

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.

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

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

Table I.D.1(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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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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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.

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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.

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(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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** Definitions of industry 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) 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.

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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.

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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.

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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) 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.

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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.

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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.

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) 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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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.

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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.

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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.

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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.

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.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.

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.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.

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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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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.

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.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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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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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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Characteristics	Total	Less than 10 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.

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