
Agric., fish., forest.	69.6%	88.8%	69.8%	71.9%	58.6%	66.0%	79.9%	64.2%
Mining and manufacturing	85.8%	84.7%	74.5%	77.7%	84.1%	89.7%	77.9%	87.1%
Construction	79.7%	79.6%	72.7%	79.2%	83.4%	87.2%	75.9%	84.1%
Utilities and transp.	85.1%	81.5%	78.0%	74.9%	80.7%	87.3%	76.8%	85.9%
Wholesale trade	83.1%	77.8%	77.2%	79.1%	81.7%	88.1%	79.0%	84.4%
Fin. svcs. and real estate	81.8%	79.3%	80.3%	77.8%	80.2%	82.9%	79.5%	82.1%
Retail trade	65.5%	76.4%	65.2%	72.7%	67.0%	63.1%	70.6%	64.5%
Professional services	79.5%	77.7%	73.2%	77.8%	77.5%	81.7%	75.9%	80.3%
Other services	61.6%	76.4%	70.6%	63.5%	62.2%	57.9%	70.6%	59.4%
Ownership								
For profit, incorporated	75.7%	78.5%	72.7%	75.0%	76.0%	75.9%	74.8%	75.9%
For profit, unincorporated	74.3%	78.2%	73.9%	71.0%	71.0%	76.5%	75.9%	73.8%
Nonprofit	81.9%	78.8%	74.5%	78.6%	79.1%	84.5%	77.9%	82.3%
Age of firm								
Less than 5 years	71.5%	82.8%	64.2%	71.6%	58.0%	79.6%	74.3%	68.7%
5-9 years	74.7%	79.9%	73.2%	69.0%	74.4%	78.7%	74.5%	74.9%
10-19 years	72.8%	79.3%	72.0%	73.0%	71.4%	71.5%	74.8%	71.7%
20 or more years	77.3%	76.6%	74.4%	76.5%	77.6%	77.6%	75.7%	77.6%
Multi/single status								
2 or more locations	76.9%	83.0%	73.7%	78.7%	76.5%	76.9%	76.7%	76.9%
1 location only	75.6%	78.4%	73.0%	73.8%	75.2%	84.8%	75.1%	76.1%
Percent full-time employees								
Less than 25%	47.6%	68.7%	61.0%	48.5%	44.0%	45.4%	61.3%	44.8%
25-49 %	54.3%	80.6%	70.7%	62.9%	58.0%	48.0%	71.6%	51.4%
50-74 %	70.0%	77.4%	68.4%	67.1%	66.7%	70.5%	71.7%	69.7%
75% or more	79.8%	78.8%	73.8%	77.3%	79.2%	81.7%	76.2%	80.7%
Union presence								
No union employees	74.7%	78.0%	72.6%	74.0%	75.2%	74.5%	74.7%	74.7%
Has union employees	81.8%	87.3%	78.2%	86.7%	82.2%	81.4%	84.9%	81.6%
Unknown	78.8%	85.3%	84.2%	80.5%	74.8%	78.9%	81.3%	78.8%
Percent low wage employees								
50% or more low wage	59.3%	74.8%	60.8%	59.8%	58.6%	58.3%	64.9%	58.4%
Less than 50% low wage	80.6%	79.0%	75.0%	78.4%	80.5%	82.2%	77.0%	81.5%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2010 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)(2010) 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, 2010**

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	0.23%	0.47%	0.53%	0.62%	0.61%	0.42%	0.55%	0.29%
Industry group **								
Agric., fish., forest.	2.73%	3.18%	12.05%	7.26%	11.73%	7.60%	3.30%	4.80%
Mining and manufacturing	0.38%	1.89%	1.65%	0.97%	0.90%	0.41%	0.74%	0.42%
Construction	1.48%	1.30%	1.75%	2.16%	3.27%	2.09%	1.43%	2.17%
Utilities and transp.	1.37%	4.14%	5.09%	4.67%	2.05%	1.88%	2.61%	1.40%
Wholesale trade	0.77%	1.52%	1.24%	1.44%	2.15%	1.64%	0.75%	0.94%
Fin. svcs. and real estate	0.96%	2.17%	1.50%	1.22%	0.75%	1.16%	1.44%	1.00%
Retail trade	0.61%	1.70%	0.93%	1.31%	3.15%	1.09%	1.01%	0.83%
Professional services	0.62%	0.85%	1.00%	1.18%	1.01%	0.91%	0.53%	0.77%
Other services	1.43%	2.04%	1.68%	1.83%	3.09%	2.18%	1.26%	1.98%
Ownership								
For profit, incorporated	0.26%	0.37%	0.51%	0.93%	1.12%	0.49%	0.62%	0.28%
For profit, unincorporated	1.27%	1.83%	1.25%	1.97%	2.81%	1.55%	1.25%	1.48%
Nonprofit	0.62%	1.65%	1.93%	1.54%	0.80%	1.06%	1.41%	0.70%
Age of firm								
Less than 5 years	1.67%	0.93%	2.64%	3.17%	5.61%	3.46%	1.17%	3.14%
5-9 years	0.88%	1.02%	1.74%	2.20%	3.70%	4.24%	1.15%	1.77%
10-19 years	0.86%	1.05%	1.28%	1.68%	1.89%	2.79%	0.90%	1.29%
20 or more years	0.29%	0.97%	0.50%	0.62%	0.55%	0.44%	0.68%	0.30%
Multi/single status								
2 or more locations	0.30%	3.79%	1.48%	1.04%	0.96%	0.35%	1.51%	0.29%
1 location only	0.31%	0.49%	0.56%	0.79%	1.03%	4.04%	0.60%	0.58%
Percent full-time employees								
Less than 25%	2.05%	5.47%	8.00%	5.23%	4.73%	1.99%	4.03%	2.09%
25-49 %	1.34%	3.75%	3.71%	3.35%	3.28%	1.71%	1.75%	1.41%
50-74 %	0.88%	1.40%	2.38%	1.96%	0.57%	1.10%	0.88%	0.97%
75% or more	0.26%	0.52%	0.56%	0.57%	0.76%	0.49%	0.54%	0.28%
Union presence								
No union employees	0.40%	0.54%	0.63%	0.59%	0.77%	0.87%	0.53%	0.61%
Has union employees	0.72%	2.29%	2.62%	2.40%	1.60%	0.83%	1.38%	0.72%
Unknown	1.22%	3.26%	3.15%	4.52%	2.36%	1.33%	2.21%	1.22%
Percent low wage employees								
50% or more low wage	0.79%	1.25%	1.82%	1.67%	1.43%	1.47%	1.20%	0.99%
Less than 50% low wage	0.29%	0.57%	0.55%	0.70%	0.65%	0.45%	0.54%	0.28%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2010 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(2010) 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, 2010**

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	59.8%	64.4%	57.3%	56.2%	57.7%	61.4%	59.2%	60.0%
Industry group **								
Agric., fish., forest.	44.4%	74.8%	53.5%	41.9%	27.6%*	49.7%	59.1%	38.2%
Mining and manufacturing	79.2%	72.7%	66.2%	71.5%	78.7%	83.0%	69.8%	80.9%
Construction	65.2%	69.2%	62.4%	61.8%	66.9%	69.7%	64.0%	66.6%
Utilities and transp.	74.4%	68.9%	62.4%	57.3%	71.4%	77.7%	63.2%	75.6%
Wholesale trade	75.6%	70.8%	68.7%	72.8%	73.1%	80.9%	70.9%	77.2%
Fin. svcs. and real estate	73.1%	69.2%	69.9%	66.6%	72.1%	74.6%	69.7%	73.6%
Retail trade	43.5%	61.6%	46.3%	55.4%	46.4%	39.8%	53.1%	41.8%
Professional services	64.0%	64.9%	59.5%	60.0%	58.5%	67.9%	61.6%	64.5%
Other services	39.1%	54.1%	44.8%	34.6%	36.6%	39.0%	44.4%	37.8%
Ownership								
For profit, incorporated	60.0%	66.3%	58.8%	58.3%	59.1%	60.2%	60.5%	59.8%
For profit, unincorporated	55.7%	63.2%	55.5%	50.5%	52.7%	57.6%	58.3%	54.8%
Nonprofit	62.6%	51.0%	47.4%	51.9%	57.5%	70.1%	51.1%	64.2%
Age of firm								
Less than 5 years	52.7%	69.9%	47.2%	49.1%	39.1%	61.9%	56.3%	49.3%
5-9 years	54.0%	65.3%	55.2%	48.5%	48.9%	55.7%	57.7%	50.6%
10-19 years	54.5%	64.7%	59.6%	53.0%	49.9%	53.8%	60.2%	51.7%
20 or more years	61.3%	62.7%	58.3%	58.9%	60.9%	62.0%	59.5%	61.6%
Multi/single status								
2 or more locations	60.9%	72.5%	61.2%	64.1%	59.5%	61.0%	63.4%	60.9%
1 location only	57.6%	64.2%	57.1%	54.1%	55.1%	69.1%	58.8%	56.4%
Percent full-time employees								
Less than 25%	16.4%	32.6%	16.0%	14.3%	12.8%	18.0%	20.4%	15.6%
25-49 %	27.1%	41.3%	27.1%	25.8%	26.7%	26.6%	30.3%	26.5%
50-74 %	49.1%	53.8%	42.9%	41.8%	42.3%	51.8%	46.6%	49.5%
75% or more	68.7%	70.2%	64.5%	65.7%	67.8%	70.2%	66.4%	69.2%
Union presence								
No union employees	57.8%	63.8%	57.0%	55.9%	57.1%	58.2%	58.7%	57.5%
Has union employees	64.5%	77.9%	59.8%	61.0%	65.4%	64.6%	66.6%	64.4%
Unknown	64.1%	71.2%	66.7%	53.9%	49.6%	65.1%	64.1%	64.1%
Percent low wage employees								
50% or more low wage	35.2%	50.5%	33.4%	32.8%	31.1%	36.6%	37.2%	34.8%
Less than 50% low wage	68.4%	67.2%	63.1%	64.2%	69.0%	70.0%	64.7%	69.3%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2010 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(2010) 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, 2010**

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	0.50%	0.49%	0.76%	0.72%	1.15%	0.55%	0.55%	0.58%
<b>Industry group **</b>								
Agric., fish., forest.	3.91%	4.40%	10.22%	11.57%	11.25%*	7.88%	5.49%	6.02%
Mining and manufacturing	0.43%	2.17%	2.42%	1.16%	1.23%	0.66%	1.36%	0.49%
Construction	2.03%	1.18%	1.64%	3.43%	5.47%	5.54%	1.62%	2.87%
Utilities and transp.	2.07%	5.41%	6.29%	4.80%	2.10%	2.38%	2.66%	2.13%
Wholesale trade	1.24%	1.59%	1.96%	1.35%	2.28%	2.43%	0.75%	1.66%
Fin. svcs. and real estate	1.31%	2.38%	2.46%	1.79%	1.18%	1.48%	1.48%	1.40%
Retail trade	0.52%	1.86%	1.04%	1.57%	2.73%	0.60%	1.12%	0.56%
Professional services	0.80%	1.04%	1.54%	1.86%	1.55%	1.06%	0.92%	0.96%
Other services	1.54%	1.45%	2.44%	1.26%	3.22%	1.78%	1.10%	1.89%
<b>Ownership</b>								
For profit, incorporated	0.47%	0.35%	0.86%	1.07%	1.54%	0.67%	0.72%	0.54%
For profit, unincorporated	1.36%	1.74%	2.13%	1.76%	2.94%	1.74%	1.46%	1.49%
Nonprofit	0.98%	1.65%	2.36%	1.84%	1.59%	1.40%	1.17%	1.05%
<b>Age of firm</b>								
Less than 5 years	1.55%	2.03%	1.90%	4.64%	5.18%	5.82%	1.80%	3.18%
5-9 years	1.67%	1.32%	1.82%	2.46%	4.58%	5.49%	1.47%	3.11%
10-19 years	1.40%	0.66%	1.09%	1.66%	2.45%	2.98%	0.63%	2.03%
20 or more years	0.53%	1.03%	1.11%	0.86%	0.93%	0.59%	0.84%	0.52%
<b>Multi/single status</b>								
2 or more locations	0.49%	6.24%	1.40%	1.01%	1.13%	0.50%	1.68%	0.50%
1 location only	0.70%	0.52%	0.84%	0.84%	1.96%	4.92%	0.60%	1.37%
<b>Percent full-time employees</b>								
Less than 25%	0.81%	2.80%	2.57%	1.58%	1.16%	1.09%	1.64%	0.99%
25-49 %	0.85%	1.90%	1.09%	1.77%	1.45%	1.41%	1.56%	0.89%
50-74 %	1.21%	1.20%	1.95%	1.05%	0.74%	1.46%	0.81%	1.28%
75% or more	0.38%	0.57%	0.54%	0.79%	0.94%	0.78%	0.49%	0.47%
<b>Union presence</b>								
No union employees	0.58%	0.47%	0.79%	0.78%	1.24%	0.87%	0.49%	0.74%
Has union employees	0.91%	3.87%	4.58%	3.06%	2.99%	0.92%	3.37%	0.86%
Unknown	0.97%	4.36%	5.31%	4.56%	3.49%	1.10%	3.91%	0.94%
<b>Percent low wage employees</b>								
50% or more low wage	0.72%	1.74%	1.30%	1.36%	1.00%	1.04%	0.75%	0.90%
Less than 50% low wage	0.57%	0.59%	0.82%	0.85%	0.88%	0.77%	0.56%	0.61%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2010 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)(2010) 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, 2010**

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	57.5%	12.6%	11.6%	17.3%	37.6%	83.6%	12.5%	67.5%
<b>Industry group **</b>								
Agric., fish., forest.	51.1%	27.4% *	3.8% *	40.0% *	45.9% *	97.7%	16.6% *	73.5%
Mining and manufacturing	62.8%	11.1%	13.6%	14.0%	41.6%	88.3%	11.2%	70.8%
Construction	27.7%	11.1%	11.8%	20.2%	35.1%	75.8%	13.3%	42.7%
Utilities and transp.	77.6%	18.0%	5.3%	16.1%	44.0%	92.6%	15.4%	83.1%
Wholesale trade	55.2%	10.3% *	13.2%	21.0%	48.6%	88.9%	11.1%	68.9%
Fin. svcs. and real estate	62.6%	8.9%	3.3% *	13.8%	32.1%	81.8%	7.8%	69.7%
Retail trade	59.6%	14.6%	7.3%	17.1%	26.7%	84.1%	12.3%	69.8%
Professional services	57.8%	12.0%	12.6%	16.2%	38.2%	84.2%	11.9%	67.3%
Other services	47.1%	15.2%	14.2%	19.4%	32.6%	70.7%	16.0%	56.1%
<b>Ownership</b>								
For profit, incorporated	58.4%	12.0%	11.1%	15.9%	39.0%	84.1%	11.8%	69.2%
For profit, unincorporated	46.3%	12.0%	12.3%	17.9%	36.4%	75.5%	11.8%	58.3%
Nonprofit	61.6%	21.2%	15.2%	24.2%	34.6%	85.5%	19.4%	66.1%
<b>Age of firm</b>								
Less than 5 years	29.7%	13.0%	13.0% *	17.3%	35.2%	74.7%	14.9%	46.0%
5-9 years	26.4%	10.1%	14.7%	15.4%	26.1%	79.0%	11.4%	41.9%
10-19 years	35.6%	12.0%	9.4%	15.7%	29.1%	74.6%	11.7%	49.1%
20 or more years	63.1%	13.6%	11.5%	17.9%	39.9%	84.3%	12.7%	70.5%
<b>Multi/single status</b>								
2 or more locations	73.1%	11.9% *	7.6%	14.7%	40.4%	84.4%	10.7%	74.6%
1 location only	23.3%	12.6%	11.8%	18.1%	33.1%	66.9%	12.7%	35.3%
<b>Percent full-time employees</b>								
Less than 25%	44.4%	15.7%	7.9% *	8.0% *	27.2%	71.8%	10.4%	53.9%
25-49 %	49.8%	15.5% *	17.3% *	13.9%	25.9%	77.3%	16.1%	57.8%
50-74 %	68.1%	10.9%	13.1%	21.4%	35.2%	88.7%	13.4%	76.7%
75% or more	56.3%	12.6%	11.2%	17.2%	38.5%	82.9%	12.3%	66.5%
<b>Union presence</b>								
No union employees	47.5%	11.0%	10.2%	15.6%	36.5%	83.1%	11.0%	59.9%
Has union employees	77.2%	47.7%	34.7%	34.0%	44.5%	86.7%	38.3%	79.3%
Unknown	77.5%	18.4%	16.9% *	31.7% *	40.9%	81.1%	17.5%	79.0%
<b>Percent low wage employees</b>								
50% or more low wage	52.8%	11.4%	13.6%	14.6%	33.5%	75.2%	12.4%	60.1%
Less than 50% low wage	58.3%	12.7%	11.3%	17.8%	38.4%	85.1%	12.5%	68.8%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2010 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)(2010) 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, 2010**

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	0.65%	0.56%	1.19%	1.48%	1.60%	0.66%	0.53%	0.74%
Industry group **								
Agric., fish., forest.	5.58%	8.22% *	3.37% *	13.34% *	14.20% *	0.94%	7.12% *	6.77%
Mining and manufacturing	1.74%	3.28%	3.48%	3.02%	4.43%	1.43%	2.16%	1.63%
Construction	2.37%	1.78%	2.65%	4.06%	5.37%	8.19%	1.61%	5.44%
Utilities and transp.	2.38%	5.36%	1.51%	4.42%	7.06%	1.52%	3.78%	2.36%
Wholesale trade	2.48%	3.38% *	3.27%	5.71%	5.65%	2.50%	1.38%	2.67%
Fin. svcs. and real estate	1.41%	2.62%	1.52% *	3.33%	3.82%	2.36%	1.59%	1.78%
Retail trade	1.44%	2.20%	1.83%	3.86%	3.82%	1.50%	1.45%	1.28%
Professional services	1.11%	1.26%	1.48%	1.77%	3.62%	1.78%	0.74%	1.24%
Other services	1.49%	1.77%	2.05%	2.44%	5.48%	1.94%	1.70%	1.90%
Ownership								
For profit, incorporated	0.82%	0.55%	0.93%	1.82%	2.21%	0.70%	0.49%	0.87%
For profit, unincorporated	1.55%	1.84%	3.00%	2.84%	2.89%	2.90%	1.47%	2.55%
Nonprofit	1.52%	3.25%	3.28%	3.14%	3.66%	2.18%	2.49%	1.57%
Age of firm								
Less than 5 years	4.28%	3.29%	4.23% *	3.69%	7.90%	9.62%	2.61%	6.91%
5-9 years	2.14%	1.20%	3.23%	3.33%	3.69%	4.02%	1.41%	2.94%
10-19 years	2.62%	1.49%	1.49%	2.90%	3.11%	3.49%	1.10%	3.62%
20 or more years	0.75%	1.21%	1.21%	1.53%	1.84%	0.70%	0.76%	0.82%
Multi/single status								
2 or more locations	0.55%	4.35% *	1.26%	1.58%	1.56%	0.61%	1.09%	0.58%
1 location only	1.22%	0.55%	1.26%	1.67%	3.15%	5.55%	0.54%	2.76%
Percent full-time employees								
Less than 25%	3.53%	3.18%	2.50% *	3.82% *	5.77%	5.39%	2.40%	4.00%
25-49 %	2.11%	4.84% *	5.62% *	4.04%	5.67%	2.71%	3.67%	1.89%
50-74 %	2.09%	1.39%	3.10%	3.78%	4.33%	1.07%	1.39%	1.91%
75% or more	0.82%	0.80%	1.08%	1.60%	1.51%	0.87%	0.55%	0.92%
Union presence								
No union employees	0.76%	0.55%	1.42%	1.68%	1.26%	0.69%	0.55%	0.89%
Has union employees	1.53%	7.56%	5.99%	5.60%	5.34%	1.33%	4.04%	1.41%
Unknown	1.78%	4.88%	5.61% *	10.48% *	6.81%	1.84%	3.99%	1.93%
Percent low wage employees								
50% or more low wage	1.09%	1.09%	2.59%	2.44%	3.06%	2.14%	0.87%	1.37%
Less than 50% low wage	0.77%	0.63%	1.28%	1.51%	1.79%	0.80%	0.56%	0.93%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2010 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(2010) Percent of private-sector employees working in establishments that offer two or more health insurance plans by firm size and selected characteristics: United States, 2010**

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	65.6%	16.4%	25.2%	41.2%	57.5%	84.6%	26.7%	74.4%
<b>Industry group **</b>								
Agric., fish., forest.	32.9%	6.6% *	23.7% *	27.6% *	26.9% *	61.5%	22.7% *	37.2%
Mining and manufacturing	65.4%	11.1%	24.2%	43.9%	56.8%	81.3%	28.0%	72.0%
Construction	40.0%	16.6%	25.0%	31.0%	59.9%	83.7%	25.0%	56.2%
Utilities and transp.	78.9%	16.3% *	28.9% *	26.9%	54.9%	93.5%	24.2%	84.7%
Wholesale trade	60.8%	9.2%	29.9%	43.0%	58.7%	86.8%	27.4%	72.0%
Fin. svcs. and real estate	71.7%	22.4%	29.2%	43.9%	55.2%	85.0%	30.5%	77.3%
Retail trade	68.0%	15.2%	18.5%	42.3%	58.9%	80.4%	22.9%	75.6%
Professional services	68.5%	19.1%	28.5%	46.4%	64.4%	86.3%	28.6%	77.1%
Other services	61.6%	14.2%	21.5%	38.5%	49.1%	84.9%	25.4%	70.5%
<b>Ownership</b>								
For profit, incorporated	66.1%	16.8%	24.5%	41.1%	55.6%	84.8%	26.6%	75.2%
For profit, unincorporated	61.6%	17.0%	27.5%	43.4%	61.4%	85.3%	25.8%	73.4%
Nonprofit	66.6%	11.5%	26.6%	39.4%	59.8%	83.4%	28.9%	71.7%
<b>Age of firm</b>								
Less than 5 years	45.0%	22.6%	26.3%	42.6%	62.3%	70.8%	27.7%	61.6%
5-9 years	44.2%	17.0%	30.9%	41.7%	56.8%	77.1%	27.2%	59.5%
10-19 years	53.8%	13.0%	27.1%	41.2%	55.6%	85.0%	25.1%	67.7%
20 or more years	69.6%	16.6%	23.0%	41.0%	57.7%	84.9%	27.0%	76.0%
<b>Multi/single status</b>								
2 or more locations	78.0%	15.9% *	22.8%	42.4%	58.6%	84.9%	38.5%	78.9%
1 location only	40.0%	16.4%	25.3%	40.8%	55.8%	79.6%	25.7%	55.5%
<b>Percent full-time employees</b>								
Less than 25%	51.6%	8.2% *	10.2% *	28.3%	37.9%	78.3%	17.8%	58.8%
25-49 %	63.8%	9.7%	20.3%	34.1%	41.3%	90.5%	20.6%	72.7%
50-74 %	69.1%	13.2%	22.0%	39.2%	60.2%	84.1%	20.0%	77.4%
75% or more	66.0%	18.1%	27.0%	43.4%	60.5%	84.6%	28.9%	74.9%
<b>Union presence</b>								
No union employees	58.4%	15.7%	25.1%	41.0%	56.9%	82.4%	26.3%	69.1%
Has union employees	83.7%	28.5% *	29.1%	48.9%	62.6%	91.4%	36.7%	86.0%
Unknown	79.0%	30.4%	21.5% *	22.9% *	55.8%	82.6%	23.9%	80.4%
<b>Percent low wage employees</b>								
50% or more low wage	61.5%	11.2%	16.3%	32.8%	47.8%	81.8%	19.9%	68.5%
Less than 50% low wage	67.0%	17.5%	27.4%	44.0%	61.6%	85.6%	28.4%	76.5%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2010 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(2010) 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, 2010**

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%	0.75%	1.28%	1.48%	1.65%	0.79%	0.78%	0.87%
Industry group **								
Agric., fish., forest.	7.16%	3.31% *	11.63% *	14.87% *	11.31% *	14.22%	8.28% *	9.15%
Mining and manufacturing	1.67%	2.77%	2.84%	3.82%	3.62%	1.75%	3.18%	1.64%
Construction	4.20%	3.45%	4.26%	5.22%	9.79%	5.98%	2.51%	6.45%
Utilities and transp.	2.48%	6.20% *	9.41% *	6.01%	7.93%	1.36%	5.26%	2.39%
Wholesale trade	1.76%	2.74%	4.71%	5.75%	5.87%	2.78%	2.36%	2.16%
Fin. svcs. and real estate	1.42%	2.48%	3.13%	4.11%	2.39%	1.71%	2.21%	1.59%
Retail trade	1.71%	2.70%	2.73%	3.09%	4.14%	1.24%	2.36%	1.61%
Professional services	1.08%	1.63%	2.37%	2.61%	1.80%	1.61%	1.06%	1.23%
Other services	2.09%	1.93%	2.51%	2.63%	4.00%	2.19%	1.93%	2.37%
Ownership								
For profit, incorporated	0.59%	1.10%	1.55%	1.64%	1.58%	0.55%	0.84%	0.67%
For profit, unincorporated	2.80%	2.70%	2.09%	4.30%	4.64%	3.74%	1.74%	3.19%
Nonprofit	1.31%	2.76%	3.00%	3.73%	4.14%	2.14%	2.84%	1.41%
Age of firm								
Less than 5 years	3.48%	4.15%	5.04%	4.91%	8.23%	9.76%	3.77%	3.81%
5-9 years	1.94%	2.00%	4.08%	5.51%	6.71%	5.27%	1.91%	4.11%
10-19 years	2.58%	1.42%	1.52%	3.45%	4.08%	2.63%	1.65%	3.14%
20 or more years	0.78%	1.23%	1.49%	1.83%	1.72%	0.77%	1.07%	0.88%
Multi/single status								
2 or more locations	0.63%	5.09% *	2.80%	2.81%	1.09%	0.65%	3.00%	0.70%
1 location only	1.49%	0.80%	1.36%	1.56%	3.67%	4.98%	0.95%	2.25%
Percent full-time employees								
Less than 25%	2.90%	5.15% *	4.35% *	5.23%	4.75%	2.45%	1.77%	3.51%
25-49 %	2.24%	2.60%	3.66%	5.01%	7.49%	1.36%	1.93%	2.49%
50-74 %	2.12%	2.52%	4.13%	3.33%	2.66%	2.22%	2.74%	2.03%
75% or more	0.67%	1.19%	1.13%	1.72%	1.31%	0.94%	0.65%	0.74%
Union presence								
No union employees	0.94%	0.62%	1.33%	1.50%	1.62%	1.16%	0.77%	1.04%
Has union employees	1.96%	9.21% *	7.49%	6.64%	4.88%	1.18%	4.93%	1.83%
Unknown	2.11%	7.07%	7.79% *	9.49% *	8.30%	2.23%	4.22%	2.17%
Percent low wage employees								
50% or more low wage	1.62%	1.45%	1.49%	2.71%	3.00%	1.59%	1.31%	1.94%
Less than 50% low wage	0.87%	0.91%	1.56%	1.41%	1.73%	0.90%	0.79%	0.96%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2010 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(2010) Number of full-time private-sector employees by firm size and selected characteristics: United States, 2010**

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	85,128,176	8,827,752	7,171,799	11,499,029	15,831,309	41,798,287	21,439,284	63,688,892
Industry group **								
Agric., fish., forest.	816,243	213,895	108,278	162,211	173,749*	158,110	375,092	441,151
Mining and manufacturing	10,999,402	416,738	663,564	1,533,045	2,575,242	5,810,813	1,837,144	9,162,258
Construction	4,716,563	1,251,602	953,676	1,235,487	769,307	506,492	2,851,280	1,865,283
Utilities and transp.	3,915,254	211,082	201,789	388,069	481,320	2,632,995	589,539	3,325,715
Wholesale trade	4,917,350	450,040	535,793	921,750	1,130,081	1,879,687	1,401,248	3,516,103
Fin. svcs. and real estate	9,953,200	819,102	415,744	779,080	1,438,188	6,501,087	1,534,079	8,419,121
Retail trade	9,498,432	1,044,848	701,081	1,230,518	1,061,445	5,460,541	2,360,479	7,137,953
Professional services	23,981,735	2,337,723	1,824,508	2,776,035	5,184,847	11,858,622	5,389,496	18,592,239
Other services	16,329,996	2,082,721	1,767,368	2,472,834	3,017,131	6,989,941	5,100,926	11,229,069
Ownership								
For profit, incorporated	61,292,485	6,069,634	5,423,247	8,387,257	9,994,153	31,418,194	15,537,794	45,754,691
For profit, unincorporated	12,021,991	2,301,159	1,292,654	1,732,893	2,406,287	4,288,997	4,398,799	7,623,191
Nonprofit	11,813,700	456,959	455,898	1,378,879	3,430,868	6,091,096	1,502,691	10,311,010
Age of firm								
Less than 5 years	3,605,081	1,232,155	690,822	755,615	494,824	431,665	2,307,385	1,297,696
5-9 years	5,349,372	1,691,889	1,058,239	1,129,224	927,452	542,569	3,277,090	2,072,282
10-19 years	11,253,618	2,196,239	1,590,417	2,267,282	2,390,665	2,809,016	5,032,041	6,221,577
20 or more years	64,920,104	3,707,469	3,832,321	7,346,909	12,018,368	38,015,037	10,822,768	54,097,336
Multi/single status								
2 or more locations	52,136,092	98,813	341,417	2,381,121	9,308,252	40,006,489	1,325,593	50,810,499
1 location only	32,992,084	8,728,938	6,830,383	9,117,908	6,523,056	1,791,799	20,113,691	12,878,393
Percent full-time employees								
Less than 25%	869,823	73,367	104,567	192,515	183,730	315,643	280,263	589,560
25-49 %	3,050,639	359,952	294,144	543,821	539,841	1,312,881	906,390	2,144,248
50-74 %	11,251,057	1,429,263	851,088	1,097,858	1,549,181	6,323,667	2,774,115	8,476,942
75% or more	69,956,657	6,965,170	5,922,000	9,664,834	13,558,557	33,846,096	17,478,515	52,478,142
Union presence								
No union employees	60,194,712	8,361,640	6,697,259	10,524,674	13,502,413	21,108,725	20,108,380	40,086,332
Has union employees	13,575,035	273,686	315,475	770,788	1,719,131	10,495,955	896,339	12,678,696
Unknown	11,358,429	192,425	159,065	203,566	609,765	10,193,607	434,565	10,923,864
Percent low-wage employees								
50% or more low wage	19,050,182	2,222,791	1,782,311	2,858,895	3,850,480	8,335,706	5,333,886	13,716,296
Less than 50% low wage	66,077,994	6,604,961	5,389,489	8,640,134	11,980,829	33,462,581	16,105,398	49,972,596

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2010 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(2010) Standard error for number of full-time private-sector employees by firm size and selected characteristics: United States, 2010**

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	888,902	131,446	158,942	308,517	228,497	862,451	167,815	906,610
Industry group **								
Agric., fish., forest.	111,192	18,676	20,692	46,127	77,808*	44,686	21,613	100,631
Mining and manufacturing	288,538	25,341	40,649	87,095	194,415	283,953	84,870	339,933
Construction	156,615	53,661	69,194	136,224	132,745	78,308	65,012	154,013
Utilities and transp.	240,526	12,903	18,345	47,627	72,273	239,487	25,199	228,589
Wholesale trade	215,814	25,667	43,334	73,610	99,846	197,137	37,486	204,713
Fin. svcs. and real estate	369,466	30,120	36,401	57,277	78,171	404,552	67,295	349,292
Retail trade	404,882	37,496	36,423	65,271	84,744	322,816	74,168	402,271
Professional services	609,984	54,177	57,905	67,140	230,837	662,259	73,994	612,250
Other services	245,945	55,832	95,366	125,973	238,863	203,515	110,405	283,959
Ownership								
For profit, incorporated	736,805	153,835	156,676	219,057	283,773	564,753	156,756	680,788
For profit, unincorporated	492,417	52,437	85,049	160,212	171,654	332,248	168,249	490,443
Nonprofit	367,886	25,843	47,389	83,234	162,852	369,024	76,961	373,824
Age of firm								
Less than 5 years	143,926	37,218	37,291	96,224	57,423	128,310	68,199	124,550
5-9 years	244,954	66,060	43,868	133,503	92,223	69,302	96,048	186,319
10-19 years	441,717	67,523	89,771	124,329	232,579	272,436	144,277	377,521
20 or more years	578,787	62,055	143,914	210,359	382,854	736,340	206,382	561,284
Multi/single status								
2 or more locations	891,690	16,820	21,922	125,624	347,285	886,857	53,901	877,960
1 location only	417,817	137,236	172,991	285,517	264,787	312,617	160,516	427,836
Percent full-time employees								
Less than 25%	61,627	8,612	12,241	17,266	29,634	19,733	20,285	50,657
25-49 %	102,232	14,675	26,093	32,172	63,233	81,582	43,028	112,134
50-74 %	445,230	41,811	73,131	55,204	85,934	468,260	93,231	436,380
75% or more	794,748	145,087	139,665	305,121	267,799	732,416	202,532	815,728
Union presence								
No union employees	831,444	133,370	131,546	303,712	240,538	669,395	154,922	778,047
Has union employees	394,507	26,864	34,470	105,937	156,076	401,218	67,707	406,408
Unknown	336,018	15,049	24,375	27,139	101,079	369,847	31,063	339,602
Percent low-wage employees								
50% or more low wage	400,914	57,207	107,848	141,561	251,888	253,197	116,538	403,062
Less than 50% low wage	927,429	131,423	124,529	239,901	377,402	914,878	148,174	863,675

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2010 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(2010) Percent of number of full-time private-sector employees by firm size and selected characteristics: United States, 2010**

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	85,128,176	10.4%	8.4%	13.5%	18.6%	49.1%	25.2%	74.8%
Industry group **								
Agric., fish., forest.	816,243	26.2%	13.3%	19.9%	21.3%*	19.4%	46.0%	54.0%
Mining and manufacturing	10,999,402	3.8%	6.0%	13.9%	23.4%	52.8%	16.7%	83.3%
Construction	4,716,563	26.5%	20.2%	26.2%	16.3%	10.7%	60.5%	39.5%
Utilities and transp.	3,915,254	5.4%	5.2%	9.9%	12.3%	67.2%	15.1%	84.9%
Wholesale trade	4,917,350	9.2%	10.9%	18.7%	23.0%	38.2%	28.5%	71.5%
Fin. svcs. and real estate	9,953,200	8.2%	4.2%	7.8%	14.4%	65.3%	15.4%	84.6%
Retail trade	9,498,432	11.0%	7.4%	13.0%	11.2%	57.5%	24.9%	75.1%
Professional services	23,981,735	9.7%	7.6%	11.6%	21.6%	49.4%	22.5%	77.5%
Other services	16,329,996	12.8%	10.8%	15.1%	18.5%	42.8%	31.2%	68.8%
Ownership								
For profit, incorporated	61,292,485	9.9%	8.8%	13.7%	16.3%	51.3%	25.4%	74.6%
For profit, unincorporated	12,021,991	19.1%	10.8%	14.4%	20.0%	35.7%	36.6%	63.4%
Nonprofit	11,813,700	3.9%	3.9%	11.7%	29.0%	51.6%	12.7%	87.3%
Age of firm								
Less than 5 years	3,605,081	34.2%	19.2%	21.0%	13.7%	12.0%	64.0%	36.0%
5-9 years	5,349,372	31.6%	19.8%	21.1%	17.3%	10.1%	61.3%	38.7%
10-19 years	11,253,618	19.5%	14.1%	20.1%	21.2%	25.0%	44.7%	55.3%
20 or more years	64,920,104	5.7%	5.9%	11.3%	18.5%	58.6%	16.7%	83.3%
Multi/single status								
2 or more locations	52,136,092	0.2%	0.7%	4.6%	17.9%	76.7%	2.5%	97.5%
1 location only	32,992,084	26.5%	20.7%	27.6%	19.8%	5.4%	61.0%	39.0%
Percent full-time employees								
Less than 25%	869,823	8.4%	12.0%	22.1%	21.1%	36.3%	32.2%	67.8%
25-49 %	3,050,639	11.8%	9.6%	17.8%	17.7%	43.0%	29.7%	70.3%
50-74 %	11,251,057	12.7%	7.6%	9.8%	13.8%	56.2%	24.7%	75.3%
75% or more	69,956,657	10.0%	8.5%	13.8%	19.4%	48.4%	25.0%	75.0%
Union presence								
No union employees	60,194,712	13.9%	11.1%	17.5%	22.4%	35.1%	33.4%	66.6%
Has union employees	13,575,035	2.0%	2.3%	5.7%	12.7%	77.3%	6.6%	93.4%
Unknown	11,358,429	1.7%	1.4%	1.8%	5.4%	89.7%	3.8%	96.2%
Percent low-wage employees								
50% or more low wage	19,050,182	11.7%	9.4%	15.0%	20.2%	43.8%	28.0%	72.0%
Less than 50% low wage	66,077,994	10.0%	8.2%	13.1%	18.1%	50.6%	24.4%	75.6%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2010 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(2010) Standard error for percent of number of full-time private-sector employees by firm size and selected characteristics: United States, 2010**

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	888,902	0.21%	0.18%	0.31%	0.38%	0.56%	0.33%	0.33%
Industry group **								
Agric., fish., forest.	111,192	6.07%	2.08%	4.21%	5.61% *	4.58%	6.56%	6.56%
Mining and manufacturing	288,538	0.21%	0.44%	1.07%	1.50%	1.67%	1.09%	1.09%
Construction	156,615	1.73%	1.59%	2.49%	2.34%	1.62%	2.21%	2.21%
Utilities and transp.	240,526	0.43%	0.47%	1.46%	1.90%	3.03%	0.90%	0.90%
Wholesale trade	215,814	0.51%	1.23%	1.37%	1.95%	2.96%	1.27%	1.27%
Fin. svcs. and real estate	369,466	0.26%	0.44%	0.64%	1.15%	1.88%	0.71%	0.71%
Retail trade	404,882	0.46%	0.43%	0.89%	0.65%	1.42%	1.25%	1.25%
Professional services	609,984	0.42%	0.26%	0.20%	1.14%	1.76%	0.65%	0.65%
Other services	245,945	0.42%	0.54%	0.80%	1.25%	1.27%	0.89%	0.89%
Ownership								
For profit, incorporated	736,805	0.30%	0.18%	0.34%	0.45%	0.51%	0.30%	0.30%
For profit, unincorporated	492,417	0.86%	0.86%	1.08%	1.06%	1.53%	1.80%	1.80%
Nonprofit	367,886	0.29%	0.50%	0.71%	1.37%	1.81%	0.78%	0.78%
Age of firm								
Less than 5 years	143,926	1.37%	1.71%	2.01%	1.60%	3.04%	2.25%	2.25%
5-9 years	244,954	1.39%	0.82%	1.77%	1.35%	1.08%	2.00%	2.00%
10-19 years	441,717	0.77%	0.94%	1.14%	1.41%	1.86%	1.47%	1.47%
20 or more years	578,787	0.12%	0.19%	0.31%	0.67%	0.78%	0.31%	0.31%
Multi/single status								
2 or more locations	891,690	0.03%	0.04%	0.23%	0.73%	0.68%	0.10%	0.10%
1 location only	417,817	0.64%	0.48%	0.56%	0.84%	0.92%	0.83%	0.83%
Percent full-time employees								
Less than 25%	61,627	1.18%	1.29%	1.43%	1.93%	1.44%	1.98%	1.98%
25-49 %	102,232	0.66%	0.90%	1.20%	1.84%	1.68%	1.70%	1.70%
50-74 %	445,230	0.38%	0.77%	0.51%	1.09%	2.06%	1.15%	1.15%
75% or more	794,748	0.28%	0.18%	0.33%	0.50%	0.58%	0.40%	0.40%
Union presence								
No union employees	831,444	0.27%	0.24%	0.36%	0.54%	0.69%	0.42%	0.42%
Has union employees	394,507	0.25%	0.24%	0.89%	1.08%	1.39%	0.56%	0.56%
Unknown	336,018	0.17%	0.21%	0.27%	0.92%	0.97%	0.31%	0.31%
Percent low-wage employees								
50% or more low wage	400,914	0.41%	0.57%	0.75%	1.05%	0.94%	0.80%	0.80%
Less than 50% low wage	927,429	0.26%	0.17%	0.31%	0.65%	0.79%	0.31%	0.31%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2010 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(2010) Percent of private-sector full-time employees at establishments that offer health insurance by firm size and selected characteristics: United States, 2010**

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	90.1%	48.4%	73.7%	88.6%	96.4%	99.7%	66.3%	98.0%
Industry group **								
Agric., fish., forest.	63.8%	31.5%	39.7%	72.2%	77.9%	100.0%	39.6%	84.5%
Mining and manufacturing	95.5%	59.4%	84.9%	93.1%	95.3%	100.0%	82.8%	98.0%
Construction	79.5%	48.3%	78.1%	91.7%	99.0%	100.0%	67.0%	98.7%
Utilities and transp.	92.7%	37.9%	65.4%	82.2%	99.7%	99.4%	61.8%	98.2%
Wholesale trade	93.6%	62.5%	86.1%	94.9%	98.0%	100.0%	79.8%	99.1%
Fin. svcs. and real estate	95.6%	54.9%	88.4%	98.6%	99.7%	100.0%	72.3%	99.9%
Retail trade	89.2%	37.1%	71.7%	90.0%	96.8%	99.7%	59.8%	98.9%
Professional services	93.4%	58.2%	81.9%	95.1%	98.9%	99.3%	74.2%	99.0%
Other services	81.2%	38.0%	55.2%	72.8%	90.8%	99.5%	51.7%	94.7%
Ownership								
For profit, incorporated	90.6%	50.4%	75.4%	88.8%	95.7%	99.9%	68.5%	98.1%
For profit, unincorporated	80.1%	40.8%	63.6%	81.2%	94.3%	97.7%	53.8%	95.3%
Nonprofit	97.2%	59.6%	82.1%	96.3%	99.9%	99.9%	80.0%	99.7%
Age of firm								
Less than 5 years	61.8%	36.0%	55.2%	74.4%	91.1%	90.4%	48.0%	86.4%
5-9 years	70.2%	43.2%	69.5%	76.9%	95.6%	98.8%	56.6%	91.7%
10-19 years	79.9%	46.9%	69.7%	85.5%	88.7%	99.4%	62.2%	94.2%
20 or more years	95.0%	55.7%	79.9%	92.8%	98.2%	99.8%	75.0%	99.0%
Multi/single status								
2 or more locations	99.1%	66.6%	81.8%	94.5%	98.1%	99.8%	87.6%	99.4%
1 location only	75.8%	48.2%	73.3%	87.0%	94.0%	96.1%	64.9%	92.8%
Percent full-time employees								
Less than 25%	78.3%	28.4%	38.2%	67.8%	95.1%	99.8%	42.2%	95.4%
25-49 %	81.0%	26.6%	49.8%	74.8%	94.9%	99.8%	45.4%	96.1%
50-74 %	86.1%	36.2%	55.1%	78.9%	97.7%	99.9%	48.4%	98.4%
75% or more	91.2%	52.2%	78.2%	90.9%	96.4%	99.6%	70.6%	98.1%
Union presence								
No union employees	86.7%	48.4%	73.5%	87.9%	95.9%	99.7%	65.9%	97.2%
Has union employees	98.2%	50.8%	85.7%	95.3%	99.6%	99.9%	77.8%	99.7%
Unknown	97.9%	45.1%	59.9%	96.6%	98.8%	99.5%	60.4%	99.4%
Percent low wage employees								
50% or more low wage	79.3%	25.9%	44.1%	70.6%	90.1%	99.0%	41.3%	94.1%
Less than 50% low wage	93.2%	55.9%	83.5%	94.5%	98.4%	99.8%	74.6%	99.1%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2010 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(2010) Standard error for percent of private-sector full-time employees at establishments that offer health insurance by firm size and selected characteristics: United States, 2010**

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%	0.84%	1.26%	0.52%	0.58%	0.12%	0.57%	0.20%
Industry group **								
Agric., fish., forest.	5.55%	3.75%	9.96%	7.14%	12.95%	0.00%	3.18%	5.80%
Mining and manufacturing	0.79%	3.21%	3.29%	2.07%	1.95%	0.02%	1.74%	0.84%
Construction	1.06%	2.34%	3.04%	2.40%	0.37%	0.00%	1.46%	0.56%
Utilities and transp.	1.00%	2.76%	4.61%	5.85%	0.51%	0.51%	1.91%	0.78%
Wholesale trade	0.62%	3.00%	1.66%	1.76%	1.30%	0.00%	1.88%	0.61%
Fin. svcs. and real estate	0.24%	2.38%	2.38%	0.31%	0.21%	0.03%	1.33%	0.05%
Retail trade	0.51%	1.84%	4.12%	2.35%	0.91%	0.24%	1.58%	0.27%
Professional services	0.34%	1.65%	1.84%	1.11%	0.27%	0.32%	0.71%	0.30%
Other services	0.67%	1.51%	2.21%	2.76%	1.75%	0.45%	1.15%	0.81%
Ownership								
For profit, incorporated	0.25%	0.95%	1.13%	0.59%	0.91%	0.05%	0.53%	0.27%
For profit, unincorporated	0.86%	1.61%	3.05%	2.20%	1.77%	0.97%	1.26%	0.92%
Nonprofit	0.24%	2.65%	2.55%	0.71%	0.05%	0.07%	1.33%	0.09%
Age of firm								
Less than 5 years	1.27%	1.60%	3.43%	3.26%	4.57%	3.44%	1.16%	3.46%
5-9 years	1.17%	1.92%	3.27%	1.92%	1.22%	0.82%	1.86%	1.23%
10-19 years	1.02%	1.43%	2.30%	1.57%	2.90%	0.59%	0.94%	1.34%
20 or more years	0.16%	1.16%	1.29%	0.48%	0.34%	0.11%	0.72%	0.14%
Multi/single status								
2 or more locations	0.10%	7.49%	3.04%	0.60%	0.38%	0.08%	1.58%	0.12%
1 location only	0.63%	0.87%	1.26%	0.64%	1.15%	2.78%	0.62%	0.91%
Percent full-time employees								
Less than 25%	1.82%	3.15%	5.02%	4.45%	1.65%	0.11%	3.54%	0.81%
25-49 %	0.80%	2.34%	4.35%	2.74%	1.30%	0.11%	2.32%	0.67%
50-74 %	0.71%	1.04%	2.63%	1.98%	0.92%	0.07%	0.95%	0.20%
75% or more	0.20%	0.94%	1.25%	0.58%	0.62%	0.14%	0.66%	0.23%
Union presence								
No union employees	0.22%	0.80%	1.14%	0.48%	0.67%	0.19%	0.50%	0.27%
Has union employees	0.28%	4.01%	5.04%	3.95%	0.29%	0.13%	3.27%	0.21%
Unknown	0.29%	4.57%	6.05%	1.24%	0.67%	0.34%	2.21%	0.31%
Percent low wage employees								
50% or more low wage	0.81%	1.58%	1.88%	1.76%	2.07%	0.55%	1.17%	0.90%
Less than 50% low wage	0.13%	0.79%	0.88%	0.40%	0.37%	0.11%	0.42%	0.08%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2010 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)(2010) 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, 2010**

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	88.3%	91.4%	90.2%	88.4%	88.3%	87.8%	90.0%	87.9%
Industry group **								
Agric., fish., forest.	77.1%	94.9%	92.3%	65.6%	73.6%	76.9%	89.2%	72.3%
Mining and manufacturing	94.1%	92.9%	94.1%	95.4%	95.7%	93.2%	94.5%	94.0%
Construction	83.6%	89.7%	89.0%	80.0%	80.8%	80.4%	87.0%	80.0%
Utilities and transp.	91.4%	90.1%	85.8%	87.1%	94.0%	91.7%	88.6%	91.7%
Wholesale trade	94.4%	94.9%	95.6%	95.3%	93.3%	94.3%	94.9%	94.3%
Fin. svcs. and real estate	93.9%	94.3%	93.1%	94.6%	95.6%	93.5%	94.0%	93.9%
Retail trade	83.3%	91.2%	84.8%	91.3%	88.0%	80.1%	89.0%	82.2%
Professional services	89.9%	92.3%	92.1%	90.5%	88.3%	89.8%	91.8%	89.5%
Other services	79.2%	87.8%	85.6%	78.9%	77.6%	78.0%	83.9%	78.0%
Ownership								
For profit, incorporated	88.8%	92.1%	91.1%	88.7%	89.6%	87.9%	90.4%	88.4%
For profit, unincorporated	86.2%	89.9%	86.7%	87.9%	84.8%	85.4%	88.6%	85.4%
Nonprofit	87.9%	88.7%	88.1%	87.1%	86.6%	88.7%	88.9%	87.7%
Age of firm								
Less than 5 years	85.0%	92.2%	86.4%	81.9%	80.2%	85.3%	87.1%	82.9%
5-9 years	86.4%	90.3%	88.6%	84.4%	81.2%	89.8%	88.7%	84.2%
10-19 years	87.1%	90.2%	93.2%	87.6%	87.5%	83.0%	91.1%	85.0%
20 or more years	88.7%	92.3%	90.0%	89.7%	89.2%	88.1%	90.3%	88.5%
Multi/single status								
2 or more locations	88.3%	94.7%	95.2%	92.6%	89.5%	87.7%	93.7%	88.2%
1 location only	88.4%	91.4%	89.9%	87.2%	86.4%	88.8%	89.7%	86.9%
Percent full-time employees								
Less than 25%	87.5%	96.1%	89.5%	89.6%	88.0%	85.6%	89.4%	87.2%
25-49 %	83.6%	94.6%	87.3%	89.4%	85.9%	79.6%	89.5%	82.4%
50-74 %	89.5%	89.7%	86.4%	91.1%	89.4%	89.5%	88.4%	89.7%
75% or more	88.3%	91.6%	90.7%	88.1%	88.2%	87.8%	90.2%	87.9%
Union presence								
No union employees	88.6%	91.4%	90.7%	89.3%	88.5%	87.4%	90.5%	88.0%
Has union employees	86.0%	91.5%	82.8%	79.1%	89.5%	85.9%	81.6%	86.2%
Unknown	89.8%	92.6%	85.3%	82.6%	78.6%	90.6%	89.0%	89.8%
Percent low wage employees								
50% or more low wage	77.6%	85.3%	79.2%	78.1%	72.8%	78.7%	79.9%	77.2%
Less than 50% low wage	91.0%	92.4%	92.1%	91.0%	92.8%	90.0%	91.9%	90.8%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2010 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)(2010) 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, 2010**

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%	0.41%	0.43%	0.50%	0.79%	0.69%	0.25%	0.40%
Industry group **								
Agric., fish., forest.	5.18%	1.21%	14.14%	10.24%	14.10%	8.02%	3.36%	7.79%
Mining and manufacturing	0.63%	1.67%	1.64%	0.85%	1.35%	0.67%	0.84%	0.68%
Construction	1.28%	1.64%	1.32%	2.74%	5.65%	6.58%	0.86%	2.46%
Utilities and transp.	1.03%	2.97%	4.39%	2.51%	1.24%	1.23%	2.54%	1.07%
Wholesale trade	0.82%	1.20%	1.53%	0.91%	1.82%	1.39%	0.84%	1.15%
Fin. svcs. and real estate	0.90%	0.80%	1.41%	1.07%	1.00%	1.25%	0.94%	0.97%
Retail trade	1.41%	0.57%	1.75%	1.01%	3.05%	1.97%	1.07%	1.58%
Professional services	0.53%	1.12%	0.67%	1.51%	1.25%	0.58%	0.80%	0.55%
Other services	1.35%	0.99%	2.39%	1.76%	2.96%	2.45%	0.98%	1.57%
Ownership								
For profit, incorporated	0.40%	0.59%	0.53%	0.54%	0.93%	0.77%	0.38%	0.48%
For profit, unincorporated	0.91%	1.36%	2.41%	1.79%	1.96%	1.58%	0.91%	1.09%
Nonprofit	0.84%	1.66%	2.32%	2.22%	1.39%	1.25%	1.36%	0.97%
Age of firm								
Less than 5 years	1.76%	1.36%	2.07%	4.09%	6.44%	5.06%	1.58%	2.32%
5-9 years	1.22%	1.27%	1.44%	1.55%	4.05%	3.06%	1.10%	1.98%
10-19 years	1.07%	0.72%	0.73%	1.14%	1.82%	2.99%	0.45%	1.72%
20 or more years	0.39%	0.58%	0.56%	0.72%	0.69%	0.67%	0.27%	0.43%
Multi/single status								
2 or more locations	0.49%	3.30%	1.21%	0.69%	0.66%	0.69%	0.83%	0.49%
1 location only	0.44%	0.42%	0.47%	0.54%	1.39%	3.07%	0.30%	0.74%
Percent full-time employees								
Less than 25%	1.71%	3.55%	2.89%	2.48%	3.69%	2.84%	2.72%	2.06%
25-49 %	1.48%	1.70%	2.84%	2.48%	2.80%	2.26%	1.24%	1.60%
50-74 %	0.54%	0.93%	1.75%	1.37%	1.56%	1.07%	0.74%	0.69%
75% or more	0.38%	0.51%	0.49%	0.63%	0.75%	0.78%	0.23%	0.45%
Union presence								
No union employees	0.30%	0.43%	0.42%	0.46%	0.75%	0.93%	0.24%	0.41%
Has union employees	1.00%	2.91%	4.00%	2.85%	1.90%	1.31%	3.20%	0.98%
Unknown	0.47%	2.34%	6.60%	4.90%	3.88%	0.76%	2.97%	0.48%
Percent low wage employees								
50% or more low wage	1.06%	1.44%	1.88%	1.45%	1.91%	1.41%	1.44%	1.14%
Less than 50% low wage	0.45%	0.34%	0.41%	0.61%	0.42%	0.82%	0.31%	0.55%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2010 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(2010) 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, 2010**

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	79.3%	79.8%	74.6%	76.7%	78.4%	80.8%	76.7%	79.9%
Industry group **								
Agric., fish., forest.	69.7%	88.8%	72.2%	71.7%	58.8%	66.6%	80.2%	64.5%
Mining and manufacturing	86.0%	85.7%	74.8%	77.9%	84.2%	89.9%	78.2%	87.3%
Construction	80.2%	80.5%	73.6%	79.6%	83.4%	87.4%	76.7%	84.3%
Utilities and transp.	86.1%	85.2%	78.4%	75.2%	82.0%	88.5%	77.7%	87.0%
Wholesale trade	83.6%	79.4%	77.8%	79.3%	82.1%	88.6%	79.8%	84.8%
Fin. svcs. and real estate	82.8%	80.4%	81.2%	79.2%	81.2%	83.9%	80.4%	83.1%
Retail trade	70.5%	76.7%	67.7%	73.5%	67.6%	70.2%	71.8%	70.2%
Professional services	81.1%	79.2%	74.7%	79.4%	78.9%	83.5%	77.2%	81.9%
Other services	68.5%	78.5%	73.9%	69.2%	70.5%	65.5%	74.0%	67.1%
Ownership								
For profit, incorporated	78.6%	79.8%	74.2%	76.5%	77.9%	79.8%	76.1%	79.2%
For profit, unincorporated	77.4%	79.5%	75.7%	73.9%	76.1%	79.1%	77.6%	77.3%
Nonprofit	84.1%	80.9%	77.6%	80.7%	81.2%	87.1%	80.0%	84.6%
Age of firm								
Less than 5 years	73.9%	83.4%	65.8%	73.4%	62.5%	83.3%	75.1%	72.6%
5-9 years	77.6%	81.8%	74.9%	73.0%	78.4%	81.1%	76.7%	78.5%
10-19 years	76.5%	80.4%	73.5%	76.2%	75.2%	77.3%	76.1%	76.7%
20 or more years	80.0%	78.1%	76.0%	77.5%	79.5%	81.0%	77.1%	80.4%
Multi/single status								
2 or more locations	80.3%	84.7%	74.9%	79.9%	79.4%	80.5%	77.9%	80.3%
1 location only	77.2%	79.8%	74.6%	75.7%	76.8%	87.0%	76.6%	78.0%
Percent full-time employees								
Less than 25%	74.0%	85.0%	83.6%	72.4%	72.5%	73.4%	80.1%	72.7%
25-49 %	67.9%	88.9%	80.8%	70.6%	70.6%	62.4%	79.0%	65.5%
50-74 %	74.6%	81.1%	73.2%	69.8%	69.8%	76.0%	74.9%	74.6%
75% or more	80.5%	79.4%	74.5%	77.7%	79.8%	82.4%	76.8%	81.4%
Union presence								
No union employees	77.7%	79.4%	74.2%	75.8%	77.7%	79.0%	76.1%	78.2%
Has union employees	83.8%	87.9%	79.2%	87.2%	84.2%	83.6%	85.5%	83.7%
Unknown	81.5%	88.0%	85.2%	83.8%	75.4%	81.6%	83.4%	81.4%
Percent low wage employees								
50% or more low wage	66.3%	76.8%	64.8%	64.0%	65.2%	66.6%	68.4%	65.9%
Less than 50% low wage	82.0%	80.3%	76.1%	79.4%	81.4%	83.9%	78.0%	83.0%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2010 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(2010) 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, 2010**

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	0.22%	0.39%	0.53%	0.54%	0.66%	0.40%	0.53%	0.24%
Industry group **								
Agric., fish., forest.	2.70%	3.71%	12.38%	7.29%	11.73%	7.52%	3.36%	4.79%
Mining and manufacturing	0.38%	2.06%	1.75%	0.96%	0.88%	0.38%	0.77%	0.41%
Construction	1.44%	1.18%	1.85%	2.23%	3.20%	2.17%	1.37%	2.18%
Utilities and transp.	1.25%	3.62%	4.99%	4.75%	2.27%	1.40%	2.70%	1.22%
Wholesale trade	0.68%	1.76%	1.29%	1.48%	2.12%	1.40%	0.93%	0.84%
Fin. svcs. and real estate	0.95%	2.08%	1.45%	1.10%	0.85%	1.11%	1.33%	0.99%
Retail trade	0.55%	1.52%	0.94%	1.26%	3.19%	1.06%	0.85%	0.76%
Professional services	0.66%	0.85%	0.98%	1.22%	1.09%	0.94%	0.57%	0.78%
Other services	1.27%	2.24%	1.70%	1.68%	2.67%	2.28%	1.21%	1.89%
Ownership								
For profit, incorporated	0.21%	0.38%	0.51%	0.70%	1.08%	0.37%	0.58%	0.19%
For profit, unincorporated	1.15%	2.10%	1.09%	1.90%	2.29%	1.59%	1.06%	1.40%
Nonprofit	0.66%	1.73%	1.80%	1.50%	0.78%	1.07%	1.52%	0.74%
Age of firm								
Less than 5 years	1.72%	1.20%	2.61%	2.94%	5.68%	3.32%	1.17%	3.19%
5-9 years	0.70%	0.87%	1.76%	2.45%	2.78%	3.18%	1.08%	1.58%
10-19 years	0.79%	1.23%	1.47%	1.26%	1.90%	2.18%	0.87%	1.10%
20 or more years	0.24%	0.84%	0.59%	0.52%	0.59%	0.42%	0.64%	0.25%
Multi/single status								
2 or more locations	0.28%	3.09%	1.16%	1.03%	0.89%	0.35%	1.49%	0.27%
1 location only	0.35%	0.40%	0.57%	0.71%	0.98%	3.79%	0.59%	0.71%
Percent full-time employees								
Less than 25%	1.37%	6.31%	4.80%	3.06%	2.47%	2.44%	2.72%	1.36%
25-49 %	0.99%	2.28%	2.12%	2.60%	2.96%	1.64%	1.77%	1.15%
50-74 %	0.89%	1.06%	1.75%	1.42%	0.68%	1.15%	1.01%	0.93%
75% or more	0.26%	0.50%	0.59%	0.57%	0.75%	0.51%	0.53%	0.29%
Union presence								
No union employees	0.41%	0.45%	0.63%	0.50%	0.69%	0.87%	0.51%	0.57%
Has union employees	0.68%	2.48%	2.69%	2.45%	1.74%	0.69%	1.56%	0.68%
Unknown	1.31%	3.33%	3.32%	3.72%	2.63%	1.46%	2.07%	1.32%
Percent low wage employees								
50% or more low wage	0.77%	1.45%	1.82%	1.49%	1.35%	1.46%	1.07%	0.94%
Less than 50% low wage	0.25%	0.54%	0.57%	0.60%	0.65%	0.38%	0.53%	0.21%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2010 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)(2010) 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, 2010**

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	70.0%	73.0%	67.3%	67.8%	69.2%	70.9%	69.0%	70.3%
<b>Industry group **</b>								
Agric., fish., forest.	53.7%	84.2%	66.6%	47.1%	43.2%	51.2%	71.6%	46.6%
Mining and manufacturing	80.9%	79.6%	70.4%	74.3%	80.6%	83.8%	73.9%	82.1%
Construction	67.1%	72.3%	65.5%	63.7%	67.3%	70.2%	66.7%	67.4%
Utilities and transp.	78.6%	76.8%	67.3%	65.4%	77.1%	81.1%	68.9%	79.7%
Wholesale trade	78.9%	75.4%	74.4%	75.6%	76.5%	83.6%	75.8%	80.0%
Fin. svcs. and real estate	77.8%	75.8%	75.6%	74.9%	77.6%	78.4%	75.6%	78.0%
Retail trade	58.7%	70.0%	57.3%	67.1%	59.4%	56.3%	63.9%	57.7%
Professional services	72.9%	73.1%	68.8%	71.9%	69.7%	75.0%	70.9%	73.3%
Other services	54.3%	68.9%	63.3%	54.6%	54.7%	51.1%	62.0%	52.4%
<b>Ownership</b>								
For profit, incorporated	69.8%	73.6%	67.5%	67.9%	69.9%	70.2%	68.9%	70.0%
For profit, unincorporated	66.7%	71.5%	65.7%	65.0%	64.5%	67.6%	68.7%	66.0%
Nonprofit	73.9%	71.7%	68.4%	70.2%	70.3%	77.2%	71.2%	74.2%
<b>Age of firm</b>								
Less than 5 years	62.8%	76.9%	56.8%	60.1%	50.2%	71.1%	65.5%	60.2%
5-9 years	67.0%	73.9%	66.4%	61.6%	63.6%	72.8%	68.0%	66.1%
10-19 years	66.6%	72.5%	68.5%	66.8%	65.8%	64.2%	69.3%	65.1%
20 or more years	71.0%	72.1%	68.4%	69.5%	70.9%	71.4%	69.6%	71.2%
<b>Multi/single status</b>								
2 or more locations	70.9%	80.2%	71.3%	74.1%	71.1%	70.7%	72.9%	70.8%
1 location only	68.2%	72.9%	67.1%	66.0%	66.3%	77.2%	68.7%	67.7%
<b>Percent full-time employees</b>								
Less than 25%	64.8%	81.7%	74.8%	64.8%	63.8%	62.8%	71.6%	63.3%
25-49 %	56.7%	84.1%	70.6%	63.2%	60.6%	49.7%	70.7%	54.0%
50-74 %	66.8%	72.7%	63.2%	63.6%	62.4%	68.0%	66.2%	66.8%
75% or more	71.1%	72.7%	67.6%	68.5%	70.4%	72.4%	69.2%	71.5%
<b>Union presence</b>								
No union employees	68.9%	72.6%	67.3%	67.7%	68.8%	69.0%	68.9%	68.8%
Has union employees	72.1%	80.4%	65.5%	68.9%	75.4%	71.8%	69.8%	72.2%
Unknown	73.1%	81.4%	72.7%	69.2%	59.2%	74.0%	74.2%	73.1%
<b>Percent low wage employees</b>								
50% or more low wage	51.4%	65.5%	51.4%	50.0%	47.4%	52.4%	54.7%	50.8%
Less than 50% low wage	74.6%	74.2%	70.1%	72.2%	75.6%	75.5%	71.7%	75.3%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2010 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)(2010) 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, 2010**

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%	0.43%	0.53%	0.74%	0.82%	0.63%	0.48%	0.43%
Industry group **								
Agric., fish., forest.	3.74%	3.75%	11.42%	10.37%	12.26%	9.03%	4.02%	4.43%
Mining and manufacturing	0.49%	1.87%	2.15%	1.24%	1.40%	0.65%	1.14%	0.58%
Construction	1.98%	1.18%	1.49%	3.47%	5.54%	5.50%	1.47%	2.96%
Utilities and transp.	1.81%	4.33%	6.38%	4.16%	2.23%	1.83%	2.57%	1.86%
Wholesale trade	1.19%	2.01%	1.69%	1.37%	2.71%	2.25%	1.01%	1.53%
Fin. svcs. and real estate	1.11%	2.12%	2.05%	1.34%	0.95%	1.40%	1.38%	1.18%
Retail trade	0.94%	1.66%	1.02%	1.07%	3.65%	1.19%	0.60%	0.99%
Professional services	0.72%	1.06%	1.20%	1.95%	1.48%	0.83%	0.97%	0.78%
Other services	1.38%	2.04%	1.97%	2.11%	3.17%	2.00%	0.92%	1.81%
Ownership								
For profit, incorporated	0.40%	0.46%	0.71%	0.92%	1.35%	0.71%	0.67%	0.46%
For profit, unincorporated	1.16%	2.08%	1.55%	2.34%	2.23%	1.66%	1.29%	1.28%
Nonprofit	0.95%	2.03%	1.90%	2.52%	1.49%	1.17%	1.53%	1.05%
Age of firm								
Less than 5 years	1.53%	1.58%	2.34%	4.27%	6.44%	5.28%	1.37%	3.13%
5-9 years	1.11%	1.46%	1.85%	3.15%	3.85%	4.41%	1.29%	2.03%
10-19 years	1.22%	1.05%	1.10%	1.56%	1.95%	2.99%	0.74%	1.75%
20 or more years	0.44%	0.98%	0.67%	0.87%	0.90%	0.72%	0.66%	0.46%
Multi/single status								
2 or more locations	0.47%	4.36%	1.64%	0.87%	1.00%	0.59%	1.42%	0.48%
1 location only	0.44%	0.47%	0.61%	0.91%	1.28%	4.97%	0.53%	0.79%
Percent full-time employees								
Less than 25%	1.96%	6.29%	5.01%	2.18%	3.94%	3.19%	2.73%	1.93%
25-49 %	1.16%	2.24%	2.05%	3.12%	3.53%	1.53%	1.81%	1.26%
50-74 %	1.02%	1.01%	2.08%	1.21%	1.47%	1.46%	0.96%	1.09%
75% or more	0.39%	0.53%	0.63%	0.79%	0.92%	0.80%	0.48%	0.49%
Union presence								
No union employees	0.48%	0.49%	0.60%	0.65%	0.74%	0.93%	0.43%	0.63%
Has union employees	0.99%	4.00%	4.31%	3.65%	2.53%	1.16%	3.22%	0.97%
Unknown	1.15%	2.78%	5.70%	4.53%	4.55%	1.37%	3.01%	1.16%
Percent low wage employees								
50% or more low wage	1.01%	1.79%	1.66%	1.82%	1.45%	1.32%	1.25%	1.21%
Less than 50% low wage	0.47%	0.50%	0.47%	0.89%	0.65%	0.79%	0.48%	0.52%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2010 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(2010) Number of part-time private-sector employees by firm size and selected characteristics: United States, 2010**

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	23,291,032	3,928,494	2,651,984	3,557,323	3,843,161	9,310,070	8,353,185	14,937,847
Industry group **								
Agric., fish., forest.	291,918 *	108,465	44,484 *	50,978 *	83,158 *	4,832 *	175,392	116,526 *
Mining and manufacturing	385,245	107,438	72,224	64,031	62,337	79,215	217,483	167,763
Construction	442,819	268,296	98,048	53,464	19,330 *	3,681 *	402,574	40,245
Utilities and transp.	715,612	71,732	30,092	72,613 *	73,945 *	467,231	124,766	590,847
Wholesale trade	371,905	122,716	58,480	66,832	55,864	68,013	224,340	147,566
Fin. svcs. and real estate	1,073,837	258,276	48,654	132,939	156,618	477,351	341,581	732,256
Retail trade	4,585,712	558,601	289,249	336,427	366,469	3,034,966	1,042,167	3,543,544
Professional services	5,868,527	920,845	526,423	876,237	1,261,842	2,283,181	1,817,609	4,050,919
Other services	9,555,455	1,512,126	1,484,330	1,903,803	1,763,597	2,891,601	4,007,273	5,548,182
Ownership								
For profit, incorporated	15,183,808	2,202,950	1,653,651	2,150,715	2,197,358	6,979,135	4,955,757	10,228,052
For profit, unincorporated	4,217,223	1,250,818	644,035	775,397	658,985	887,987	2,295,134	1,922,088
Nonprofit	3,890,001	474,726	354,298	631,212	986,818	1,442,947	1,102,294	2,787,707
Age of firm								
Less than 5 years	1,743,549	742,741	415,560	363,775	151,247	70,226 *	1,388,189	355,360
5-9 years	2,272,597	746,051	462,293	533,078	330,813	200,361	1,484,881	787,716
10-19 years	4,094,270	931,431	609,660	827,267	933,898	792,015	1,933,602	2,160,668
20 or more years	15,180,615	1,508,272	1,164,470	1,833,204	2,427,202	8,247,468	3,546,513	11,634,102
Multi/single status								
2 or more locations	11,815,984	22,646	88,642	528,278	2,216,334	8,960,084	307,296	11,508,688
1 location only	11,475,048	3,905,849	2,563,342	3,029,046	1,626,826	349,986	8,045,889	3,429,159
Percent full-time employees								
Less than 25%	7,830,221	1,911,443	1,221,104	1,411,489	1,383,351	1,902,834	3,878,235	3,951,986
25-49 %	5,278,461	717,289	523,498	918,630	868,143	2,250,900	1,683,739	3,594,722
50-74 %	6,661,357	1,001,289	520,321	691,616	933,628	3,514,503	1,827,198	4,834,159
75% or more	3,520,994	298,474	387,061	535,589	658,038	1,641,832	964,013	2,556,981
Union presence								
No union employees	18,289,188	3,703,359	2,504,169	3,292,270	3,380,085	5,409,306	7,912,702	10,376,486
Has union employees	2,762,243	105,529	66,090	180,690	326,874	2,083,061	201,564	2,560,680
Unknown	2,239,600	119,607	81,725	84,364 *	136,202	1,817,703	238,919	2,000,682
Percent low-wage employees								
50% or more low wage	13,182,641	2,151,137	1,649,685	2,064,757	2,368,814	4,948,248	4,870,572	8,312,070
Less than 50% low wage	10,108,391	1,777,358	1,002,298	1,492,566	1,474,347	4,361,822	3,482,613	6,625,778

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2010 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(2010) Standard error for number of part-time private-sector employees by firm size and selected characteristics: United States, 2010**

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	391,565	53,546	93,839	106,907	308,557	213,577	140,583	386,591
Industry group **								
Agric., fish., forest.	97,209*	12,682	15,502*	15,772*	72,482*	3,882*	21,457	84,503*
Mining and manufacturing	31,846	13,222	11,596	11,602	13,836	21,437	17,375	34,227
Construction	16,820	15,479	13,102	15,624	9,820*	1,763*	18,717	10,171
Utilities and transp.	107,649	9,016	5,911	26,209*	29,014*	96,665	12,735	105,552
Wholesale trade	24,894	9,827	10,056	11,844	12,733	15,271	16,483	16,777
Fin. svcs. and real estate	61,676	15,462	8,301	20,738	28,099	53,299	17,351	63,442
Retail trade	154,821	17,005	20,035	23,576	32,217	175,871	44,917	169,606
Professional services	136,628	22,666	23,045	50,725	124,754	109,241	36,383	123,887
Other services	417,726	38,497	66,529	101,093	174,846	221,436	102,032	402,527
Ownership								
For profit, incorporated	278,560	63,756	56,897	92,151	222,242	119,078	82,496	278,107
For profit, unincorporated	113,453	52,499	39,293	54,845	92,958	59,551	56,622	134,917
Nonprofit	92,887	18,568	40,839	51,877	64,338	88,756	55,370	83,763
Age of firm								
Less than 5 years	50,159	26,472	35,847	37,757	38,274	22,079*	36,260	52,939
5-9 years	110,415	39,215	29,235	49,271	58,737	42,620	68,429	99,196
10-19 years	262,235	7,896	42,179	81,270	156,055	102,750	65,913	220,928
20 or more years	249,985	34,112	79,743	69,744	165,635	195,878	99,116	213,754
Multi/single status								
2 or more locations	226,343	4,862	10,730	42,035	140,656	215,607	28,016	238,111
1 location only	307,856	52,023	94,213	116,412	186,300	51,659	133,860	260,312
Percent full-time employees								
Less than 25%	378,088	42,481	57,395	108,472	198,672	112,669	97,190	358,964
25-49 %	154,203	27,791	49,608	37,105	106,139	129,356	86,293	178,686
50-74 %	218,517	36,052	37,567	38,393	58,620	226,499	56,013	200,524
75% or more	110,926	15,581	17,726	20,715	42,597	62,854	21,747	97,478
Union presence								
No union employees	361,142	59,819	95,366	126,501	252,861	161,285	150,354	369,103
Has union employees	132,255	12,968	16,125	41,180	72,924	133,928	20,819	138,164
Unknown	165,903	14,430	10,030	30,869*	24,468	147,448	24,314	150,086
Percent low-wage employees								
50% or more low wage	331,982	53,715	79,423	87,997	243,897	169,159	132,342	314,927
Less than 50% low wage	241,074	25,893	58,978	50,633	161,786	182,112	54,627	221,269

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2010 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(2010) Percent of number of part-time private-sector employees by firm size and selected characteristics: United States, 2010**

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	23,291,032	16.9%	11.4%	15.3%	16.5%	40.0%	35.9%	64.1%
Industry group **								
Agric., fish., forest.	291,918 *	37.2%	15.2% *	17.5%	28.5% *	1.7% *	60.1%	39.9% *
Mining and manufacturing	385,245	27.9%	18.7%	16.6%	16.2%	20.6%	56.5%	43.5%
Construction	442,819	60.6%	22.1%	12.1%	4.4% *	0.8% *	90.9%	9.1%
Utilities and transp.	715,612	10.0%	4.2%	10.1%	10.3% *	65.3%	17.4%	82.6%
Wholesale trade	371,905	33.0%	15.7%	18.0%	15.0%	18.3%	60.3%	39.7%
Fin. svcs. and real estate	1,073,837	24.1%	4.5%	12.4%	14.6%	44.5%	31.8%	68.2%
Retail trade	4,585,712	12.2%	6.3%	7.3%	8.0%	66.2%	22.7%	77.3%
Professional services	5,868,527	15.7%	9.0%	14.9%	21.5%	38.9%	31.0%	69.0%
Other services	9,555,455	15.8%	15.5%	19.9%	18.5%	30.3%	41.9%	58.1%
Ownership								
For profit, incorporated	15,183,808	14.5%	10.9%	14.2%	14.5%	46.0%	32.6%	67.4%
For profit, unincorporated	4,217,223	29.7%	15.3%	18.4%	15.6%	21.1%	54.4%	45.6%
Nonprofit	3,890,001	12.2%	9.1%	16.2%	25.4%	37.1%	28.3%	71.7%
Age of firm								
Less than 5 years	1,743,549	42.6%	23.8%	20.9%	8.7%	4.0% *	79.6%	20.4%
5-9 years	2,272,597	32.8%	20.3%	23.5%	14.6%	8.8%	65.3%	34.7%
10-19 years	4,094,270	22.7%	14.9%	20.2%	22.8%	19.3%	47.2%	52.8%
20 or more years	15,180,615	9.9%	7.7%	12.1%	16.0%	54.3%	23.4%	76.6%
Multi/single status								
2 or more locations	11,815,984	0.2%	0.8%	4.5%	18.8%	75.8%	2.6%	97.4%
1 location only	11,475,048	34.0%	22.3%	26.4%	14.2%	3.0%	70.1%	29.9%
Percent full-time employees								
Less than 25%	7,830,221	24.4%	15.6%	18.0%	17.7%	24.3%	49.5%	50.5%
25-49 %	5,278,461	13.6%	9.9%	17.4%	16.4%	42.6%	31.9%	68.1%
50-74 %	6,661,357	15.0%	7.8%	10.4%	14.0%	52.8%	27.4%	72.6%
75% or more	3,520,994	8.5%	11.0%	15.2%	18.7%	46.6%	27.4%	72.6%
Union presence								
No union employees	18,289,188	20.2%	13.7%	18.0%	18.5%	29.6%	43.3%	56.7%
Has union employees	2,762,243	3.8%	2.4%	6.5%	11.8%	75.4%	7.3%	92.7%
Unknown	2,239,600	5.3%	3.6%	3.8% *	6.1%	81.2%	10.7%	89.3%
Percent low-wage employees								
50% or more low wage	13,182,641	16.3%	12.5%	15.7%	18.0%	37.5%	36.9%	63.1%
Less than 50% low wage	10,108,391	17.6%	9.9%	14.8%	14.6%	43.2%	34.5%	65.5%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2010 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(2010) Standard error for percent of number of part-time private-sector employees by firm size and selected characteristics: United States, 2010**

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	391,565	0.31%	0.38%	0.46%	1.09%	0.95%	0.72%	0.72%
Industry group **								
Agric., fish., forest.	97,209*	10.03%	5.28%*	4.89%	8.81%*	1.64%*	9.85%	9.85%*
Mining and manufacturing	31,846	4.90%	2.67%	2.15%	2.97%	3.98%	5.64%	5.64%
Construction	16,820	3.33%	2.91%	2.73%	2.27%*	0.52%*	2.30%	2.30%
Utilities and transp.	107,649	2.38%	0.77%	3.00%	3.05%*	5.40%	3.27%	3.27%
Wholesale trade	24,894	1.37%	2.89%	3.66%	2.43%	3.84%	3.10%	3.10%
Fin. svcs. and real estate	61,676	2.49%	0.68%	1.64%	1.96%	3.95%	2.66%	2.66%
Retail trade	154,821	0.64%	0.45%	0.61%	0.85%	1.87%	1.37%	1.37%
Professional services	136,628	0.41%	0.29%	1.13%	1.82%	1.46%	0.71%	0.71%
Other services	417,726	0.88%	0.60%	1.20%	1.17%	1.37%	1.84%	1.84%
Ownership								
For profit, incorporated	278,560	0.47%	0.37%	0.55%	1.24%	0.92%	0.74%	0.74%
For profit, unincorporated	113,453	1.61%	0.99%	1.26%	1.66%	1.19%	1.98%	1.98%
Nonprofit	92,887	0.51%	0.97%	1.09%	1.57%	2.24%	1.23%	1.23%
Age of firm								
Less than 5 years	50,159	1.49%	2.24%	2.10%	1.96%	1.16%*	2.73%	2.73%
5-9 years	110,415	1.54%	1.35%	1.52%	2.34%	1.56%	3.09%	3.09%
10-19 years	262,235	1.51%	0.90%	1.05%	2.29%	2.13%	2.14%	2.14%
20 or more years	249,985	0.27%	0.46%	0.47%	0.92%	1.21%	0.54%	0.54%
Multi/single status								
2 or more locations	226,343	0.04%	0.10%	0.35%	1.09%	1.07%	0.26%	0.26%
1 location only	307,856	0.96%	0.68%	0.69%	1.33%	0.39%	1.56%	1.56%
Percent full-time employees								
Less than 25%	378,088	1.25%	0.74%	1.06%	1.62%	0.77%	2.17%	2.17%
25-49 %	154,203	0.72%	0.95%	0.97%	1.76%	1.80%	1.80%	1.80%
50-74 %	218,517	0.40%	0.62%	0.56%	1.15%	1.84%	0.91%	0.91%
75% or more	110,926	0.47%	0.36%	0.51%	1.02%	0.78%	0.61%	0.61%
Union presence								
No union employees	361,142	0.51%	0.53%	0.59%	1.11%	0.77%	1.05%	1.05%
Has union employees	132,255	0.50%	0.67%	1.42%	2.40%	2.97%	0.87%	0.87%
Unknown	165,903	0.67%	0.46%	1.55%*	0.80%	2.16%	0.79%	0.79%
Percent low-wage employees								
50% or more low wage	331,982	0.51%	0.53%	0.66%	1.48%	1.04%	1.03%	1.03%
Less than 50% low wage	241,074	0.37%	0.45%	0.60%	1.38%	1.58%	0.76%	0.76%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2010 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(2010) Percent of private-sector part-time employees at establishments that offer health insurance by firm size and selected characteristics: United States, 2010**

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	73.4%	22.8%	40.5%	66.2%	91.4%	99.6%	36.0%	94.4%
<b>Industry group **</b>								
Agric., fish., forest.	42.9%	14.6%	25.4% *	31.4% *	93.0%	100.0%	24.3%	71.1%
Mining and manufacturing	73.1%	34.6%	58.0%	95.2%	99.8%	100.0%	52.5%	99.7%
Construction	39.0%	22.2%	50.1%	77.7%	97.6%	100.0%	33.0%	98.8%
Utilities and transp.	80.8%	18.1%	41.0%	69.0%	60.9%	98.0%	33.3%	90.9%
Wholesale trade	64.4%	29.6%	73.4%	56.4%	99.5%	98.3%	44.5%	94.5%
Fin. svcs. and real estate	78.7%	27.5%	82.4%	80.3%	96.8%	99.7%	39.6%	97.0%
Retail trade	84.7%	18.6%	46.0%	79.8%	94.7%	99.9%	36.5%	98.9%
Professional services	79.9%	30.4%	55.6%	72.6%	96.0%	99.4%	45.4%	95.4%
Other services	65.8%	18.3%	30.4%	59.8%	87.5%	99.6%	30.8%	91.1%
<b>Ownership</b>								
For profit, incorporated	75.8%	25.0%	42.4%	62.6%	89.0%	99.7%	37.7%	94.3%
For profit, unincorporated	54.8%	16.5%	29.1%	59.8%	87.2%	98.9%	25.8%	89.3%
Nonprofit	84.4%	28.8%	52.7%	86.2%	99.4%	99.5%	49.4%	98.3%
<b>Age of firm</b>								
Less than 5 years	29.8%	10.9%	21.0%	38.1%	95.2%	98.1%	17.3%	78.6%
5-9 years	47.1%	20.0%	35.8%	51.6%	86.3%	97.3%	29.1%	81.1%
10-19 years	62.1%	23.0%	34.3%	67.0%	83.2%	99.6%	33.4%	87.8%
20 or more years	85.5%	29.8%	52.7%	75.7%	95.0%	99.6%	47.6%	97.0%
<b>Multi/single status</b>								
2 or more locations	97.1%	50.5%	61.1%	77.0%	93.9%	99.6%	68.9%	97.9%
1 location only	49.1%	22.6%	39.8%	64.3%	87.9%	100.0%	34.7%	82.8%
<b>Percent full-time employees</b>								
Less than 25%	53.1%	9.7%	20.7%	49.2%	83.2%	98.5%	19.0%	86.5%
25-49 %	79.2%	26.1%	50.1%	72.8%	94.3%	99.8%	43.4%	96.0%
50-74 %	83.6%	34.1%	53.9%	77.3%	96.9%	99.9%	46.2%	97.8%
75% or more	90.8%	60.7%	72.3%	85.4%	96.8%	99.9%	71.9%	97.9%
<b>Union presence</b>								
No union employees	68.4%	23.2%	41.2%	66.6%	90.5%	99.3%	36.6%	92.7%
Has union employees	92.8%	17.0%	49.0%	57.3%	100.0%	100.0%	30.2%	97.7%
Unknown	90.8%	15.5% *	14.2%	71.0%	92.0%	100.0%	21.4%	99.0%
<b>Percent low wage employees</b>								
50% or more low wage	67.9%	13.6%	27.9%	56.6%	89.2%	99.5%	26.1%	92.4%
Less than 50% low wage	80.6%	33.9%	61.4%	79.5%	94.9%	99.7%	49.8%	96.9%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2010 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.4.b(2010) Standard error for percent of private-sector part-time employees at establishments that offer health insurance by firm size and selected characteristics: United States, 2010**

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	0.51%	0.47%	1.45%	1.08%	0.91%	0.16%	0.77%	0.51%
Industry group **								
Agric., fish., forest.	6.55%	3.41%	8.99% *	11.02% *	22.06%	27.89%	4.22%	16.89%
Mining and manufacturing	3.63%	4.61%	7.60%	1.54%	0.36%	0.00%	4.32%	0.43%
Construction	4.04%	3.19%	7.77%	7.52%	2.77%	0.00%	3.84%	1.75%
Utilities and transp.	4.13%	5.38%	8.62%	10.23%	13.19%	2.13%	4.26%	4.27%
Wholesale trade	2.84%	5.10%	6.00%	11.35%	0.47%	1.13%	4.63%	4.16%
Fin. svcs. and real estate	1.89%	3.45%	5.93%	6.48%	2.12%	0.28%	3.39%	1.75%
Retail trade	0.81%	1.78%	4.40%	5.30%	2.03%	0.03%	2.51%	0.28%
Professional services	0.92%	1.45%	3.45%	3.35%	1.09%	0.32%	1.25%	1.05%
Other services	1.08%	1.31%	2.08%	1.91%	1.52%	0.18%	1.41%	0.69%
Ownership								
For profit, incorporated	0.50%	0.71%	2.06%	1.63%	1.23%	0.16%	1.05%	0.59%
For profit, unincorporated	1.74%	0.99%	2.82%	1.20%	4.29%	0.63%	1.38%	1.99%
Nonprofit	1.36%	2.50%	5.62%	3.77%	0.22%	0.44%	2.20%	0.64%
Age of firm								
Less than 5 years	2.49%	1.35%	3.16%	4.56%	3.37%	3.87%	2.18%	5.71%
5-9 years	1.56%	2.56%	3.55%	4.11%	4.58%	2.88%	2.84%	3.69%
10-19 years	1.95%	1.42%	2.80%	3.81%	3.90%	0.41%	1.77%	2.80%
20 or more years	0.41%	1.31%	1.75%	1.66%	1.02%	0.15%	1.07%	0.33%
Multi/single status								
2 or more locations	0.33%	8.22%	5.43%	2.83%	1.21%	0.18%	3.18%	0.29%
1 location only	1.11%	0.49%	1.54%	1.13%	2.88%	0.00%	0.73%	1.57%
Percent full-time employees								
Less than 25%	1.84%	0.99%	3.38%	3.46%	2.73%	0.55%	1.80%	1.47%
25-49 %	0.71%	2.26%	4.11%	3.01%	1.37%	0.13%	2.54%	0.62%
50-74 %	0.61%	0.99%	2.24%	1.96%	1.12%	0.07%	0.71%	0.27%
75% or more	0.48%	1.18%	2.16%	1.97%	0.94%	0.04%	1.35%	0.31%
Union presence								
No union employees	0.74%	0.43%	1.44%	1.14%	1.06%	0.28%	0.76%	0.64%
Has union employees	0.97%	4.07%	10.93%	8.75%	0.00%	0.00%	5.45%	1.00%
Unknown	1.09%	6.51% *	3.96%	7.39%	4.16%	0.01%	5.29%	0.40%
Percent low wage employees								
50% or more low wage	0.79%	0.86%	1.74%	1.07%	1.08%	0.19%	0.92%	0.65%
Less than 50% low wage	0.74%	1.08%	2.21%	2.55%	1.63%	0.30%	1.54%	0.83%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2010 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.4.b.(1)(2010) 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, 2010**

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	33.0%	37.3%	21.0%	17.2%	22.7%	41.9%	24.9%	34.7%
Industry group **								
Agric., fish., forest.	8.2%*	39.4%	17.1%*	4.4%*	0.5%*	19.9%*	20.7%*	1.8%*
Mining and manufacturing	25.8%	39.6%	18.1%	13.7%	11.8%*	43.5%*	24.0%	27.0%
Construction	44.0%	58.6%	39.9%	23.5%*	56.5%	27.8%*	45.0%	40.5%
Utilities and transp.	62.9%	49.8%	19.0%*	8.9%*	29.8%	73.6%	26.6%	65.7%
Wholesale trade	25.0%	61.4%	18.2%*	16.1%	14.9%*	23.0%	32.1%	19.9%
Fin. svcs. and real estate	38.6%	43.0%	31.6%	20.8%*	36.2%	43.3%	35.9%	39.1%
Retail trade	29.3%	41.3%	19.2%	13.4%	14.0%	32.5%	24.1%	29.8%
Professional services	35.9%	40.4%	26.0%	21.4%	21.3%	48.6%	30.0%	37.2%
Other services	30.4%	22.3%	15.8%	15.9%	25.7%	41.7%	17.8%	33.5%
Ownership								
For profit, incorporated	32.9%	41.6%	21.9%	16.9%	19.5%	40.2%	26.4%	34.2%
For profit, unincorporated	27.9%	39.1%	23.7%	20.6%	32.0%	27.3%	29.7%	27.3%
Nonprofit	36.8%	16.8%	14.5%	15.0%	23.6%	58.9%	14.2%	41.3%
Age of firm								
Less than 5 years	25.5%	41.9%	17.1%*	14.4%*	27.5%*	35.1%*	23.7%	27.1%
5-9 years	22.8%	39.6%	16.8%	25.5%	17.8%*	18.7%*	29.6%	18.2%
10-19 years	31.4%	40.6%	27.4%	19.8%	22.0%	47.5%	28.5%	32.4%
20 or more years	34.4%	34.0%	20.4%	14.7%	23.3%	41.9%	22.4%	36.2%
Multi/single status								
2 or more locations	38.1%	45.4%	19.9%*	19.0%	26.4%	41.7%	22.6%	38.3%
1 location only	22.7%	37.1%	21.0%	16.8%	17.3%	45.3%	25.0%	20.3%
Percent full-time employees								
Less than 25%	25.8%	41.9%	16.1%	18.1%	20.0%	32.0%	24.2%	26.2%
25-49 %	30.1%	29.0%	10.8%	11.5%	21.2%	41.2%	15.8%	33.1%
50-74 %	36.4%	38.9%	23.0%	15.6%	20.2%	44.6%	27.8%	37.9%
75% or more	40.1%	38.1%	32.7%	25.8%	33.1%	48.4%	31.5%	42.5%
Union presence								
No union employees	30.7%	36.5%	20.8%	17.7%	22.9%	41.6%	24.5%	32.6%
Has union employees	42.2%	71.5%	24.3%*	7.6%*	26.9%	46.3%	41.9%	42.2%
Unknown	35.2%	40.7%	29.2%*	15.6%*	7.1%*	37.7%	27.2%*	35.4%
Percent low wage employees								
50% or more low wage	28.4%	32.3%	13.7%	14.5%	20.7%	36.2%	18.4%	30.1%
Less than 50% low wage	38.0%	39.6%	26.4%	19.7%	25.7%	48.3%	29.6%	40.2%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2010 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.B.4.b.(1)(2010) 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, 2010**

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	1.25%	1.92%	1.75%	1.70%	1.79%	1.40%	1.33%	1.34%
Industry group **								
Agric., fish., forest.	9.11% *	10.58%	9.26% *	14.32% *	14.83% *	13.33% *	9.36% *	14.68% *
Mining and manufacturing	2.99%	6.77%	3.77%	3.64%	4.79% *	9.44%	2.69%	4.95%
Construction	4.05%	7.04%	10.04%	7.96% *	14.60%	16.03% *	4.26%	9.45%
Utilities and transp.	4.07%	12.05%	10.93% *	5.05% *	8.52%	4.73%	5.48%	4.04%
Wholesale trade	3.88%	9.58%	6.23% *	3.59%	6.96% *	6.16%	3.56%	4.45%
Fin. svcs. and real estate	2.96%	7.08%	7.38%	6.75% *	3.78%	4.01%	4.07%	3.47%
Retail trade	1.81%	5.76%	3.86%	2.83%	2.83%	1.86%	2.36%	1.81%
Professional services	1.68%	2.57%	3.68%	2.53%	2.19%	3.00%	1.81%	2.02%
Other services	1.42%	3.20%	2.86%	2.27%	2.97%	2.38%	1.87%	1.66%
Ownership								
For profit, incorporated	1.55%	2.14%	1.59%	2.36%	2.70%	1.66%	1.36%	1.69%
For profit, unincorporated	1.47%	3.10%	4.49%	4.33%	4.80%	2.15%	3.34%	1.46%
Nonprofit	1.86%	3.70%	3.20%	2.46%	2.90%	3.47%	2.53%	2.14%
Age of firm								
Less than 5 years	3.82%	7.47%	7.10% *	6.99% *	9.15% *	14.62% *	4.32%	5.16%
5-9 years	2.53%	4.18%	2.23%	5.50%	5.67% *	6.06% *	2.12%	2.99%
10-19 years	2.87%	4.01%	3.66%	4.12%	4.95%	4.59%	3.35%	3.43%
20 or more years	1.22%	2.43%	2.56%	1.68%	2.10%	1.39%	0.93%	1.29%
Multi/single status								
2 or more locations	1.17%	12.86%	6.21% *	3.10%	1.73%	1.38%	2.88%	1.17%
1 location only	1.72%	1.97%	1.87%	1.43%	3.17%	9.16%	1.45%	2.26%
Percent full-time employees								
Less than 25%	2.56%	4.76%	4.62%	4.30%	4.30%	2.49%	2.81%	2.71%
25-49 %	2.15%	3.38%	3.20%	2.36%	3.00%	3.27%	2.16%	2.05%
50-74 %	1.94%	2.38%	3.34%	2.70%	2.04%	2.25%	1.94%	1.93%
75% or more	1.41%	2.23%	2.03%	1.12%	1.81%	2.95%	0.81%	1.78%
Union presence								
No union employees	1.05%	2.16%	1.77%	1.64%	1.39%	1.40%	1.35%	1.12%
Has union employees	3.47%	12.94%	9.25% *	3.25% *	6.78%	3.45%	11.24%	3.64%
Unknown	2.12%	10.70%	14.59% *	7.91% *	5.78% *	2.02%	10.13% *	2.21%
Percent low wage employees								
50% or more low wage	0.92%	4.43%	3.16%	1.93%	1.81%	1.20%	1.59%	0.98%
Less than 50% low wage	1.91%	1.36%	2.46%	1.98%	2.47%	2.05%	1.46%	2.13%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2010 Medical Expenditure Panel Survey-Insurance Component.

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**Table I.B.4.b.(1).(a)(2010) 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, 2010**

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	43.1%	62.3%	38.8%	35.6%	35.5%	44.0%	50.6%	42.0%
Industry group **								
Agric., fish., forest.	65.8%	89.0%	22.0% *	96.5%	20.3% *	0.6% *	75.0%	10.6% *
Mining and manufacturing	59.0%	67.6%	49.8%	51.6%	44.4%	62.3%	60.9%	57.8%
Construction	57.5%	65.9%	40.9%	34.9%	85.0%	20.1% *	54.1%	70.0%
Utilities and transp.	76.5%	39.8% *	57.2% *	58.7%	38.4% *	79.1%	50.7%	77.3%
Wholesale trade	44.8%	58.1%	43.4%	54.2%	33.2% *	28.7% *	53.1%	35.2%
Fin. svcs. and real estate	53.8%	63.5%	56.9%	31.8%	55.0%	54.2%	59.6%	52.8%
Retail trade	34.7%	74.3%	23.6%	52.4%	56.9%	31.5%	54.8%	32.9%
Professional services	60.6%	60.8%	45.9%	51.0%	52.8%	64.5%	56.0%	61.3%
Other services	23.2%	53.8%	31.2%	19.0%	17.4%	23.7%	37.3%	21.4%
Ownership								
For profit, incorporated	38.1%	61.9%	37.1%	32.1%	33.0%	37.4%	49.1%	36.5%
For profit, unincorporated	34.9%	64.9%	45.8%	32.5%	18.3%	36.6%	56.1%	27.0%
Nonprofit	63.0%	56.9%	37.3%	48.8%	53.3%	68.0%	47.9%	64.1%
Age of firm								
Less than 5 years	37.3%	75.6%	30.1% *	30.1% *	16.0% *	28.7% *	59.9%	20.3%
5-9 years	36.2%	58.7%	31.6%	27.0%	17.6% *	46.8%	46.1%	25.3%
10-19 years	36.9%	67.8%	43.8%	23.5%	29.6%	35.9%	55.2%	31.4%
20 or more years	44.8%	57.5%	39.2%	45.6%	40.5%	45.0%	48.5%	44.4%
Multi/single status								
2 or more locations	42.0%	62.3%	44.5%	45.6%	33.3%	43.2%	49.6%	41.9%
1 location only	46.8%	62.3%	38.6%	33.2%	40.5%	64.0%	50.7%	42.1%
Percent full-time employees								
Less than 25%	33.0%	64.5%	41.2%	26.3% *	25.0%	32.8%	50.2%	29.5%
25-49 %	32.0%	66.6%	25.2% *	26.3%	26.0%	31.8%	47.8%	30.4%
50-74 %	50.3%	64.4%	38.7%	41.3%	43.6%	50.8%	55.2%	49.6%
75% or more	51.2%	52.3%	42.2%	47.6%	47.8%	53.5%	47.6%	51.9%
Union presence								
No union employees	38.5%	61.6%	38.2%	35.5%	33.8%	37.3%	50.0%	35.9%
Has union employees	60.3%	82.0%	48.8%	56.1%	48.0%	61.2%	71.4%	60.0%
Unknown	41.8%	57.1%	58.4%	24.0% *	45.3%	41.7%	45.9%	41.7%
Percent low wage employees								
50% or more low wage	27.4%	64.4%	20.8%	21.0%	20.6%	27.9%	38.2%	26.3%
Less than 50% low wage	56.1%	61.4%	45.8%	46.2%	53.7%	57.7%	56.3%	56.0%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2010 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.4.b.(1).(a)(2010) 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, 2010**

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	1.04%	2.17%	3.24%	2.24%	1.52%	1.54%	1.67%	1.33%
Industry group **								
Agric., fish., forest.	14.28%	16.87%	6.73% *	26.92%	10.57% *	10.48% *	15.49%	13.67% *
Mining and manufacturing	4.69%	10.17%	13.88%	9.02%	9.65%	10.24%	8.42%	7.35%
Construction	5.88%	8.59%	11.02%	9.51%	20.27%	13.26% *	6.48%	14.83%
Utilities and transp.	6.49%	14.83% *	18.21% *	13.70%	14.61% *	6.53%	10.54%	6.55%
Wholesale trade	7.09%	12.01%	9.73%	9.70%	13.34% *	11.18% *	8.25%	10.07%
Fin. svcs. and real estate	3.30%	7.18%	12.72%	9.24%	6.56%	3.93%	4.79%	4.07%
Retail trade	0.82%	7.98%	5.92%	8.55%	7.15%	0.83%	5.75%	0.99%
Professional services	1.44%	3.60%	3.73%	4.89%	3.75%	2.53%	3.38%	1.93%
Other services	1.76%	5.18%	5.82%	4.46%	2.25%	2.34%	3.91%	1.89%
Ownership								
For profit, incorporated	1.58%	2.18%	3.49%	4.71%	3.89%	2.40%	1.91%	1.98%
For profit, unincorporated	1.96%	3.21%	8.18%	6.93%	3.68%	5.08%	4.28%	2.17%
Nonprofit	1.72%	7.02%	10.00%	6.49%	4.33%	2.64%	4.96%	1.97%
Age of firm								
Less than 5 years	6.92%	4.27%	12.19% *	12.20% *	11.47% *	10.24% *	5.10%	5.56%
5-9 years	3.96%	3.80%	5.28%	7.10%	6.10% *	11.47%	3.94%	5.60%
10-19 years	3.30%	4.27%	7.08%	5.86%	4.27%	6.55%	3.38%	4.38%
20 or more years	1.26%	3.82%	3.17%	2.52%	2.56%	1.61%	2.35%	1.43%
Multi/single status								
2 or more locations	1.24%	16.86%	8.91%	4.09%	2.92%	1.27%	4.78%	1.28%
1 location only	2.08%	2.02%	3.42%	2.89%	6.07%	10.69%	1.66%	4.65%
Percent full-time employees								
Less than 25%	2.63%	6.45%	12.33%	8.50% *	4.26%	3.36%	5.27%	3.31%
25-49 %	2.12%	7.16%	7.73% *	6.63%	3.76%	2.79%	5.24%	2.29%
50-74 %	2.31%	3.21%	6.98%	6.24%	6.11%	2.74%	1.99%	2.59%
75% or more	1.84%	3.42%	4.18%	3.04%	4.63%	2.51%	2.09%	2.28%
Union presence								
No union employees	0.81%	2.20%	3.04%	2.25%	2.57%	1.19%	1.65%	1.21%
Has union employees	2.71%	15.79%	11.79%	13.69%	9.34%	2.75%	12.76%	2.65%
Unknown	2.46%	15.11%	16.38%	15.14% *	9.98%	2.61%	13.05%	2.61%
Percent low wage employees								
50% or more low wage	1.63%	3.44%	4.47%	2.60%	2.06%	2.38%	3.28%	2.06%
Less than 50% low wage	1.62%	3.41%	2.95%	4.59%	3.11%	2.37%	2.19%	1.95%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2010 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.4.b.(2)(2010) 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, 2010**

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	14.2%	23.2%	8.1%	6.1%	8.1%	18.4%	12.6%	14.6%
Industry group **								
Agric., fish., forest.	5.4%*	35.1%	3.8%*	4.2%*	0.1%*	0.1%*	15.5%*	0.2%*
Mining and manufacturing	15.2%	26.8%	9.0%*	7.0%*	5.2%*	27.1%	14.6%	15.6%
Construction	25.3%	38.6%	16.3%*	8.2%*	48.0%	5.6%*	24.4%	28.3%
Utilities and transp.	48.1%	19.8%*	10.9%*	5.2%*	11.4%	58.2%	13.5%*	50.8%
Wholesale trade	11.2%	35.7%	7.9%*	8.7%	5.0%*	6.6%*	17.1%	7.0%
Fin. svcs. and real estate	20.8%	27.3%	18.0%*	6.6%*	19.9%	23.5%	21.4%	20.6%
Retail trade	10.1%	30.7%	4.5%	7.0%	8.0%	10.2%	13.2%	9.8%
Professional services	21.8%	24.6%	12.0%	10.9%	11.2%	31.3%	16.8%	22.8%
Other services	7.1%	12.0%	4.9%	3.0%*	4.5%	9.9%	6.7%	7.2%
Ownership								
For profit, incorporated	12.6%	25.8%	8.1%	5.4%	6.4%	15.0%	13.0%	12.5%
For profit, unincorporated	9.7%	25.4%	10.9%	6.7%*	5.9%	10.0%	16.7%	7.4%
Nonprofit	23.2%	9.6%	5.4%	7.3%	12.6%	40.1%	6.8%	26.5%
Age of firm								
Less than 5 years	9.5%	31.7%	5.2%*	4.3%*	4.4%*	10.0%*	14.2%	5.5%*
5-9 years	8.3%	23.2%	5.3%	6.9%*	3.1%	8.8%*	13.7%	4.6%*
10-19 years	11.6%	27.5%	12.0%	4.7%*	6.5%	17.1%	15.7%	10.2%
20 or more years	15.4%	19.6%	8.0%	6.7%	9.4%	18.9%	10.9%	16.1%
Multi/single status								
2 or more locations	16.0%	28.3%*	8.8%	8.7%	8.8%	18.0%	11.2%	16.1%
1 location only	10.6%	23.1%	8.1%	5.6%	7.0%	29.0%*	12.7%	8.6%
Percent full-time employees								
Less than 25%	8.5%	27.0%	6.6%*	4.8%*	5.0%	10.5%	12.2%	7.7%
25-49 %	9.6%	19.3%	2.7%*	3.0%	5.5%	13.1%	7.6%	10.1%
50-74 %	18.3%	25.0%	8.9%	6.5%	8.8%	22.6%	15.3%	18.8%
75% or more	20.5%	19.9%	13.8%	12.3%	15.8%	25.9%	15.0%	22.1%
Union presence								
No union employees	11.8%	22.5%	7.9%	6.3%	7.7%	15.5%	12.2%	11.7%
Has union employees	25.4%	58.6%	11.9%*	4.3%*	12.9%*	28.4%	29.9%*	25.3%
Unknown	14.7%	23.3%*	17.1%*	3.7%*	3.2%*	15.7%	12.5%*	14.7%
Percent low wage employees								
50% or more low wage	7.8%	20.8%	2.9%*	3.1%	4.3%	10.1%	7.0%	7.9%
Less than 50% low wage	21.3%	24.3%	12.1%	9.1%	13.8%	27.9%	16.7%	22.5%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2010 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.4.b.(2)(2010) 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, 2010**

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	0.78%	1.18%	0.98%	0.92%	0.92%	0.92%	0.62%	0.90%
<b>Industry group **</b>								
Agric., fish., forest.	7.06%*	8.99%	2.99%*	10.19%*	10.53%*	10.53%*	8.19%*	10.58%*
Mining and manufacturing	2.39%	5.77%	3.14%*	2.66%*	2.95%*	6.27%	2.16%	3.80%
Construction	4.18%	6.78%	9.10%*	5.62%*	13.17%	10.87%*	4.69%	7.96%
Utilities and transp.	6.30%	11.33%*	7.28%*	3.89%*	3.08%	8.10%	5.28%*	6.70%
Wholesale trade	2.22%	9.86%	4.24%*	2.09%	5.58%*	2.11%*	4.27%	1.45%
Fin. svcs. and real estate	2.08%	4.28%	6.53%*	2.30%*	3.56%	2.76%	2.79%	2.55%
Retail trade	0.72%	5.99%	0.64%	1.38%	1.65%	0.72%	2.36%	0.75%
Professional services	1.45%	2.05%	2.34%	1.08%	1.54%	2.56%	1.21%	1.81%
Other services	0.74%	1.82%	1.21%	1.22%*	1.14%	1.34%	1.20%	0.84%
<b>Ownership</b>								
For profit, incorporated	0.92%	1.42%	0.87%	0.86%	1.23%	1.17%	0.72%	1.08%
For profit, unincorporated	0.56%	2.49%	2.89%	2.28%*	1.21%	1.05%	1.69%	0.65%
Nonprofit	1.66%	2.35%	1.14%	1.23%	2.40%	3.58%	1.02%	1.98%
<b>Age of firm</b>								
Less than 5 years	1.70%	4.89%	2.80%*	4.55%*	1.94%*	8.49%*	3.48%	1.94%*
5-9 years	1.40%	1.79%	1.36%	2.63%*	0.58%	5.00%*	0.98%	1.79%*
10-19 years	2.05%	2.96%	2.19%	1.73%*	1.90%	4.37%	1.66%	2.62%
20 or more years	0.66%	1.42%	1.20%	0.67%	1.14%	0.75%	0.57%	0.74%
<b>Multi/single status</b>								
2 or more locations	0.80%	11.50%*	2.42%	1.21%	1.12%	0.85%	1.68%	0.81%
1 location only	1.02%	1.16%	1.01%	0.95%	1.29%	8.98%*	0.70%	1.71%
<b>Percent full-time employees</b>								
Less than 25%	1.06%	3.16%	2.86%*	1.72%*	1.34%	1.35%	1.91%	1.28%
25-49 %	0.97%	2.17%	0.92%*	0.90%	1.20%	1.66%	1.42%	1.02%
50-74 %	1.45%	2.07%	1.86%	1.15%	2.18%	1.94%	1.17%	1.56%
75% or more	0.99%	1.70%	1.59%	0.77%	1.87%	1.66%	0.59%	1.17%
<b>Union presence</b>								
No union employees	0.60%	1.23%	0.96%	0.92%	1.00%	0.77%	0.59%	0.74%
Has union employees	1.83%	13.81%	6.05%*	1.79%*	4.87%*	2.00%	9.77%*	1.93%
Unknown	1.59%	10.85%*	9.71%*	1.32%*	2.79%*	1.57%	4.29%*	1.67%
<b>Percent low wage employees</b>								
50% or more low wage	0.65%	3.68%	0.91%*	0.62%	0.60%	0.98%	0.73%	0.77%
Less than 50% low wage	1.22%	1.37%	1.45%	1.34%	1.75%	1.62%	1.07%	1.46%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2010 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.C.1(2010) 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, 2010**

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	4,940	5,214	4,877	4,742	5,041	4,927	4,956	4,935
Industry group **								
Agric., fish., forest.	5,095	--	--	--	--	--	4,971	5,181
Mining and manufacturing	4,584	5,063	4,630	4,240	4,823	4,539	4,608	4,579
Construction	4,796	5,135	4,343	4,386	5,002	5,639	4,616	5,023
Utilities and transp.	4,991	4,748	5,441	4,599	4,834	5,049	4,978	4,993
Wholesale trade	4,760	5,067	4,872	4,589	5,365	4,419	4,866	4,720
Fin. svcs. and real estate	4,973	5,108	5,066	5,037	5,127	4,907	5,073	4,957
Retail trade	4,550	5,206	4,789	4,685	4,364	4,465	4,835	4,481
Professional services	5,391	5,243	5,156	5,105	5,465	5,491	5,173	5,447
Other services	4,658	5,486	4,811	4,738	4,471	4,544	5,067	4,523
Ownership								
For profit, incorporated	4,773	5,209	4,767	4,615	4,816	4,745	4,849	4,751
For profit, unincorporated	4,841	5,006	4,974	4,467	4,950	4,842	4,924	4,806
Nonprofit	5,697	6,040	5,836	5,582	5,596	5,761	5,884	5,673
Age of firm								
Less than 5 years	4,610	4,615	4,332	4,217	4,650	5,398	4,474	4,784
5-9 years	4,612	4,801	4,711	4,286	4,422	4,983	4,678	4,531
10-19 years	4,777	5,209	4,584	4,458	4,545	5,137	4,796	4,765
20 or more years	4,997	5,503	5,083	4,915	5,179	4,906	5,147	4,969
Multi/single status								
2 or more locations	4,967	4,939	5,217	4,899	5,200	4,911	4,991	4,966
1 location only	4,890	5,219	4,856	4,693	4,798	5,280	4,953	4,811
Percent full-time employees								
Less than 25%	4,649	5,544	5,155	4,924	4,359	4,468	5,243	4,479
25-49 %	4,583	5,188	5,374	4,666	4,625	4,342	5,107	4,447
50-74 %	4,883	5,025	4,977	5,129	5,282	4,727	5,103	4,842
75% or more	4,971	5,240	4,842	4,698	5,043	5,008	4,926	4,985
Union presence								
No union employees	4,904	5,177	4,826	4,727	4,961	4,907	4,920	4,897
Has union employees	5,056	6,107	6,008	5,002	5,531	4,942	5,860	5,016
Unknown	4,983	5,713	5,179	4,614	5,514	4,950	5,030	4,982
Percent low wage employees								
50% or more low wage	4,593	4,994	4,988	4,526	4,677	4,495	4,806	4,551
Less than 50% low wage	5,016	5,248	4,860	4,788	5,131	5,026	4,981	5,026

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2010 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.C.1(2010) 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, 2010**

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	21.92	32.80	70.67	37.89	56.80	24.72	33.79	21.61
Industry group **								
Agric., fish., forest.	508.27	--	--	--	--	--	277.53	694.94
Mining and manufacturing	80.70	205.03	150.77	96.36	132.81	147.07	111.82	91.23
Construction	87.58	205.11	187.40	97.78	302.52	337.81	82.25	175.10
Utilities and transp.	131.70	436.86	486.37	249.35	224.79	124.72	335.33	120.46
Wholesale trade	83.54	263.88	250.27	180.75	216.35	97.83	103.25	113.33
Fin. svcs. and real estate	44.26	190.49	313.21	140.01	99.18	65.37	157.15	44.71
Retail trade	74.37	122.59	148.23	144.94	178.93	93.46	97.53	78.04
Professional services	31.45	72.80	75.74	95.00	61.03	47.32	73.70	37.63
Other services	61.32	152.56	161.74	190.06	140.87	128.96	87.91	86.28
Ownership								
For profit, incorporated	28.42	38.10	81.42	41.27	93.30	27.62	25.29	34.99
For profit, unincorporated	82.12	127.52	181.93	188.75	114.37	132.37	94.00	103.21
Nonprofit	57.41	197.53	144.23	103.77	101.59	66.27	123.36	56.17
Age of firm								
Less than 5 years	161.73	209.86	143.59	166.52	363.92	497.65	127.15	292.29
5-9 years	60.50	86.43	217.55	154.91	151.67	189.40	77.58	87.71
10-19 years	42.87	150.52	132.59	101.05	116.00	136.35	65.25	45.27
20 or more years	25.27	54.53	86.22	48.69	63.21	27.54	44.23	24.79
Multi/single status								
2 or more locations	23.08	317.47	186.93	119.34	70.49	26.73	81.82	22.27
1 location only	33.89	31.23	71.49	39.82	85.77	169.21	35.41	46.99
Percent full-time employees								
Less than 25%	147.04	357.20	309.34	313.06	131.77	253.98	211.47	169.87
25-49 %	56.87	131.98	153.90	179.45	144.17	99.82	103.40	73.29
50-74 %	67.62	158.73	227.80	145.88	92.55	90.81	80.04	81.39
75% or more	26.69	57.18	81.23	38.22	64.20	39.55	41.99	30.69
Union presence								
No union employees	23.80	42.47	63.32	39.10	54.97	41.19	32.94	31.54
Has union employees	72.98	586.98	452.26	302.44	325.85	79.95	308.61	75.34
Unknown	73.75	410.17	1,154.74	517.64	189.31	91.69	327.42	77.50
Percent low wage employees								
50% or more low wage	39.96	149.42	180.46	117.18	84.15	79.75	71.12	44.81
Less than 50% low wage	25.31	33.75	82.19	39.62	79.32	30.82	37.87	24.59

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2010 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.C.1.a(2010) 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, 2010**

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	4,928	5,193	4,802	4,736	4,843	5,042	4,953	4,917
Industry group **								
Agric., fish., forest.	5,796	--	--	--	--	--	4,803	7,306
Mining and manufacturing	4,711	5,358	4,628	4,025	4,986	5,060	4,560	4,788
Construction	4,635	4,702	4,842	4,676	4,161	4,391	4,773	4,387
Utilities and transp.	4,904	4,533	4,497	4,625	4,546	5,123	4,517	4,978
Wholesale trade	4,897	5,261	4,872	4,654	5,179	4,447	5,157	4,689
Fin. svcs. and real estate	4,939	4,777	4,858	4,716	4,968	5,017	4,770	4,981
Retail trade	4,481	5,607	4,973	4,802	4,201	3,881	5,079	4,176
Professional services	5,319	5,203	4,996	5,320	5,161	5,501	5,197	5,355
Other services	4,527	5,566	4,498	4,604	4,178	4,266	4,953	4,266
Ownership								
For profit, incorporated	4,724	5,266	4,716	4,480	4,622	4,745	4,843	4,660
For profit, unincorporated	4,674	4,798	4,736	4,493	4,523	4,819	4,751	4,628
Nonprofit	5,640	5,763	5,852	5,778	5,347	5,774	6,078	5,574
Age of firm								
Less than 5 years	4,354	4,801	4,681	3,797	4,319	3,897	4,593	3,948
5-9 years	4,406	4,624	4,429	4,095	4,241	4,786	4,463	4,306
10-19 years	4,608	5,203	4,457	4,404	4,417	4,637	4,800	4,400
20 or more years	5,053	5,477	5,015	4,984	4,942	5,088	5,170	5,020
Multi/single status								
2 or more locations	5,050	5,131	4,526	4,830	5,138	5,046	4,693	5,064
1 location only	4,795	5,194	4,812	4,712	4,437	4,979	4,971	4,541
Percent full-time employees								
Less than 25%	4,928	5,909	4,830	5,540	4,671	3,786	5,397	4,616
25-49 %	4,508	5,328	5,921	4,482	4,080	4,067	5,429	4,116
50-74 %	5,032	5,218	5,038	5,079	5,115	4,903	5,187	4,971
75% or more	4,936	5,167	4,706	4,681	4,852	5,123	4,887	4,958
Union presence								
No union employees	4,846	5,158	4,702	4,717	4,773	4,941	4,898	4,816
Has union employees	5,278	5,370	6,467	4,897	5,086	5,321	6,100	5,218
Unknown	5,109	6,390	5,901	5,032	5,860	4,911	5,771	5,052
Percent low wage employees								
50% or more low wage	4,556	5,273	4,903	4,499	4,660	4,180	4,801	4,459
Less than 50% low wage	5,002	5,179	4,786	4,796	4,889	5,181	4,981	5,011

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2010 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(2010) 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, 2010**

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	40.27	80.53	119.34	59.46	89.40	72.74	73.57	48.85
Industry group **								
Agric., fish., forest.	966.09	--	--	--	--	--	781.82	1,886.89
Mining and manufacturing	99.23	362.19	266.76	121.93	330.88	127.32	161.26	140.82
Construction	126.69	359.53	267.59	291.04	258.95	975.52	155.67	263.73
Utilities and transp.	244.15	603.60	905.89	525.43	643.78	303.10	210.77	249.80
Wholesale trade	213.27	400.42	417.01	563.44	631.48	156.57	238.26	278.86
Fin. svcs. and real estate	142.06	404.38	397.37	184.59	249.05	180.46	294.57	166.05
Retail trade	135.90	186.88	239.90	210.53	264.23	104.22	91.23	172.45
Professional services	57.81	133.49	300.04	241.43	144.56	85.72	199.87	49.93
Other services	119.47	138.82	234.40	222.55	251.45	137.70	158.35	126.00
Ownership								
For profit, incorporated	42.52	96.88	118.19	50.98	159.61	65.17	69.89	54.93
For profit, unincorporated	114.67	262.27	231.41	181.33	172.94	287.11	213.62	158.15
Nonprofit	85.28	411.08	286.46	326.11	161.14	138.12	347.45	101.64
Age of firm								
Less than 5 years	187.12	321.71	398.28	171.58	524.12	999.68	276.24	462.29
5-9 years	83.90	233.40	453.64	128.79	360.89	194.51	113.77	186.38
10-19 years	86.94	253.27	225.38	188.63	268.42	116.42	124.20	90.08
20 or more years	55.10	100.71	157.46	86.71	110.52	90.95	97.51	63.38
Multi/single status								
2 or more locations	73.01	839.83	172.51	116.09	158.25	79.38	115.62	74.18
1 location only	69.01	84.60	121.42	89.30	176.19	195.10	83.05	97.54
Percent full-time employees								
Less than 25%	329.10	799.26	825.99	595.54	354.08	402.66	459.02	356.82
25-49 %	142.07	449.83	486.82	335.45	503.09	136.78	251.72	196.57
50-74 %	130.15	157.18	402.54	154.99	288.35	190.50	155.28	174.13
75% or more	49.21	80.11	115.65	81.23	78.49	112.02	87.83	72.95
Union presence								
No union employees	38.93	80.97	109.07	72.71	96.32	94.04	72.29	62.91
Has union employees	155.81	1,300.05	1,220.80	273.18	667.13	167.72	748.91	150.56
Unknown	133.86	830.53	1,503.99	1,156.62	530.53	194.92	780.29	138.62
Percent low wage employees								
50% or more low wage	84.10	167.13	211.33	194.11	211.88	109.72	138.51	97.99
Less than 50% low wage	53.89	77.80	148.28	91.21	132.10	86.75	75.55	70.89

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2010 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.1.b(2010) 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, 2010**

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	4,964	5,272	4,966	4,773	5,099	4,931	4,988	4,959
Industry group **								
Agric., fish., forest.	4,468	--	--	--	--	--	5,009	4,114
Mining and manufacturing	4,529	4,930	4,642	4,394	4,766	4,436	4,639	4,514
Construction	4,796	5,346	4,202	4,236	5,156	5,487	4,529	5,074
Utilities and transp.	5,019	4,785	5,982	4,572	4,947	5,031	5,329	4,993
Wholesale trade	4,798	5,081	5,000	4,590	5,441	4,429	4,835	4,786
Fin. svcs. and real estate	4,993	5,211	5,155	5,143	5,124	4,921	5,174	4,969
Retail trade	4,571	5,193	4,723	4,643	4,400	4,539	4,771	4,538
Professional services	5,459	5,324	5,279	5,077	5,603	5,523	5,216	5,510
Other services	4,760	5,519	4,996	4,852	4,540	4,717	5,176	4,660
Ownership								
For profit, incorporated	4,797	5,200	4,863	4,676	4,864	4,761	4,881	4,779
For profit, unincorporated	4,914	5,186	5,014	4,487	5,035	4,906	4,963	4,896
Nonprofit	5,750	6,446	5,896	5,566	5,710	5,777	5,869	5,737
Age of firm								
Less than 5 years	4,815	4,566	4,476	4,409	4,721	5,861	4,524	5,093
5-9 years	4,677	4,879	4,792	4,345	4,454	5,039	4,746	4,606
10-19 years	4,877	5,228	4,754	4,497	4,564	5,311	4,834	4,898
20 or more years	4,996	5,601	5,123	4,917	5,256	4,893	5,154	4,974
Multi/single status								
2 or more locations	4,967	4,796	5,184	4,952	5,209	4,913	5,030	4,966
1 location only	4,957	5,278	4,950	4,712	4,929	5,358	4,983	4,930
Percent full-time employees								
Less than 25%	4,651	5,137	5,729	4,441	4,288	4,719	5,093	4,580
25-49 %	4,766	4,917	4,883	4,922	4,825	4,678	4,922	4,740
50-74 %	4,865	5,122	5,001	5,145	5,377	4,713	5,159	4,827
75% or more	4,997	5,310	4,956	4,733	5,093	5,001	4,968	5,003
Union presence								
No union employees	4,947	5,240	4,927	4,757	5,017	4,936	4,959	4,943
Has union employees	4,984	6,057	6,040	5,122	5,662	4,848	5,776	4,951
Unknown	5,019	5,594	4,926 *	4,515	5,404	5,006	4,769	5,026
Percent low wage employees								
50% or more low wage	4,645	4,646	5,060	4,648	4,669	4,607	4,812	4,623
Less than 50% low wage	5,035	5,345	4,953	4,797	5,204	5,010	5,012	5,040

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2010 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.b(2010) 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, 2010**

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	31.57	70.78	78.78	63.93	64.75	33.97	37.67	31.07
Industry group **								
Agric., fish., forest.	248.32	--	--	--	--	--	364.81	286.23
Mining and manufacturing	91.28	252.60	174.80	146.45	115.34	157.85	109.35	98.33
Construction	98.84	335.33	165.29	99.02	320.14	238.60	176.78	201.57
Utilities and transp.	150.94	460.19	946.78	594.02	206.17	135.29	623.18	123.37
Wholesale trade	70.32	258.69	186.23	203.32	246.94	155.19	141.20	125.01
Fin. svcs. and real estate	54.03	274.28	291.52	230.16	109.47	70.56	195.52	59.18
Retail trade	78.99	220.32	158.84	183.89	201.17	102.91	134.29	80.08
Professional services	36.68	102.50	148.95	91.80	68.29	58.23	74.43	49.60
Other services	71.20	245.90	174.77	208.38	171.21	122.16	94.68	94.47
Ownership								
For profit, incorporated	32.36	66.06	95.30	55.01	92.35	31.32	40.09	37.35
For profit, unincorporated	94.39	198.83	271.86	223.56	140.47	137.37	91.70	111.60
Nonprofit	89.89	323.86	252.24	147.26	111.19	118.19	140.96	96.37
Age of firm								
Less than 5 years	230.41	246.57	293.26	244.04	322.43	500.81	207.91	374.69
5-9 years	96.89	151.27	226.01	216.58	183.06	231.42	85.55	134.40
10-19 years	66.93	136.68	162.33	120.60	129.15	130.16	97.37	68.60
20 or more years	35.32	144.85	106.48	71.76	67.76	34.76	64.33	33.53
Multi/single status								
2 or more locations	33.64	775.67	209.93	158.52	78.85	37.68	111.97	32.19
1 location only	34.97	66.01	80.92	63.45	132.88	312.90	32.99	58.00
Percent full-time employees								
Less than 25%	212.78	661.86	769.94	306.31	193.55	326.45	256.34	245.07
25-49 %	74.41	278.66	327.23	201.80	135.87	92.84	160.44	74.20
50-74 %	63.15	183.16	230.61	157.40	77.60	82.38	79.03	74.59
75% or more	36.78	105.19	86.88	61.52	75.51	44.50	44.51	37.67
Union presence								
No union employees	29.19	70.51	79.06	60.85	56.98	47.79	40.10	34.51
Has union employees	80.61	817.83	665.25	361.86	347.60	79.82	373.58	81.76
Unknown	99.03	419.50	2,094.56*	633.76	197.90	112.97	346.22	102.42
Percent low wage employees								
50% or more low wage	49.80	165.60	269.33	161.17	106.52	89.10	88.00	58.79
Less than 50% low wage	35.13	90.39	82.97	73.66	85.05	38.02	43.32	33.65

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2010 Medical Expenditure Panel Survey-Insurance Component.

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**Table I.C.1.c(2010) 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, 2010**

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	4,708	5,052	4,597	4,529	5,120	4,514	4,810	4,644
Industry group **								
Agric., fish., forest.	6,876	--	--	--	--	--	5,053	7,720
Mining and manufacturing	4,931	4,792	4,528	4,107	5,005	5,486	4,614	5,025
Construction	5,198	5,238	3,796	4,830	5,639	9,954	4,712	6,201
Utilities and transp.	4,827	5,168	3,935	4,803	4,225	5,235	4,429	5,079
Wholesale trade	4,386	4,502	3,512	4,465	4,789	4,381	4,220	4,425
Fin. svcs. and real estate	4,823	5,483	5,123	4,840	5,570	4,405	5,172	4,726
Retail trade	4,453	4,813	4,590	4,591	4,892	3,682	4,590	4,297
Professional services	4,917	5,051	4,907	4,760	5,239	4,738	4,965	4,875
Other services	4,010	5,141	4,770	4,514	4,676	2,747	4,873	3,383
Ownership								
For profit, incorporated	4,648	5,126	4,389	4,560	4,963	4,484	4,713	4,605
For profit, unincorporated	4,604	4,785	5,177	4,267	5,309	3,952	5,053	4,198
Nonprofit	5,232	5,277	5,385	4,684	5,447	5,297	5,242	5,230
Age of firm								
Less than 5 years	4,035	4,402	3,558	4,034	5,009	3,558 *	4,074	3,837
5-9 years	4,638	4,854	4,831	4,345	4,500	3,871	4,790	4,387
10-19 years	4,461	5,165	3,975	4,410	4,794	3,620	4,636	4,158
20 or more years	4,814	5,198	5,044	4,663	5,263	4,581	5,049	4,725
Multi/single status								
2 or more locations	4,705	4,954	6,289	4,631	5,339	4,498	5,341	4,666
1 location only	4,710	5,055	4,462	4,502	4,725	5,263	4,764	4,560
Percent full-time employees								
Less than 25%	4,227	5,757	4,720	4,881	4,249	3,141	5,285	3,562
25-49 %	3,683	5,457	5,073	3,984	4,580	2,851	4,922	3,022
50-74 %	4,703	4,320	4,752	5,219	4,900	4,572	4,679	4,718
75% or more	4,805	5,125	4,541	4,487	5,219	4,758	4,803	4,806
Union presence								
No union employees	4,660	4,987	4,613	4,542	5,032	4,118	4,788	4,526
Has union employees	5,623	8,072	4,138	4,195	5,876	5,689	5,736	5,606
Unknown	4,591	4,997	4,614 *	4,318	5,495	4,555	4,811	4,583
Percent low wage employees								
50% or more low wage	4,200	5,224	4,900	3,922	4,841	3,424	4,798	3,860
Less than 50% low wage	4,843	5,010	4,526	4,693	5,205	4,805	4,812	4,862

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2010 Medical Expenditure Panel Survey-Insurance Component.

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**Table I.C.1.c(2010) 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, 2010**

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	36.89	131.23	135.48	105.79	145.03	83.54	108.80	46.91
Industry group **								
Agric., fish., forest.	1,332.54	--	--	--	--	--	1,008.03	2,118.12
Mining and manufacturing	256.75	451.82	681.75	237.36	634.46	950.67	478.92	197.25
Construction	326.35	515.10	509.06	845.82	1,231.30	2,183.19	353.40	929.25
Utilities and transp.	284.22	1,213.57	846.69	1,183.51	841.00	704.88	821.62	392.30
Wholesale trade	235.84	523.47	743.40	512.84	892.88	576.78	223.93	297.28
Fin. svcs. and real estate	254.05	838.14	837.96	603.34	287.19	461.85	332.68	279.28
Retail trade	147.47	342.53	529.40	204.29	699.77	290.32	280.69	262.09
Professional services	83.49	186.65	170.31	220.99	324.36	365.65	180.59	204.96
Other services	189.66	237.47	348.52	226.77	582.67	274.26	139.64	272.33
Ownership								
For profit, incorporated	100.70	166.74	150.48	188.41	229.71	201.92	112.34	136.09
For profit, unincorporated	203.33	308.40	234.91	585.47	373.48	501.34	256.59	314.36
Nonprofit	203.61	314.72	1,051.87	406.66	480.59	470.93	424.26	254.65
Age of firm								
Less than 5 years	190.82	498.88	240.62	701.43	1,205.86	1,098.23*	242.95	736.36
5-9 years	156.83	268.31	336.65	608.43	655.48	955.01	223.76	394.83
10-19 years	167.14	277.45	325.45	269.80	457.74	493.65	246.96	362.29
20 or more years	73.89	168.15	261.71	122.55	144.63	153.38	142.41	83.48
Multi/single status								
2 or more locations	60.08	933.27	787.25	211.25	142.47	77.99	428.28	61.47
1 location only	59.16	138.48	112.25	173.91	495.16	1,351.31	101.84	161.57
Percent full-time employees								
Less than 25%	403.81	407.06	892.47	859.43	716.05	696.47	281.71	463.93
25-49 %	220.49	548.34	647.03	243.68	860.17	372.13	228.44	353.15
50-74 %	164.81	323.52	416.52	623.94	395.97	429.54	241.49	215.97
75% or more	48.67	151.92	135.30	137.65	159.03	118.23	111.94	83.58
Union presence								
No union employees	70.88	113.94	127.93	132.70	179.16	189.21	107.80	62.98
Has union employees	541.33	1,757.34	1,007.87	1,096.30	507.99	659.38	844.51	566.52
Unknown	184.74	1,140.43	1,394.92*	1,056.55	1,182.63	228.98	657.58	222.14
Percent low wage employees								
50% or more low wage	236.34	364.76	257.94	320.83	353.78	528.57	172.01	291.32
Less than 50% low wage	57.86	116.43	157.44	180.79	130.40	214.31	109.89	109.24

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2010 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(2010) 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, 2010**

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	1,021	857	889	1,009	1,081	1,044	907	1,053
Industry group **								
Agric., fish., forest.	1,164	--	--	--	--	--	617	1,547
Mining and manufacturing	985	1,075	1,043	947	1,214	881	1,038	974
Construction	1,030	1,041	807	1,034	1,366	877	950	1,130
Utilities and transp.	994	852	600*	1,157	1,065	989	815	1,014
Wholesale trade	977	680	858	1,069	997	1,002	814	1,037
Fin. svcs. and real estate	977	625	584	883	994	1,045	649	1,030
Retail trade	1,177	1,043	1,229	1,452	1,225	1,104	1,225	1,165
Professional services	966	687	886	844	1,056	1,011	804	1,008
Other services	1,115	1,093	893	1,051	954	1,260	989	1,156
Ownership								
For profit, incorporated	1,053	891	913	1,085	1,155	1,056	950	1,083
For profit, unincorporated	1,031	794	925	937	1,268	1,040	860	1,104
Nonprofit	884	696	554	720	818	996	650	913
Age of firm								
Less than 5 years	984	684	918	836	1,596	1,178	796	1,226
5-9 years	1,018	960	1,000	957	1,027	1,258	960	1,090
10-19 years	997	860	971	995	1,097	998	949	1,029
20 or more years	1,027	859	829	1,033	1,067	1,043	894	1,051
Multi/single status								
2 or more locations	1,058	624	904	1,031	1,105	1,050	926	1,062
1 location only	955	860	888	1,003	1,046	898	905	1,017
Percent full-time employees								
Less than 25%	1,107	758	872	1,409	1,132	1,100	1,024	1,131
25-49 %	1,183	952	1,000	1,160	1,061	1,302	1,094	1,207
50-74 %	972	977	924	1,013	1,108	936	1,002	966
75% or more	1,021	835	881	994	1,078	1,056	885	1,061
Union presence								
No union employees	1,016	840	912	1,026	1,060	1,057	909	1,059
Has union employees	905	1,087	469*	795	1,124	883	835	909
Unknown	1,185	1,275	564	854*	1,502	1,180	933	1,193
Percent low wage employees								
50% or more low wage	1,132	956	1,038	1,173	1,065	1,176	1,050	1,148
Less than 50% low wage	997	841	866	974	1,085	1,013	883	1,030

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2010 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(2010) 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, 2010**

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	13.81	54.65	39.43	29.02	39.19	19.89	29.33	18.58
Industry group **								
Agric., fish., forest.	252.98	--	--	--	--	--	114.42	321.87
Mining and manufacturing	48.16	189.15	88.56	37.18	166.55	32.06	32.49	56.49
Construction	116.61	190.79	102.61	101.60	227.23	100.33	108.08	143.65
Utilities and transp.	64.23	210.68	216.61 *	192.32	164.98	79.76	128.09	67.66
Wholesale trade	45.24	102.88	94.54	125.84	106.89	60.14	77.14	49.94
Fin. svcs. and real estate	28.99	82.90	84.84	140.06	58.14	52.76	58.97	34.37
Retail trade	29.72	154.78	66.89	99.78	90.46	33.90	78.25	28.31
Professional services	19.92	31.57	88.00	48.35	51.09	44.00	29.79	32.82
Other services	32.52	101.33	69.72	86.42	32.29	51.34	53.11	38.07
Ownership								
For profit, incorporated	13.94	66.33	37.12	23.88	60.80	15.79	33.87	18.79
For profit, unincorporated	35.86	84.86	86.26	70.14	80.78	59.70	52.86	38.72
Nonprofit	32.26	173.19	79.02	60.55	23.84	64.05	65.36	41.40
Age of firm								
Less than 5 years	68.36	115.09	130.78	125.14	247.71	112.38	87.80	159.88
5-9 years	27.55	79.51	87.75	71.33	108.26	139.77	37.52	58.77
10-19 years	33.05	103.67	77.61	78.84	66.22	60.97	42.09	42.13
20 or more years	15.00	102.05	35.29	40.87	47.45	21.25	46.91	19.83
Multi/single status								
2 or more locations	20.66	151.97	64.70	74.93	56.36	19.72	40.27	21.12
1 location only	19.33	55.66	41.29	42.33	36.64	113.53	31.49	35.64
Percent full-time employees								
Less than 25%	81.12	174.55	213.43	112.39	147.29	57.26	131.15	79.60
25-49 %	48.63	185.42	99.24	143.21	103.00	48.22	110.10	47.23
50-74 %	23.58	132.33	106.56	77.35	50.79	27.64	81.28	30.95
75% or more	16.10	55.81	47.55	28.78	45.74	23.13	33.83	20.32
Union presence								
No union employees	12.78	57.21	36.84	30.25	31.02	27.48	30.61	17.76
Has union employees	39.05	274.79	142.60 *	109.96	184.00	32.20	101.58	43.09
Unknown	41.68	244.86	129.22	272.77 *	312.48	48.32	114.46	40.67
Percent low wage employees								
50% or more low wage	21.64	84.10	59.05	68.48	28.09	40.81	46.38	27.49
Less than 50% low wage	15.92	57.22	43.42	27.05	48.56	24.62	29.81	21.48

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2010 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(2010) 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, 2010**

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	1,011	844	1,078	1,086	1,028	990	996	1,018
Industry group **								
Agric., fish., forest.	812*	--	--	--	--	--	829*	785*
Mining and manufacturing	1,018	1,057	1,181	1,048	1,030	902	1,101	975
Construction	1,039	840	1,191	1,086	1,098	868	1,074	976*
Utilities and transp.	968	803*	935*	1,256	1,018	904	737	1,012
Wholesale trade	845	783	616	987	938	855	696	964
Fin. svcs. and real estate	898	618	649*	991	772	1,013	689	950
Retail trade	1,315	1,073	1,608	1,536	1,358	1,042	1,376	1,285
Professional services	975	781	1,086	1,002	1,045	942	970	977
Other services	1,056	934	1,078	975	953	1,225	992	1,096
Ownership								
For profit, incorporated	1,062	882	1,149	1,149	1,110	1,011	1,045	1,071
For profit, unincorporated	1,003	789	1,024	1,055	1,134	1,007	915	1,055
Nonprofit	870	628	392*	889	845	936	744	889
Age of firm								
Less than 5 years	951	776	968	569	1,724	1,309	813	1,185
5-9 years	948	1,016	789	1,034	763	1,264	950	944
10-19 years	1,004	945	1,234	872	1,190	841	1,045	959
20 or more years	1,020	744	1,085	1,202	1,001	991	1,011	1,023
Multi/single status								
2 or more locations	1,027	588*	1,122	1,219	1,047	999	880	1,033
1 location only	994	849	1,077	1,052	1,001	838	1,004	979
Percent full-time employees								
Less than 25%	1,223	1,544	1,085	1,379	970	1,153	1,359	1,132
25-49 %	1,108	1,191*	1,107	1,123	1,126	1,064	1,141	1,094
50-74 %	1,108	983	1,228	1,043	1,249	1,075	1,143	1,094
75% or more	989	790	1,059	1,080	997	972	961	1,001
Union presence								
No union employees	1,028	794	1,119	1,150	996	1,026	997	1,046
Has union employees	889	1,633*	520	454	1,120*	895	822	894
Unknown	1,083	2,039	309*	513*	1,543	1,026	1,301	1,064
Percent low wage employees								
50% or more low wage	1,116	945	1,221	1,221	974	1,189	1,080	1,131
Less than 50% low wage	990	826	1,055	1,052	1,042	958	981	994

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2010 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.a(2010) 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, 2010**

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	21.90	92.06	47.09	70.09	59.76	33.89	35.78	37.19
Industry group **								
Agric., fish., forest.	358.50 *	--	--	--	--	--	443.32 *	331.97 *
Mining and manufacturing	66.27	273.37	176.29	79.70	220.16	118.62	102.63	107.90
Construction	108.05	211.83	159.08	283.57	300.34	256.75	123.02	315.33 *
Utilities and transp.	96.21	343.96 *	327.42 *	280.35	167.47	119.01	164.93	113.22
Wholesale trade	57.32	221.49	161.57	175.45	177.24	117.02	162.43	85.99
Fin. svcs. and real estate	47.44	167.96	233.08 *	179.68	121.37	29.72	124.66	55.76
Retail trade	32.37	285.66	146.35	158.38	162.60	61.56	69.57	60.60
Professional services	35.09	89.70	129.33	143.38	111.09	44.53	61.94	46.77
Other services	43.18	204.60	151.14	110.77	58.36	97.92	86.97	68.62
Ownership								
For profit, incorporated	29.06	111.92	69.67	54.25	108.74	43.58	42.46	53.28
For profit, unincorporated	54.28	113.43	155.98	153.77	170.61	75.90	95.47	80.20
Nonprofit	47.68	159.41	190.83 *	139.42	75.75	55.09	91.67	50.24
Age of firm								
Less than 5 years	112.02	212.62	247.00	166.05	231.48	350.03	150.66	224.01
5-9 years	62.94	217.83	168.41	126.20	157.94	117.83	73.80	91.25
10-19 years	49.46	240.27	132.73	128.03	116.95	128.23	101.80	89.62
20 or more years	25.63	71.63	58.73	88.76	72.72	28.98	37.94	34.93
Multi/single status								
2 or more locations	36.79	243.45 *	233.20	80.56	98.46	30.84	112.27	37.48
1 location only	31.24	94.11	51.16	86.92	63.39	138.98	40.72	61.91
Percent full-time employees								
Less than 25%	187.37	373.03	251.83	234.68	233.12	175.98	301.68	211.27
25-49 %	125.01	451.61 *	166.38	261.71	153.65	152.80	211.00	145.91
50-74 %	61.50	260.75	147.46	161.96	100.88	101.26	156.77	62.91
75% or more	22.96	89.45	56.79	63.81	71.56	33.06	36.59	41.68
Union presence								
No union employees	23.54	95.71	40.91	65.73	41.90	42.75	37.92	40.91
Has union employees	65.64	654.36 *	154.15	123.06	423.68 *	65.56	208.90	83.38
Unknown	72.17	462.20	153.91 *	288.25 *	339.02	102.41	351.85	77.83
Percent low wage employees								
50% or more low wage	38.83	213.09	176.64	114.15	65.04	90.61	124.12	34.12
Less than 50% low wage	26.07	74.44	41.28	74.68	63.69	31.60	23.98	42.77

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2010 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(2010) 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, 2010**

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	1,035	901	818	1,002	1,105	1,054	888	1,065
Industry group **								
Agric., fish., forest.	982	--	--	--	--	--	378 *	1,377
Mining and manufacturing	985	1,129	983	936	1,275	875	1,034	978
Construction	1,053	1,233	603	1,032	1,495	850	905	1,208
Utilities and transp.	1,007	1,022	570 *	1,104 *	1,095	1,004	900	1,016
Wholesale trade	979	671	1,018	1,123	1,014	902	906	1,003
Fin. svcs. and real estate	1,013	655	585	868	1,057	1,069	662	1,060
Retail trade	1,154	1,124	1,065	1,410	1,187	1,110	1,192	1,147
Professional services	984	677	810	817	1,068	1,041	763	1,030
Other services	1,140	1,201	829	1,080	941	1,282	987	1,176
Ownership								
For profit, incorporated	1,061	937	813	1,089	1,175	1,061	934	1,088
For profit, unincorporated	1,060	832	930	912	1,320	1,046	855	1,131
Nonprofit	898	743 *	606	638	809	1,023	595	931
Age of firm								
Less than 5 years	1,057	706	1,036	939	1,601	1,138	856	1,249
5-9 years	1,050	974	1,024	968	1,079	1,254	961	1,142
10-19 years	1,020	801	843	1,118	1,085	1,045	907	1,074
20 or more years	1,035	968	742	982	1,095	1,051	869	1,059
Multi/single status								
2 or more locations	1,066	699 *	864	1,006	1,123	1,059	954	1,069
1 location only	963	904	815	1,001	1,077	923	881	1,048
Percent full-time employees								
Less than 25%	1,126	423	887 *	1,209	1,303	1,119	785	1,181
25-49 %	1,219	761	976 *	1,117	1,023	1,390	1,064	1,246
50-74 %	954	1,039	801	1,005	1,107	922	979	951
75% or more	1,041	891	815	994	1,104	1,073	873	1,079
Union presence								
No union employees	1,027	898	835	1,006	1,083	1,064	891	1,069
Has union employees	912	931 *	430 *	996	1,163	878	868	914
Unknown	1,212	982	700 *	853 *	1,498	1,212	814	1,222
Percent low wage employees								
50% or more low wage	1,155	1,064	971	1,173	1,106	1,186	1,082	1,165
Less than 50% low wage	1,008	882	797	970	1,105	1,022	861	1,041

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2010 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(2010) 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, 2010**

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	18.88	77.08	57.47	33.99	46.42	25.55	43.99	21.18
Industry group **								
Agric., fish., forest.	270.77	--	--	--	--	--	190.44 *	316.04
Mining and manufacturing	53.76	182.87	142.17	97.21	165.85	41.27	51.69	56.64
Construction	138.48	296.79	96.31	125.06	367.28	96.15	160.99	194.04
Utilities and transp.	91.98	207.35	265.31 *	369.59 *	214.37	107.72	150.19	92.78
Wholesale trade	53.21	177.23	88.45	152.00	112.42	48.54	87.03	62.06
Fin. svcs. and real estate	32.93	122.00	93.25	222.81	60.54	62.16	60.25	40.35
Retail trade	35.42	207.34	95.37	126.94	113.96	35.01	109.08	35.16
Professional services	29.13	46.08	115.01	51.15	63.40	53.90	47.93	43.69
Other services	40.40	132.85	76.82	98.96	46.00	56.47	54.12	45.52
Ownership								
For profit, incorporated	17.05	87.48	53.03	37.35	67.09	22.46	53.73	16.79
For profit, unincorporated	45.17	114.26	113.29	66.59	103.11	55.89	70.79	51.60
Nonprofit	51.98	223.75 *	88.32	46.53	45.17	82.06	88.35	62.50
Age of firm								
Less than 5 years	89.10	137.23	167.51	139.89	251.79	148.07	116.61	174.32
5-9 years	26.81	145.97	111.20	79.44	97.01	166.07	63.96	66.42
10-19 years	48.61	69.12	81.02	97.85	74.54	68.45	59.86	51.32
20 or more years	18.51	185.31	47.40	43.18	52.66	27.27	66.23	22.12
Multi/single status								
2 or more locations	25.41	239.97 *	95.24	113.50	65.60	26.06	54.90	25.49
1 location only	25.71	77.21	62.70	49.86	44.52	130.09	47.61	40.38
Percent full-time employees								
Less than 25%	62.50	103.67	282.11 *	168.36	158.81	67.24	176.74	72.20
25-49 %	46.13	181.93	340.49 *	109.30	121.24	38.48	125.86	43.75
50-74 %	25.10	160.09	116.56	72.98	62.51	34.16	81.98	32.97
75% or more	21.68	87.71	64.81	38.64	54.13	30.28	51.97	22.69
Union presence								
No union employees	18.49	83.21	57.09	39.35	42.98	36.90	46.08	23.41
Has union employees	44.81	293.36 *	156.30 *	151.16	191.78	38.46	122.50	47.48
Unknown	53.91	290.86	329.91 *	258.85 *	423.69	57.94	186.09	53.76
Percent low wage employees								
50% or more low wage	27.23	111.34	68.80	87.09	59.56	40.75	44.47	33.54
Less than 50% low wage	22.12	87.40	64.40	34.44	59.96	31.97	47.82	25.01

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2010 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.2.c(2010) 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, 2010**

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	909	724	758	823	991	1,045	783	988
Industry group **								
Agric., fish., forest.	2,139	--	--	--	--	--	1,409 *	2,476
Mining and manufacturing	877	--	--	--	--	--	768	910
Construction	838	--	--	--	--	--	897	715 *
Utilities and transp.	831	--	--	--	--	--	613 *	969
Wholesale trade	1,131	--	--	--	--	--	550 *	1,268
Fin. svcs. and real estate	759	--	--	--	--	--	464	840
Retail trade	1,068	--	--	--	--	--	1,046	1,094
Professional services	746	--	--	--	--	--	668	816
Other services	1,040	--	--	--	--	--	994	1,074
Ownership								
For profit, incorporated	946	--	--	--	--	--	790	1,048
For profit, unincorporated	846	--	--	--	--	--	783	904
Nonprofit	752	--	--	--	--	--	693	768
Age of firm								
Less than 5 years	637	--	--	--	--	--	554	1,051
5-9 years	973	--	--	--	--	--	974	972
10-19 years	797	--	--	--	--	--	896	627
20 or more years	943	--	--	--	--	--	721	1,027
Multi/single status								
2 or more locations	1,028	--	--	--	--	--	854	1,039
1 location only	780	--	--	--	--	--	777	788
Percent full-time employees								
Less than 25%	847	--	--	--	--	--	957 *	778
25-49 %	1,148	--	--	--	--	--	1,073	1,188
50-74 %	817	--	--	--	--	--	788	836
75% or more	907	--	--	--	--	--	756	1,003
Union presence								
No union employees	868	--	--	--	--	--	788	952
Has union employees	812	--	--	--	--	--	587	846
Unknown	1,074	--	--	--	--	--	772 *	1,086
Percent low wage employees								
50% or more low wage	952	--	--	--	--	--	899	983
Less than 50% low wage	897	--	--	--	--	--	754	989

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2010 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.c(2010) 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, 2010**

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	38.46	66.49	82.75	58.55	87.75	78.02	47.19	45.68
Industry group **								
Agric., fish., forest.	521.71	--	--	--	--	--	498.82 *	657.84
Mining and manufacturing	135.26	--	--	--	--	--	108.26	199.42
Construction	192.87	--	--	--	--	--	139.88	355.84 *
Utilities and transp.	136.75	--	--	--	--	--	194.92 *	141.73
Wholesale trade	169.98	--	--	--	--	--	178.05 *	193.81
Fin. svcs. and real estate	117.79	--	--	--	--	--	112.14	153.79
Retail trade	112.30	--	--	--	--	--	160.90	120.66
Professional services	68.72	--	--	--	--	--	61.39	94.58
Other services	78.79	--	--	--	--	--	152.65	61.11
Ownership								
For profit, incorporated	44.27	--	--	--	--	--	35.11	67.53
For profit, unincorporated	139.10	--	--	--	--	--	179.13	173.66
Nonprofit	38.45	--	--	--	--	--	118.63	66.35
Age of firm								
Less than 5 years	94.24	--	--	--	--	--	110.82	313.60
5-9 years	108.28	--	--	--	--	--	135.17	149.63
10-19 years	115.06	--	--	--	--	--	122.85	131.42
20 or more years	57.53	--	--	--	--	--	82.32	66.20
Multi/single status								
2 or more locations	58.64	--	--	--	--	--	124.31	61.20
1 location only	49.59	--	--	--	--	--	45.82	121.74
Percent full-time employees								
Less than 25%	241.39	--	--	--	--	--	521.51 *	113.68
25-49 %	57.40	--	--	--	--	--	166.89	35.19
50-74 %	54.00	--	--	--	--	--	132.05	90.15
75% or more	43.61	--	--	--	--	--	63.15	51.44
Union presence								
No union employees	30.85	--	--	--	--	--	43.63	42.59
Has union employees	137.65	--	--	--	--	--	162.72	148.20
Unknown	130.23	--	--	--	--	--	380.80 *	135.39
Percent low wage employees								
50% or more low wage	87.97	--	--	--	--	--	90.96	115.82
Less than 50% low wage	34.94	--	--	--	--	--	59.99	43.15

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2010 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(2010) 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, 2010**

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	20.7%	16.4%	18.2%	21.3%	21.4%	21.2%	18.3%	21.3%
Industry group **								
Agric., fish., forest.	22.8%	--	--	--	--	--	12.4%	29.9%
Mining and manufacturing	21.5%	21.2%	22.5%	22.3%	25.2%	19.4%	22.5%	21.3%
Construction	21.5%	20.3%	18.6%	23.6%	27.3%	15.6%	20.6%	22.5%
Utilities and transp.	19.9%	17.9%	11.0% *	25.2%	22.0%	19.6%	16.4%	20.3%
Wholesale trade	20.5%	13.4%	17.6%	23.3%	18.6%	22.7%	16.7%	22.0%
Fin. svcs. and real estate	19.6%	12.2%	11.5%	17.5%	19.4%	21.3%	12.8%	20.8%
Retail trade	25.9%	20.0%	25.7%	31.0%	28.1%	24.7%	25.3%	26.0%
Professional services	17.9%	13.1%	17.2%	16.5%	19.3%	18.4%	15.5%	18.5%
Other services	23.9%	19.9%	18.6%	22.2%	21.3%	27.7%	19.5%	25.6%
Ownership								
For profit, incorporated	22.1%	17.1%	19.2%	23.5%	24.0%	22.2%	19.6%	22.8%
For profit, unincorporated	21.3%	15.9%	18.6%	21.0%	25.6%	21.5%	17.5%	23.0%
Nonprofit	15.5%	11.5%	9.5%	12.9%	14.6%	17.3%	11.1%	16.1%
Age of firm								
Less than 5 years	21.4%	14.8%	21.2%	19.8%	34.3%	21.8%	17.8%	25.6%
5-9 years	22.1%	20.0%	21.2%	22.3%	23.2%	25.2%	20.5%	24.1%
10-19 years	20.9%	16.5%	21.2%	22.3%	24.1%	19.4%	19.8%	21.6%
20 or more years	20.5%	15.6%	16.3%	21.0%	20.6%	21.3%	17.4%	21.1%
Multi/single status								
2 or more locations	21.3%	12.6%	17.3%	21.0%	21.2%	21.4%	18.6%	21.4%
1 location only	19.5%	16.5%	18.3%	21.4%	21.8%	17.0%	18.3%	21.1%
Percent full-time employees								
Less than 25%	23.8%	13.7%	16.9%	28.6%	26.0%	24.6%	19.5%	25.3%
25-49 %	25.8%	18.3%	18.6%	24.9%	22.9%	30.0%	21.4%	27.1%
50-74 %	19.9%	19.4%	18.6%	19.8%	21.0%	19.8%	19.6%	20.0%
75% or more	20.5%	15.9%	18.2%	21.2%	21.4%	21.1%	18.0%	21.3%
Union presence								
No union employees	20.7%	16.2%	18.9%	21.7%	21.4%	21.5%	18.5%	21.6%
Has union employees	17.9%	17.8%	7.8% *	15.9%	20.3%	17.9%	14.2%	18.1%
Unknown	23.8%	22.3%	10.9%	18.5% *	27.2%	23.8%	18.6%	24.0%
Percent low wage employees								
50% or more low wage	24.6%	19.1%	20.8%	25.9%	22.8%	26.2%	21.9%	25.2%
Less than 50% low wage	19.9%	16.0%	17.8%	20.4%	21.2%	20.2%	17.7%	20.5%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2010 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(2010) 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, 2010**

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	0.24%	0.97%	0.90%	0.61%	0.62%	0.40%	0.60%	0.34%
Industry group **								
Agric., fish., forest.	3.26%	--	--	--	--	--	2.34%	4.29%
Mining and manufacturing	1.00%	3.19%	2.04%	0.95%	2.63%	0.72%	0.80%	1.11%
Construction	2.48%	2.78%	2.46%	2.55%	4.58%	2.27%	1.97%	3.22%
Utilities and transp.	1.27%	4.43%	4.81% *	4.49%	3.12%	1.33%	3.09%	1.24%
Wholesale trade	1.07%	1.81%	1.87%	3.07%	2.10%	1.47%	1.28%	1.25%
Fin. svcs. and real estate	0.54%	2.00%	1.79%	2.19%	0.88%	0.94%	1.41%	0.62%
Retail trade	0.46%	2.66%	1.64%	1.70%	2.34%	0.38%	1.59%	0.41%
Professional services	0.32%	0.51%	1.67%	1.07%	0.93%	0.72%	0.71%	0.57%
Other services	0.73%	1.71%	1.29%	1.66%	0.98%	1.22%	1.11%	1.02%
Ownership								
For profit, incorporated	0.27%	1.20%	0.94%	0.57%	1.05%	0.35%	0.69%	0.34%
For profit, unincorporated	0.90%	1.49%	1.72%	1.55%	1.68%	1.46%	1.23%	1.04%
Nonprofit	0.51%	2.53%	1.26%	1.17%	0.46%	0.98%	1.23%	0.68%
Age of firm								
Less than 5 years	1.46%	2.49%	3.11%	2.66%	3.51%	3.74%	1.84%	3.15%
5-9 years	0.77%	1.60%	2.02%	1.93%	2.46%	3.07%	0.84%	1.47%
10-19 years	0.71%	1.57%	1.68%	1.65%	0.94%	0.83%	0.84%	0.91%
20 or more years	0.25%	1.71%	0.82%	0.91%	0.84%	0.40%	0.93%	0.35%
Multi/single status								
2 or more locations	0.37%	2.93%	1.24%	1.17%	0.97%	0.37%	0.77%	0.39%
1 location only	0.45%	0.99%	0.99%	0.89%	0.86%	1.94%	0.65%	0.74%
Percent full-time employees								
Less than 25%	1.43%	2.77%	4.33%	2.27%	3.82%	1.20%	2.17%	1.59%
25-49 %	1.00%	3.31%	2.00%	2.96%	1.97%	1.30%	2.15%	1.12%
50-74 %	0.61%	2.32%	1.99%	1.63%	1.02%	0.55%	1.66%	0.62%
75% or more	0.28%	0.99%	1.13%	0.60%	0.75%	0.45%	0.67%	0.36%
Union presence								
No union employees	0.26%	1.02%	0.81%	0.66%	0.56%	0.63%	0.60%	0.31%
Has union employees	0.68%	3.98%	4.92% *	2.53%	2.15%	0.58%	2.14%	0.78%
Unknown	0.82%	3.96%	2.65%	5.74% *	5.11%	0.97%	2.19%	0.83%
Percent low wage employees								
50% or more low wage	0.46%	1.54%	1.48%	1.57%	0.65%	0.62%	0.96%	0.56%
Less than 50% low wage	0.27%	1.03%	1.08%	0.60%	0.78%	0.49%	0.62%	0.38%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2010 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.a(2010) 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, 2010**

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	20.5%	16.3%	22.5%	22.9%	21.2%	19.6%	20.1%	20.7%
Industry group **								
Agric., fish., forest.	14.0%*	--	--	--	--	--	17.3%*	10.7%*
Mining and manufacturing	21.6%	19.7%	25.5%	26.0%	20.7%	17.8%	24.2%	20.4%
Construction	22.4%	17.9%	24.6%	23.2%	26.4%	19.8%*	22.5%	22.3%
Utilities and transp.	19.7%	17.7%*	20.8%*	27.1%	22.4%	17.6%	16.3%	20.3%
Wholesale trade	17.3%	14.9%*	12.6%*	21.2%	18.1%	19.2%	13.5%	20.6%
Fin. svcs. and real estate	18.2%	12.9%	13.4%*	21.0%	15.5%	20.2%	14.4%	19.1%
Retail trade	29.4%	19.1%	32.3%	32.0%	32.3%	26.9%	27.1%	30.8%
Professional services	18.3%	15.0%	21.7%	18.8%	20.2%	17.1%	18.7%	18.2%
Other services	23.3%	16.8%	24.0%	21.2%	22.8%	28.7%	20.0%	25.7%
Ownership								
For profit, incorporated	22.5%	16.7%	24.4%	25.6%	24.0%	21.3%	21.6%	23.0%
For profit, unincorporated	21.5%	16.4%	21.6%	23.5%	25.1%	20.9%	19.3%	22.8%
Nonprofit	15.4%	10.9%	6.7%*	15.4%	15.8%	16.2%	12.2%	16.0%
Age of firm								
Less than 5 years	21.8%	16.2%	20.7%	15.0%	39.9%	33.6%	17.7%	30.0%
5-9 years	21.5%	22.0%	17.8%	25.3%	18.0%	26.4%	21.3%	21.9%
10-19 years	21.8%	18.2%	27.7%	19.8%	26.9%	18.1%	21.8%	21.8%
20 or more years	20.2%	13.6%	21.6%	24.1%	20.2%	19.5%	19.6%	20.4%
Multi/single status								
2 or more locations	20.3%	11.5%*	24.8%	25.2%	20.4%	19.8%	18.8%	20.4%
1 location only	20.7%	16.3%	22.4%	22.3%	22.6%	16.8%	20.2%	21.6%
Percent full-time employees								
Less than 25%	24.8%	26.1%	22.5%	24.9%	20.8%	30.5%	25.2%	24.5%
25-49 %	24.6%	22.4%*	18.7%	25.1%	27.6%	26.2%	21.0%	26.6%
50-74 %	22.0%	18.8%	24.4%	20.5%	24.4%	21.9%	22.0%	22.0%
75% or more	20.0%	15.3%	22.5%	23.1%	20.5%	19.0%	19.7%	20.2%
Union presence								
No union employees	21.2%	15.4%	23.8%	24.4%	20.9%	20.8%	20.3%	21.7%
Has union employees	16.8%	30.4%	8.0%	9.3%*	22.0%	16.8%	13.5%	17.1%
Unknown	21.2%	31.9%	5.2%*	10.2%*	26.3%	20.9%	22.5%	21.1%
Percent low wage employees								
50% or more low wage	24.5%	17.9%	24.9%	27.1%	20.9%	28.4%	22.5%	25.4%
Less than 50% low wage	19.8%	16.0%	22.1%	21.9%	21.3%	18.5%	19.7%	19.8%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2010 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.C.3.a(2010) 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, 2010**

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%	1.54%	1.21%	1.45%	1.12%	0.65%	0.74%	0.65%
Industry group **								
Agric., fish., forest.	4.85% *	--	--	--	--	--	10.48% *	3.95% *
Mining and manufacturing	1.09%	4.00%	3.55%	2.00%	2.84%	2.25%	2.16%	1.74%
Construction	2.20%	4.08%	3.74%	4.32%	6.25%	7.31% *	2.53%	5.17%
Utilities and transp.	2.55%	9.98% *	6.41% *	6.79%	3.58%	2.46%	4.06%	2.70%
Wholesale trade	1.21%	5.04% *	3.87% *	4.32%	3.65%	2.33%	2.89%	1.86%
Fin. svcs. and real estate	1.14%	3.01%	4.85% *	4.04%	2.54%	1.08%	2.58%	1.35%
Retail trade	1.14%	4.87%	2.67%	2.85%	4.78%	1.95%	1.32%	1.35%
Professional services	0.66%	1.73%	3.12%	2.73%	1.70%	0.83%	1.48%	0.86%
Other services	1.18%	3.33%	2.79%	2.23%	3.03%	2.50%	1.53%	2.34%
Ownership								
For profit, incorporated	0.49%	1.94%	1.49%	1.34%	1.76%	0.87%	0.90%	0.97%
For profit, unincorporated	1.09%	2.31%	3.66%	3.08%	3.84%	1.36%	2.29%	1.41%
Nonprofit	0.79%	2.77%	2.91% *	2.24%	1.30%	1.03%	1.56%	0.88%
Age of firm								
Less than 5 years	2.48%	4.14%	5.20%	4.17%	4.35%	8.19%	3.10%	4.55%
5-9 years	1.49%	3.64%	2.69%	3.53%	3.70%	2.62%	1.51%	2.10%
10-19 years	1.30%	3.70%	3.52%	3.02%	1.55%	2.46%	2.24%	2.02%
20 or more years	0.45%	1.27%	1.43%	1.81%	1.46%	0.57%	0.82%	0.64%
Multi/single status								
2 or more locations	0.69%	4.58% *	5.13%	1.58%	1.62%	0.57%	2.75%	0.69%
1 location only	0.75%	1.57%	1.28%	1.92%	1.35%	2.70%	0.84%	1.47%
Percent full-time employees								
Less than 25%	4.00%	6.07%	6.15%	4.84%	3.92%	8.37%	5.21%	4.42%
25-49 %	3.36%	7.39% *	2.40%	5.36%	8.21%	3.94%	3.66%	3.75%
50-74 %	1.61%	4.60%	3.17%	2.84%	1.87%	2.48%	3.04%	1.50%
75% or more	0.37%	1.50%	1.45%	1.33%	1.40%	0.66%	0.65%	0.77%
Union presence								
No union employees	0.44%	1.59%	0.97%	1.46%	0.90%	0.84%	0.75%	0.79%
Has union employees	1.10%	8.67%	2.40%	3.07% *	3.35%	1.45%	3.89%	1.41%
Unknown	1.40%	6.27%	2.87% *	6.91% *	6.22%	1.96%	5.08%	1.60%
Percent low wage employees								
50% or more low wage	0.92%	3.96%	3.65%	3.11%	1.13%	1.89%	2.39%	1.17%
Less than 50% low wage	0.38%	1.23%	1.32%	1.38%	1.20%	0.62%	0.62%	0.70%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2010 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.b(2010) 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, 2010**

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	20.8%	17.1%	16.5%	21.0%	21.7%	21.4%	17.8%	21.5%
Industry group **								
Agric., fish., forest.	22.0%	--	--	--	--	--	7.5% *	33.5%
Mining and manufacturing	21.7%	22.9%	21.2%	21.3%	26.7%	19.7%	22.3%	21.7%
Construction	22.0%	23.1%	14.4%	24.4%	29.0%	15.5%	20.0%	23.8%
Utilities and transp.	20.1%	21.4%	9.5% *	24.1%	22.1%	20.0%	16.9%	20.4%
Wholesale trade	20.4%	13.2%	20.4%	24.5%	18.6%	20.4%	18.7%	20.9%
Fin. svcs. and real estate	20.3%	12.6%	11.3%	16.9%	20.6%	21.7%	12.8%	21.3%
Retail trade	25.2%	21.6%	22.5%	30.4%	27.0%	24.4%	25.0%	25.3%
Professional services	18.0%	12.7%	15.3%	16.1%	19.1%	18.8%	14.6%	18.7%
Other services	23.9%	21.8%	16.6%	22.3%	20.7%	27.2%	19.1%	25.2%
Ownership								
For profit, incorporated	22.1%	18.0%	16.7%	23.3%	24.2%	22.3%	19.1%	22.8%
For profit, unincorporated	21.6%	16.0%	18.5%	20.3%	26.2%	21.3%	17.2%	23.1%
Nonprofit	15.6%	11.5%	10.3%	11.5%	14.2%	17.7%	10.1%	16.2%
Age of firm								
Less than 5 years	22.0%	15.5%	23.2%	21.3%	33.9%	19.4%	18.9%	24.5%
5-9 years	22.4%	20.0%	21.4%	22.3%	24.2%	24.9%	20.3%	24.8%
10-19 years	20.9%	15.3%	17.7%	24.9%	23.8%	19.7%	18.8%	21.9%
20 or more years	20.7%	17.3%	14.5%	20.0%	20.8%	21.5%	16.9%	21.3%
Multi/single status								
2 or more locations	21.5%	14.6%	16.7%	20.3%	21.6%	21.6%	19.0%	21.5%
1 location only	19.4%	17.1%	16.5%	21.3%	21.9%	17.2%	17.7%	21.3%
Percent full-time employees								
Less than 25%	24.2%	8.2% *	15.5% *	27.2%	30.4%	23.7%	15.4%	25.8%
25-49 %	25.6%	15.5%	20.0% *	22.7%	21.2%	29.7%	21.6%	26.3%
50-74 %	19.6%	20.3%	16.0%	19.5%	20.6%	19.6%	19.0%	19.7%
75% or more	20.8%	16.8%	16.4%	21.0%	21.7%	21.4%	17.6%	21.6%
Union presence								
No union employees	20.8%	17.1%	16.9%	21.1%	21.6%	21.6%	18.0%	21.6%
Has union employees	18.3%	15.4% *	7.1% *	19.4%	20.5%	18.1%	15.0%	18.5%
Unknown	24.2%	17.5%	14.2% *	18.9%	27.7%	24.2%	17.1%	24.3%
Percent low wage employees								
50% or more low wage	24.9%	22.9%	19.2%	25.2%	23.7%	25.7%	22.5%	25.2%
Less than 50% low wage	20.0%	16.5%	16.1%	20.2%	21.2%	20.4%	17.2%	20.7%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2010 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(2010) 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, 2010**

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%	1.32%	1.19%	0.64%	0.69%	0.48%	0.85%	0.35%
Industry group **								
Agric., fish., forest.	5.28%	--	--	--	--	--	3.87% *	6.01%
Mining and manufacturing	1.10%	3.32%	3.15%	2.32%	2.83%	0.75%	1.31%	1.14%
Construction	2.91%	3.66%	2.24%	2.93%	7.14%	2.24%	2.52%	4.24%
Utilities and transp.	1.49%	4.68%	5.66% *	5.96%	3.98%	1.58%	3.80%	1.44%
Wholesale trade	1.19%	3.25%	1.72%	3.68%	2.27%	0.86%	1.51%	1.47%
Fin. svcs. and real estate	0.56%	3.06%	1.81%	3.12%	0.88%	1.10%	1.38%	0.70%
Retail trade	0.42%	3.61%	2.28%	2.36%	2.08%	0.36%	2.32%	0.42%
Professional services	0.47%	0.81%	2.08%	1.05%	1.22%	0.87%	0.99%	0.74%
Other services	0.87%	2.64%	1.33%	2.14%	1.39%	1.37%	1.21%	1.14%
Ownership								
For profit, incorporated	0.33%	1.58%	1.20%	0.71%	1.10%	0.46%	1.03%	0.31%
For profit, unincorporated	1.05%	1.93%	2.26%	1.29%	1.99%	1.39%	1.46%	1.19%
Nonprofit	0.77%	3.07%	1.44%	0.94%	0.80%	1.22%	1.53%	0.94%
Age of firm								
Less than 5 years	2.13%	3.91%	3.18%	3.10%	4.04%	4.31%	2.87%	3.51%
5-9 years	0.70%	2.73%	2.44%	2.46%	2.18%	3.45%	1.37%	1.56%
10-19 years	0.96%	1.59%	1.55%	1.89%	1.08%	1.01%	1.26%	0.93%
20 or more years	0.28%	2.65%	0.97%	0.90%	0.88%	0.51%	1.19%	0.36%
Multi/single status								
2 or more locations	0.42%	3.98%	1.77%	1.70%	1.18%	0.46%	1.05%	0.43%
1 location only	0.55%	1.33%	1.35%	0.97%	0.96%	2.25%	0.94%	0.81%
Percent full-time employees								
Less than 25%	1.22%	2.87% *	5.31% *	3.59%	4.30%	1.11%	3.48%	1.29%
25-49 %	1.00%	3.84%	6.32% *	2.32%	2.80%	0.79%	2.34%	0.98%
50-74 %	0.50%	2.77%	2.44%	1.83%	1.23%	0.65%	1.66%	0.60%
75% or more	0.35%	1.48%	1.43%	0.73%	0.84%	0.55%	1.02%	0.35%
Union presence								
No union employees	0.35%	1.45%	1.16%	0.76%	0.75%	0.76%	0.90%	0.40%
Has union employees	0.83%	5.28% *	5.53% *	2.60%	2.44%	0.73%	3.05%	0.90%
Unknown	0.90%	5.18%	10.15% *	5.31%	6.29%	0.95%	3.38%	0.90%
Percent low wage employees								
50% or more low wage	0.47%	2.38%	1.99%	1.66%	1.11%	0.57%	1.04%	0.55%
Less than 50% low wage	0.36%	1.42%	1.39%	0.70%	0.92%	0.62%	0.91%	0.41%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2010 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.c(2010) 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, 2010**

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	19.3%	14.3%	16.5%	18.2%	19.4%	23.2%	16.3%	21.3%
Industry group **								
Agric., fish., forest.	31.1%	--	--	--	--	--	27.9% *	32.1%
Mining and manufacturing	17.8%	--	--	--	--	--	16.6%	18.1%
Construction	16.1%	--	--	--	--	--	19.0%	11.5% *
Utilities and transp.	17.2%	--	--	--	--	--	13.8% *	19.1%
Wholesale trade	25.8%	--	--	--	--	--	13.0%	28.7%
Fin. svcs. and real estate	15.7%	--	--	--	--	--	9.0%	17.8%
Retail trade	24.0%	--	--	--	--	--	22.8%	25.5%
Professional services	15.2%	--	--	--	--	--	13.5%	16.7%
Other services	25.9%	--	--	--	--	--	20.4%	31.7%
Ownership								
For profit, incorporated	20.4%	--	--	--	--	--	16.8%	22.7%
For profit, unincorporated	18.4%	--	--	--	--	--	15.5%	21.5%
Nonprofit	14.4%	--	--	--	--	--	13.2%	14.7%
Age of firm								
Less than 5 years	15.8%	--	--	--	--	--	13.6%	27.4%
5-9 years	21.0%	--	--	--	--	--	20.3%	22.2% *
10-19 years	17.9%	--	--	--	--	--	19.3%	15.1%
20 or more years	19.6%	--	--	--	--	--	14.3%	21.7%
Multi/single status								
2 or more locations	21.8%	--	--	--	--	--	16.0%	22.3%
1 location only	16.6%	--	--	--	--	--	16.3%	17.3%
Percent full-time employees								
Less than 25%	20.0% *	--	--	--	--	--	18.1% *	21.8%
25-49 %	31.2%	--	--	--	--	--	21.8%	39.3%
50-74 %	17.4%	--	--	--	--	--	16.8%	17.7%
75% or more	18.9%	--	--	--	--	--	15.7%	20.9%
Union presence								
No union employees	18.6%	--	--	--	--	--	16.5%	21.0%
Has union employees	14.4%	--	--	--	--	--	10.2%	15.1%
Unknown	23.4%	--	--	--	--	--	16.0% *	23.7%
Percent low wage employees								
50% or more low wage	22.7%	--	--	--	--	--	18.7%	25.5%
Less than 50% low wage	18.5%	--	--	--	--	--	15.7%	20.3%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2010 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.c(2010) 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, 2010**

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	0.80%	1.27%	1.60%	1.32%	1.41%	1.71%	0.96%	0.99%
Industry group **								
Agric., fish., forest.	6.09%	--	--	--	--	--	10.23% *	7.78%
Mining and manufacturing	1.96%	--	--	--	--	--	2.89%	2.93%
Construction	4.05%	--	--	--	--	--	3.16%	4.74% *
Utilities and transp.	3.12%	--	--	--	--	--	4.42% *	3.23%
Wholesale trade	4.03%	--	--	--	--	--	3.55%	4.71%
Fin. svcs. and real estate	2.00%	--	--	--	--	--	2.27%	2.95%
Retail trade	2.09%	--	--	--	--	--	3.18%	3.73%
Professional services	1.34%	--	--	--	--	--	1.30%	1.69%
Other services	2.13%	--	--	--	--	--	3.51%	3.17%
Ownership								
For profit, incorporated	0.91%	--	--	--	--	--	0.73%	1.39%
For profit, unincorporated	3.09%	--	--	--	--	--	3.11%	3.88%
Nonprofit	0.97%	--	--	--	--	--	2.26%	1.48%
Age of firm								
Less than 5 years	2.63%	--	--	--	--	--	3.30%	6.95%
5-9 years	2.42%	--	--	--	--	--	2.76%	8.18% *
10-19 years	2.18%	--	--	--	--	--	2.19%	3.28%
20 or more years	1.21%	--	--	--	--	--	1.84%	1.37%
Multi/single status								
2 or more locations	1.27%	--	--	--	--	--	2.50%	1.31%
1 location only	1.04%	--	--	--	--	--	0.93%	2.97%
Percent full-time employees								
Less than 25%	6.61% *	--	--	--	--	--	10.49% *	5.38%
25-49 %	2.52%	--	--	--	--	--	3.57%	7.82%
50-74 %	1.44%	--	--	--	--	--	2.54%	2.31%
75% or more	0.92%	--	--	--	--	--	1.27%	1.13%
Union presence								
No union employees	0.66%	--	--	--	--	--	0.90%	0.98%
Has union employees	2.91%	--	--	--	--	--	2.35%	3.10%
Unknown	2.67%	--	--	--	--	--	5.81% *	2.65%
Percent low wage employees								
50% or more low wage	1.79%	--	--	--	--	--	1.73%	2.43%
Less than 50% low wage	0.82%	--	--	--	--	--	1.17%	1.01%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2010 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.4(2010) Percent of private-sector employees enrolled in a health insurance plan that take single coverage by firm size and selected characteristics: United States, 2010**

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	51.3%	60.9%	60.2%	58.6%	53.5%	46.9%	60.3%	49.3%
Industry group **								
Agric., fish., forest.	52.3%	51.9%	59.3%	48.4%	46.1%	57.2%	54.7%	50.7%
Mining and manufacturing	44.7%	60.5%	54.9%	53.2%	45.5%	41.0%	55.9%	42.9%
Construction	51.4%	57.2%	55.4%	51.3%	46.5%	45.9%	56.1%	46.5%
Utilities and transp.	46.2%	63.4%	61.1%	56.6%	49.4%	43.8%	58.0%	45.2%
Wholesale trade	49.5%	58.8%	54.5%	58.4%	47.2%	44.5%	56.6%	47.3%
Fin. svcs. and real estate	48.2%	58.9%	58.7%	57.4%	51.2%	45.2%	58.6%	46.8%
Retail trade	58.5%	61.1%	67.1%	62.9%	61.7%	55.9%	64.4%	57.2%
Professional services	52.4%	63.8%	61.5%	61.7%	57.0%	46.5%	62.7%	50.3%
Other services	57.2%	61.3%	65.9%	62.2%	60.5%	52.5%	63.6%	55.4%
Ownership								
For profit, incorporated	50.5%	59.8%	59.9%	57.3%	50.9%	46.7%	59.7%	48.3%
For profit, unincorporated	53.8%	64.6%	62.3%	59.5%	53.2%	47.9%	62.1%	50.9%
Nonprofit	53.3%	60.7%	59.8%	64.5%	60.5%	47.2%	62.6%	52.3%
Age of firm								
Less than 5 years	59.4%	62.6%	62.0%	62.4%	57.0%	51.8%	63.8%	54.7%
5-9 years	54.6%	58.9%	60.3%	57.4%	50.5%	43.2%	59.3%	49.7%
10-19 years	55.4%	60.3%	60.6%	60.9%	56.0%	47.1%	60.5%	52.6%
20 or more years	50.3%	61.5%	59.9%	57.8%	53.2%	46.9%	60.0%	48.9%
Multi/single status								
2 or more locations	48.5%	58.4%	63.1%	57.4%	52.4%	47.0%	59.6%	48.3%
1 location only	57.4%	60.9%	60.1%	59.0%	55.2%	43.5%	60.4%	54.1%
Percent full-time employees								
Less than 25%	56.9%	57.2%	67.1%	56.3%	60.5%	54.3%	57.6%	56.7%
25-49 %	58.4%	58.2%	67.3%	63.9%	62.6%	54.3%	62.8%	57.4%
50-74 %	55.2%	59.9%	64.1%	67.7%	61.8%	51.4%	63.4%	53.9%
75% or more	50.3%	61.3%	59.5%	57.5%	52.1%	45.5%	59.9%	48.1%
Union presence								
No union employees	53.9%	61.5%	61.1%	59.6%	54.5%	48.0%	61.2%	51.4%
Has union employees	45.3%	44.2%	45.8%	48.6%	46.5%	45.0%	43.6%	45.4%
Unknown	47.2%	64.4%	56.7%	49.6%	53.5%	46.6%	60.4%	46.8%
Percent low wage employees								
50% or more low wage	61.4%	61.2%	70.0%	69.6%	66.4%	57.1%	67.1%	60.3%
Less than 50% low wage	49.5%	60.8%	59.0%	56.7%	51.0%	45.0%	59.3%	47.3%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2010 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.C.4(2010) 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, 2010**

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%	0.75%	0.89%	0.76%	0.52%	0.41%	0.58%	0.31%
Industry group **								
Agric., fish., forest.	4.37%	6.14%	11.93%	5.28%	11.47%	5.18%	4.54%	5.83%
Mining and manufacturing	0.65%	3.72%	1.88%	1.35%	1.34%	0.79%	1.84%	0.70%
Construction	0.80%	1.70%	2.70%	1.91%	5.08%	2.82%	1.18%	2.72%
Utilities and transp.	1.17%	4.93%	6.81%	4.57%	3.72%	1.70%	4.27%	1.28%
Wholesale trade	1.12%	3.99%	2.89%	2.08%	1.31%	2.73%	1.87%	1.41%
Fin. svcs. and real estate	0.57%	3.32%	1.47%	3.70%	1.92%	0.63%	1.71%	0.62%
Retail trade	0.72%	2.82%	2.32%	1.58%	1.86%	0.62%	1.78%	0.74%
Professional services	0.45%	1.03%	1.34%	1.27%	0.68%	0.73%	0.77%	0.47%
Other services	0.60%	1.87%	1.92%	1.44%	1.08%	1.23%	1.06%	0.73%
Ownership								
For profit, incorporated	0.30%	0.73%	1.10%	0.86%	0.70%	0.44%	0.41%	0.34%
For profit, unincorporated	0.93%	1.43%	1.66%	2.20%	2.56%	1.03%	1.24%	0.95%
Nonprofit	0.95%	3.51%	1.93%	1.68%	0.71%	1.37%	1.98%	1.03%
Age of firm								
Less than 5 years	2.25%	2.29%	3.01%	2.37%	3.94%	4.75%	1.90%	3.29%
5-9 years	1.34%	2.04%	2.73%	2.70%	3.70%	2.48%	1.47%	2.48%
10-19 years	1.14%	1.86%	1.87%	1.26%	1.32%	2.03%	1.22%	1.46%
20 or more years	0.29%	1.25%	0.76%	0.84%	0.59%	0.39%	0.71%	0.30%
Multi/single status								
2 or more locations	0.37%	5.11%	2.39%	1.80%	0.72%	0.39%	1.58%	0.37%
1 location only	0.42%	0.80%	0.91%	0.85%	0.88%	2.63%	0.63%	0.90%
Percent full-time employees								
Less than 25%	1.41%	3.55%	7.35%	4.18%	2.87%	1.94%	3.96%	1.13%
25-49 %	0.94%	4.21%	3.25%	1.64%	3.49%	1.50%	2.23%	0.99%
50-74 %	0.72%	1.65%	2.12%	1.77%	1.21%	0.92%	0.86%	0.80%
75% or more	0.31%	0.64%	0.79%	0.83%	0.59%	0.47%	0.53%	0.32%
Union presence								
No union employees	0.39%	0.78%	0.78%	0.68%	0.64%	0.64%	0.53%	0.45%
Has union employees	0.61%	4.66%	5.29%	2.72%	2.61%	0.55%	2.97%	0.58%
Unknown	0.57%	4.63%	3.58%	5.51%	1.70%	0.70%	2.83%	0.62%
Percent low wage employees								
50% or more low wage	0.67%	1.70%	2.45%	1.22%	0.91%	1.28%	1.39%	0.83%
Less than 50% low wage	0.32%	0.88%	0.88%	0.98%	0.58%	0.32%	0.68%	0.32%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2010 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.C.4.a(2010) 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, 2010**

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	18.3%	58.8%	43.3%	29.2%	16.7%	6.5%	44.9%	11.1%
Industry group **								
Agric., fish., forest.	29.3%	--	--	--	--	--	59.5%	8.2%*
Mining and manufacturing	13.9%	44.5%	36.6%	23.8%	11.8%	7.6%	34.0%	9.9%
Construction	38.1%	55.2%	46.7%	31.0%	29.8%	24.8%	46.0%	28.2%
Utilities and transp.	16.7%	50.0%	55.9%	30.1%	31.1%	9.3%*	45.3%	13.4%
Wholesale trade	19.7%	65.4%	42.3%	22.3%	13.9%	6.9%*	46.4%	9.9%
Fin. svcs. and real estate	13.5%	68.6%	54.9%	34.2%	17.6%	1.6%	55.8%	6.6%
Retail trade	11.1%	55.4%	32.3%	17.9%	11.6%	2.8%*	35.9%	5.1%
Professional services	21.5%	63.0%	46.6%	36.0%	18.2%	8.9%	49.5%	14.2%
Other services	18.4%	52.0%	37.5%	30.3%	14.7%	6.5%	41.4%	10.8%
Ownership								
For profit, incorporated	17.3%	58.0%	42.7%	26.6%	15.8%	5.9%	43.5%	9.8%
For profit, unincorporated	23.2%	59.5%	41.5%	31.7%	11.2%	10.0%	47.8%	12.7%
Nonprofit	18.7%	64.7%	53.1%	39.2%	21.6%	7.2%	50.8%	14.6%
Age of firm								
Less than 5 years	37.5%	56.8%	48.9%	40.7%	14.8%*	12.8%*	51.1%	20.1%
5-9 years	28.1%	52.7%	35.7%	27.0%	3.4%	10.5%*	43.3%	9.5%
10-19 years	28.2%	57.4%	39.7%	32.1%	17.7%	12.6%	43.5%	18.3%
20 or more years	15.5%	62.0%	45.7%	27.8%	17.4%	6.0%	45.0%	10.2%
Multi/single status								
2 or more locations	9.5%	53.9%	39.4%	28.9%	15.1%	6.4%	35.7%	8.7%
1 location only	34.6%	58.9%	43.5%	29.3%	19.1%	10.8%*	45.8%	20.5%
Percent full-time employees								
Less than 25%	21.9%	68.0%	55.8%	29.9%	21.1%	6.5%	53.9%	12.7%
25-49 %	18.1%	57.0%	43.7%	31.1%	18.6%	4.6%*	40.5%	12.3%
50-74 %	13.9%	54.2%	44.1%	30.1%	13.9%	4.8%	45.3%	8.1%
75% or more	19.0%	59.4%	42.9%	29.0%	16.9%	7.0%	44.9%	11.6%
Union presence								
No union employees	21.2%	59.4%	42.6%	28.3%	16.6%	4.8%	44.8%	11.7%
Has union employees	15.1%	56.5%	55.0%	38.9%	18.0%	11.4%	49.4%	13.4%
Unknown	7.2%	38.0%	51.7%	48.5%	15.2%*	5.1%	43.9%	6.1%
Percent low wage employees								
50% or more low wage	13.1%	53.2%	32.7%	22.7%	15.7%	3.6%	37.1%	8.3%
Less than 50% low wage	19.4%	59.6%	44.9%	30.6%	16.9%	7.2%	46.2%	11.7%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2010 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(2010) 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, 2010**

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%	1.62%	1.77%	1.80%	1.28%	0.78%	1.35%	0.68%
Industry group **								
Agric., fish., forest.	6.00%	--	--	--	--	--	7.04%	3.12%*
Mining and manufacturing	1.34%	7.44%	4.66%	2.66%	1.92%	1.34%	2.59%	1.20%
Construction	4.47%	5.05%	5.18%	6.71%	7.33%	7.09%	3.97%	5.86%
Utilities and transp.	2.83%	10.15%	9.12%	7.57%	7.87%	2.86%*	7.05%	3.07%
Wholesale trade	1.80%	4.44%	5.88%	5.25%	2.90%	2.20%*	2.80%	1.71%
Fin. svcs. and real estate	0.99%	3.07%	6.66%	4.44%	4.38%	0.30%	3.57%	0.98%
Retail trade	1.25%	6.11%	4.39%	3.16%	2.59%	0.91%*	3.72%	0.98%
Professional services	1.11%	2.21%	3.00%	2.62%	2.28%	1.59%	1.83%	1.40%
Other services	1.32%	3.39%	2.35%	3.94%	2.17%	1.28%	2.25%	1.50%
Ownership								
For profit, incorporated	0.66%	1.84%	2.08%	1.80%	1.55%	0.90%	1.61%	0.76%
For profit, unincorporated	2.30%	2.75%	2.42%	4.16%	2.03%	2.66%	1.40%	2.19%
Nonprofit	1.01%	4.35%	5.25%	4.07%	2.76%	1.07%	3.60%	1.01%
Age of firm								
Less than 5 years	2.97%	5.55%	6.31%	6.99%	4.75%*	7.10%*	4.12%	5.00%
5-9 years	1.50%	2.70%	3.14%	5.68%	0.83%	5.41%*	0.73%	2.47%
10-19 years	1.57%	3.30%	3.01%	2.40%	2.99%	2.45%	1.60%	1.88%
20 or more years	0.79%	1.83%	1.85%	1.93%	1.47%	0.80%	1.68%	0.76%
Multi/single status								
2 or more locations	0.72%	10.71%	3.82%	1.81%	1.20%	0.75%	1.64%	0.74%
1 location only	0.88%	1.66%	1.90%	2.19%	1.61%	6.27%*	1.35%	1.48%
Percent full-time employees								
Less than 25%	2.36%	5.64%	10.43%	6.05%	5.01%	1.78%	3.96%	2.27%
25-49 %	2.15%	7.64%	5.04%	7.05%	4.46%	2.15%*	4.36%	2.39%
50-74 %	1.03%	3.80%	4.30%	3.52%	2.48%	1.11%	2.58%	0.91%
75% or more	0.79%	1.86%	1.99%	1.69%	1.59%	0.92%	1.39%	0.85%
Union presence								
No union employees	0.72%	1.60%	1.68%	1.61%	1.44%	0.70%	1.28%	0.71%
Has union employees	1.79%	7.41%	8.92%	5.85%	4.03%	1.78%	3.43%	1.77%
Unknown	1.10%	10.59%	9.12%	12.68%	8.11%*	0.87%	6.51%	1.07%
Percent low wage employees								
50% or more low wage	0.72%	3.95%	3.56%	2.90%	1.28%	0.91%	2.08%	0.79%
Less than 50% low wage	0.85%	1.79%	1.95%	2.19%	1.73%	0.99%	1.42%	0.91%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2010 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(2010) 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, 2010**

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	13,871	13,170	13,248	13,047	13,931	14,118	13,170	13,999
Industry group **								
Agric., fish., forest.	12,031	--	--	--	--	--	12,545	11,692
Mining and manufacturing	12,963	13,935	13,247	11,834	13,069	13,061	12,931	12,967
Construction	13,195	12,453	11,831	13,176	13,861	14,565	12,583	13,716
Utilities and transp.	14,634	13,866	13,374	11,811	15,337	14,775	12,672	14,782
Wholesale trade	13,042	13,174	13,212	13,033	14,091	12,502	13,369	12,962
Fin. svcs. and real estate	14,298	13,947	15,136	13,599	14,501	14,293	14,060	14,324
Retail trade	12,773	12,603	11,986	13,411	12,794	12,708	12,142	12,904
Professional services	14,992	13,210	13,732	13,815	14,807	15,476	13,570	15,225
Other services	12,985	13,246	13,194	12,784	12,789	13,041	13,232	12,921
Ownership								
For profit, incorporated	13,548	12,949	12,980	13,040	13,643	13,720	12,974	13,657
For profit, unincorporated	13,826	13,439	13,922	12,176	14,320	14,068	13,348	13,960
Nonprofit	15,419	14,878	14,719	14,038	14,657	15,915	14,549	15,500
Age of firm								
Less than 5 years	12,688	12,747	12,618	11,725	14,403	12,311	12,508	12,847
5-9 years	12,718	12,364	12,950	11,140	13,047	14,330	12,322	13,097
10-19 years	13,612	13,008	13,222	13,250	12,928	14,577	13,332	13,755
20 or more years	13,997	13,682	13,398	13,308	14,134	14,102	13,396	14,068
Multi/single status								
2 or more locations	14,101	13,202	13,385	13,792	14,302	14,077	13,756	14,107
1 location only	13,288	13,169	13,240	12,812	13,280	14,898	13,118	13,460
Percent full-time employees								
Less than 25%	12,345	13,809	14,533	9,878	13,993	12,177	11,690	12,563
25-49 %	13,260	13,753	11,652	12,475	13,959	13,278	12,791	13,367
50-74 %	13,937	11,965	12,939	14,261	14,322	14,088	12,777	14,114
75% or more	13,905	13,346	13,309	13,063	13,896	14,174	13,266	14,022
Union presence								
No union employees	13,801	13,220	13,255	12,919	14,024	14,172	13,122	13,996
Has union employees	14,223	12,357	13,195	13,683	13,205	14,505	13,705	14,255
Unknown	13,703	13,524	13,146	14,746	14,969	13,638	13,213	13,712
Percent low wage employees								
50% or more low wage	12,692	11,977	11,809	11,563	12,685	13,008	11,459	12,906
Less than 50% low wage	14,020	13,356	13,390	13,215	14,081	14,264	13,375	14,139

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2010 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(2010) 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, 2010**

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	74.76	123.30	143.53	176.79	169.83	102.36	111.14	76.43
Industry group **								
Agric., fish., forest.	573.32	--	--	--	--	--	993.62	814.21
Mining and manufacturing	185.44	584.08	507.42	277.46	255.68	312.72	433.03	209.50
Construction	300.18	501.30	409.92	382.86	761.33	571.29	248.12	324.92
Utilities and transp.	482.57	990.77	1,456.11	839.73	733.67	555.61	574.94	503.50
Wholesale trade	190.14	670.80	543.35	315.53	390.08	384.65	396.38	261.62
Fin. svcs. and real estate	186.18	432.63	897.99	484.27	454.73	283.11	542.36	204.73
Retail trade	269.85	458.10	468.70	544.82	568.45	300.71	264.88	305.21
Professional services	143.90	215.39	252.95	293.14	228.31	187.50	256.61	141.87
Other services	181.68	349.95	457.76	594.23	476.07	222.46	354.85	166.69
Ownership								
For profit, incorporated	92.88	177.82	182.67	181.90	246.11	122.49	128.30	97.41
For profit, unincorporated	212.59	465.95	425.14	646.74	311.80	266.05	351.48	208.94
Nonprofit	199.69	512.58	977.85	212.52	462.07	197.49	390.87	212.64
Age of firm								
Less than 5 years	303.07	421.93	751.92	379.03	979.15	985.28	252.19	564.51
5-9 years	257.77	397.32	565.30	492.99	602.49	549.58	304.78	283.84
10-19 years	166.48	284.42	526.01	460.60	358.35	418.68	215.87	221.44
20 or more years	77.46	230.20	206.76	219.51	177.08	108.57	133.33	82.00
Multi/single status								
2 or more locations	88.20	1,175.59	578.16	311.07	123.64	114.16	345.95	88.27
1 location only	101.49	134.74	145.03	152.85	338.22	570.07	102.92	193.89
Percent full-time employees								
Less than 25%	399.58	1,142.10	1,216.59	995.55	591.19	973.79	1,098.24	678.16
25-49 %	296.47	601.26	787.73	876.57	721.52	359.43	402.65	316.34
50-74 %	279.78	404.48	521.94	789.15	652.27	297.60	361.93	281.62
75% or more	82.25	120.91	142.92	186.74	175.05	111.16	94.68	86.16
Union presence								
No union employees	90.32	121.45	173.01	159.44	121.00	148.82	120.99	103.89
Has union employees	206.64	777.92	898.04	593.40	541.50	263.47	612.09	230.54
Unknown	194.77	1,879.64	997.46	1,174.85	806.89	208.72	766.63	205.55
Percent low wage employees								
50% or more low wage	163.33	525.30	395.01	521.24	502.49	223.00	354.50	177.63
Less than 50% low wage	74.01	137.19	151.64	169.13	172.71	97.91	122.50	75.45

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2010 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(2010) 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, 2010**

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	13,935	13,296	12,606	12,784	13,342	14,823	12,994	14,197
Industry group **								
Agric., fish., forest.	12,811	--	--	--	--	--	12,384	14,211
Mining and manufacturing	13,256	14,616	13,485	11,866	13,082	13,990	13,046	13,317
Construction	13,008	11,992	13,071	13,465	12,788	14,488	12,944	13,097
Utilities and transp.	14,362	15,086	15,869	13,009	15,334	13,954	14,706	14,316
Wholesale trade	12,647	12,679	11,097	12,845	12,668	13,293	12,423	12,776
Fin. svcs. and real estate	15,211	13,524	12,955	13,941	14,688	15,622	13,595	15,384
Retail trade	12,485	14,969	12,326	13,805	11,833	11,137	13,087	12,184
Professional services	14,889	13,399	12,985	13,359	13,490	15,939	13,384	15,132
Other services	12,317	13,051	11,808	11,886	12,392	12,416	12,409	12,275
Ownership								
For profit, incorporated	13,460	13,139	12,502	12,952	13,139	13,993	13,005	13,614
For profit, unincorporated	13,420	13,284	12,203	10,978	12,876	15,085	12,062	14,010
Nonprofit	15,675	16,068	14,673	13,783	13,960	16,756	15,082	15,716
Age of firm								
Less than 5 years	12,043	13,450	12,822	11,301	14,849	9,687	13,120	11,234
5-9 years	11,581	11,451	11,220	10,135	13,468	14,381	10,856	12,843
10-19 years	12,732	12,853	12,354	12,689	12,029	13,205	13,092	12,444
20 or more years	14,322	14,223	12,965	13,246	13,415	15,056	13,477	14,474
Multi/single status								
2 or more locations	14,557	10,517	13,821	13,687	14,044	14,759	13,658	14,579
1 location only	13,015	13,368	12,559	12,586	12,468	15,484	12,948	13,084
Percent full-time employees								
Less than 25%	11,676	12,581	12,312	8,694	16,969	11,967	9,648	13,993
25-49 %	11,905	14,513	12,056	10,673	10,420	12,218	12,688	11,646
50-74 %	13,451	11,713	12,980	13,924	13,566	13,874	12,462	13,796
75% or more	14,102	13,600	12,584	12,993	13,327	15,042	13,236	14,328
Union presence								
No union employees	13,461	13,375	12,365	12,796	13,245	14,233	12,891	13,691
Has union employees	15,196	11,178	15,382	12,477	13,053	15,996	14,234	15,259
Unknown	14,789	15,914	15,949	13,348	16,953	14,673	14,488	14,802
Percent low wage employees								
50% or more low wage	12,016	11,557	12,735	11,989	11,387	12,357	11,848	12,071
Less than 50% low wage	14,153	13,598	12,591	12,868	13,600	15,070	13,141	14,430

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2010 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(2010) 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, 2010**

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	183.87	325.85	319.87	370.10	289.52	265.38	159.72	196.09
Industry group **								
Agric., fish., forest.	1,835.69	--	--	--	--	--	1,939.25	3,159.12
Mining and manufacturing	253.36	1,705.05	533.25	311.16	437.87	435.76	369.62	282.37
Construction	494.46	1,004.49	688.60	806.54	855.70	3,536.13	510.07	760.76
Utilities and transp.	619.44	3,511.57	3,387.21	1,479.56	1,055.24	433.78	936.62	694.40
Wholesale trade	323.44	1,985.81	1,357.74	1,470.76	1,524.28	733.57	854.84	409.41
Fin. svcs. and real estate	509.72	569.65	1,140.48	1,050.95	760.75	626.98	505.83	553.51
Retail trade	385.19	1,922.09	655.64	750.53	721.64	306.17	405.95	454.19
Professional services	208.10	591.34	438.07	437.99	577.74	327.41	212.85	237.57
Other services	461.49	530.41	451.43	1,033.07	857.50	499.81	551.60	517.69
Ownership								
For profit, incorporated	98.50	378.64	326.51	271.87	401.88	240.84	210.54	111.54
For profit, unincorporated	695.10	661.32	737.19	983.97	766.00	1,030.58	418.90	889.23
Nonprofit	457.63	1,106.41	1,834.29	746.94	766.32	439.65	665.47	492.02
Age of firm								
Less than 5 years	745.60	972.89	1,705.76	1,820.07	1,892.63	2,778.18	618.06	1,697.42
5-9 years	543.77	818.19	736.36	919.16	979.23	922.29	496.09	761.10
10-19 years	396.58	494.23	547.35	636.65	677.15	663.28	443.97	574.78
20 or more years	199.27	222.39	527.57	386.98	319.75	332.65	205.20	216.98
Multi/single status								
2 or more locations	208.97	2,537.67	1,285.85	477.54	357.19	267.57	619.55	205.97
1 location only	254.06	325.95	308.20	391.37	842.43	1,036.43	153.72	499.19
Percent full-time employees								
Less than 25%	998.21	2,619.32	2,678.62	1,955.72	2,715.82	803.22	1,538.82	868.38
25-49 %	553.01	1,763.88	1,191.16	1,171.19	1,486.98	609.82	455.53	793.63
50-74 %	512.35	489.61	921.70	996.65	926.09	626.47	359.63	644.47
75% or more	221.19	389.94	311.87	256.33	331.65	365.48	125.30	265.12
Union presence								
No union employees	159.71	309.76	297.33	364.72	265.54	293.17	168.58	206.01
Has union employees	417.37	1,359.92	3,495.92	643.09	953.77	576.51	968.72	484.01
Unknown	437.91	3,425.31	2,053.75	2,501.61	679.81	427.57	1,007.16	425.81
Percent low wage employees								
50% or more low wage	346.80	444.61	796.82	621.02	895.75	593.08	399.88	406.76
Less than 50% low wage	214.27	382.72	313.54	408.72	311.04	304.91	176.36	234.38

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2010 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(2010) 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, 2010**

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	13,903	13,318	13,502	13,097	14,022	14,046	13,265	13,992
Industry group **								
Agric., fish., forest.	12,505	--	--	--	--	--	13,606	11,846
Mining and manufacturing	12,904	13,976	13,237	12,051	13,062	12,910	13,050	12,893
Construction	13,165	12,582	11,228	12,672	14,349	14,375	12,017	13,943
Utilities and transp.	14,730	12,681	11,930	11,460	15,354	14,910	11,812	14,893
Wholesale trade	13,137	14,099	14,456	12,948	14,509	12,352	14,027	12,972
Fin. svcs. and real estate	14,115	14,084	16,115	13,554	14,249	14,051	14,364	14,090
Retail trade	12,953	12,327	12,333	13,265	13,074	12,950	12,046	13,070
Professional services	15,042	13,226	13,943	13,806	15,024	15,398	13,522	15,252
Other services	13,379	13,461	13,768	13,403	12,855	13,511	13,748	13,307
Ownership								
For profit, incorporated	13,615	12,996	13,205	13,066	13,691	13,738	13,009	13,699
For profit, unincorporated	13,956	14,018	14,396	12,220	14,513	13,969	13,682	14,013
Nonprofit	15,364	14,630	14,699	14,238	14,922	15,684	14,514	15,444
Age of firm								
Less than 5 years	13,032	12,420	13,127	11,676	14,429	13,940	12,302	13,633
5-9 years	13,184	13,205	13,601	11,615	12,886	14,368	13,077	13,257
10-19 years	13,870	13,056	13,649	13,317	12,878	14,939	13,388	14,061
20 or more years	13,960	13,737	13,443	13,291	14,287	13,982	13,369	14,014
Multi/single status								
2 or more locations	14,043	15,722	12,971	13,754	14,263	14,014	13,680	14,048
1 location only	13,455	13,290	13,532	12,864	13,568	14,770	13,224	13,659
Percent full-time employees								
Less than 25%	12,542	15,851	16,395	10,799	13,334	12,243	13,437	12,398
25-49 %	13,816	13,710	11,042	13,679	14,008	13,973	12,841	13,971
50-74 %	14,028	11,968	12,975	13,593	14,556	14,145	12,475	14,192
75% or more	13,907	13,494	13,588	13,091	13,989	14,056	13,358	13,986
Union presence								
No union employees	13,956	13,369	13,638	12,877	14,191	14,235	13,232	14,115
Has union employees	14,022	12,427	12,469	14,165	13,068	14,237	13,512	14,053
Unknown	13,597	15,294	12,414	15,444	14,290	13,544	13,446	13,599
Percent low wage employees								
50% or more low wage	12,888	12,139	10,939	11,562	12,912	13,179	11,084	13,097
Less than 50% low wage	14,033	13,472	13,720	13,276	14,153	14,165	13,499	14,110

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2010 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(2010) 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, 2010**

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	93.35	200.09	252.26	186.80	171.38	117.73	162.13	92.86
Industry group **								
Agric., fish., forest.	836.98	--	--	--	--	--	1,971.89	742.37
Mining and manufacturing	217.09	829.56	514.30	439.55	294.18	348.07	477.30	236.61
Construction	429.33	884.17	571.51	318.76	802.86	625.60	330.04	515.48
Utilities and transp.	514.97	1,514.10	1,629.63	1,506.08	563.70	587.94	635.09	533.46
Wholesale trade	226.62	758.79	476.11	352.74	404.62	399.33	349.27	254.46
Fin. svcs. and real estate	199.33	753.36	1,106.43	572.65	628.58	288.06	744.71	204.86
Retail trade	255.61	414.50	561.13	636.09	549.33	294.12	372.34	280.28
Professional services	174.41	311.61	407.32	374.93	195.67	208.45	309.40	157.96
Other services	188.57	582.85	791.97	753.83	590.26	204.91	369.70	204.47
Ownership								
For profit, incorporated	105.06	176.80	362.48	169.17	233.09	129.84	172.13	104.88
For profit, unincorporated	189.30	758.75	646.93	523.53	420.25	229.88	465.94	171.05
Nonprofit	191.70	1,043.42	1,261.62	438.83	502.58	189.22	454.21	191.48
Age of firm								
Less than 5 years	282.28	450.81	975.31	493.55	1,778.96	898.51	272.30	517.61
5-9 years	329.16	410.72	596.31	454.61	673.08	617.20	351.60	388.62
10-19 years	279.69	545.04	963.09	298.54	400.62	494.14	408.13	345.57
20 or more years	93.05	379.65	234.36	248.11	139.84	114.59	173.75	93.22
Multi/single status								
2 or more locations	97.93	3,059.27	687.12	338.21	138.10	121.45	371.82	98.45
1 location only	158.05	223.41	262.76	179.77	335.06	1,006.95	168.79	260.86
Percent full-time employees								
Less than 25%	744.97	2,022.28	2,960.55	929.67	782.20	1,055.88	961.58	849.93
25-49 %	292.48	1,179.78	1,451.10	1,169.53	684.12	377.36	897.36	309.04
50-74 %	211.39	480.48	745.75	583.44	570.07	220.40	407.96	223.98
75% or more	98.21	193.46	242.44	208.98	168.40	132.32	148.41	101.07
Union presence								
No union employees	112.75	227.94	279.93	171.58	126.11	177.18	166.41	114.57
Has union employees	219.40	767.83	1,063.60	684.04	589.38	246.86	625.57	238.94
Unknown	228.77	1,806.01	1,828.57	1,457.72	1,127.33	238.97	778.82	235.74
Percent low wage employees								
50% or more low wage	167.79	724.18	683.45	662.10	532.10	212.96	354.40	182.39
Less than 50% low wage	91.15	217.09	238.53	170.28	191.02	114.95	172.15	89.65

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2010 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.D.1.c(2010) 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, 2010**

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	13,274	12,499	13,184	13,442	14,767	12,764	13,092	13,375
Industry group **								
Agric., fish., forest.	10,833	--	--	--	--	--	10,192	11,110
Mining and manufacturing	13,099	12,888	12,695	9,636	13,138	14,820	11,985	13,582
Construction	13,696	12,914	13,650	15,864	11,412	16,379	14,300	12,835
Utilities and transp.	13,547	14,029	13,660	11,400	15,004	13,667	12,840	13,821
Wholesale trade	12,929	11,017	12,157	13,913	12,974	13,028	12,240	13,152
Fin. svcs. and real estate	13,754	14,011	13,200	13,397	16,619	12,932	13,134	13,931
Retail trade	11,166	10,982	10,446	13,035	13,850	9,348	10,814	11,537
Professional services	14,775	12,848	13,747	14,631	17,766	14,276	14,005	15,248
Other services	10,777	12,949	13,889	12,553	13,396	7,703	13,086	9,502
Ownership								
For profit, incorporated	12,936	12,445	12,796	13,107	14,643	12,334	12,750	13,042
For profit, unincorporated	13,552	12,232	14,452	14,780	14,715	10,982	14,083	13,079
Nonprofit	14,833	14,371	14,971	13,543	15,632	14,988	13,748	15,068
Age of firm								
Less than 5 years	12,434	12,781	10,615	13,555	13,339	11,280 *	12,222	12,915
5-9 years	11,896	11,521	12,456	11,199	14,598	10,857 *	12,042	11,474
10-19 years	13,545	13,154	12,353	14,561	14,519	11,859	13,565	13,519
20 or more years	13,422	12,666	14,073	13,613	14,916	12,813	13,358	13,444
Multi/single status								
2 or more locations	13,551	14,149	14,689	14,250	15,409	12,704	14,299	13,511
1 location only	12,954	12,459	13,088	13,162	13,206	13,542	12,991	12,864
Percent full-time employees								
Less than 25%	12,476	12,443	16,439	12,002	12,193	11,663	13,677	11,729
25-49 %	12,735	13,053	12,511	12,689	16,193	9,451	12,819	12,694
50-74 %	14,002	12,517	12,620	18,253	14,548	13,587	14,698	13,723
75% or more	13,223	12,453	13,197	13,068	14,698	12,818	12,904	13,410
Union presence								
No union employees	13,238	12,531	13,099	13,483	14,626	12,373	13,109	13,349
Has union employees	13,802	17,294	14,692	12,852	15,082	12,828	14,556	13,699
Unknown	13,118	8,852	11,256 *	10,072	16,308	13,127	9,362	13,261
Percent low wage employees								
50% or more low wage	12,148	12,238	13,073	10,450	14,677	11,310	11,971	12,272
Less than 50% low wage	13,430	12,554	13,201	13,781	14,777	12,957	13,276	13,512

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2010 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.1.c(2010) 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, 2010**

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	335.86	318.29	271.57	754.43	937.39	811.57	316.63	565.59
Industry group **								
Agric., fish., forest.	1,676.73	--	--	--	--	--	1,565.08	2,899.03
Mining and manufacturing	201.41	1,140.38	1,593.36	1,180.31	1,624.01	1,799.90	878.43	694.22
Construction	657.44	660.35	748.15	2,718.50	2,500.46	3,149.20	757.14	1,576.83
Utilities and transp.	924.77	2,760.15	3,542.73	2,726.15	2,448.85	2,177.25	1,668.34	908.19
Wholesale trade	676.09	1,469.61	2,597.25	1,882.24	2,502.21	888.75	690.84	884.63
Fin. svcs. and real estate	537.85	2,815.73	1,901.94	1,672.83	922.86	1,192.38	641.24	724.81
Retail trade	633.87	1,150.96	1,258.17	986.78	1,581.70	1,709.19	1,010.78	979.71
Professional services	736.13	737.05	451.98	1,140.28	1,282.70	1,492.52	544.93	965.40
Other services	982.74	789.36	1,286.34	1,316.79	937.28	1,346.05	638.04	1,239.27
Ownership								
For profit, incorporated	415.38	392.74	365.39	913.70	1,255.84	680.02	255.37	710.68
For profit, unincorporated	619.96	948.06	1,002.39	1,463.95	657.70	753.63	975.67	707.26
Nonprofit	733.39	1,172.80	1,955.82	966.12	850.97	1,565.65	891.18	775.38
Age of firm								
Less than 5 years	500.33	2,391.69	1,713.90	2,100.00	3,377.47	3,567.05*	688.11	2,468.96
5-9 years	368.46	839.23	1,106.15	1,449.66	1,971.77	3,340.19*	403.99	1,098.12
10-19 years	482.91	883.16	739.87	1,481.24	1,928.02	1,811.48	792.68	851.05
20 or more years	391.79	388.65	439.55	587.25	1,092.51	805.34	449.33	554.62
Multi/single status								
2 or more locations	631.30	3,391.34	2,732.21	767.86	963.14	814.37	741.43	672.35
1 location only	274.47	325.42	295.65	878.59	1,493.84	3,207.03	314.63	637.11
Percent full-time employees								
Less than 25%	1,430.47	2,621.56	3,942.31	2,778.73	2,590.76	2,430.28	2,341.55	1,480.28
25-49 %	1,146.97	1,060.11	1,960.79	1,268.26	3,458.58	1,209.22	759.39	1,269.39
50-74 %	1,349.04	997.60	704.39	2,324.17	1,366.94	1,991.99	1,159.59	1,240.64
75% or more	381.42	522.09	286.13	576.90	1,065.27	598.95	324.20	625.00
Union presence								
No union employees	338.11	335.56	388.98	831.67	1,051.91	1,012.12	350.04	580.42
Has union employees	1,089.81	4,573.37	3,831.21	2,596.17	1,138.59	1,468.70	2,877.52	1,088.03
Unknown	787.38	2,354.94	3,559.46*	2,813.53	3,475.42	836.31	2,022.28	797.23
Percent low wage employees								
50% or more low wage	787.37	825.49	1,436.02	1,391.14	1,041.45	1,125.88	680.94	976.24
Less than 50% low wage	339.15	391.66	278.27	855.06	1,004.61	868.76	307.94	606.27

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2010 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.D.2(2010) 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, 2010**

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	3,721	3,208	4,427	4,574	4,050	3,443	4,117	3,649
Industry group **								
Agric., fish., forest.	3,302	--	--	--	--	--	2,993	3,505
Mining and manufacturing	3,050	2,993	3,940	3,625	3,517	2,721	3,885	2,952
Construction	4,079	3,626	3,872	4,649	4,038	3,840	4,145	4,023
Utilities and transp.	3,158	2,345 *	3,362	4,380	3,331	3,057	2,877	3,180
Wholesale trade	3,457	2,508	4,346	4,404	3,651	3,025	3,970	3,331
Fin. svcs. and real estate	3,858	3,857	4,628	4,052	4,382	3,702	4,011	3,841
Retail trade	4,167	2,283	4,571	6,143	5,655	3,634	4,290	4,141
Professional services	3,919	3,450	4,941	4,920	4,421	3,559	4,492	3,825
Other services	4,123	3,070	4,421	4,463	3,753	4,283	3,970	4,164
Ownership								
For profit, incorporated	3,735	3,365	4,335	4,643	4,100	3,441	4,176	3,652
For profit, unincorporated	3,906	3,238	5,349	4,780	4,146	3,469	4,303	3,795
Nonprofit	3,518	1,319	3,624	3,936	3,790	3,436	3,237	3,544
Age of firm								
Less than 5 years	4,371	4,247	5,241	4,454	5,535	3,088	4,477	4,278
5-9 years	4,021	2,961	5,130	3,999	3,680	4,639	4,027	4,014
10-19 years	4,120	3,607	4,434	5,024	4,069	3,749	4,299	4,027
20 or more years	3,639	2,863	4,160	4,541	4,038	3,409	4,026	3,593
Multi/single status								
2 or more locations	3,584	2,448 *	4,613	4,386	4,050	3,447	4,480	3,568
1 location only	4,069	3,221	4,418	4,633	4,049	3,372	4,084	4,053
Percent full-time employees								
Less than 25%	4,016	3,017 *	4,812 *	5,003	3,994	3,779	3,957	4,036
25-49 %	4,270	2,890 *	3,404	3,998	3,668	4,836	3,231	4,507
50-74 %	3,393	2,554	4,372	5,181	4,429	3,092	3,594	3,363
75% or more	3,743	3,353	4,458	4,543	4,030	3,455	4,214	3,657
Union presence								
No union employees	4,008	3,281	4,631	4,786	4,345	3,572	4,278	3,930
Has union employees	2,687	2,176	1,737	2,912	2,353	2,768	2,184	2,718
Unknown	3,919	3,175 *	5,540	3,660	4,552	3,892	4,488	3,908
Percent low wage employees								
50% or more low wage	4,014	2,581	3,917	4,689	4,258	3,984	3,564	4,092
Less than 50% low wage	3,684	3,305	4,478	4,561	4,024	3,372	4,183	3,592

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2010 Medical Expenditure Panel Survey-Insurance Component.

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**Table I.D.2(2010) 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, 2010**

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	52.83	93.97	171.13	125.71	111.09	80.11	62.95	60.96
Industry group **								
Agric., fish., forest.	452.84	--	--	--	--	--	691.17	383.17
Mining and manufacturing	82.48	571.87	608.54	215.23	208.63	109.82	325.44	82.53
Construction	284.40	710.01	447.25	358.17	930.45	477.93	332.47	355.79
Utilities and transp.	143.49	1,091.62 *	712.06	1,073.91	468.24	203.04	326.28	177.20
Wholesale trade	81.71	410.78	368.16	280.09	142.91	129.16	348.21	81.04
Fin. svcs. and real estate	125.27	395.77	462.91	360.02	310.47	189.69	197.73	132.82
Retail trade	115.86	546.55	349.64	300.06	387.44	129.09	276.15	147.55
Professional services	122.14	342.80	354.86	261.45	240.20	169.45	85.02	144.04
Other services	84.74	347.05	548.45	267.55	366.98	148.80	271.51	98.14
Ownership								
For profit, incorporated	60.06	152.80	185.28	147.11	155.81	65.22	83.33	67.58
For profit, unincorporated	86.93	248.80	593.25	319.90	237.62	142.80	226.39	99.19
Nonprofit	127.50	378.07	813.16	274.68	182.77	200.27	421.39	146.77
Age of firm								
Less than 5 years	411.90	464.42	695.83	553.13	796.56	380.90	289.69	698.02
5-9 years	197.83	361.58	529.45	364.87	364.53	392.42	313.94	214.20
10-19 years	184.40	368.49	514.94	301.22	307.58	295.64	157.25	256.66
20 or more years	62.13	114.59	299.56	118.25	115.53	93.91	118.65	65.43
Multi/single status								
2 or more locations	67.16	805.98 *	457.53	217.69	114.89	86.85	293.05	66.61
1 location only	87.63	91.61	178.63	136.04	146.65	443.73	50.45	175.50
Percent full-time employees								
Less than 25%	226.18	1,033.73 *	1,556.15 *	513.76	622.09	292.79	584.30	212.53
25-49 %	205.06	929.06 *	528.97	474.16	521.94	231.73	325.78	204.86
50-74 %	155.20	345.93	753.74	473.77	88.77	179.20	252.06	168.04
75% or more	51.21	156.14	177.11	150.08	135.11	79.07	75.63	58.19
Union presence								
No union employees	52.71	102.71	161.38	128.80	107.87	88.04	79.93	63.06
Has union employees	93.45	333.95	350.30	381.55	184.73	117.38	231.93	96.38
Unknown	189.12	2,702.19 *	1,133.14	1,015.19	609.34	189.15	682.90	193.86
Percent low wage employees								
50% or more low wage	83.32	443.29	464.89	287.45	217.57	127.60	292.80	54.71
Less than 50% low wage	64.73	115.04	171.09	146.91	128.18	87.84	76.39	71.47

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2010 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(2010) 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, 2010**

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	3,812	2,960	4,366	4,794	4,037	3,471	4,116	3,727
Industry group **								
Agric., fish., forest.	4,048	--	--	--	--	--	4,148	3,722
Mining and manufacturing	3,370	3,232 *	5,302	3,674	3,168	3,016	4,465	3,052
Construction	3,922	2,284 *	4,598	3,816	5,354	7,313	3,611	4,350
Utilities and transp.	3,310	1,558 *	1,262 *	5,658	3,058	3,377	1,911 *	3,498
Wholesale trade	3,631	1,795 *	4,168	4,922	3,692	3,099	3,921	3,464
Fin. svcs. and real estate	3,637	4,607	4,331	4,146	3,549	3,521	4,528	3,542
Retail trade	4,785	1,187 *	4,381	6,956	6,092	3,550	4,175	5,090
Professional services	3,780	3,272	4,606	5,716	4,493	3,200	4,364	3,685
Other services	4,289	3,572	3,896	4,413	3,722	4,763	4,135	4,358
Ownership								
For profit, incorporated	3,941	3,064	4,528	4,965	3,964	3,644	4,255	3,835
For profit, unincorporated	3,720	2,509	3,875	4,492	4,608	3,305	3,508	3,812
Nonprofit	3,458	2,908 *	3,389	4,245	4,003	3,109	3,903	3,427
Age of firm								
Less than 5 years	4,458	4,787 *	6,172	4,002	5,656	3,096	5,248	3,865
5-9 years	3,378	2,004	4,050	4,104	3,305	4,322	3,499	3,168
10-19 years	4,309	3,279	4,402	5,065	4,748	3,989	4,429	4,213
20 or more years	3,743	2,763	4,225	4,850	3,962	3,436	4,015	3,694
Multi/single status								
2 or more locations	3,719	2,143 *	3,987	5,586	4,218	3,487	4,902	3,691
1 location only	3,949	2,981	4,381	4,621	3,812	3,307	4,062	3,834
Percent full-time employees								
Less than 25%	4,177	2,494 *	3,684 *	4,433 *	3,606 *	5,615	3,492	4,959
25-49 %	5,377	4,794	2,758 *	4,027	4,366	6,652	3,920	5,858
50-74 %	3,693	1,700 *	3,278	5,370	4,402	3,729	2,759	4,018
75% or more	3,762	3,154	4,589	4,809	4,001	3,312	4,339	3,611
Union presence								
No union employees	4,148	3,014	4,451	5,198	4,117	3,871	4,238	4,112
Has union employees	2,510	649 *	1,618 *	1,725 *	2,976	2,575	1,132 *	2,600
Unknown	3,969	8,013 *	8,019	2,702 *	6,481	3,736	6,708	3,855
Percent low wage employees								
50% or more low wage	4,223	1,666	3,842	5,746	3,603	4,761	3,196	4,555
Less than 50% low wage	3,765	3,185	4,425	4,693	4,094	3,342	4,235	3,636

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2010 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(2010) 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, 2010**

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	69.41	259.80	284.58	270.80	149.07	138.32	170.10	58.45
Industry group **								
Agric., fish., forest.	919.58	--	--	--	--	--	972.99	898.33
Mining and manufacturing	139.00	1,121.74 *	878.96	317.35	428.68	254.91	596.07	168.61
Construction	373.14	963.44 *	706.25	930.79	883.54	1,843.93	449.17	663.13
Utilities and transp.	295.34	1,555.34 *	1,469.20 *	1,329.62	500.33	335.56	1,074.83 *	294.77
Wholesale trade	441.99	577.25 *	985.36	741.75	698.68	498.66	677.53	321.32
Fin. svcs. and real estate	228.43	982.35	871.60	996.76	452.20	182.72	617.81	174.30
Retail trade	193.60	2,546.14 *	504.63	1,135.51	450.24	205.84	542.06	338.87
Professional services	123.72	562.71	518.79	309.24	329.76	249.65	312.25	125.80
Other services	118.78	557.99	639.81	527.23	368.55	382.70	371.15	253.55
Ownership								
For profit, incorporated	120.10	304.07	295.49	307.31	195.23	232.74	175.43	129.30
For profit, unincorporated	236.83	456.30	449.85	748.35	636.94	291.69	345.05	279.46
Nonprofit	155.12	1,752.65 *	883.07	344.47	268.28	257.93	508.45	147.94
Age of firm								
Less than 5 years	1,153.21	1,533.01 *	1,252.55	843.42	892.95	871.05	1,277.65	884.74
5-9 years	267.75	447.80	865.80	776.78	594.28	452.48	355.62	456.61
10-19 years	270.07	669.23	326.62	389.36	422.23	485.92	283.70	443.36
20 or more years	89.33	357.87	394.44	312.85	207.83	164.64	202.08	82.26
Multi/single status								
2 or more locations	122.77	942.72 *	831.28	285.79	210.61	171.72	620.14	114.73
1 location only	113.99	265.94	300.79	278.04	274.01	899.74	143.31	211.93
Percent full-time employees								
Less than 25%	900.85	1,089.99 *	1,337.52 *	1,405.25 *	1,291.52 *	1,178.07	946.60	1,170.72
25-49 %	751.44	1,257.16	923.39 *	943.54	620.75	1,105.22	640.13	842.34
50-74 %	260.49	550.44 *	684.72	553.61	471.95	280.04	559.00	278.89
75% or more	64.95	292.30	309.28	330.48	210.09	151.83	161.31	72.83
Union presence								
No union employees	58.56	264.60	240.81	241.42	130.02	146.40	193.09	71.20
Has union employees	189.25	547.91 *	910.24 *	524.12 *	649.42	259.15	417.02 *	211.94
Unknown	354.05	2,635.47 *	1,541.56	1,137.40 *	1,285.70	334.18	873.92	378.68
Percent low wage employees								
50% or more low wage	331.19	410.76	785.27	377.65	453.04	702.84	393.66	331.14
Less than 50% low wage	70.74	319.02	323.92	299.57	147.53	133.92	187.43	68.78

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2010 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.2.b(2010) 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, 2010**

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	3,709	3,511	4,421	4,537	4,038	3,457	4,180	3,643
Industry group **								
Agric., fish., forest.	3,341	--	--	--	--	--	2,910 *	3,600
Mining and manufacturing	3,003	3,273	3,337	3,675	3,555	2,715	3,737	2,945
Construction	4,049	4,135	3,646	4,740	4,098	3,336	4,120	4,001
Utilities and transp.	3,110	2,888 *	4,627	3,804	3,429	3,005	3,140	3,109
Wholesale trade	3,349	3,038	4,412	4,357	3,712	2,814	4,154	3,201
Fin. svcs. and real estate	3,966	3,761	4,768	4,174	4,570	3,810	3,969	3,966
Retail trade	4,104	3,409	4,954	5,944	5,312	3,666	4,889	4,003
Professional services	3,972	3,729	5,038	4,803	4,378	3,683	4,586	3,887
Other services	4,134	2,934	4,500	4,522	3,695	4,293	3,907	4,178
Ownership								
For profit, incorporated	3,691	3,616	4,209	4,598	4,083	3,427	4,188	3,622
For profit, unincorporated	3,988	4,226	6,041	4,778	4,192	3,484	4,807	3,820
Nonprofit	3,583	821 *	3,564 *	3,888	3,711	3,591	3,125	3,626
Age of firm								
Less than 5 years	4,634	4,630	5,296	4,719	6,296	3,020	4,631	4,636
5-9 years	4,279	3,541	5,575	4,225	3,614	4,638	4,441	4,168
10-19 years	4,084	3,906	4,455	4,921	4,061	3,714	4,256	4,016
20 or more years	3,619	2,996	4,008	4,473	4,023	3,424	4,036	3,581
Multi/single status								
2 or more locations	3,562	4,154	4,732	4,225	3,953	3,455	4,504	3,548
1 location only	4,179	3,504	4,404	4,648	4,199	3,493	4,147	4,207
Percent full-time employees								
Less than 25%	4,042	3,900 *	7,338 *	5,338	4,153	3,633	4,875	3,908
25-49 %	4,164	2,594 *	3,442	3,817	3,770	4,546	3,015	4,347
50-74 %	3,336	2,768	4,758	5,130	4,445	3,048	3,719	3,296
75% or more	3,744	3,679	4,392	4,505	4,012	3,496	4,252	3,671
Union presence								
No union employees	3,988	3,609	4,713	4,699	4,385	3,537	4,390	3,900
Has union employees	2,743	2,702	1,417	3,363	2,224	2,825	2,350	2,766
Unknown	3,940	2,392 *	4,710	4,057	3,921	3,938	4,109	3,937
Percent low wage employees								
50% or more low wage	3,973	3,123	3,615	4,351	4,308	3,905	3,726	4,002
Less than 50% low wage	3,675	3,562	4,490	4,559	4,006	3,395	4,228	3,596

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2010 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.b(2010) 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, 2010**

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	63.02	214.74	202.93	185.97	130.23	74.41	69.23	69.44
Industry group **								
Agric., fish., forest.	565.55	--	--	--	--	--	1,304.62 *	460.57
Mining and manufacturing	95.19	677.37	644.68	208.97	274.89	128.97	290.45	91.67
Construction	301.14	651.17	494.65	413.83	953.78	446.30	324.73	392.67
Utilities and transp.	174.65	904.61 *	1,217.69	930.51	517.94	231.93	839.96	202.78
Wholesale trade	46.08	680.71	619.05	242.23	259.37	168.05	471.60	114.01
Fin. svcs. and real estate	154.52	545.07	610.30	452.22	400.34	241.57	254.09	166.58
Retail trade	139.31	610.01	740.24	348.24	343.30	130.63	313.31	154.37
Professional services	142.40	404.04	448.48	354.11	235.26	184.45	164.65	166.23
Other services	110.45	503.11	775.70	378.38	429.59	148.43	251.22	131.01
Ownership								
For profit, incorporated	69.71	280.20	238.13	178.04	172.05	63.73	88.55	75.43
For profit, unincorporated	101.14	312.04	809.37	399.38	261.75	158.54	207.77	117.08
Nonprofit	179.64	375.82 *	1,141.15 *	370.44	199.72	283.95	521.29	205.94
Age of firm								
Less than 5 years	444.52	714.82	850.62	800.85	979.03	493.49	576.01	741.58
5-9 years	295.77	431.60	724.49	615.65	408.30	425.30	410.15	247.04
10-19 years	192.12	464.29	681.76	402.54	380.34	330.49	203.27	265.90
20 or more years	78.67	286.99	277.71	166.31	128.62	98.21	119.52	83.85
Multi/single status								
2 or more locations	66.84	1,227.28	981.97	303.24	94.99	82.53	236.83	66.67
1 location only	116.03	213.99	211.80	176.90	240.53	396.25	63.93	215.57
Percent full-time employees								
Less than 25%	283.68	1,554.45 *	2,219.72 *	556.08	1,154.63	279.38	904.65	274.48
25-49 %	209.97	1,581.42 *	621.93	505.94	656.56	139.44	493.76	191.43
50-74 %	173.64	595.61	912.20	437.63	310.90	199.48	430.92	190.46
75% or more	62.63	263.74	210.66	189.84	152.46	73.72	76.49	68.47
Union presence								
No union employees	61.16	219.12	197.27	173.74	112.41	79.16	83.44	72.19
Has union employees	108.47	604.04	414.27	465.02	232.44	142.45	316.43	112.49
Unknown	215.79	1,485.63 *	1,084.21	992.28	610.20	210.57	899.31	217.00
Percent low wage employees								
50% or more low wage	75.24	773.60	500.35	327.91	234.72	86.58	371.55	62.63
Less than 50% low wage	74.19	211.59	195.49	217.01	151.25	89.35	88.47	81.00

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2010 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.c(2010) 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, 2010**

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	3,587	2,672	4,573	4,207	4,230	3,022	3,846	3,443
Industry group **								
Agric., fish., forest.	2,943	--	--	--	--	--	2,082	3,316
Mining and manufacturing	2,818	--	--	--	--	--	3,001 *	2,739
Construction	4,527	--	--	--	--	--	5,147	3,643
Utilities and transp.	3,634	--	--	--	--	--	3,423	3,715
Wholesale trade	4,094	--	--	--	--	--	3,055	4,431
Fin. svcs. and real estate	3,174	--	--	--	--	--	3,515	3,077
Retail trade	3,373	--	--	--	--	--	2,738	4,044
Professional services	3,792	--	--	--	--	--	4,303	3,478
Other services	3,399	--	--	--	--	--	3,780	3,188
Ownership								
For profit, incorporated	3,706	--	--	--	--	--	3,965	3,559
For profit, unincorporated	3,579	--	--	--	--	--	3,782	3,397
Nonprofit	2,925	--	--	--	--	--	2,695	2,975
Age of firm								
Less than 5 years	2,390	--	--	--	--	--	2,362	2,455 *
5-9 years	3,588	--	--	--	--	--	3,458	3,967
10-19 years	3,954	--	--	--	--	--	4,233	3,601
20 or more years	3,572	--	--	--	--	--	4,000	3,423
Multi/single status								
2 or more locations	3,505	--	--	--	--	--	3,685	3,495
1 location only	3,682	--	--	--	--	--	3,860	3,249
Percent full-time employees								
Less than 25%	3,471	--	--	--	--	--	3,093 *	3,706
25-49 %	2,923	--	--	--	--	--	2,808	2,980
50-74 %	3,365	--	--	--	--	--	4,913	2,747
75% or more	3,671	--	--	--	--	--	3,808	3,591
Union presence								
No union employees	3,786	--	--	--	--	--	3,901	3,685
Has union employees	2,240	--	--	--	--	--	3,262	2,101
Unknown	3,545	--	--	--	--	--	2,051 *	3,602
Percent low wage employees								
50% or more low wage	3,942	--	--	--	--	--	3,653	4,145
Less than 50% low wage	3,538	--	--	--	--	--	3,878	3,356

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2010 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.D.2.c(2010) 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, 2010**

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	221.18	287.84	475.42	320.66	778.36	266.90	303.37	293.18
Industry group **								
Agric., fish., forest.	553.95	--	--	--	--	--	514.09	841.82
Mining and manufacturing	391.53	--	--	--	--	--	1,277.05 *	631.67
Construction	486.75	--	--	--	--	--	848.10	1,051.84
Utilities and transp.	657.86	--	--	--	--	--	724.52	594.58
Wholesale trade	583.03	--	--	--	--	--	632.93	588.10
Fin. svcs. and real estate	335.49	--	--	--	--	--	535.25	429.72
Retail trade	323.91	--	--	--	--	--	336.53	689.25
Professional services	423.25	--	--	--	--	--	477.90	639.06
Other services	339.26	--	--	--	--	--	381.06	366.11
Ownership								
For profit, incorporated	315.61	--	--	--	--	--	322.56	420.45
For profit, unincorporated	304.24	--	--	--	--	--	583.69	349.43
Nonprofit	305.41	--	--	--	--	--	514.96	446.18
Age of firm								
Less than 5 years	497.41	--	--	--	--	--	424.07	1,198.58 *
5-9 years	650.94	--	--	--	--	--	724.16	933.12
10-19 years	364.04	--	--	--	--	--	409.06	688.37
20 or more years	257.15	--	--	--	--	--	441.44	308.36
Multi/single status								
2 or more locations	325.32	--	--	--	--	--	807.79	341.89
1 location only	190.07	--	--	--	--	--	312.21	284.63
Percent full-time employees								
Less than 25%	596.67	--	--	--	--	--	1,397.06 *	531.42
25-49 %	559.97	--	--	--	--	--	673.69	507.18
50-74 %	387.39	--	--	--	--	--	674.99	163.07
75% or more	268.99	--	--	--	--	--	374.07	342.62
Union presence								
No union employees	268.02	--	--	--	--	--	309.53	348.71
Has union employees	318.63	--	--	--	--	--	696.27	287.43
Unknown	347.76	--	--	--	--	--	619.00 *	340.07
Percent low wage employees								
50% or more low wage	325.54	--	--	--	--	--	620.60	236.32
Less than 50% low wage	233.70	--	--	--	--	--	305.94	333.49

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2010 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.3(2010) 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, 2010**

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	26.8%	24.4%	33.4%	35.1%	29.1%	24.4%	31.3%	26.1%
Industry group **								
Agric., fish., forest.	27.4%	--	--	--	--	--	23.9%	30.0%
Mining and manufacturing	23.5%	21.5%	29.7%	30.6%	26.9%	20.8%	30.0%	22.8%
Construction	30.9%	29.1%	32.7%	35.3%	29.1%	26.4%	32.9%	29.3%
Utilities and transp.	21.6%	16.9% *	25.1%	37.1%	21.7%	20.7%	22.7%	21.5%
Wholesale trade	26.5%	19.0%	32.9%	33.8%	25.9%	24.2%	29.7%	25.7%
Fin. svcs. and real estate	27.0%	27.7%	30.6%	29.8%	30.2%	25.9%	28.5%	26.8%
Retail trade	32.6%	18.1%	38.1%	45.8%	44.2%	28.6%	35.3%	32.1%
Professional services	26.1%	26.1%	36.0%	35.6%	29.9%	23.0%	33.1%	25.1%
Other services	31.8%	23.2%	33.5%	34.9%	29.3%	32.8%	30.0%	32.2%
Ownership								
For profit, incorporated	27.6%	26.0%	33.4%	35.6%	30.1%	25.1%	32.2%	26.7%
For profit, unincorporated	28.3%	24.1%	38.4%	39.3%	29.0%	24.7%	32.2%	27.2%
Nonprofit	22.8%	8.9% *	24.6%	28.0%	25.9%	21.6%	22.2%	22.9%
Age of firm								
Less than 5 years	34.5%	33.3%	41.5%	38.0%	38.4%	25.1%	35.8%	33.3%
5-9 years	31.6%	24.0%	39.6%	35.9%	28.2%	32.4%	32.7%	30.6%
10-19 years	30.3%	27.7%	33.5%	37.9%	31.5%	25.7%	32.2%	29.3%
20 or more years	26.0%	20.9%	31.0%	34.1%	28.6%	24.2%	30.1%	25.5%
Multi/single status								
2 or more locations	25.4%	18.5% *	34.5%	31.8%	28.3%	24.5%	32.6%	25.3%
1 location only	30.6%	24.5%	33.4%	36.2%	30.5%	22.6%	31.1%	30.1%
Percent full-time employees								
Less than 25%	32.5%	21.9% *	33.1% *	50.6%	28.5%	31.0%	33.8%	32.1%
25-49 %	32.2%	21.0%	29.2%	32.0%	26.3%	36.4%	25.3%	33.7%
50-74 %	24.3%	21.3%	33.8%	36.3%	30.9%	22.0%	28.1%	23.8%
75% or more	26.9%	25.1%	33.5%	34.8%	29.0%	24.4%	31.8%	26.1%
Union presence								
No union employees	29.0%	24.8%	34.9%	37.0%	31.0%	25.2%	32.6%	28.1%
Has union employees	18.9%	17.6%	13.2%	21.3%	17.8%	19.1%	15.9%	19.1%
Unknown	28.6%	23.5% *	42.1%	24.8%	30.4%	28.5%	34.0%	28.5%
Percent low wage employees								
50% or more low wage	31.6%	21.6%	33.2%	40.6%	33.6%	30.6%	31.1%	31.7%
Less than 50% low wage	26.3%	24.7%	33.4%	34.5%	28.6%	23.6%	31.3%	25.4%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2010 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(2010) 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, 2010**

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%	0.63%	1.33%	1.29%	0.67%	0.62%	0.42%	0.49%
Industry group **								
Agric., fish., forest.	3.17%	--	--	--	--	--	5.10%	2.54%
Mining and manufacturing	0.59%	3.71%	4.18%	1.92%	1.69%	0.77%	2.00%	0.68%
Construction	1.59%	4.63%	3.73%	2.70%	5.06%	3.39%	2.10%	2.36%
Utilities and transp.	1.07%	7.93% *	5.35%	6.71%	3.03%	1.13%	2.09%	1.24%
Wholesale trade	0.59%	3.41%	2.92%	2.13%	1.35%	1.11%	2.75%	0.79%
Fin. svcs. and real estate	0.89%	3.43%	3.57%	2.92%	1.45%	1.26%	1.88%	0.96%
Retail trade	0.90%	4.11%	3.67%	2.41%	4.29%	0.49%	2.13%	0.91%
Professional services	0.78%	2.26%	2.60%	2.00%	1.66%	1.09%	0.79%	0.96%
Other services	0.74%	2.56%	3.48%	2.74%	2.31%	1.41%	1.54%	0.93%
Ownership								
For profit, incorporated	0.47%	1.15%	1.41%	1.41%	0.94%	0.58%	0.55%	0.53%
For profit, unincorporated	0.78%	1.87%	4.49%	3.42%	1.79%	1.23%	1.27%	1.00%
Nonprofit	0.72%	3.18% *	5.24%	1.99%	1.42%	1.17%	3.06%	0.86%
Age of firm								
Less than 5 years	2.61%	3.93%	5.03%	4.15%	5.06%	5.87%	2.00%	3.67%
5-9 years	1.62%	2.59%	3.99%	2.35%	2.27%	3.12%	2.51%	1.71%
10-19 years	1.23%	2.54%	3.68%	2.59%	2.41%	2.10%	1.05%	1.73%
20 or more years	0.49%	0.78%	2.10%	1.34%	0.83%	0.69%	0.64%	0.53%
Multi/single status								
2 or more locations	0.48%	6.85% *	3.22%	1.62%	0.66%	0.62%	1.92%	0.49%
1 location only	0.65%	0.59%	1.35%	1.39%	1.01%	2.95%	0.40%	1.19%
Percent full-time employees								
Less than 25%	1.82%	7.92% *	10.53% *	4.39%	4.98%	2.99%	5.96%	2.09%
25-49 %	1.80%	5.34%	5.32%	4.21%	4.31%	1.85%	3.00%	1.86%
50-74 %	0.96%	3.05%	5.10%	2.43%	1.84%	1.00%	2.21%	1.04%
75% or more	0.40%	1.10%	1.42%	1.45%	0.82%	0.60%	0.54%	0.46%
Union presence								
No union employees	0.41%	0.71%	1.22%	1.24%	0.73%	0.72%	0.48%	0.48%
Has union employees	0.66%	3.38%	3.91%	2.85%	1.71%	0.78%	2.21%	0.67%
Unknown	1.35%	9.97% *	6.70%	6.46%	2.83%	1.42%	4.69%	1.38%
Percent low wage employees								
50% or more low wage	0.70%	3.22%	3.48%	2.21%	2.32%	1.02%	2.03%	0.64%
Less than 50% low wage	0.50%	0.74%	1.31%	1.35%	0.77%	0.68%	0.54%	0.56%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2010 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(2010) 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, 2010**

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%	22.3%	34.6%	37.5%	30.3%	23.4%	31.7%	26.3%
Industry group **								
Agric., fish., forest.	31.6%	--	--	--	--	--	33.5%	26.2%
Mining and manufacturing	25.4%	22.1% *	39.3%	31.0%	24.2%	21.6%	34.2%	22.9%
Construction	30.1%	19.0% *	35.2%	28.3%	41.9%	50.5%	27.9%	33.2%
Utilities and transp.	23.0%	10.3% *	8.0% *	43.5%	19.9%	24.2%	13.0% *	24.4%
Wholesale trade	28.7%	14.2% *	37.6%	38.3%	29.1%	23.3%	31.6%	27.1%
Fin. svcs. and real estate	23.9%	34.1%	33.4%	29.7%	24.2%	22.5%	33.3%	23.0%
Retail trade	38.3%	7.9% *	35.5%	50.4%	51.5%	31.9%	31.9%	41.8%
Professional services	25.4%	24.4%	35.5%	42.8%	33.3%	20.1%	32.6%	24.4%
Other services	34.8%	27.4%	33.0%	37.1%	30.0%	38.4%	33.3%	35.5%
Ownership								
For profit, incorporated	29.3%	23.3%	36.2%	38.3%	30.2%	26.0%	32.7%	28.2%
For profit, unincorporated	27.7%	18.9%	31.8%	40.9%	35.8%	21.9%	29.1%	27.2%
Nonprofit	22.1%	18.1% *	23.1%	30.8%	28.7%	18.6%	25.9%	21.8%
Age of firm								
Less than 5 years	37.0%	35.6%	48.1%	35.4%	38.1%	32.0%	40.0%	34.4%
5-9 years	29.2%	17.5%	36.1%	40.5%	24.5%	30.1%	32.2%	24.7%
10-19 years	33.8%	25.5%	35.6%	39.9%	39.5%	30.2%	33.8%	33.9%
20 or more years	26.1%	19.4%	32.6%	36.6%	29.5%	22.8%	29.8%	25.5%
Multi/single status								
2 or more locations	25.5%	20.4% *	28.9%	40.8%	30.0%	23.6%	35.9%	25.3%
1 location only	30.3%	22.3%	34.9%	36.7%	30.6%	21.4% *	31.4%	29.3%
Percent full-time employees								
Less than 25%	35.8%	19.8% *	29.9% *	51.0%	21.3% *	46.9%	36.2%	35.4%
25-49 %	45.2%	33.0%	22.9% *	37.7%	41.9%	54.4%	30.9%	50.3%
50-74 %	27.5%	14.5% *	25.2%	38.6%	32.5%	26.9%	22.1%	29.1%
75% or more	26.7%	23.2%	36.5%	37.0%	30.0%	22.0%	32.8%	25.2%
Union presence								
No union employees	30.8%	22.5%	36.0%	40.6%	31.1%	27.2%	32.9%	30.0%
Has union employees	16.5%	5.8% *	10.5% *	13.8% *	22.8%	16.1%	8.0% *	17.0%
Unknown	26.8%	50.4%	50.3%	20.2% *	38.2%	25.5%	46.3%	26.0%
Percent low wage employees								
50% or more low wage	35.1%	14.4%	30.2%	47.9%	31.6%	38.5%	27.0%	37.7%
Less than 50% low wage	26.6%	23.4%	35.1%	36.5%	30.1%	22.2%	32.2%	25.2%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2010 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.a(2010) 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, 2010**

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	0.64%	1.82%	2.05%	2.27%	0.95%	1.00%	1.22%	0.60%
Industry group **								
Agric., fish., forest.	7.17%	--	--	--	--	--	8.17%	6.51%
Mining and manufacturing	1.01%	7.93% *	5.73%	2.59%	3.51%	1.59%	4.15%	1.28%
Construction	2.22%	8.79% *	5.73%	6.05%	7.70%	12.91%	3.22%	5.68%
Utilities and transp.	2.45%	10.76% *	8.87% *	10.45%	3.78%	2.40%	7.57% *	2.45%
Wholesale trade	3.31%	6.81% *	7.42%	6.00%	5.71%	4.01%	4.46%	2.72%
Fin. svcs. and real estate	1.92%	7.55%	5.71%	7.53%	4.05%	1.57%	4.17%	1.60%
Retail trade	1.55%	8.56% *	4.54%	5.85%	4.95%	1.28%	4.23%	1.75%
Professional services	0.97%	4.73%	4.62%	2.82%	2.18%	1.64%	2.30%	1.00%
Other services	1.64%	3.66%	5.21%	4.10%	3.19%	3.70%	2.43%	2.76%
Ownership								
For profit, incorporated	0.90%	2.17%	2.11%	2.34%	1.58%	1.56%	1.10%	0.95%
For profit, unincorporated	1.95%	3.49%	4.29%	5.79%	4.82%	2.59%	3.32%	2.11%
Nonprofit	1.36%	8.58% *	6.74%	1.77%	2.32%	1.74%	3.12%	1.32%
Age of firm								
Less than 5 years	5.23%	8.98%	8.44%	8.14%	7.82%	8.64%	7.05%	7.31%
5-9 years	3.31%	3.94%	6.17%	6.73%	5.78%	3.49%	4.05%	3.44%
10-19 years	2.56%	5.07%	4.29%	3.35%	4.76%	4.04%	2.05%	4.01%
20 or more years	0.62%	2.53%	3.11%	2.39%	1.27%	0.96%	1.27%	0.58%
Multi/single status								
2 or more locations	0.75%	7.73% *	7.50%	1.77%	1.35%	0.99%	3.78%	0.72%
1 location only	1.15%	1.83%	2.10%	2.34%	2.46%	7.06% *	1.12%	1.91%
Percent full-time employees								
Less than 25%	6.07%	9.20% *	10.86% *	9.48%	10.39% *	8.46%	7.76%	6.90%
25-49 %	5.81%	8.69%	7.72% *	5.41%	7.40%	8.59%	4.73%	6.38%
50-74 %	1.53%	5.85% *	4.71%	4.01%	2.95%	1.63%	4.35%	1.67%
75% or more	0.60%	1.84%	2.24%	2.52%	1.27%	1.01%	1.14%	0.59%
Union presence								
No union employees	0.68%	1.86%	1.66%	1.84%	0.84%	1.48%	1.36%	0.80%
Has union employees	1.36%	6.20% *	8.23% *	5.06% *	4.39%	1.89%	4.62% *	1.55%
Unknown	2.16%	12.35%	9.03%	9.17% *	8.27%	2.11%	5.30%	2.38%
Percent low wage employees								
50% or more low wage	2.42%	3.55%	6.08%	3.06%	3.47%	4.85%	3.13%	2.49%
Less than 50% low wage	0.71%	2.13%	2.18%	2.39%	1.10%	1.07%	1.35%	0.70%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2010 Medical Expenditure Panel Survey-Insurance Component.

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

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**Table I.D.3.b(2010) 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, 2010**

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	26.7%	26.4%	32.7%	34.6%	28.8%	24.6%	31.5%	26.0%
Industry group **								
Agric., fish., forest.	26.7%	--	--	--	--	--	21.4% *	30.4%
Mining and manufacturing	23.3%	23.4%	25.2%	30.5%	27.2%	21.0%	28.6%	22.8%
Construction	30.8%	32.9%	32.5%	37.4%	28.6%	23.2%	34.3%	28.7%
Utilities and transp.	21.1%	22.8%	38.8%	33.2%	22.3%	20.2%	26.6%	20.9%
Wholesale trade	25.5%	21.5%	30.5%	33.6%	25.6%	22.8%	29.6%	24.7%
Fin. svcs. and real estate	28.1%	26.7%	29.6%	30.8%	32.1%	27.1%	27.6%	28.1%
Retail trade	31.7%	27.7%	40.2%	44.8%	40.6%	28.3%	40.6%	30.6%
Professional services	26.4%	28.2%	36.1%	34.8%	29.1%	23.9%	33.9%	25.5%
Other services	30.9%	21.8%	32.7%	33.7%	28.7%	31.8%	28.4%	31.4%
Ownership								
For profit, incorporated	27.1%	27.8%	31.9%	35.2%	29.8%	24.9%	32.2%	26.4%
For profit, unincorporated	28.6%	30.2%	42.0%	39.1%	28.9%	24.9%	35.1%	27.3%
Nonprofit	23.3%	5.6% *	24.2% *	27.3%	24.9%	22.9%	21.5%	23.5%
Age of firm								
Less than 5 years	35.6%	37.3%	40.3%	40.4%	43.6%	21.7% *	37.6%	34.0%
5-9 years	32.5%	26.8%	41.0%	36.4%	28.0%	32.3%	34.0%	31.4%
10-19 years	29.4%	29.9%	32.6%	37.0%	31.5%	24.9%	31.8%	28.6%
20 or more years	25.9%	21.8%	29.8%	33.7%	28.2%	24.5%	30.2%	25.6%
Multi/single status								
2 or more locations	25.4%	26.4% *	36.5%	30.7%	27.7%	24.7%	32.9%	25.3%
1 location only	31.1%	26.4%	32.5%	36.1%	30.9%	23.7%	31.4%	30.8%
Percent full-time employees								
Less than 25%	32.2%	24.6% *	44.8%	49.4%	31.1%	29.7%	36.3%	31.5%
25-49 %	30.1%	18.9% *	31.2%	27.9%	26.9%	32.5%	23.5%	31.1%
50-74 %	23.8%	23.1%	36.7%	37.7%	30.5%	21.5%	29.8%	23.2%
75% or more	26.9%	27.3%	32.3%	34.4%	28.7%	24.9%	31.8%	26.2%
Union presence								
No union employees	28.6%	27.0%	34.6%	36.5%	30.9%	24.8%	33.2%	27.6%
Has union employees	19.6%	21.7%	11.4% *	23.7%	17.0%	19.8%	17.4%	19.7%
Unknown	29.0%	15.6% *	37.9%	26.3%	27.4%	29.1%	30.6%	29.0%
Percent low wage employees								
50% or more low wage	30.8%	25.7%	33.0%	37.6%	33.4%	29.6%	33.6%	30.6%
Less than 50% low wage	26.2%	26.4%	32.7%	34.3%	28.3%	24.0%	31.3%	25.5%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2010 Medical Expenditure Panel Survey-Insurance Component.

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**Table I.D.3.b(2010) 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, 2010**

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	0.45%	1.46%	1.58%	1.45%	0.86%	0.52%	0.62%	0.50%
Industry group **								
Agric., fish., forest.	4.41%	--	--	--	--	--	8.88% *	3.32%
Mining and manufacturing	0.62%	4.71%	5.38%	2.12%	2.20%	0.80%	2.23%	0.69%
Construction	1.78%	4.34%	4.67%	3.55%	5.98%	2.72%	2.20%	2.55%
Utilities and transp.	1.13%	6.14%	7.07%	9.44%	2.83%	1.28%	6.22%	1.28%
Wholesale trade	0.29%	4.70%	4.26%	1.92%	2.22%	1.35%	3.07%	0.99%
Fin. svcs. and real estate	1.05%	4.80%	5.05%	3.08%	1.62%	1.54%	2.27%	1.13%
Retail trade	0.94%	5.19%	6.58%	3.28%	3.06%	0.57%	2.71%	0.90%
Professional services	0.91%	2.58%	3.14%	2.59%	1.73%	1.20%	1.39%	1.09%
Other services	0.96%	4.09%	4.17%	3.45%	2.33%	1.37%	1.41%	1.10%
Ownership								
For profit, incorporated	0.52%	2.10%	1.80%	1.44%	1.08%	0.52%	0.75%	0.57%
For profit, unincorporated	0.89%	2.36%	5.65%	3.43%	1.74%	1.30%	2.10%	0.95%
Nonprofit	1.16%	3.34% *	7.50% *	2.56%	1.37%	1.83%	3.69%	1.38%
Age of firm								
Less than 5 years	3.13%	6.07%	5.75%	6.14%	5.35%	6.55% *	4.34%	4.11%
5-9 years	2.46%	3.31%	5.60%	5.20%	2.80%	3.28%	3.38%	2.10%
10-19 years	1.22%	3.23%	4.97%	3.05%	2.39%	2.52%	1.78%	1.65%
20 or more years	0.55%	2.09%	1.93%	1.35%	1.02%	0.66%	0.80%	0.59%
Multi/single status								
2 or more locations	0.46%	8.44% *	4.88%	2.09%	0.69%	0.55%	1.90%	0.47%
1 location only	0.84%	1.42%	1.65%	1.40%	1.59%	2.71%	0.61%	1.38%
Percent full-time employees								
Less than 25%	1.59%	10.57% *	11.67%	7.29%	6.93%	2.66%	7.86%	2.01%
25-49 %	1.54%	9.30% *	6.60%	4.93%	4.18%	1.40%	4.17%	1.33%
50-74 %	1.11%	4.74%	6.29%	3.16%	2.57%	1.20%	3.44%	1.19%
75% or more	0.45%	1.70%	1.60%	1.51%	0.99%	0.54%	0.66%	0.50%
Union presence								
No union employees	0.46%	1.55%	1.46%	1.30%	0.84%	0.59%	0.67%	0.55%
Has union employees	0.72%	4.99%	4.36% *	3.47%	1.77%	0.88%	2.85%	0.71%
Unknown	1.46%	8.41% *	8.86%	7.13%	3.39%	1.51%	6.88%	1.49%
Percent low wage employees								
50% or more low wage	0.53%	7.50%	4.31%	2.39%	2.78%	0.52%	3.07%	0.50%
Less than 50% low wage	0.51%	1.41%	1.48%	1.58%	1.01%	0.61%	0.71%	0.57%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2010 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(2010) 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, 2010**

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%	21.4%	34.7%	31.3%	28.6%	23.7%	29.4%	25.7%
Industry group **								
Agric., fish., forest.	27.2%	--	--	--	--	--	20.4%	29.9%
Mining and manufacturing	21.5%	--	--	--	--	--	25.0%	20.2%
Construction	33.1%	--	--	--	--	--	36.0%	28.4%
Utilities and transp.	26.8%	--	--	--	--	--	26.7%	26.9%
Wholesale trade	31.7%	--	--	--	--	--	25.0%	33.7%
Fin. svcs. and real estate	23.1%	--	--	--	--	--	26.8%	22.1%
Retail trade	30.2%	--	--	--	--	--	25.3%	35.1%
Professional services	25.7%	--	--	--	--	--	30.7%	22.8%
Other services	31.5%	--	--	--	--	--	28.9%	33.6%
Ownership								
For profit, incorporated	28.6%	--	--	--	--	--	31.1%	27.3%
For profit, unincorporated	26.4%	--	--	--	--	--	26.9%	26.0%
Nonprofit	19.7%	--	--	--	--	--	19.6%	19.7%
Age of firm								
Less than 5 years	19.2%	--	--	--	--	--	19.3%	19.0%*
5-9 years	30.2%	--	--	--	--	--	28.7%	34.6%
10-19 years	29.2%	--	--	--	--	--	31.2%	26.6%
20 or more years	26.6%	--	--	--	--	--	29.9%	25.5%
Multi/single status								
2 or more locations	25.9%	--	--	--	--	--	25.8%	25.9%
1 location only	28.4%	--	--	--	--	--	29.7%	25.3%
Percent full-time employees								
Less than 25%	27.8%	--	--	--	--	--	22.6%*	31.6%
25-49 %	23.0%	--	--	--	--	--	21.9%	23.5%*
50-74 %	24.0%	--	--	--	--	--	33.4%	20.0%
75% or more	27.8%	--	--	--	--	--	29.5%	26.8%
Union presence								
No union employees	28.6%	--	--	--	--	--	29.8%	27.6%
Has union employees	16.2%	--	--	--	--	--	22.4%	15.3%
Unknown	27.0%	--	--	--	--	--	21.9%*	27.2%
Percent low wage employees								
50% or more low wage	32.4%	--	--	--	--	--	30.5%	33.8%
Less than 50% low wage	26.3%	--	--	--	--	--	29.2%	24.8%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2010 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.c(2010) 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, 2010**

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	1.24%	2.00%	3.51%	2.55%	3.29%	2.51%	1.98%	1.62%
Industry group **								
Agric., fish., forest.	5.11%	--	--	--	--	--	5.50%	7.29%
Mining and manufacturing	2.92%	--	--	--	--	--	6.96%	5.27%
Construction	3.57%	--	--	--	--	--	4.95%	7.38%
Utilities and transp.	5.25%	--	--	--	--	--	6.55%	5.09%
Wholesale trade	4.25%	--	--	--	--	--	5.71%	4.73%
Fin. svcs. and real estate	2.82%	--	--	--	--	--	4.96%	3.57%
Retail trade	3.49%	--	--	--	--	--	3.79%	6.85%
Professional services	2.12%	--	--	--	--	--	3.17%	3.75%
Other services	1.59%	--	--	--	--	--	2.79%	2.12%
Ownership								
For profit, incorporated	1.85%	--	--	--	--	--	2.20%	2.01%
For profit, unincorporated	1.96%	--	--	--	--	--	3.32%	2.93%
Nonprofit	2.21%	--	--	--	--	--	5.01%	3.05%
Age of firm								
Less than 5 years	4.95%	--	--	--	--	--	4.98%	9.63%*
5-9 years	4.78%	--	--	--	--	--	5.21%	10.25%
10-19 years	3.24%	--	--	--	--	--	2.75%	4.59%
20 or more years	1.34%	--	--	--	--	--	2.62%	1.62%
Multi/single status								
2 or more locations	1.85%	--	--	--	--	--	4.59%	1.88%
1 location only	1.17%	--	--	--	--	--	2.07%	3.19%
Percent full-time employees								
Less than 25%	7.73%	--	--	--	--	--	12.27%*	6.34%
25-49 %	5.07%	--	--	--	--	--	4.66%	7.20%*
50-74 %	4.49%	--	--	--	--	--	4.27%	5.06%
75% or more	1.54%	--	--	--	--	--	2.48%	1.75%
Union presence								
No union employees	1.38%	--	--	--	--	--	2.06%	1.66%
Has union employees	2.77%	--	--	--	--	--	4.14%	2.76%
Unknown	2.76%	--	--	--	--	--	8.69%*	2.60%
Percent low wage employees								
50% or more low wage	2.10%	--	--	--	--	--	4.30%	3.65%
Less than 50% low wage	1.32%	--	--	--	--	--	2.13%	1.80%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2010 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.4(2010) Percent of private-sector employees enrolled in a health insurance plan that take family coverage by firm size and selected characteristics: United States, 2010**

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	30.3%	26.1%	25.7%	26.1%	29.5%	32.6%	25.8%	31.4%
Industry group **								
Agric., fish., forest.	29.3%	35.3%	21.6% *	30.5%	36.6%	21.5%	29.6%	29.1%
Mining and manufacturing	36.0%	27.8%	30.0%	29.0%	36.3%	38.3%	28.3%	37.2%
Construction	31.0%	29.4%	27.2%	30.4%	34.8%	34.4%	27.9%	34.3%
Utilities and transp.	33.3%	26.1%	28.0%	26.9%	34.0%	34.2%	28.7%	33.7%
Wholesale trade	32.9%	26.2%	27.3%	27.2%	33.2%	37.4%	27.4%	34.6%
Fin. svcs. and real estate	30.8%	26.5%	27.1%	22.7%	29.8%	32.4%	26.5%	31.3%
Retail trade	23.5%	26.6%	20.8%	22.7%	22.4%	23.8%	22.9%	23.6%
Professional services	30.1%	23.4%	26.2%	24.8%	26.9%	33.7%	24.7%	31.2%
Other services	26.3%	26.5%	21.8%	26.0%	24.2%	27.9%	24.3%	26.8%
Ownership								
For profit, incorporated	30.9%	26.9%	26.0%	26.6%	31.3%	32.7%	26.1%	32.0%
For profit, unincorporated	29.6%	23.3%	24.1%	26.3%	31.6%	32.3%	25.0%	31.3%
Nonprofit	28.6%	27.0%	26.6%	23.3%	23.3%	32.3%	25.2%	29.0%
Age of firm								
Less than 5 years	24.9%	24.8%	23.6%	21.4%	25.4%	29.9%	22.3%	27.8%
5-9 years	29.9%	28.7%	28.0%	28.8%	31.1%	33.5%	28.8%	31.0%
10-19 years	27.9%	26.2%	27.5%	24.1%	27.0%	31.9%	26.1%	28.9%
20 or more years	30.9%	25.5%	24.7%	26.7%	29.9%	32.7%	25.5%	31.7%
Multi/single status								
2 or more locations	31.8%	27.2%	22.9%	25.9%	30.5%	32.5%	24.6%	31.9%
1 location only	27.3%	26.1%	25.9%	26.2%	27.8%	35.6%	25.9%	28.8%
Percent full-time employees								
Less than 25%	28.2%	31.1%	23.7%	34.2%	22.9%	28.8%	32.1%	27.2%
25-49 %	25.0%	30.6%	22.1%	20.6%	24.9%	26.0%	24.3%	25.2%
50-74 %	25.9%	27.8%	25.8%	18.7%	23.1%	27.1%	25.2%	26.0%
75% or more	31.3%	25.5%	25.9%	26.9%	30.4%	34.0%	25.8%	32.6%
Union presence								
No union employees	28.4%	25.5%	24.9%	25.2%	28.5%	31.1%	25.0%	29.5%
Has union employees	34.1%	45.8%	40.0%	34.3%	36.4%	33.4%	41.2%	33.7%
Unknown	34.5%	20.7%	29.2%	39.8%	29.2%	34.8%	27.3%	34.6%
Percent low wage employees								
50% or more low wage	22.6%	26.7%	20.3%	17.9%	19.8%	24.5%	21.8%	22.8%
Less than 50% low wage	31.7%	26.0%	26.4%	27.5%	31.3%	34.1%	26.4%	32.9%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2010 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.D.4(2010) 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, 2010**

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	0.32%	0.63%	0.68%	0.61%	0.46%	0.52%	0.45%	0.35%
Industry group **								
Agric., fish., forest.	4.25%	5.52%	10.33% *	6.33%	9.43%	5.16%	5.02%	5.73%
Mining and manufacturing	0.74%	3.28%	1.73%	1.67%	1.34%	0.95%	1.44%	0.70%
Construction	0.65%	1.47%	2.47%	1.96%	3.55%	3.50%	1.57%	2.26%
Utilities and transp.	1.29%	4.15%	7.62%	4.02%	3.66%	1.54%	3.14%	1.30%
Wholesale trade	0.94%	1.86%	2.26%	2.15%	1.51%	2.42%	1.38%	1.04%
Fin. svcs. and real estate	0.66%	3.30%	1.76%	2.33%	1.71%	0.98%	1.58%	0.59%
Retail trade	0.48%	2.60%	1.74%	1.77%	1.43%	0.58%	1.28%	0.57%
Professional services	0.52%	1.16%	1.25%	1.19%	0.66%	1.02%	0.63%	0.64%
Other services	0.61%	1.51%	1.26%	1.20%	1.49%	0.99%	0.80%	0.71%
Ownership								
For profit, incorporated	0.37%	0.64%	0.85%	0.74%	0.74%	0.57%	0.41%	0.41%
For profit, unincorporated	0.75%	1.58%	0.64%	1.84%	2.53%	1.02%	1.01%	0.96%
Nonprofit	1.11%	2.62%	1.94%	1.42%	0.87%	1.81%	1.74%	1.29%
Age of firm								
Less than 5 years	1.89%	1.62%	2.29%	2.65%	3.55%	4.17%	0.94%	2.95%
5-9 years	1.27%	2.11%	1.96%	2.06%	3.79%	3.57%	1.18%	2.29%
10-19 years	0.98%	1.56%	1.40%	1.14%	1.26%	1.98%	0.97%	1.17%
20 or more years	0.38%	0.89%	0.59%	0.72%	0.47%	0.51%	0.52%	0.40%
Multi/single status								
2 or more locations	0.42%	5.41%	1.47%	1.07%	0.72%	0.47%	0.87%	0.42%
1 location only	0.36%	0.63%	0.72%	0.84%	0.92%	2.86%	0.48%	0.82%
Percent full-time employees								
Less than 25%	1.63%	4.05%	6.98%	4.45%	3.42%	2.05%	3.88%	1.35%
25-49 %	0.70%	4.01%	2.09%	1.26%	2.71%	1.43%	1.82%	0.75%
50-74 %	0.52%	1.73%	2.38%	1.42%	1.37%	0.93%	0.86%	0.58%
75% or more	0.37%	0.55%	0.71%	0.68%	0.64%	0.63%	0.42%	0.39%
Union presence								
No union employees	0.21%	0.64%	0.74%	0.52%	0.54%	0.48%	0.37%	0.24%
Has union employees	0.82%	5.03%	6.57%	3.73%	2.43%	0.76%	3.91%	0.80%
Unknown	0.83%	4.39%	3.54%	5.66%	2.57%	0.95%	3.17%	0.85%
Percent low wage employees								
50% or more low wage	0.48%	1.24%	1.74%	1.19%	1.33%	0.58%	0.92%	0.54%
Less than 50% low wage	0.37%	0.67%	0.67%	0.82%	0.66%	0.53%	0.52%	0.40%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2010 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.4.a(2010) 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, 2010**

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	10.4%	51.4%	29.2%	15.3%	7.6%	5.1%	32.6%	6.3%
Industry group **								
Agric., fish., forest.	21.6%*	--	--	--	--	--	53.4%	0.6%*
Mining and manufacturing	6.2%	45.8%	30.6%	5.1%*	3.2%*	4.8%	22.7%	4.3%
Construction	29.0%	47.7%	34.1%	26.7%	31.7%	2.6%*	37.9%	21.3%
Utilities and transp.	15.0%	57.8%	43.4%	15.5%*	8.8%*	14.2%	39.4%	13.1%
Wholesale trade	8.7%	55.9%	19.2%	14.2%	2.5%*	3.5%*	28.2%	3.9%
Fin. svcs. and real estate	5.6%	40.2%	25.2%	21.5%	5.2%	1.6%*	32.4%	2.7%
Retail trade	8.7%	64.8%	27.0%	11.2%*	5.2%*	1.7%*	32.3%	3.7%
Professional services	11.3%	49.6%	27.9%	16.1%	8.4%	7.0%	32.3%	7.9%
Other services	11.9%	55.7%	32.8%	17.2%	9.6%*	2.4%*	36.0%	5.6%
Ownership								
For profit, incorporated	10.3%	49.7%	29.3%	15.1%	8.9%	4.7%	31.7%	6.3%
For profit, unincorporated	10.4%	50.3%	25.4%	13.7%	0.7%*	5.1%	33.0%	4.1%
Nonprofit	10.6%	75.3%	36.2%	18.4%	8.8%	7.0%	39.5%	8.0%
Age of firm								
Less than 5 years	20.5%	46.4%	25.1%	15.1%*	11.1%*	1.3%*	36.8%	6.3%*
5-9 years	19.9%	53.0%	24.9%	17.2%	0.7%*	3.1%*	35.9%	4.6%*
10-19 years	14.8%	45.9%	32.5%	13.7%	11.4%	0.6%*	32.3%	5.8%
20 or more years	9.1%	54.9%	29.5%	15.5%	7.5%	5.5%	31.4%	6.4%
Multi/single status								
2 or more locations	5.9%	56.7%	17.8%*	16.5%	6.6%	5.1%	18.2%	5.7%
1 location only	21.8%	51.4%	29.8%	15.0%	9.4%	5.6%*	33.9%	9.7%
Percent full-time employees								
Less than 25%	12.4%	53.5%	42.4%*	9.5%*	6.7%*	4.9%*	31.4%*	6.1%*
25-49 %	12.7%	63.7%	33.2%	24.0%*	13.1%	0.5%*	44.2%	5.5%
50-74 %	13.5%	59.5%	37.2%	11.9%	6.6%*	9.1%*	44.5%	8.7%
75% or more	9.9%	49.2%	28.1%	15.4%	7.6%	4.6%	30.8%	6.0%
Union presence								
No union employees	10.1%	50.9%	26.5%	13.1%	5.2%	2.1%	30.9%	4.1%
Has union employees	17.3%	59.2%	60.2%	30.1%	21.6%*	13.7%	50.9%	15.2%
Unknown	3.1%	50.3%	32.0%*	33.8%*	5.1%*	1.9%*	34.6%	2.5%
Percent low wage employees								
50% or more low wage	9.1%	63.1%	38.6%	16.6%	6.7%	1.2%*	44.2%	3.1%
Less than 50% low wage	10.6%	49.6%	28.3%	15.2%	7.8%	5.6%	31.2%	6.8%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2010 Medical Expenditure Panel Survey-Insurance Component.

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**Table I.D.4.a(2010) 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, 2010**

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	0.52%	0.91%	1.56%	1.86%	1.22%	0.91%	0.64%	0.62%
Industry group **								
Agric., fish., forest.	8.94%*	--	--	--	--	--	10.01%	2.35%*
Mining and manufacturing	0.98%	8.55%	5.99%	1.90%*	1.54%*	1.41%	2.37%	0.99%
Construction	3.65%	6.93%	5.53%	3.06%	9.33%	3.01%*	3.23%	5.11%
Utilities and transp.	2.18%	12.63%	11.99%	6.38%*	5.28%*	2.78%	5.13%	2.46%
Wholesale trade	1.16%	7.02%	4.11%	3.24%	0.86%*	1.39%*	4.21%	1.16%
Fin. svcs. and real estate	1.13%	6.58%	5.95%	5.24%	1.15%	0.86%*	4.19%	0.74%
Retail trade	0.98%	4.71%	5.23%	5.59%*	4.71%*	0.59%*	3.61%	0.77%
Professional services	1.53%	3.04%	3.13%	3.04%	2.17%	2.01%	1.84%	1.66%
Other services	1.02%	4.60%	2.58%	2.76%	3.76%*	1.43%*	2.86%	1.26%
Ownership								
For profit, incorporated	0.58%	1.26%	2.02%	1.73%	1.60%	0.97%	0.76%	0.74%
For profit, unincorporated	1.19%	2.67%	4.48%	3.67%	0.51%*	1.51%	1.42%	0.87%
Nonprofit	1.51%	6.64%	6.43%	4.34%	2.04%	1.82%	4.64%	1.57%
Age of firm								
Less than 5 years	3.25%	4.20%	6.79%	5.91%*	6.41%*	2.25%*	2.88%	4.01%*
5-9 years	2.63%	4.63%	5.02%	4.46%	1.24%*	1.67%*	3.48%	4.04%*
10-19 years	1.15%	2.64%	4.32%	3.05%	3.03%	0.35%*	2.59%	1.15%
20 or more years	0.68%	2.37%	2.63%	2.03%	1.07%	0.98%	1.16%	0.70%
Multi/single status								
2 or more locations	0.84%	13.48%	5.57%*	3.64%	1.14%	0.96%	1.50%	0.86%
1 location only	0.92%	0.85%	1.60%	1.62%	2.72%	2.87%*	0.66%	1.70%
Percent full-time employees								
Less than 25%	1.42%	8.89%	13.10%*	3.89%*	7.62%*	3.67%*	9.44%*	2.92%*
25-49 %	2.06%	8.69%	7.00%	7.44%*	3.46%	0.22%*	4.83%	1.62%
50-74 %	2.32%	5.12%	6.35%	2.28%	2.98%*	3.03%*	3.56%	2.44%
75% or more	0.53%	1.59%	1.71%	2.24%	1.46%	0.96%	0.81%	0.62%
Union presence								
No union employees	0.40%	0.94%	1.22%	1.83%	0.58%	0.44%	0.79%	0.43%
Has union employees	2.03%	8.28%	7.97%	6.01%	6.51%*	2.21%	4.65%	2.06%
Unknown	0.59%	14.20%	11.34%*	11.65%*	3.56%*	0.60%*	7.73%	0.60%
Percent low wage employees								
50% or more low wage	0.75%	4.40%	6.49%	2.66%	1.94%	0.36%*	3.66%	0.59%
Less than 50% low wage	0.60%	1.06%	1.48%	2.12%	1.25%	1.07%	0.96%	0.72%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2010 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(2010) 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, 2010**

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	9,664	10,116	9,853	9,355	9,931	9,594	9,850	9,635
Industry group **								
Agric., fish., forest.	8,689	--	--	--	--	--	9,018	8,523
Mining and manufacturing	9,231	9,935	10,125	9,227	9,438	9,088	10,132	9,120
Construction	9,298	9,459	9,340	8,435	9,922	9,870	9,120	9,453
Utilities and transp.	9,356	9,697	10,279	9,541	9,234	9,336	9,963	9,321
Wholesale trade	9,451	11,196	9,902	9,306	10,188	8,766	10,098	9,275
Fin. svcs. and real estate	9,791	10,133	11,245	10,146	10,235	9,607	10,202	9,754
Retail trade	8,982	9,866	8,692	9,434	9,225	8,840	9,173	8,954
Professional services	10,454	10,369	9,699	9,551	10,758	10,544	9,956	10,525
Other services	9,135	10,077	10,242	9,531	8,718	9,000	10,209	8,924
Ownership								
For profit, incorporated	9,381	10,328	9,641	9,279	9,519	9,277	9,772	9,315
For profit, unincorporated	9,763	9,130	9,558	8,736	10,221	9,946	9,286	9,884
Nonprofit	10,873	10,822	12,841	10,590	10,984	10,798	11,762	10,811
Age of firm								
Less than 5 years	9,237	9,683	9,146	8,476	9,841	9,235	9,232	9,242
5-9 years	9,207	9,643	8,945	8,384	9,499	9,375	9,333	9,127
10-19 years	9,671	9,536	9,283	8,790	9,377	10,411	9,371	9,793
20 or more years	9,696	10,685	10,242	9,669	10,058	9,545	10,196	9,642
Multi/single status								
2 or more locations	9,633	10,560	10,031	9,877	10,072	9,537	9,859	9,629
1 location only	9,751	10,107	9,843	9,167	9,700	10,767	9,849	9,664
Percent full-time employees								
Less than 25%	9,778	8,716	12,421	10,454	9,696	9,652	10,288	9,687
25-49 %	9,283	12,252	10,578	9,715	8,707	9,031	10,438	9,080
50-74 %	9,313	9,116	10,150	10,301	10,314	9,085	9,950	9,256
75% or more	9,735	10,229	9,790	9,246	9,932	9,724	9,813	9,722
Union presence								
No union employees	9,544	10,059	9,595	9,230	9,706	9,488	9,672	9,513
Has union employees	10,155	11,733	14,658	10,505	11,070	9,942	12,840	10,054
Unknown	9,510	10,413	9,853	10,802	11,358	9,408	9,977	9,502
Percent low wage employees								
50% or more low wage	8,905	8,233	9,888	8,554	9,147	8,886	8,773	8,920
Less than 50% low wage	9,779	10,379	9,850	9,465	10,047	9,708	9,972	9,748

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2010 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.E.1(2010) 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, 2010**

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	59.76	155.09	181.68	99.80	147.37	59.11	79.97	58.81
Industry group **								
Agric., fish., forest.	558.86	--	--	--	--	--	267.94	857.11
Mining and manufacturing	122.39	502.59	406.30	319.52	214.29	220.80	457.90	163.28
Construction	326.35	686.51	556.98	334.89	644.13	414.64	279.22	408.63
Utilities and transp.	302.48	1,453.65	986.10	642.87	352.28	339.08	688.29	297.15
Wholesale trade	192.02	761.41	511.84	383.94	409.11	319.39	226.77	254.86
Fin. svcs. and real estate	128.34	712.18	887.34	424.46	314.29	182.20	368.53	138.43
Retail trade	178.67	606.55	483.60	476.52	520.68	267.09	318.16	199.63
Professional services	116.06	375.30	313.03	171.18	208.41	163.35	227.64	132.27
Other services	182.41	459.45	612.42	490.39	388.91	206.36	313.40	222.96
Ownership								
For profit, incorporated	77.27	203.50	115.24	117.37	172.65	82.21	85.68	79.13
For profit, unincorporated	181.40	370.02	381.18	309.06	291.65	208.42	243.40	181.58
Nonprofit	210.49	1,006.12	947.61	354.99	223.92	232.95	419.40	198.69
Age of firm								
Less than 5 years	144.68	388.02	547.83	335.24	706.54	599.19	248.91	167.50
5-9 years	141.85	219.26	380.63	326.50	343.79	532.07	228.96	218.89
10-19 years	164.88	257.10	256.35	303.34	252.33	329.93	107.39	203.19
20 or more years	56.34	263.88	289.37	128.06	175.36	45.83	103.00	55.66
Multi/single status								
2 or more locations	76.09	1,470.68	489.27	294.94	129.61	77.97	308.27	74.55
1 location only	134.18	152.68	202.20	161.32	283.08	511.07	86.10	211.73
Percent full-time employees								
Less than 25%	383.76	942.22	2,056.76	351.25	364.87	725.90	926.95	494.75
25-49 %	239.99	1,035.28	1,234.52	653.40	609.67	254.19	431.13	250.62
50-74 %	264.27	438.60	806.84	788.00	307.43	299.66	403.91	277.10
75% or more	71.74	153.41	178.77	105.13	155.65	72.63	80.29	75.88
Union presence								
No union employees	100.73	166.14	160.88	105.12	135.98	154.92	89.75	117.02
Has union employees	139.35	1,367.51	1,491.62	788.41	446.36	154.10	981.98	137.18
Unknown	206.70	1,432.78	1,386.50	1,390.98	818.00	199.08	599.83	205.65
Percent low wage employees								
50% or more low wage	154.01	483.25	871.30	219.80	346.30	196.03	244.55	163.17
Less than 50% low wage	61.57	186.02	209.89	101.88	161.74	62.09	95.53	60.83

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2010 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.2(2010) 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, 2010**

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	2,498	2,185	2,946	3,169	2,900	2,254	2,836	2,444
Industry group **								
Agric., fish., forest.	2,354	--	--	--	--	--	1,447*	2,813
Mining and manufacturing	2,076	1,808	3,168	3,078	2,423	1,705	3,173	1,940
Construction	3,144	2,463	3,370	2,962	3,778	2,921	3,192	3,101
Utilities and transp.	2,066	1,731	1,914*	3,244	2,802	1,907	2,273	2,054
Wholesale trade	2,374	2,421*	2,591	3,347	2,521	1,909	2,790	2,260
Fin. svcs. and real estate	2,501	2,484	2,705	2,948	2,927	2,371	2,503	2,500
Retail trade	2,899	2,755	2,564	4,666	3,949	2,487	3,461	2,819
Professional services	2,503	2,066	3,341	2,894	3,153	2,217	2,763	2,466
Other services	2,781	1,832	2,462	2,955	2,445	2,983	2,402	2,856
Ownership								
For profit, incorporated	2,525	2,259	2,969	3,275	2,920	2,274	2,924	2,458
For profit, unincorporated	2,664	2,152	3,139	3,025	3,212	2,378	2,717	2,650
Nonprofit	2,265	1,374	2,279	2,596	2,667	2,097	2,217	2,268
Age of firm								
Less than 5 years	3,007	2,482	3,082	3,082	3,708	2,798	2,674	3,298
5-9 years	2,722	2,385	3,162	2,718	2,827	2,593	2,756	2,700
10-19 years	2,755	2,131	2,811	3,163	3,011	2,552	2,822	2,727
20 or more years	2,442	2,078	2,933	3,224	2,864	2,223	2,877	2,395
Multi/single status								
2 or more locations	2,378	1,578*	3,365	3,136	2,837	2,253	2,964	2,367
1 location only	2,833	2,197	2,921	3,181	3,003	2,270	2,823	2,843
Percent full-time employees								
Less than 25%	3,066	779*	2,494	4,517	2,983	3,164	2,303	3,203
25-49 %	2,704	1,693	1,658*	2,549	2,677	2,883	1,883	2,849
50-74 %	2,304	2,099	2,447	3,650	3,177	2,090	2,638	2,275
75% or more	2,515	2,248	3,018	3,141	2,878	2,254	2,897	2,449
Union presence								
No union employees	2,676	2,213	2,984	3,188	2,969	2,391	2,855	2,632
Has union employees	1,992	1,728*	2,385*	3,006	2,297	1,898	2,714	1,965
Unknown	2,422	1,666*	2,556	2,885	3,378	2,381	2,223	2,425
Percent low wage employees								
50% or more low wage	2,753	1,826	2,742	2,920	3,175	2,671	2,395	2,796
Less than 50% low wage	2,459	2,235	2,963	3,204	2,859	2,186	2,886	2,388

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2010 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.2(2010) 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, 2010**

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	42.49	134.28	128.96	89.79	58.33	58.47	83.83	47.33
Industry group **								
Agric., fish., forest.	411.80	--	--	--	--	--	508.10 *	773.49
Mining and manufacturing	75.63	276.83	407.53	195.76	85.74	97.13	213.33	64.21
Construction	232.74	392.07	442.76	292.92	378.47	349.38	247.91	290.32
Utilities and transp.	108.50	454.93	906.00 *	444.30	293.38	112.67	377.96	120.18
Wholesale trade	83.73	787.60 *	287.89	313.02	190.47	136.11	305.82	128.83
Fin. svcs. and real estate	90.05	500.91	470.42	300.41	129.10	136.23	219.23	102.37
Retail trade	97.52	522.71	251.37	428.41	379.67	128.35	314.56	96.84
Professional services	82.83	143.71	282.17	129.55	123.05	94.34	103.31	93.94
Other services	99.29	301.34	363.11	247.59	140.37	165.30	234.27	120.33
Ownership								
For profit, incorporated	42.13	195.54	139.95	117.51	99.03	51.60	108.19	40.66
For profit, unincorporated	67.73	165.35	243.05	201.73	168.99	126.45	115.90	85.93
Nonprofit	96.99	204.30	532.90	193.93	86.57	141.10	222.93	119.03
Age of firm								
Less than 5 years	198.23	548.98	454.50	298.49	314.90	230.10	290.49	143.59
5-9 years	126.26	413.73	219.45	350.54	168.75	302.88	211.65	133.15
10-19 years	102.57	269.45	225.97	187.59	258.33	217.74	104.25	155.97
20 or more years	48.19	150.48	157.77	94.07	63.50	61.95	124.86	50.05
Multi/single status								
2 or more locations	48.53	490.95 *	349.41	181.18	72.68	58.43	187.32	48.33
1 location only	85.39	141.08	125.74	141.03	126.82	280.75	79.74	143.46
Percent full-time employees								
Less than 25%	251.72	408.54 *	719.25	645.48	486.35	343.69	630.86	325.26
25-49 %	108.74	448.74	575.97 *	333.61	314.56	114.75	191.61	136.96
50-74 %	72.77	444.99	402.64	261.03	156.75	78.45	210.96	84.65
75% or more	50.76	171.25	129.67	95.48	77.29	68.75	93.20	55.06
Union presence								
No union employees	45.73	123.63	102.83	54.83	78.03	97.41	63.16	61.22
Has union employees	75.67	680.22 *	838.74 *	514.85	216.87	81.66	530.51	76.72
Unknown	116.24	596.30 *	690.29	744.77	355.54	116.13	393.45	118.84
Percent low wage employees								
50% or more low wage	69.77	407.51	345.20	142.28	298.74	84.74	156.53	84.06
Less than 50% low wage	52.06	135.32	132.16	101.01	58.56	68.79	91.17	56.63

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2010 Medical Expenditure Panel Survey-Insurance Component.

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**Table I.E.3(2010) 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, 2010**

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	25.8%	21.6%	29.9%	33.9%	29.2%	23.5%	28.8%	25.4%
Industry group **								
Agric., fish., forest.	27.1%	--	--	--	--	--	16.0% *	33.0%
Mining and manufacturing	22.5%	18.2%	31.3%	33.4%	25.7%	18.8%	31.3%	21.3%
Construction	33.8%	26.0%	36.1%	35.1%	38.1%	29.6%	35.0%	32.8%
Utilities and transp.	22.1%	17.9%	18.6% *	34.0%	30.3%	20.4%	22.8%	22.0%
Wholesale trade	25.1%	21.6%	26.2%	36.0%	24.7%	21.8%	27.6%	24.4%
Fin. svcs. and real estate	25.5%	24.5%	24.1%	29.1%	28.6%	24.7%	24.5%	25.6%
Retail trade	32.3%	27.9%	29.5%	49.5%	42.8%	28.1%	37.7%	31.5%
Professional services	23.9%	19.9%	34.4%	30.3%	29.3%	21.0%	27.8%	23.4%
Other services	30.4%	18.2%	24.0%	31.0%	28.0%	33.1%	23.5%	32.0%
Ownership								
For profit, incorporated	26.9%	21.9%	30.8%	35.3%	30.7%	24.5%	29.9%	26.4%
For profit, unincorporated	27.3%	23.6%	32.8%	34.6%	31.4%	23.9%	29.3%	26.8%
Nonprofit	20.8%	12.7%	17.7%	24.5%	24.3%	19.4%	18.9%	21.0%
Age of firm								
Less than 5 years	32.6%	25.6%	33.7%	36.4%	37.7%	30.3%	29.0%	35.7%
5-9 years	29.6%	24.7%	35.3%	32.4%	29.8%	27.7%	29.5%	29.6%
10-19 years	28.5%	22.3%	30.3%	36.0%	32.1%	24.5%	30.1%	27.8%
20 or more years	25.2%	19.4%	28.6%	33.3%	28.5%	23.3%	28.2%	24.8%
Multi/single status								
2 or more locations	24.7%	14.9% *	33.5%	31.8%	28.2%	23.6%	30.1%	24.6%
1 location only	29.1%	21.7%	29.7%	34.7%	31.0%	21.1%	28.7%	29.4%
Percent full-time employees								
Less than 25%	31.4%	8.9% *	20.1% *	43.2%	30.8%	32.8%	22.4%	33.1%
25-49 %	29.1%	13.8% *	15.7% *	26.2%	30.7%	31.9%	18.0%	31.4%
50-74 %	24.7%	23.0%	24.1%	35.4%	30.8%	23.0%	26.5%	24.6%
75% or more	25.8%	22.0%	30.8%	34.0%	29.0%	23.2%	29.5%	25.2%
Union presence								
No union employees	28.0%	22.0%	31.1%	34.5%	30.6%	25.2%	29.5%	27.7%
Has union employees	19.6%	14.7% *	16.3%	28.6%	20.8%	19.1%	21.1%	19.5%
Unknown	25.5%	16.0% *	25.9%	26.7%	29.7%	25.3%	22.3%	25.5%
Percent low wage employees								
50% or more low wage	30.9%	22.2%	27.7%	34.1%	34.7%	30.1%	27.3%	31.3%
Less than 50% low wage	25.1%	21.5%	30.1%	33.8%	28.5%	22.5%	28.9%	24.5%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2010 Medical Expenditure Panel Survey-Insurance Component.

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**Table I.E.3(2010) 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, 2010**

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%	1.11%	1.49%	0.86%	0.59%	0.51%	0.80%	0.40%
Industry group **								
Agric., fish., forest.	3.26%	--	--	--	--	--	5.27% *	5.82%
Mining and manufacturing	0.77%	3.56%	4.67%	1.69%	1.04%	1.06%	1.87%	0.69%
Construction	1.94%	4.41%	3.32%	3.07%	3.88%	4.18%	2.18%	2.72%
Utilities and transp.	0.81%	4.19%	8.35% *	5.19%	3.13%	0.66%	5.38% *	0.90%
Wholesale trade	0.85%	6.41%	3.37%	2.67%	2.06%	1.37%	2.85%	1.32%
Fin. svcs. and real estate	0.75%	3.95%	4.01%	3.09%	1.25%	1.16%	2.17%	0.88%
Retail trade	0.56%	5.51%	2.80%	2.88%	3.40%	0.73%	2.64%	0.67%
Professional services	0.64%	1.50%	2.99%	1.57%	1.26%	0.74%	1.14%	0.78%
Other services	1.03%	2.99%	3.95%	2.36%	2.01%	1.71%	2.20%	1.12%
Ownership								
For profit, incorporated	0.43%	1.65%	1.60%	1.09%	1.10%	0.53%	1.02%	0.41%
For profit, unincorporated	0.72%	1.61%	2.09%	2.14%	1.64%	1.43%	1.26%	0.92%
Nonprofit	0.73%	2.01%	4.99%	1.35%	0.78%	1.11%	1.97%	0.94%
Age of firm								
Less than 5 years	2.35%	5.14%	4.93%	3.53%	3.40%	7.65%	3.07%	1.95%
5-9 years	1.49%	4.26%	3.51%	4.16%	1.73%	3.53%	2.32%	1.66%
10-19 years	1.09%	3.30%	2.19%	1.68%	2.24%	1.73%	1.30%	1.65%
20 or more years	0.42%	1.53%	1.81%	1.06%	0.77%	0.59%	1.12%	0.45%
Multi/single status								
2 or more locations	0.41%	4.52% *	3.51%	1.75%	0.74%	0.52%	1.89%	0.41%
1 location only	0.74%	1.15%	1.46%	1.00%	1.20%	1.87%	0.78%	1.30%
Percent full-time employees								
Less than 25%	1.97%	4.51% *	6.67% *	5.71%	5.45%	3.05%	4.35%	2.48%
25-49 %	0.96%	4.99% *	9.49% *	3.82%	4.14%	1.06%	2.12%	1.27%
50-74 %	0.65%	4.55%	3.87%	2.00%	2.23%	0.53%	2.69%	0.69%
75% or more	0.45%	1.51%	1.52%	0.81%	0.77%	0.65%	0.86%	0.51%
Union presence								
No union employees	0.37%	1.03%	1.22%	0.74%	0.78%	0.87%	0.60%	0.49%
Has union employees	0.70%	5.49% *	4.04%	3.82%	1.67%	0.86%	3.57%	0.77%
Unknown	0.89%	5.34% *	7.47%	7.64%	2.65%	0.92%	4.50%	0.92%
Percent low wage employees								
50% or more low wage	0.59%	4.61%	4.14%	1.70%	2.38%	0.75%	1.73%	0.67%
Less than 50% low wage	0.44%	1.08%	1.44%	0.93%	0.58%	0.62%	0.84%	0.50%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2010 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(2010) 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, 2010**

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	18.3%	13.0%	14.0%	15.3%	17.1%	20.5%	13.8%	19.3%
Industry group **								
Agric., fish., forest.	18.4%	12.8%	19.1%	21.1%	17.3%	21.3%	15.7%	20.1%
Mining and manufacturing	19.3%	11.7%	15.0%	17.8%	18.2%	20.7%	15.8%	19.8%
Construction	17.5%	13.4%	17.4%	18.3%	18.8%	19.7%	15.9%	19.2%
Utilities and transp.	20.4%	10.6%	11.0%	16.6%	16.7%	22.0%	13.3%	21.1%
Wholesale trade	17.6%	15.0%	18.2%	14.4%	19.6%	18.1%	16.0%	18.1%
Fin. svcs. and real estate	21.0%	14.7%	14.2%	20.0%	18.9%	22.4%	14.9%	21.8%
Retail trade	18.0%	12.2%	12.1%	14.4%	15.8%	20.3%	12.7%	19.2%
Professional services	17.4%	12.8%	12.4%	13.6%	16.1%	19.9%	12.6%	18.4%
Other services	16.5%	12.2%	12.3%	11.7%	15.3%	19.6%	12.0%	17.8%
Ownership								
For profit, incorporated	18.7%	13.3%	14.2%	16.1%	17.8%	20.6%	14.3%	19.7%
For profit, unincorporated	16.6%	12.0%	13.5%	14.3%	15.2%	19.7%	12.9%	17.9%
Nonprofit	18.1%	12.3%	13.5%	12.2%	16.2%	20.5%	12.2%	18.7%
Age of firm								
Less than 5 years	15.6%	12.6%	14.4%	16.2%	17.6%	18.3%	13.9%	17.5%
5-9 years	15.6%	12.4%	11.6%	13.8%	18.5%	23.3%	11.9%	19.3%
10-19 years	16.7%	13.5%	11.8%	15.0%	17.0%	20.9%	13.3%	18.6%
20 or more years	18.8%	13.0%	15.4%	15.5%	17.0%	20.5%	14.5%	19.4%
Multi/single status								
2 or more locations	19.7%	14.4%	14.0%	16.7%	17.2%	20.5%	15.8%	19.8%
1 location only	15.3%	12.9%	14.0%	14.8%	16.9%	20.8%	13.7%	17.1%
Percent full-time employees								
Less than 25%	14.9%	11.7%	9.3%	9.5%	16.7%	16.9%	10.2%	16.2%
25-49 %	16.6%	11.2%	10.6%	15.5%	12.5%	19.7%	12.9%	17.4%
50-74 %	18.9%	12.3%	10.1%	13.6%	15.1%	21.5%	11.4%	20.1%
75% or more	18.4%	13.2%	14.6%	15.5%	17.5%	20.4%	14.2%	19.3%
Union presence								
No union employees	17.7%	13.0%	14.0%	15.2%	17.0%	20.9%	13.8%	19.0%
Has union employees	20.5%	10.0%	14.1%	17.1%	17.1%	21.6%	15.2%	20.8%
Unknown	18.4%	14.9%	14.1%	10.6%	17.3%	18.6%	12.3%	18.5%
Percent low wage employees								
50% or more low wage	16.0%	12.1%	9.7%	12.5%	13.8%	18.5%	11.1%	16.9%
Less than 50% low wage	18.7%	13.1%	14.6%	15.8%	17.7%	20.9%	14.2%	19.8%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2010 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.E.4(2010) 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, 2010**

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	0.22%	0.55%	0.40%	0.41%	0.47%	0.29%	0.26%	0.28%
Industry group **								
Agric., fish., forest.	2.21%	3.46%	5.33%	4.26%	4.20%	2.77%	2.64%	2.22%
Mining and manufacturing	0.57%	1.16%	0.65%	1.32%	1.09%	0.75%	0.94%	0.68%
Construction	0.76%	1.42%	2.20%	0.99%	2.77%	3.16%	0.79%	1.49%
Utilities and transp.	0.60%	1.93%	2.31%	2.82%	2.13%	0.53%	1.84%	0.67%
Wholesale trade	0.57%	2.77%	1.02%	0.97%	1.50%	1.36%	0.96%	0.85%
Fin. svcs. and real estate	0.45%	1.39%	1.73%	1.81%	1.08%	0.53%	0.91%	0.48%
Retail trade	0.50%	1.60%	1.43%	0.81%	1.29%	0.55%	0.76%	0.48%
Professional services	0.40%	0.92%	0.56%	0.61%	0.23%	0.73%	0.41%	0.50%
Other services	0.50%	0.78%	0.99%	0.71%	1.18%	0.82%	0.42%	0.62%
Ownership								
For profit, incorporated	0.23%	0.48%	0.59%	0.46%	0.69%	0.29%	0.23%	0.30%
For profit, unincorporated	0.56%	0.95%	1.28%	1.37%	1.61%	0.52%	0.61%	0.82%
Nonprofit	0.57%	2.67%	1.48%	0.97%	0.62%	1.11%	0.78%	0.66%
Age of firm								
Less than 5 years	1.13%	1.86%	2.01%	2.19%	3.14%	2.02%	1.74%	1.79%
5-9 years	0.48%	0.97%	1.08%	1.37%	1.38%	2.21%	0.58%	1.12%
10-19 years	0.55%	1.00%	1.07%	0.88%	0.96%	1.12%	0.57%	0.78%
20 or more years	0.24%	0.88%	0.59%	0.34%	0.57%	0.29%	0.38%	0.29%
Multi/single status								
2 or more locations	0.24%	3.33%	1.30%	0.90%	0.46%	0.28%	0.88%	0.25%
1 location only	0.36%	0.60%	0.40%	0.49%	1.05%	1.74%	0.29%	0.80%
Percent full-time employees								
Less than 25%	0.47%	2.87%	2.34%	2.35%	1.70%	1.03%	2.13%	0.73%
25-49 %	0.90%	3.07%	2.15%	1.55%	1.30%	1.27%	1.66%	1.03%
50-74 %	0.44%	0.96%	1.41%	0.97%	0.92%	0.62%	0.57%	0.46%
75% or more	0.26%	0.52%	0.43%	0.43%	0.55%	0.38%	0.28%	0.33%
Union presence								
No union employees	0.24%	0.56%	0.45%	0.45%	0.49%	0.30%	0.22%	0.32%
Has union employees	0.63%	1.90%	2.19%	1.98%	1.33%	0.50%	2.11%	0.57%
Unknown	0.68%	3.26%	3.80%	2.40%	1.88%	0.72%	2.16%	0.71%
Percent low wage employees								
50% or more low wage	0.30%	1.05%	1.23%	0.56%	1.27%	0.84%	0.74%	0.37%
Less than 50% low wage	0.29%	0.61%	0.45%	0.51%	0.60%	0.39%	0.33%	0.35%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2010 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.E.4.a(2010) 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, 2010**

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	9.8%	50.1%	25.3%	12.4%	6.8%	6.2%	28.7%	6.7%
Industry group **								
Agric., fish., forest.	20.7%	--	--	--	--	--	58.0%	1.9%*
Mining and manufacturing	9.7%	48.4%	20.9%	4.6%	6.5%*	10.2%*	17.1%	8.8%*
Construction	18.8%	43.5%	19.3%	19.7%	12.6%*	3.4%*	25.0%	13.4%
Utilities and transp.	10.3%	47.0%	41.8%*	6.6%*	8.1%*	9.8%	26.1%*	9.4%
Wholesale trade	10.5%	59.1%	21.5%*	12.2%	2.6%*	6.3%*	26.7%	6.1%*
Fin. svcs. and real estate	5.2%	39.0%	30.5%*	18.0%	5.0%*	1.6%	31.1%	2.9%
Retail trade	5.9%	43.9%	29.3%	5.4%*	7.1%*	2.6%	24.1%	3.4%
Professional services	11.6%	56.1%	20.7%	14.1%	5.6%*	9.3%	32.5%	8.6%
Other services	9.7%	49.6%	36.4%	15.9%	12.0%*	1.5%*	36.2%	4.5%*
Ownership								
For profit, incorporated	9.3%	50.5%	24.8%	12.2%	7.1%	5.4%	28.0%	6.2%
For profit, unincorporated	9.8%	47.6%	20.5%	12.3%*	2.0%	5.2%*	30.3%	4.6%
Nonprofit	11.5%	54.2%	40.7%	13.4%	8.4%	10.5%	32.6%	10.1%
Age of firm								
Less than 5 years	16.1%	47.6%	30.1%	6.9%*	2.4%*	0.1%*	32.8%	1.5%*
5-9 years	14.8%	42.8%	15.3%*	13.6%*	0.9%*	10.0%*	28.5%	6.1%*
10-19 years	14.0%	51.3%	26.5%	11.6%	14.1%*	2.2%*	30.9%	7.1%
20 or more years	8.8%	52.6%	26.3%	12.9%	6.1%	6.5%	27.4%	6.8%
Multi/single status								
2 or more locations	6.7%	63.5%	18.1%	14.2%	5.5%	6.4%	16.9%	6.5%
1 location only	18.4%	49.9%	25.7%	11.7%	8.8%	2.0%*	30.0%	8.0%
Percent full-time employees								
Less than 25%	12.4%	61.7%	47.1%*	19.6%*	11.7%*	3.4%*	46.8%	6.3%*
25-49 %	11.0%	73.2%	50.2%	21.0%	12.5%*	1.5%*	45.1%	5.0%*
50-74 %	8.9%	50.8%	38.4%	9.5%	6.0%*	6.3%	39.7%	6.2%
75% or more	9.8%	48.9%	23.6%	12.1%	6.6%	6.4%	26.8%	6.9%
Union presence								
No union employees	9.1%	50.0%	24.0%	11.7%	5.5%	2.7%	28.1%	4.5%
Has union employees	13.4%	63.9%	40.0%*	17.5%*	13.4%*	12.4%	35.9%	12.5%
Unknown	7.5%	39.7%*	50.5%	30.1%*	13.7%*	6.5%*	40.7%	7.0%*
Percent low wage employees								
50% or more low wage	6.6%	56.7%	30.9%	15.0%	4.1%	2.0%	36.9%	3.1%
Less than 50% low wage	10.2%	49.2%	24.8%	12.0%	7.2%	6.9%	27.8%	7.3%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2010 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.a(2010) 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, 2010**

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	0.86%	2.02%	2.36%	1.28%	0.93%	1.16%	1.41%	0.90%
Industry group **								
Agric., fish., forest.	6.02%	--	--	--	--	--	12.11%	2.32%*
Mining and manufacturing	2.61%	6.44%	5.70%	1.32%	2.93%*	3.97%*	2.10%	2.71%*
Construction	2.89%	7.86%	5.70%	4.45%	4.93%*	2.55%*	3.97%	4.00%
Utilities and transp.	1.71%	12.27%	14.35%*	4.32%*	3.78%*	1.94%	9.93%*	1.93%
Wholesale trade	1.73%	7.07%	6.80%*	3.37%	1.28%*	2.16%*	4.37%	1.83%*
Fin. svcs. and real estate	0.53%	6.63%	9.35%*	4.21%	2.10%*	0.44%	2.73%	0.38%
Retail trade	0.80%	7.56%	6.25%	1.91%*	2.27%*	0.69%	2.58%	0.74%
Professional services	1.66%	2.33%	5.99%	1.96%	1.73%*	2.35%	2.07%	1.90%
Other services	1.18%	5.64%	6.15%	4.36%	4.09%*	0.52%*	3.72%	1.49%*
Ownership								
For profit, incorporated	0.90%	2.50%	2.74%	1.40%	1.28%	1.23%	1.64%	0.96%
For profit, unincorporated	1.68%	5.94%	4.52%	3.78%*	0.58%	1.66%*	3.39%	1.35%
Nonprofit	1.60%	8.65%	8.01%	2.83%	1.77%	2.40%	3.83%	1.81%
Age of firm								
Less than 5 years	2.99%	6.93%	7.87%	3.55%*	1.47%*	0.06%*	5.09%	0.76%*
5-9 years	2.28%	6.24%	4.70%*	5.17%*	0.51%*	3.65%*	4.70%	2.23%*
10-19 years	1.93%	4.64%	4.47%	3.01%	4.81%*	1.68%*	2.29%	2.09%
20 or more years	1.02%	3.98%	3.02%	1.48%	1.00%	1.22%	1.95%	1.02%
Multi/single status								
2 or more locations	1.02%	11.45%	4.21%	3.00%	1.10%	1.19%	1.55%	1.04%
1 location only	1.10%	2.05%	2.55%	1.31%	2.49%	1.44%*	1.50%	1.16%
Percent full-time employees								
Less than 25%	1.55%	12.47%	14.80%*	7.33%*	6.43%*	1.59%*	6.03%	2.02%*
25-49 %	1.99%	8.68%	11.59%	4.00%	4.59%*	0.93%*	7.15%	2.15%*
50-74 %	1.18%	7.83%	8.29%	1.79%	3.34%*	1.55%	4.26%	1.20%
75% or more	0.90%	2.82%	2.52%	1.37%	1.00%	1.31%	1.45%	0.97%
Union presence								
No union employees	0.48%	2.06%	2.29%	1.13%	0.87%	0.49%	1.22%	0.50%
Has union employees	1.98%	14.59%	12.57%*	5.44%*	5.25%*	2.25%	6.42%	2.09%
Unknown	2.12%	13.59%*	12.27%	11.47%*	5.95%*	2.11%*	8.05%	2.09%*
Percent low wage employees								
50% or more low wage	0.66%	7.74%	6.10%	3.06%	1.16%	0.46%	3.28%	0.54%
Less than 50% low wage	1.02%	1.78%	2.41%	1.57%	0.95%	1.40%	1.43%	1.11%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2010 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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**Table I.F.1(2010) Percent of private-sector employees enrolled in a health insurance plan that had a deductible by firm size and selected characteristics: United States, 2010**

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	77.5%	73.8%	74.8%	78.3%	75.9%	78.5%	75.7%	77.8%
Industry group **								
Agric., fish., forest.	94.5%	--	--	--	--	--	89.5%	97.8%
Mining and manufacturing	83.5%	--	--	--	--	--	75.3%	84.8%
Construction	78.0%	--	--	--	--	--	75.0%	81.2%
Utilities and transp.	69.1%	--	--	--	--	--	78.2%	68.3%
Wholesale trade	81.0%	--	--	--	--	--	78.1%	81.9%
Fin. svcs. and real estate	80.3%	--	--	--	--	--	77.5%	80.6%
Retail trade	86.1%	--	--	--	--	--	77.7%	87.9%
Professional services	71.8%	--	--	--	--	--	76.9%	70.7%
Other services	75.6%	--	--	--	--	--	69.7%	77.3%
Ownership								
For profit, incorporated	79.9%	--	--	--	--	--	75.5%	80.9%
For profit, unincorporated	78.1%	--	--	--	--	--	80.1%	77.4%
Nonprofit	66.4%	--	--	--	--	--	68.3%	66.2%
Age of firm								
Less than 5 years	75.3%	--	--	--	--	--	75.4%	75.3%
5-9 years	77.7%	--	--	--	--	--	75.0%	80.5%
10-19 years	75.7%	--	--	--	--	--	75.5%	75.8%
20 or more years	77.7%	--	--	--	--	--	75.9%	78.0%
Multi/single status								
2 or more locations	78.7%	--	--	--	--	--	79.3%	78.7%
1 location only	74.8%	--	--	--	--	--	75.3%	74.2%
Percent full-time employees								
Less than 25%	79.0%	--	--	--	--	--	67.2%	82.3%
25-49 %	79.0%	--	--	--	--	--	72.7%	80.5%
50-74 %	75.7%	--	--	--	--	--	74.1%	76.0%
75% or more	77.6%	--	--	--	--	--	76.1%	78.0%
Union presence								
No union employees	78.6%	--	--	--	--	--	76.1%	79.5%
Has union employees	69.0%	--	--	--	--	--	70.4%	68.9%
Unknown	82.5%	--	--	--	--	--	70.6%	82.8%
Percent low wage employees								
50% or more low wage	78.9%	--	--	--	--	--	76.0%	79.4%
Less than 50% low wage	77.2%	--	--	--	--	--	75.6%	77.6%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2010 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.1(2010) 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, 2010**

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	0.29%	1.22%	1.13%	0.79%	1.16%	0.58%	0.69%	0.31%
Industry group **								
Agric., fish., forest.	1.91%	--	--	--	--	--	3.60%	0.69%
Mining and manufacturing	1.00%	--	--	--	--	--	3.11%	0.91%
Construction	1.48%	--	--	--	--	--	1.69%	3.36%
Utilities and transp.	3.75%	--	--	--	--	--	3.11%	4.01%
Wholesale trade	2.15%	--	--	--	--	--	2.29%	2.59%
Fin. svcs. and real estate	1.67%	--	--	--	--	--	2.75%	1.77%
Retail trade	0.51%	--	--	--	--	--	1.75%	0.62%
Professional services	1.41%	--	--	--	--	--	1.00%	1.68%
Other services	1.30%	--	--	--	--	--	2.01%	1.67%
Ownership								
For profit, incorporated	0.43%	--	--	--	--	--	0.85%	0.41%
For profit, unincorporated	1.33%	--	--	--	--	--	1.54%	1.87%
Nonprofit	1.97%	--	--	--	--	--	2.03%	2.14%
Age of firm								
Less than 5 years	2.53%	--	--	--	--	--	2.37%	4.33%
5-9 years	1.12%	--	--	--	--	--	1.90%	1.67%
10-19 years	1.83%	--	--	--	--	--	1.58%	2.94%
20 or more years	0.41%	--	--	--	--	--	0.77%	0.50%
Multi/single status								
2 or more locations	0.50%	--	--	--	--	--	1.77%	0.51%
1 location only	0.93%	--	--	--	--	--	0.79%	1.84%
Percent full-time employees								
Less than 25%	1.42%	--	--	--	--	--	4.06%	2.55%
25-49 %	2.07%	--	--	--	--	--	2.47%	2.39%
50-74 %	1.17%	--	--	--	--	--	1.04%	1.34%
75% or more	0.35%	--	--	--	--	--	0.70%	0.34%
Union presence								
No union employees	0.71%	--	--	--	--	--	0.85%	0.85%
Has union employees	1.83%	--	--	--	--	--	4.85%	1.83%
Unknown	0.91%	--	--	--	--	--	5.66%	0.92%
Percent low wage employees								
50% or more low wage	1.21%	--	--	--	--	--	1.64%	1.40%
Less than 50% low wage	0.35%	--	--	--	--	--	0.74%	0.39%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2010 Medical Expenditure Panel Survey-Insurance Component.

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-- 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(2010) 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, 2010**

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	1,025	1,421	1,420	1,513	1,155	738	1,447	917
Industry group **								
Agric., fish., forest.	835	--	--	--	--	--	1,266	557
Mining and manufacturing	974	--	--	--	--	--	1,479	883
Construction	1,463	--	--	--	--	--	1,625	1,279
Utilities and transp.	854	--	--	--	--	--	1,470	777
Wholesale trade	1,045	--	--	--	--	--	1,476	894
Fin. svcs. and real estate	1,017	--	--	--	--	--	1,438	955
Retail trade	1,102	--	--	--	--	--	1,437	1,032
Professional services	998	--	--	--	--	--	1,426	881
Other services	995	--	--	--	--	--	1,346	891
Ownership								
For profit, incorporated	1,045	--	--	--	--	--	1,499	926
For profit, unincorporated	1,094	--	--	--	--	--	1,378	972
Nonprofit	871	--	--	--	--	--	1,138	837
Age of firm								
Less than 5 years	1,265	--	--	--	--	--	1,371	1,136
5-9 years	1,252	--	--	--	--	--	1,400	1,081
10-19 years	1,246	--	--	--	--	--	1,484	1,098
20 or more years	970	--	--	--	--	--	1,454	887
Multi/single status								
2 or more locations	851	--	--	--	--	--	1,512	832
1 location only	1,368	--	--	--	--	--	1,441	1,278
Percent full-time employees								
Less than 25%	973	--	--	--	--	--	1,217	914
25-49 %	1,057	--	--	--	--	--	1,379	982
50-74 %	951	--	--	--	--	--	1,337	885
75% or more	1,039	--	--	--	--	--	1,468	920
Union presence								
No union employees	1,139	--	--	--	--	--	1,465	1,015
Has union employees	737	--	--	--	--	--	968	726
Unknown	770	--	--	--	--	--	1,411	753
Percent low wage employees								
50% or more low wage	1,041	--	--	--	--	--	1,412	970
Less than 50% low wage	1,022	--	--	--	--	--	1,453	904

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2010 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(2010) 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, 2010**

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	17.75	33.18	30.02	28.05	50.22	11.74	20.99	20.07
Industry group **								
Agric., fish., forest.	81.28	--	--	--	--	--	100.90	89.19
Mining and manufacturing	41.79	--	--	--	--	--	81.74	46.53
Construction	94.96	--	--	--	--	--	188.70	91.69
Utilities and transp.	56.69	--	--	--	--	--	153.87	61.69
Wholesale trade	69.87	--	--	--	--	--	82.16	87.89
Fin. svcs. and real estate	45.20	--	--	--	--	--	63.60	51.58
Retail trade	40.97	--	--	--	--	--	72.33	41.42
Professional services	23.52	--	--	--	--	--	55.93	31.07
Other services	22.31	--	--	--	--	--	21.54	23.03
Ownership								
For profit, incorporated	19.27	--	--	--	--	--	28.33	22.68
For profit, unincorporated	35.80	--	--	--	--	--	24.37	46.44
Nonprofit	44.78	--	--	--	--	--	79.38	47.85
Age of firm								
Less than 5 years	50.74	--	--	--	--	--	63.58	78.20
5-9 years	41.20	--	--	--	--	--	51.05	53.94
10-19 years	29.54	--	--	--	--	--	37.56	44.36
20 or more years	21.90	--	--	--	--	--	34.62	22.51
Multi/single status								
2 or more locations	15.69	--	--	--	--	--	63.34	14.95
1 location only	39.05	--	--	--	--	--	23.79	75.84
Percent full-time employees								
Less than 25%	38.62	--	--	--	--	--	105.65	48.29
25-49 %	38.28	--	--	--	--	--	89.33	50.04
50-74 %	27.39	--	--	--	--	--	62.01	23.54
75% or more	19.74	--	--	--	--	--	22.96	24.14
Union presence								
No union employees	18.18	--	--	--	--	--	22.69	24.31
Has union employees	25.45	--	--	--	--	--	60.86	27.15
Unknown	28.84	--	--	--	--	--	88.69	28.22
Percent low wage employees								
50% or more low wage	32.55	--	--	--	--	--	37.66	34.93
Less than 50% low wage	17.37	--	--	--	--	--	25.28	20.50

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2010 Medical Expenditure Panel Survey-Insurance Component.

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-- 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(2010) 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, 2010**

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	1,975	2,920	2,894	2,916	2,132	1,615	2,857	1,827
Industry group **								
Agric., fish., forest.	1,933	--	--	--	--	--	3,083	1,351
Mining and manufacturing	1,839	--	--	--	--	--	2,886	1,731
Construction	2,692	--	--	--	--	--	2,731	2,662
Utilities and transp.	1,612	--	--	--	--	--	2,280	1,561
Wholesale trade	2,038	--	--	--	--	--	3,151	1,773
Fin. svcs. and real estate	1,922	--	--	--	--	--	2,634	1,850
Retail trade	2,217	--	--	--	--	--	2,948	2,100
Professional services	1,873	--	--	--	--	--	2,942	1,692
Other services	2,160	--	--	--	--	--	2,770	2,034
Ownership								
For profit, incorporated	2,028	--	--	--	--	--	2,975	1,868
For profit, unincorporated	2,019	--	--	--	--	--	2,567	1,867
Nonprofit	1,645	--	--	--	--	--	2,324	1,586
Age of firm								
Less than 5 years	2,683	--	--	--	--	--	3,088	2,313
5-9 years	2,522	--	--	--	--	--	3,123	2,071
10-19 years	2,271	--	--	--	--	--	2,708	2,061
20 or more years	1,895	--	--	--	--	--	2,828	1,791
Multi/single status								
2 or more locations	1,741	--	--	--	--	--	2,993	1,718
1 location only	2,624	--	--	--	--	--	2,844	2,409
Percent full-time employees								
Less than 25%	2,100	--	--	--	--	--	2,571	2,005
25-49 %	2,080	--	--	--	--	--	2,769	1,953
50-74 %	1,927	--	--	--	--	--	3,029	1,786
75% or more	1,976	--	--	--	--	--	2,847	1,826
Union presence								
No union employees	2,145	--	--	--	--	--	2,949	1,939
Has union employees	1,647	--	--	--	--	--	1,791	1,639
Unknown	1,683	--	--	--	--	--	2,083	1,677
Percent low wage employees								
50% or more low wage	2,189	--	--	--	--	--	3,170	2,053
Less than 50% low wage	1,946	--	--	--	--	--	2,821	1,795

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2010 Medical Expenditure Panel Survey-Insurance Component.

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-- 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(2010) 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, 2010**

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	32.85	73.20	47.71	54.35	75.92	32.58	41.61	32.52
Industry group **								
Agric., fish., forest.	147.57	--	--	--	--	--	343.22	164.51
Mining and manufacturing	98.59	--	--	--	--	--	124.34	107.32
Construction	132.89	--	--	--	--	--	145.56	184.11
Utilities and transp.	100.93	--	--	--	--	--	320.51	103.37
Wholesale trade	94.61	--	--	--	--	--	150.41	110.50
Fin. svcs. and real estate	93.95	--	--	--	--	--	163.22	95.44
Retail trade	44.49	--	--	--	--	--	131.56	42.44
Professional services	41.01	--	--	--	--	--	133.61	45.21
Other services	34.11	--	--	--	--	--	88.19	35.20
Ownership								
For profit, incorporated	33.37	--	--	--	--	--	47.03	34.04
For profit, unincorporated	95.66	--	--	--	--	--	162.52	89.66
Nonprofit	80.48	--	--	--	--	--	233.23	88.27
Age of firm								
Less than 5 years	165.79	--	--	--	--	--	252.32	215.55
5-9 years	132.32	--	--	--	--	--	188.69	122.34
10-19 years	87.70	--	--	--	--	--	53.23	123.99
20 or more years	33.47	--	--	--	--	--	78.71	27.39
Multi/single status								
2 or more locations	27.36	--	--	--	--	--	197.27	26.21
1 location only	65.91	--	--	--	--	--	34.39	118.38
Percent full-time employees								
Less than 25%	143.17	--	--	--	--	--	227.43	187.46
25-49 %	104.78	--	--	--	--	--	168.03	128.99
50-74 %	63.95	--	--	--	--	--	115.48	63.71
75% or more	34.38	--	--	--	--	--	46.44	34.05
Union presence								
No union employees	30.71	--	--	--	--	--	48.65	29.55
Has union employees	62.94	--	--	--	--	--	136.70	66.03
Unknown	54.11	--	--	--	--	--	400.89	54.23
Percent low wage employees								
50% or more low wage	68.08	--	--	--	--	--	86.79	77.00
Less than 50% low wage	32.85	--	--	--	--	--	43.12	33.02

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2010 Medical Expenditure Panel Survey-Insurance Component.

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**Table I.F.4(2010) 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, 2010**

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	70.0%	70.6%	75.5%	75.8%	75.7%	66.1%	74.0%	69.1%
Industry group **								
Agric., fish., forest.	61.9%	--	--	--	--	--	66.0%	59.3%
Mining and manufacturing	68.0%	--	--	--	--	--	82.7%	65.8%
Construction	70.3%	--	--	--	--	--	73.9%	66.6%
Utilities and transp.	73.5%	--	--	--	--	--	77.2%	73.1%
Wholesale trade	69.3%	--	--	--	--	--	77.3%	66.8%
Fin. svcs. and real estate	63.2%	--	--	--	--	--	71.4%	62.1%
Retail trade	65.9%	--	--	--	--	--	74.3%	64.0%
Professional services	72.2%	--	--	--	--	--	70.6%	72.5%
Other services	76.2%	--	--	--	--	--	73.8%	76.9%
Ownership								
For profit, incorporated	68.8%	--	--	--	--	--	74.9%	67.3%
For profit, unincorporated	70.9%	--	--	--	--	--	71.2%	70.8%
Nonprofit	75.0%	--	--	--	--	--	71.9%	75.3%
Age of firm								
Less than 5 years	75.8%	--	--	--	--	--	69.9%	82.3%
5-9 years	69.8%	--	--	--	--	--	68.2%	71.5%
10-19 years	75.0%	--	--	--	--	--	75.7%	74.6%
20 or more years	69.2%	--	--	--	--	--	75.2%	68.3%
Multi/single status								
2 or more locations	67.4%	--	--	--	--	--	73.9%	67.2%
1 location only	75.8%	--	--	--	--	--	74.0%	77.8%
Percent full-time employees								
Less than 25%	70.0%	--	--	--	--	--	71.5%	69.6%
25-49 %	78.5%	--	--	--	--	--	70.7%	80.4%
50-74 %	63.4%	--	--	--	--	--	70.9%	62.2%
75% or more	70.8%	--	--	--	--	--	74.6%	69.9%
Union presence								
No union employees	72.9%	--	--	--	--	--	74.4%	72.4%
Has union employees	65.1%	--	--	--	--	--	64.9%	65.1%
Unknown	63.1%	--	--	--	--	--	78.7%	62.8%
Percent low wage employees								
50% or more low wage	74.6%	--	--	--	--	--	74.8%	74.5%
Less than 50% low wage	69.2%	--	--	--	--	--	73.9%	68.2%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2010 Medical Expenditure Panel Survey-Insurance Component.

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**Table I.F.4(2010) 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, 2010**

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	0.73%	0.77%	1.08%	0.84%	1.44%	1.05%	0.35%	0.90%
Industry group **								
Agric., fish., forest.	7.62%	--	--	--	--	--	5.43%	11.04%
Mining and manufacturing	2.00%	--	--	--	--	--	2.00%	2.04%
Construction	1.95%	--	--	--	--	--	2.09%	4.04%
Utilities and transp.	2.87%	--	--	--	--	--	2.36%	3.16%
Wholesale trade	3.92%	--	--	--	--	--	1.65%	4.82%
Fin. svcs. and real estate	2.39%	--	--	--	--	--	2.60%	2.46%
Retail trade	1.53%	--	--	--	--	--	1.89%	2.02%
Professional services	1.44%	--	--	--	--	--	1.03%	1.77%
Other services	0.98%	--	--	--	--	--	1.09%	1.28%
Ownership								
For profit, incorporated	0.91%	--	--	--	--	--	0.47%	1.12%
For profit, unincorporated	1.61%	--	--	--	--	--	2.16%	2.24%
Nonprofit	2.03%	--	--	--	--	--	2.20%	2.17%
Age of firm								
Less than 5 years	2.82%	--	--	--	--	--	2.67%	4.05%
5-9 years	2.65%	--	--	--	--	--	2.20%	4.51%
10-19 years	2.07%	--	--	--	--	--	1.44%	3.00%
20 or more years	0.84%	--	--	--	--	--	0.55%	0.95%
Multi/single status								
2 or more locations	0.92%	--	--	--	--	--	2.57%	0.93%
1 location only	0.72%	--	--	--	--	--	0.55%	1.49%
Percent full-time employees								
Less than 25%	2.35%	--	--	--	--	--	2.84%	3.22%
25-49 %	1.38%	--	--	--	--	--	2.85%	1.60%
50-74 %	2.12%	--	--	--	--	--	1.29%	2.46%
75% or more	0.96%	--	--	--	--	--	0.45%	1.17%
Union presence								
No union employees	0.93%	--	--	--	--	--	0.39%	1.28%
Has union employees	1.82%	--	--	--	--	--	4.74%	1.83%
Unknown	1.60%	--	--	--	--	--	5.84%	1.66%
Percent low wage employees								
50% or more low wage	1.07%	--	--	--	--	--	0.92%	1.30%
Less than 50% low wage	0.86%	--	--	--	--	--	0.40%	1.05%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2010 Medical Expenditure Panel Survey-Insurance Component.

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-- 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(2010) 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, 2010**

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	22.82	25.50	24.59	24.49	23.03	21.77	24.79	22.36
Industry group **								
Agric., fish., forest.	26.00	--	--	--	--	--	27.08	25.22
Mining and manufacturing	22.77	--	--	--	--	--	24.65	22.41
Construction	24.59	--	--	--	--	--	25.40	23.65
Utilities and transp.	21.15	--	--	--	--	--	24.24	20.85
Wholesale trade	23.51	--	--	--	--	--	26.18	22.56
Fin. svcs. and real estate	22.93	--	--	--	--	--	24.66	22.67
Retail trade	24.19	--	--	--	--	--	25.44	23.87
Professional services	22.33	--	--	--	--	--	24.44	21.91
Other services	22.73	--	--	--	--	--	23.91	22.40
Ownership								
For profit, incorporated	23.17	--	--	--	--	--	25.07	22.68
For profit, unincorporated	23.07	--	--	--	--	--	24.94	22.41
Nonprofit	21.26	--	--	--	--	--	22.03	21.18
Age of firm								
Less than 5 years	24.56	--	--	--	--	--	24.00	25.08
5-9 years	23.87	--	--	--	--	--	25.19	22.58
10-19 years	23.35	--	--	--	--	--	24.82	22.51
20 or more years	22.63	--	--	--	--	--	24.79	22.28
Multi/single status								
2 or more locations	22.08	--	--	--	--	--	23.60	22.04
1 location only	24.26	--	--	--	--	--	24.90	23.59
Percent full-time employees								
Less than 25%	22.52	--	--	--	--	--	25.21	21.74
25-49 %	22.91	--	--	--	--	--	24.64	22.55
50-74 %	22.34	--	--	--	--	--	24.28	21.99
75% or more	22.90	--	--	--	--	--	24.84	22.42
Union presence								
No union employees	23.51	--	--	--	--	--	24.98	23.00
Has union employees	21.21	--	--	--	--	--	21.04	21.21
Unknown	21.32	--	--	--	--	--	24.00	21.24
Percent low wage employees								
50% or more low wage	23.40	--	--	--	--	--	24.92	23.13
Less than 50% low wage	22.71	--	--	--	--	--	24.77	22.20

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2010 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(2010) 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, 2010**

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	0.26	0.17	0.23	0.26	0.16	0.15	0.13
Industry group **								
Agric., fish., forest.	1.15	--	--	--	--	--	1.00	1.54
Mining and manufacturing	0.30	--	--	--	--	--	0.32	0.34
Construction	0.64	--	--	--	--	--	0.64	1.35
Utilities and transp.	0.78	--	--	--	--	--	1.06	0.77
Wholesale trade	0.40	--	--	--	--	--	0.47	0.46
Fin. svcs. and real estate	0.31	--	--	--	--	--	0.56	0.35
Retail trade	0.17	--	--	--	--	--	0.18	0.19
Professional services	0.21	--	--	--	--	--	0.28	0.26
Other services	0.29	--	--	--	--	--	0.48	0.34
Ownership								
For profit, incorporated	0.15	--	--	--	--	--	0.18	0.19
For profit, unincorporated	0.30	--	--	--	--	--	0.30	0.37
Nonprofit	0.29	--	--	--	--	--	1.00	0.27
Age of firm								
Less than 5 years	0.57	--	--	--	--	--	0.41	1.09
5-9 years	0.36	--	--	--	--	--	0.47	0.42
10-19 years	0.36	--	--	--	--	--	0.24	0.50
20 or more years	0.10	--	--	--	--	--	0.18	0.13
Multi/single status								
2 or more locations	0.09	--	--	--	--	--	0.49	0.10
1 location only	0.17	--	--	--	--	--	0.15	0.37
Percent full-time employees								
Less than 25%	0.78	--	--	--	--	--	1.07	0.73
25-49 %	0.30	--	--	--	--	--	0.84	0.24
50-74 %	0.32	--	--	--	--	--	0.31	0.36
75% or more	0.12	--	--	--	--	--	0.17	0.15
Union presence								
No union employees	0.14	--	--	--	--	--	0.15	0.16
Has union employees	0.31	--	--	--	--	--	0.87	0.31
Unknown	0.30	--	--	--	--	--	2.09	0.31
Percent low wage employees								
50% or more low wage	0.19	--	--	--	--	--	0.29	0.23
Less than 50% low wage	0.12	--	--	--	--	--	0.15	0.15

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2010 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(2010) 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, 2010**

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	18.8%	20.4%	19.8%	19.7%	19.6%	18.4%	20.0%	18.6%
Industry group **								
Agric., fish., forest.	19.7%	--	--	--	--	--	22.0%	18.9%
Mining and manufacturing	18.2%	--	--	--	--	--	20.5%	18.1%
Construction	18.7%	--	--	--	--	--	18.6%	18.9%
Utilities and transp.	19.3%	--	--	--	--	--	21.7%	19.1%
Wholesale trade	18.3%	--	--	--	--	--	19.7%	18.1%
Fin. svcs. and real estate	17.9%	--	--	--	--	--	18.6%	17.8%
Retail trade	20.3%	--	--	--	--	--	22.1%	20.1%
Professional services	18.5%	--	--	--	--	--	20.1%	18.2%
Other services	20.2%	--	--	--	--	--	20.1%	20.2%
Ownership								
For profit, incorporated	18.7%	--	--	--	--	--	20.4%	18.5%
For profit, unincorporated	19.0%	--	--	--	--	--	19.9%	18.9%
Nonprofit	18.9%	--	--	--	--	--	18.1%	19.0%
Age of firm								
Less than 5 years	19.7%	--	--	--	--	--	19.9%	19.5%
5-9 years	19.9%	--	--	--	--	--	20.2%	19.6%
10-19 years	20.6%	--	--	--	--	--	19.5%	21.0%
20 or more years	18.5%	--	--	--	--	--	20.2%	18.4%
Multi/single status								
2 or more locations	18.7%	--	--	--	--	--	20.7%	18.6%
1 location only	19.4%	--	--	--	--	--	20.0%	18.8%
Percent full-time employees								
Less than 25%	21.5%	--	--	--	--	--	19.9%	21.7%
25-49 %	21.1%	--	--	--	--	--	20.8%	21.1%
50-74 %	19.6%	--	--	--	--	--	20.5%	19.6%
75% or more	18.5%	--	--	--	--	--	19.9%	18.3%
Union presence								
No union employees	19.2%	--	--	--	--	--	20.2%	18.9%
Has union employees	18.2%	--	--	--	--	--	17.1%	18.2%
Unknown	18.4%	--	--	--	--	--	21.6%	18.4%
Percent low wage employees								
50% or more low wage	20.2%	--	--	--	--	--	20.6%	20.2%
Less than 50% low wage	18.6%	--	--	--	--	--	20.0%	18.4%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2010 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(2010) 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, 2010**

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	0.18%	0.33%	0.45%	0.47%	0.42%	0.25%	0.19%	0.20%
Industry group **								
Agric., fish., forest.	1.24%	--	--	--	--	--	1.25%	2.33%
Mining and manufacturing	0.54%	--	--	--	--	--	0.83%	0.55%
Construction	0.43%	--	--	--	--	--	0.46%	0.55%
Utilities and transp.	0.30%	--	--	--	--	--	2.86%	0.26%
Wholesale trade	0.41%	--	--	--	--	--	0.65%	0.49%
Fin. svcs. and real estate	0.32%	--	--	--	--	--	0.84%	0.39%
Retail trade	0.18%	--	--	--	--	--	0.70%	0.18%
Professional services	0.36%	--	--	--	--	--	0.34%	0.41%
Other services	0.63%	--	--	--	--	--	0.44%	0.75%
Ownership								
For profit, incorporated	0.17%	--	--	--	--	--	0.24%	0.18%
For profit, unincorporated	0.40%	--	--	--	--	--	0.30%	0.52%
Nonprofit	0.62%	--	--	--	--	--	0.50%	0.70%
Age of firm								
Less than 5 years	0.95%	--	--	--	--	--	1.41%	0.65%
5-9 years	0.62%	--	--	--	--	--	0.81%	1.00%
10-19 years	0.35%	--	--	--	--	--	0.56%	0.46%
20 or more years	0.20%	--	--	--	--	--	0.37%	0.21%
Multi/single status								
2 or more locations	0.21%	--	--	--	--	--	0.59%	0.21%
1 location only	0.28%	--	--	--	--	--	0.20%	0.55%
Percent full-time employees								
Less than 25%	0.64%	--	--	--	--	--	1.54%	0.71%
25-49 %	0.36%	--	--	--	--	--	0.97%	0.43%
50-74 %	0.46%	--	--	--	--	--	0.49%	0.50%
75% or more	0.18%	--	--	--	--	--	0.19%	0.20%
Union presence								
No union employees	0.18%	--	--	--	--	--	0.20%	0.20%
Has union employees	0.55%	--	--	--	--	--	0.84%	0.57%
Unknown	0.41%	--	--	--	--	--	2.80%	0.41%
Percent low wage employees								
50% or more low wage	0.27%	--	--	--	--	--	0.53%	0.26%
Less than 50% low wage	0.20%	--	--	--	--	--	0.19%	0.23%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2010 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(2010) 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, 2010**

	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)	4,940	5,214	4,877	4,742	5,041	4,927	4,956	4,935
10th percentile	3,000	2,600	2,800	2,900	3,100	3,100	2,700	3,100
25th percentile	3,900	3,600	3,600	3,600	3,900	4,000	3,600	3,900
50th percentile (median)	4,800	4,800	4,600	4,500	4,900	4,800	4,700	4,800
75th percentile	5,700	6,300	5,800	5,600	5,900	5,700	5,900	5,700
90th percentile	7,000	8,100	7,300	6,800	7,100	6,800	7,300	6,900
Employee-plus-one coverage								
Average (mean)	9,664	10,116	9,853	9,355	9,931	9,594	9,850	9,635
10th percentile	5,700	5,000	5,400	5,700	6,200	5,700	5,400	5,900
25th percentile	7,600	6,800	6,900	7,100	7,800	7,800	7,100	7,800
50th percentile (median)	9,500	9,500	9,300	8,900	9,700	9,500	9,300	9,500
75th percentile	11,000	13,000	12,000	11,000	12,000	11,000	12,000	11,000
90th percentile	14,000	16,000	15,000	14,000	14,000	13,000	15,000	14,000
Family coverage								
Average (mean)	13,871	13,170	13,248	13,047	13,931	14,118	13,170	13,999
10th percentile	8,800	6,800	7,800	7,800	8,900	9,200	7,400	9,100
25th percentile	11,000	9,700	10,000	10,000	11,000	12,000	9,900	11,000
50th percentile (median)	14,000	13,000	13,000	13,000	14,000	14,000	13,000	14,000
75th percentile	16,000	16,000	16,000	15,000	16,000	16,000	16,000	16,000
90th percentile	19,000	20,000	20,000	19,000	19,000	19,000	20,000	19,000

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2010 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(2010) 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, 2010**

	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)	21.92	32.80	70.67	37.89	56.80	24.72	33.79	21.61
10th percentile	35.82	61.24	52.79	85.95	52.92	62.08	52.75	48.53
25th percentile	29.16	27.60	62.17	31.56	48.58	40.14	20.94	33.55
50th percentile (median)	20.47	42.19	69.47	31.52	71.84	34.46	34.80	27.25
75th percentile	21.71	82.58	89.14	46.68	79.34	29.78	36.35	29.04
90th percentile	63.19	132.42	108.90	93.66	182.94	95.80	80.28	67.35
Employee-plus-one coverage								
Average (mean)	59.76	155.09	181.68	99.80	147.37	59.11	79.97	58.81
10th percentile	102.41	235.51	174.53	121.98	293.55	102.00	108.86	120.37
25th percentile	74.36	160.16	179.43	68.22	138.99	91.40	69.07	82.77
50th percentile (median)	72.27	198.29	185.58	129.06	134.58	95.02	104.76	74.25
75th percentile	97.73	320.33	301.78	197.88	164.37	102.20	149.52	95.34
90th percentile	115.00	377.49	596.07	514.28	236.16	174.39	272.86	149.75
Family coverage								
Average (mean)	74.76	123.30	143.53	176.79	169.83	102.36	111.14	76.43
10th percentile	95.84	320.65	248.82	265.34	217.10	135.40	211.33	116.30
25th percentile	35.67	245.47	209.19	193.37	229.40	94.44	104.53	34.27
50th percentile (median)	70.98	147.30	154.41	184.31	163.37	105.59	126.01	93.45
75th percentile	90.72	172.97	172.67	270.43	180.03	120.97	196.17	97.33
90th percentile	220.45	281.83	450.78	329.72	403.94	255.19	332.42	230.35

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2010 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(2010) 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, 2010**

	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
<b>Single coverage</b>								
Average (mean)	1,021	857	889	1,009	1,081	1,044	907	1,053
10th percentile	0	0	0	0	0	170	0	0
25th percentile	350	0	0	0	420	560	0	500
50th percentile (median)	890	0	480	790	920	950	410	940
75th percentile	1,400	1,300	1,500	1,500	1,400	1,400	1,400	1,400
90th percentile	2,100	2,600	2,400	2,500	2,200	1,800	2,500	2,000
<b>Employee-plus-one coverage</b>								
Average (mean)	2,498	2,185	2,946	3,169	2,900	2,254	2,836	2,444
10th percentile	120	0	0	0	680	530	0	530
25th percentile	1,200	0	0	1,500	1,600	1,200	0	1,300
50th percentile (median)	2,200	0	2,500	2,800	2,500	2,000	2,400	2,200
75th percentile	3,300	3,700	4,400	4,400	3,900	2,900	4,400	3,200
90th percentile	4,800	6,200	6,500	6,200	5,500	3,900	6,500	4,500
<b>Family coverage</b>								
Average (mean)	3,721	3,208	4,427	4,574	4,050	3,443	4,117	3,649
10th percentile	0	0	0	0	960	820	0	800
25th percentile	1,800	0	0	2,000	2,200	1,900	0	2,000
50th percentile (median)	3,200	0	3,800	4,000	3,500	3,100	3,400	3,200
75th percentile	4,800	5,600	7,200	6,800	5,300	4,400	6,800	4,600
90th percentile	7,500	9,600	10,000	9,500	8,200	6,100	9,900	6,800

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2010 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.2(2010) 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, 2010**

	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
<b>Single coverage</b>								
Average (mean)	13.81	54.65	39.43	29.02	39.19	19.89	29.33	18.58
10th percentile	0.00	0.00	0.00	0.00	0.00	26.32	0.00	19.38
25th percentile	16.72	0.00	0.00	34.92	42.04	18.50	0.00	11.95
50th percentile (median)	12.56	3.16	91.07	39.67	27.65	13.25	75.94	12.08
75th percentile	21.96	93.46	71.94	55.18	39.67	23.88	45.52	27.63
90th percentile	40.95	96.95	68.99	80.49	109.86	29.01	40.15	44.21
<b>Employee-plus-one coverage</b>								
Average (mean)	42.49	134.28	128.96	89.79	58.33	58.47	83.83	47.33
10th percentile	90.56	0.00	0.00	103.24	97.57	86.62	0.00	80.49
25th percentile	52.46	0.00	295.32	98.06	86.12	60.29	139.86	54.24
50th percentile (median)	48.68	314.56	191.44	126.07	79.20	57.88	113.82	54.81
75th percentile	53.15	205.03	182.60	105.76	100.29	59.46	134.47	52.55
90th percentile	99.56	365.09	375.90	302.72	196.82	69.74	288.29	71.46
<b>Family coverage</b>								
Average (mean)	52.83	93.97	171.13	125.71	111.09	80.11	62.95	60.96
10th percentile	91.93	0.00	0.00	143.33	162.58	116.47	0.00	102.66
25th percentile	63.08	0.00	181.59	253.48	125.64	70.69	0.00	71.54
50th percentile (median)	65.86	193.94	188.90	145.34	82.43	74.77	112.24	69.62
75th percentile	73.15	263.09	244.67	207.24	191.28	70.35	130.38	71.10
90th percentile	142.93	232.11	422.58	224.58	315.98	138.06	220.99	124.82

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2010 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.3(2010) 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, 2010**

	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
<b>Single coverage</b>								
Average (mean)	3,918	4,358	3,989	3,732	3,960	3,883	4,049	3,882
10th percentile	1,900	1,600	1,800	1,700	1,800	2,100	1,700	2,000
25th percentile	2,900	2,600	2,500	2,600	2,900	3,000	2,600	2,900
50th percentile (median)	3,800	4,000	3,600	3,500	3,800	3,800	3,700	3,800
75th percentile	4,800	5,700	5,100	4,700	4,900	4,600	5,100	4,700
90th percentile	6,000	7,300	6,500	6,000	6,100	5,600	6,700	5,800
<b>Employee-plus-one coverage</b>								
Average (mean)	7,167	7,931	6,907	6,185	7,031	7,340	7,013	7,191
10th percentile	3,300	2,200	2,300	2,400	2,900	4,100	2,400	3,600
25th percentile	5,000	4,200	3,600	3,800	4,700	5,600	3,700	5,300
50th percentile (median)	7,000	7,000	5,800	5,700	7,000	7,200	6,200	7,100
75th percentile	8,900	11,000	9,500	7,800	9,000	8,900	9,300	8,900
90th percentile	11,000	15,000	12,000	10,000	11,000	11,000	13,000	11,000
<b>Family coverage</b>								
Average (mean)	10,150	9,962	8,820	8,473	9,881	10,676	9,053	10,350
10th percentile	4,100	2,100	2,200	2,900	3,700	5,500	2,400	4,800
25th percentile	7,300	5,300	4,200	4,800	6,800	8,200	4,600	7,800
50th percentile (median)	10,000	9,700	8,200	8,000	10,000	11,000	8,400	10,000
75th percentile	13,000	14,000	12,000	11,000	13,000	13,000	12,000	13,000
90th percentile	16,000	18,000	16,000	14,000	15,000	16,000	17,000	15,000

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2010 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(2010) 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, 2010**

	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
<b>Single coverage</b>								
Average (mean)	18.61	38.95	87.30	43.68	41.25	29.51	43.33	20.41
10th percentile	30.86	75.76	47.31	73.17	95.22	45.03	47.90	41.60
25th percentile	34.19	78.69	71.03	50.33	51.18	42.40	22.22	38.32
50th percentile (median)	23.28	60.58	93.03	36.11	51.92	27.02	31.58	28.40
75th percentile	16.82	85.92	113.24	52.59	80.04	56.62	60.36	32.78
90th percentile	40.79	102.94	158.88	117.76	124.04	85.77	85.61	54.59
<b>Employee-plus-one coverage</b>								
Average (mean)	39.60	114.87	237.77	104.00	139.24	44.89	94.43	42.66
10th percentile	105.19	227.01	108.43	116.49	161.52	87.96	118.94	105.62
25th percentile	65.99	222.51	167.41	93.02	212.86	84.64	80.90	80.23
50th percentile (median)	66.94	172.21	289.20	119.06	183.90	99.62	129.10	81.92
75th percentile	83.58	300.12	418.66	152.08	138.26	95.61	202.42	85.57
90th percentile	133.19	321.03	848.53	355.17	287.99	232.46	277.82	160.12
<b>Family coverage</b>								
Average (mean)	94.29	111.03	217.98	265.39	144.20	136.34	99.12	105.26
10th percentile	135.48	269.44	138.87	130.04	269.84	224.37	94.10	169.81
25th percentile	115.04	184.10	151.32	239.55	212.24	162.93	191.38	137.47
50th percentile (median)	120.90	188.44	384.08	359.11	215.97	143.49	111.14	129.17
75th percentile	100.04	214.34	303.97	350.75	154.89	153.87	194.05	117.65
90th percentile	133.48	407.19	407.94	457.33	280.22	271.27	303.22	161.20

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2010 Medical Expenditure Panel Survey-Insurance Component.

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