

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.

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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.

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.

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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.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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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.

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* Figure does not meet standard of reliability or precision.

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** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.A.2.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.

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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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** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.A.2.b.(1)(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.

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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) 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.

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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.

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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) 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%	--

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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.

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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.

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* 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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** Definitions 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.

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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.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.