

Table I.E.1(2010) Average total employee-plus-one premium (in dollars) per enrolled employee at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2010

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	9,664	10,116	9,853	9,355	9,931	9,594	9,850	9,635
Industry group **								
Agric., fish., forest.	8,689	--	--	--	--	--	9,018	8,523
Mining and manufacturing	9,231	9,935	10,125	9,227	9,438	9,088	10,132	9,120
Construction	9,298	9,459	9,340	8,435	9,922	9,870	9,120	9,453
Utilities and transp.	9,356	9,697	10,279	9,541	9,234	9,336	9,963	9,321
Wholesale trade	9,451	11,196	9,902	9,306	10,188	8,766	10,098	9,275
Fin. svcs. and real estate	9,791	10,133	11,245	10,146	10,235	9,607	10,202	9,754
Retail trade	8,982	9,866	8,692	9,434	9,225	8,840	9,173	8,954
Professional services	10,454	10,369	9,699	9,551	10,758	10,544	9,956	10,525
Other services	9,135	10,077	10,242	9,531	8,718	9,000	10,209	8,924
Ownership								
For profit, incorporated	9,381	10,328	9,641	9,279	9,519	9,277	9,772	9,315
For profit, unincorporated	9,763	9,130	9,558	8,736	10,221	9,946	9,286	9,884
Nonprofit	10,873	10,822	12,841	10,590	10,984	10,798	11,762	10,811
Age of firm								
Less than 5 years	9,237	9,683	9,146	8,476	9,841	9,235	9,232	9,242
5-9 years	9,207	9,643	8,945	8,384	9,499	9,375	9,333	9,127
10-19 years	9,671	9,536	9,283	8,790	9,377	10,411	9,371	9,793
20 or more years	9,696	10,685	10,242	9,669	10,058	9,545	10,196	9,642
Multi/single status								
2 or more locations	9,633	10,560	10,031	9,877	10,072	9,537	9,859	9,629
1 location only	9,751	10,107	9,843	9,167	9,700	10,767	9,849	9,664
Percent full-time employees								
Less than 25%	9,778	8,716	12,421	10,454	9,696	9,652	10,288	9,687
25-49 %	9,283	12,252	10,578	9,715	8,707	9,031	10,438	9,080
50-74 %	9,313	9,116	10,150	10,301	10,314	9,085	9,950	9,256
75% or more	9,735	10,229	9,790	9,246	9,932	9,724	9,813	9,722
Union presence								
No union employees	9,544	10,059	9,595	9,230	9,706	9,488	9,672	9,513
Has union employees	10,155	11,733	14,658	10,505	11,070	9,942	12,840	10,054
Unknown	9,510	10,413	9,853	10,802	11,358	9,408	9,977	9,502
Percent low wage employees								
50% or more low wage	8,905	8,233	9,888	8,554	9,147	8,886	8,773	8,920
Less than 50% low wage	9,779	10,379	9,850	9,465	10,047	9,708	9,972	9,748

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

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Table I.E.1(2010) Standard error for average total employee-plus-one premium (in dollars) per enrolled employee at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2010

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	59.76	155.09	181.68	99.80	147.37	59.11	79.97	58.81
Industry group **								
Agric., fish., forest.	558.86	--	--	--	--	--	267.94	857.11
Mining and manufacturing	122.39	502.59	406.30	319.52	214.29	220.80	457.90	163.28
Construction	326.35	686.51	556.98	334.89	644.13	414.64	279.22	408.63
Utilities and transp.	302.48	1,453.65	986.10	642.87	352.28	339.08	688.29	297.15
Wholesale trade	192.02	761.41	511.84	383.94	409.11	319.39	226.77	254.86
Fin. svcs. and real estate	128.34	712.18	887.34	424.46	314.29	182.20	368.53	138.43
Retail trade	178.67	606.55	483.60	476.52	520.68	267.09	318.16	199.63
Professional services	116.06	375.30	313.03	171.18	208.41	163.35	227.64	132.27
Other services	182.41	459.45	612.42	490.39	388.91	206.36	313.40	222.96
Ownership								
For profit, incorporated	77.27	203.50	115.24	117.37	172.65	82.21	85.68	79.13
For profit, unincorporated	181.40	370.02	381.18	309.06	291.65	208.42	243.40	181.58
Nonprofit	210.49	1,006.12	947.61	354.99	223.92	232.95	419.40	198.69
Age of firm								
Less than 5 years	144.68	388.02	547.83	335.24	706.54	599.19	248.91	167.50
5-9 years	141.85	219.26	380.63	326.50	343.79	532.07	228.96	218.89
10-19 years	164.88	257.10	256.35	303.34	252.33	329.93	107.39	203.19
20 or more years	56.34	263.88	289.37	128.06	175.36	45.83	103.00	55.66
Multi/single status								
2 or more locations	76.09	1,470.68	489.27	294.94	129.61	77.97	308.27	74.55
1 location only	134.18	152.68	202.20	161.32	283.08	511.07	86.10	211.73
Percent full-time employees								
Less than 25%	383.76	942.22	2,056.76	351.25	364.87	725.90	926.95	494.75
25-49 %	239.99	1,035.28	1,234.52	653.40	609.67	254.19	431.13	250.62
50-74 %	264.27	438.60	806.84	788.00	307.43	299.66	403.91	277.10
75% or more	71.74	153.41	178.77	105.13	155.65	72.63	80.29	75.88
Union presence								
No union employees	100.73	166.14	160.88	105.12	135.98	154.92	89.75	117.02
Has union employees	139.35	1,367.51	1,491.62	788.41	446.36	154.10	981.98	137.18
Unknown	206.70	1,432.78	1,386.50	1,390.98	818.00	199.08	599.83	205.65
Percent low wage employees								
50% or more low wage	154.01	483.25	871.30	219.80	346.30	196.03	244.55	163.17
Less than 50% low wage	61.57	186.02	209.89	101.88	161.74	62.09	95.53	60.83

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

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Table I.E.2(2010) Average total employee contribution (in dollars) per enrolled employee for employee-plus-one coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2010

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	2,498	2,185	2,946	3,169	2,900	2,254	2,836	2,444
Industry group **								
Agric., fish., forest.	2,354	--	--	--	--	--	1,447*	2,813
Mining and manufacturing	2,076	1,808	3,168	3,078	2,423	1,705	3,173	1,940
Construction	3,144	2,463	3,370	2,962	3,778	2,921	3,192	3,101
Utilities and transp.	2,066	1,731	1,914*	3,244	2,802	1,907	2,273	2,054
Wholesale trade	2,374	2,421*	2,591	3,347	2,521	1,909	2,790	2,260
Fin. svcs. and real estate	2,501	2,484	2,705	2,948	2,927	2,371	2,503	2,500
Retail trade	2,899	2,755	2,564	4,666	3,949	2,487	3,461	2,819
Professional services	2,503	2,066	3,341	2,894	3,153	2,217	2,763	2,466
Other services	2,781	1,832	2,462	2,955	2,445	2,983	2,402	2,856
Ownership								
For profit, incorporated	2,525	2,259	2,969	3,275	2,920	2,274	2,924	2,458
For profit, unincorporated	2,664	2,152	3,139	3,025	3,212	2,378	2,717	2,650
Nonprofit	2,265	1,374	2,279	2,596	2,667	2,097	2,217	2,268
Age of firm								
Less than 5 years	3,007	2,482	3,082	3,082	3,708	2,798	2,674	3,298
5-9 years	2,722	2,385	3,162	2,718	2,827	2,593	2,756	2,700
10-19 years	2,755	2,131	2,811	3,163	3,011	2,552	2,822	2,727
20 or more years	2,442	2,078	2,933	3,224	2,864	2,223	2,877	2,395
Multi/single status								
2 or more locations	2,378	1,578*	3,365	3,136	2,837	2,253	2,964	2,367
1 location only	2,833	2,197	2,921	3,181	3,003	2,270	2,823	2,843
Percent full-time employees								
Less than 25%	3,066	779*	2,494	4,517	2,983	3,164	2,303	3,203
25-49 %	2,704	1,693	1,658*	2,549	2,677	2,883	1,883	2,849
50-74 %	2,304	2,099	2,447	3,650	3,177	2,090	2,638	2,275
75% or more	2,515	2,248	3,018	3,141	2,878	2,254	2,897	2,449
Union presence								
No union employees	2,676	2,213	2,984	3,188	2,969	2,391	2,855	2,632
Has union employees	1,992	1,728*	2,385*	3,006	2,297	1,898	2,714	1,965
Unknown	2,422	1,666*	2,556	2,885	3,378	2,381	2,223	2,425
Percent low wage employees								
50% or more low wage	2,753	1,826	2,742	2,920	3,175	2,671	2,395	2,796
Less than 50% low wage	2,459	2,235	2,963	3,204	2,859	2,186	2,886	2,388

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

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

Table I.E.2(2010) Standard error for average total employee contribution (in dollars) per enrolled employee for employee-plus-one coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2010

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	42.49	134.28	128.96	89.79	58.33	58.47	83.83	47.33
Industry group **								
Agric., fish., forest.	411.80	--	--	--	--	--	508.10 *	773.49
Mining and manufacturing	75.63	276.83	407.53	195.76	85.74	97.13	213.33	64.21
Construction	232.74	392.07	442.76	292.92	378.47	349.38	247.91	290.32
Utilities and transp.	108.50	454.93	906.00 *	444.30	293.38	112.67	377.96	120.18
Wholesale trade	83.73	787.60 *	287.89	313.02	190.47	136.11	305.82	128.83
Fin. svcs. and real estate	90.05	500.91	470.42	300.41	129.10	136.23	219.23	102.37
Retail trade	97.52	522.71	251.37	428.41	379.67	128.35	314.56	96.84
Professional services	82.83	143.71	282.17	129.55	123.05	94.34	103.31	93.94
Other services	99.29	301.34	363.11	247.59	140.37	165.30	234.27	120.33
Ownership								
For profit, incorporated	42.13	195.54	139.95	117.51	99.03	51.60	108.19	40.66
For profit, unincorporated	67.73	165.35	243.05	201.73	168.99	126.45	115.90	85.93
Nonprofit	96.99	204.30	532.90	193.93	86.57	141.10	222.93	119.03
Age of firm								
Less than 5 years	198.23	548.98	454.50	298.49	314.90	230.10	290.49	143.59
5-9 years	126.26	413.73	219.45	350.54	168.75	302.88	211.65	133.15
10-19 years	102.57	269.45	225.97	187.59	258.33	217.74	104.25	155.97
20 or more years	48.19	150.48	157.77	94.07	63.50	61.95	124.86	50.05
Multi/single status								
2 or more locations	48.53	490.95 *	349.41	181.18	72.68	58.43	187.32	48.33
1 location only	85.39	141.08	125.74	141.03	126.82	280.75	79.74	143.46
Percent full-time employees								
Less than 25%	251.72	408.54 *	719.25	645.48	486.35	343.69	630.86	325.26
25-49 %	108.74	448.74	575.97 *	333.61	314.56	114.75	191.61	136.96
50-74 %	72.77	444.99	402.64	261.03	156.75	78.45	210.96	84.65
75% or more	50.76	171.25	129.67	95.48	77.29	68.75	93.20	55.06
Union presence								
No union employees	45.73	123.63	102.83	54.83	78.03	97.41	63.16	61.22
Has union employees	75.67	680.22 *	838.74 *	514.85	216.87	81.66	530.51	76.72
Unknown	116.24	596.30 *	690.29	744.77	355.54	116.13	393.45	118.84
Percent low wage employees								
50% or more low wage	69.77	407.51	345.20	142.28	298.74	84.74	156.53	84.06
Less than 50% low wage	52.06	135.32	132.16	101.01	58.56	68.79	91.17	56.63

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

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Table I.E.3(2010) Percent of total premiums contributed by employees enrolled in employee-plus-one coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2010

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	25.8%	21.6%	29.9%	33.9%	29.2%	23.5%	28.8%	25.4%
Industry group **								
Agric., fish., forest.	27.1%	--	--	--	--	--	16.0% *	33.0%
Mining and manufacturing	22.5%	18.2%	31.3%	33.4%	25.7%	18.8%	31.3%	21.3%
Construction	33.8%	26.0%	36.1%	35.1%	38.1%	29.6%	35.0%	32.8%
Utilities and transp.	22.1%	17.9%	18.6% *	34.0%	30.3%	20.4%	22.8%	22.0%
Wholesale trade	25.1%	21.6%	26.2%	36.0%	24.7%	21.8%	27.6%	24.4%
Fin. svcs. and real estate	25.5%	24.5%	24.1%	29.1%	28.6%	24.7%	24.5%	25.6%
Retail trade	32.3%	27.9%	29.5%	49.5%	42.8%	28.1%	37.7%	31.5%
Professional services	23.9%	19.9%	34.4%	30.3%	29.3%	21.0%	27.8%	23.4%
Other services	30.4%	18.2%	24.0%	31.0%	28.0%	33.1%	23.5%	32.0%
Ownership								
For profit, incorporated	26.9%	21.9%	30.8%	35.3%	30.7%	24.5%	29.9%	26.4%
For profit, unincorporated	27.3%	23.6%	32.8%	34.6%	31.4%	23.9%	29.3%	26.8%
Nonprofit	20.8%	12.7%	17.7%	24.5%	24.3%	19.4%	18.9%	21.0%
Age of firm								
Less than 5 years	32.6%	25.6%	33.7%	36.4%	37.7%	30.3%	29.0%	35.7%
5-9 years	29.6%	24.7%	35.3%	32.4%	29.8%	27.7%	29.5%	29.6%
10-19 years	28.5%	22.3%	30.3%	36.0%	32.1%	24.5%	30.1%	27.8%
20 or more years	25.2%	19.4%	28.6%	33.3%	28.5%	23.3%	28.2%	24.8%
Multi/single status								
2 or more locations	24.7%	14.9% *	33.5%	31.8%	28.2%	23.6%	30.1%	24.6%
1 location only	29.1%	21.7%	29.7%	34.7%	31.0%	21.1%	28.7%	29.4%
Percent full-time employees								
Less than 25%	31.4%	8.9% *	20.1% *	43.2%	30.8%	32.8%	22.4%	33.1%
25-49 %	29.1%	13.8% *	15.7% *	26.2%	30.7%	31.9%	18.0%	31.4%
50-74 %	24.7%	23.0%	24.1%	35.4%	30.8%	23.0%	26.5%	24.6%
75% or more	25.8%	22.0%	30.8%	34.0%	29.0%	23.2%	29.5%	25.2%
Union presence								
No union employees	28.0%	22.0%	31.1%	34.5%	30.6%	25.2%	29.5%	27.7%
Has union employees	19.6%	14.7% *	16.3%	28.6%	20.8%	19.1%	21.1%	19.5%
Unknown	25.5%	16.0% *	25.9%	26.7%	29.7%	25.3%	22.3%	25.5%
Percent low wage employees								
50% or more low wage	30.9%	22.2%	27.7%	34.1%	34.7%	30.1%	27.3%	31.3%
Less than 50% low wage	25.1%	21.5%	30.1%	33.8%	28.5%	22.5%	28.9%	24.5%

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United States	0.34%	1.11%	1.49%	0.86%	0.59%	0.51%	0.80%	0.40%
Industry group **								
Agric., fish., forest.	3.26%	--	--	--	--	--	5.27% *	5.82%
Mining and manufacturing	0.77%	3.56%	4.67%	1.69%	1.04%	1.06%	1.87%	0.69%
Construction	1.94%	4.41%	3.32%	3.07%	3.88%	4.18%	2.18%	2.72%
Utilities and transp.	0.81%	4.19%	8.35% *	5.19%	3.13%	0.66%	5.38% *	0.90%
Wholesale trade	0.85%	6.41%	3.37%	2.67%	2.06%	1.37%	2.85%	1.32%
Fin. svcs. and real estate	0.75%	3.95%	4.01%	3.09%	1.25%	1.16%	2.17%	0.88%
Retail trade	0.56%	5.51%	2.80%	2.88%	3.40%	0.73%	2.64%	0.67%
Professional services	0.64%	1.50%	2.99%	1.57%	1.26%	0.74%	1.14%	0.78%
Other services	1.03%	2.99%	3.95%	2.36%	2.01%	1.71%	2.20%	1.12%
Ownership								
For profit, incorporated	0.43%	1.65%	1.60%	1.09%	1.10%	0.53%	1.02%	0.41%
For profit, unincorporated	0.72%	1.61%	2.09%	2.14%	1.64%	1.43%	1.26%	0.92%
Nonprofit	0.73%	2.01%	4.99%	1.35%	0.78%	1.11%	1.97%	0.94%
Age of firm								
Less than 5 years	2.35%	5.14%	4.93%	3.53%	3.40%	7.65%	3.07%	1.95%
5-9 years	1.49%	4.26%	3.51%	4.16%	1.73%	3.53%	2.32%	1.66%
10-19 years	1.09%	3.30%	2.19%	1.68%	2.24%	1.73%	1.30%	1.65%
20 or more years	0.42%	1.53%	1.81%	1.06%	0.77%	0.59%	1.12%	0.45%
Multi/single status								
2 or more locations	0.41%	4.52% *	3.51%	1.75%	0.74%	0.52%	1.89%	0.41%
1 location only	0.74%	1.15%	1.46%	1.00%	1.20%	1.87%	0.78%	1.30%
Percent full-time employees								
Less than 25%	1.97%	4.51% *	6.67% *	5.71%	5.45%	3.05%	4.35%	2.48%
25-49 %	0.96%	4.99% *	9.49% *	3.82%	4.14%	1.06%	2.12%	1.27%
50-74 %	0.65%	4.55%	3.87%	2.00%	2.23%	0.53%	2.69%	0.69%
75% or more	0.45%	1.51%	1.52%	0.81%	0.77%	0.65%	0.86%	0.51%
Union presence								
No union employees	0.37%	1.03%	1.22%	0.74%	0.78%	0.87%	0.60%	0.49%
Has union employees	0.70%	5.49% *	4.04%	3.82%	1.67%	0.86%	3.57%	0.77%
Unknown	0.89%	5.34% *	7.47%	7.64%	2.65%	0.92%	4.50%	0.92%
Percent low wage employees								
50% or more low wage	0.59%	4.61%	4.14%	1.70%	2.38%	0.75%	1.73%	0.67%
Less than 50% low wage	0.44%	1.08%	1.44%	0.93%	0.58%	0.62%	0.84%	0.50%

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

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

* Figure does not meet standard of reliability or precision.

-- Data suppressed due to high standard errors or no reported values in cell.

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

Table I.E.4(2010) Percent of private-sector employees enrolled in a health insurance plan that take employee-plus-one coverage by firm size and selected characteristics: United States, 2010

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	18.3%	13.0%	14.0%	15.3%	17.1%	20.5%	13.8%	19.3%
Industry group **								
Agric., fish., forest.	18.4%	12.8%	19.1%	21.1%	17.3%	21.3%	15.7%	20.1%
Mining and manufacturing	19.3%	11.7%	15.0%	17.8%	18.2%	20.7%	15.8%	19.8%
Construction	17.5%	13.4%	17.4%	18.3%	18.8%	19.7%	15.9%	19.2%
Utilities and transp.	20.4%	10.6%	11.0%	16.6%	16.7%	22.0%	13.3%	21.1%
Wholesale trade	17.6%	15.0%	18.2%	14.4%	19.6%	18.1%	16.0%	18.1%
Fin. svcs. and real estate	21.0%	14.7%	14.2%	20.0%	18.9%	22.4%	14.9%	21.8%
Retail trade	18.0%	12.2%	12.1%	14.4%	15.8%	20.3%	12.7%	19.2%
Professional services	17.4%	12.8%	12.4%	13.6%	16.1%	19.9%	12.6%	18.4%
Other services	16.5%	12.2%	12.3%	11.7%	15.3%	19.6%	12.0%	17.8%
Ownership								
For profit, incorporated	18.7%	13.3%	14.2%	16.1%	17.8%	20.6%	14.3%	19.7%
For profit, unincorporated	16.6%	12.0%	13.5%	14.3%	15.2%	19.7%	12.9%	17.9%
Nonprofit	18.1%	12.3%	13.5%	12.2%	16.2%	20.5%	12.2%	18.7%
Age of firm								
Less than 5 years	15.6%	12.6%	14.4%	16.2%	17.6%	18.3%	13.9%	17.5%
5-9 years	15.6%	12.4%	11.6%	13.8%	18.5%	23.3%	11.9%	19.3%
10-19 years	16.7%	13.5%	11.8%	15.0%	17.0%	20.9%	13.3%	18.6%
20 or more years	18.8%	13.0%	15.4%	15.5%	17.0%	20.5%	14.5%	19.4%
Multi/single status								
2 or more locations	19.7%	14.4%	14.0%	16.7%	17.2%	20.5%	15.8%	19.8%
1 location only	15.3%	12.9%	14.0%	14.8%	16.9%	20.8%	13.7%	17.1%
Percent full-time employees								
Less than 25%	14.9%	11.7%	9.3%	9.5%	16.7%	16.9%	10.2%	16.2%
25-49 %	16.6%	11.2%	10.6%	15.5%	12.5%	19.7%	12.9%	17.4%
50-74 %	18.9%	12.3%	10.1%	13.6%	15.1%	21.5%	11.4%	20.1%
75% or more	18.4%	13.2%	14.6%	15.5%	17.5%	20.4%	14.2%	19.3%
Union presence								
No union employees	17.7%	13.0%	14.0%	15.2%	17.0%	20.9%	13.8%	19.0%
Has union employees	20.5%	10.0%	14.1%	17.1%	17.1%	21.6%	15.2%	20.8%
Unknown	18.4%	14.9%	14.1%	10.6%	17.3%	18.6%	12.3%	18.5%
Percent low wage employees								
50% or more low wage	16.0%	12.1%	9.7%	12.5%	13.8%	18.5%	11.1%	16.9%
Less than 50% low wage	18.7%	13.1%	14.6%	15.8%	17.7%	20.9%	14.2%	19.8%

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

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Table I.E.4(2010) Standard error for percent of private-sector employees enrolled in a health insurance plan that take employee-plus-one coverage by firm size and selected characteristics: United States, 2010

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.22%	0.55%	0.40%	0.41%	0.47%	0.29%	0.26%	0.28%
Industry group **								
Agric., fish., forest.	2.21%	3.46%	5.33%	4.26%	4.20%	2.77%	2.64%	2.22%
Mining and manufacturing	0.57%	1.16%	0.65%	1.32%	1.09%	0.75%	0.94%	0.68%
Construction	0.76%	1.42%	2.20%	0.99%	2.77%	3.16%	0.79%	1.49%
Utilities and transp.	0.60%	1.93%	2.31%	2.82%	2.13%	0.53%	1.84%	0.67%
Wholesale trade	0.57%	2.77%	1.02%	0.97%	1.50%	1.36%	0.96%	0.85%
Fin. svcs. and real estate	0.45%	1.39%	1.73%	1.81%	1.08%	0.53%	0.91%	0.48%
Retail trade	0.50%	1.60%	1.43%	0.81%	1.29%	0.55%	0.76%	0.48%
Professional services	0.40%	0.92%	0.56%	0.61%	0.23%	0.73%	0.41%	0.50%
Other services	0.50%	0.78%	0.99%	0.71%	1.18%	0.82%	0.42%	0.62%
Ownership								
For profit, incorporated	0.23%	0.48%	0.59%	0.46%	0.69%	0.29%	0.23%	0.30%
For profit, unincorporated	0.56%	0.95%	1.28%	1.37%	1.61%	0.52%	0.61%	0.82%
Nonprofit	0.57%	2.67%	1.48%	0.97%	0.62%	1.11%	0.78%	0.66%
Age of firm								
Less than 5 years	1.13%	1.86%	2.01%	2.19%	3.14%	2.02%	1.74%	1.79%
5-9 years	0.48%	0.97%	1.08%	1.37%	1.38%	2.21%	0.58%	1.12%
10-19 years	0.55%	1.00%	1.07%	0.88%	0.96%	1.12%	0.57%	0.78%
20 or more years	0.24%	0.88%	0.59%	0.34%	0.57%	0.29%	0.38%	0.29%
Multi/single status								
2 or more locations	0.24%	3.33%	1.30%	0.90%	0.46%	0.28%	0.88%	0.25%
1 location only	0.36%	0.60%	0.40%	0.49%	1.05%	1.74%	0.29%	0.80%
Percent full-time employees								
Less than 25%	0.47%	2.87%	2.34%	2.35%	1.70%	1.03%	2.13%	0.73%
25-49 %	0.90%	3.07%	2.15%	1.55%	1.30%	1.27%	1.66%	1.03%
50-74 %	0.44%	0.96%	1.41%	0.97%	0.92%	0.62%	0.57%	0.46%
75% or more	0.26%	0.52%	0.43%	0.43%	0.55%	0.38%	0.28%	0.33%
Union presence								
No union employees	0.24%	0.56%	0.45%	0.45%	0.49%	0.30%	0.22%	0.32%
Has union employees	0.63%	1.90%	2.19%	1.98%	1.33%	0.50%	2.11%	0.57%
Unknown	0.68%	3.26%	3.80%	2.40%	1.88%	0.72%	2.16%	0.71%
Percent low wage employees								
50% or more low wage	0.30%	1.05%	1.23%	0.56%	1.27%	0.84%	0.74%	0.37%
Less than 50% low wage	0.29%	0.61%	0.45%	0.51%	0.60%	0.39%	0.33%	0.35%

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

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Table I.E.4.a(2010) Percent of private-sector employees enrolled in a health insurance plan that take employee-plus-one coverage that required no employee contribution by firm size and selected characteristics: United States, 2010

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	9.8%	50.1%	25.3%	12.4%	6.8%	6.2%	28.7%	6.7%
Industry group **								
Agric., fish., forest.	20.7%	--	--	--	--	--	58.0%	1.9%*
Mining and manufacturing	9.7%	48.4%	20.9%	4.6%	6.5%*	10.2%*	17.1%	8.8%*
Construction	18.8%	43.5%	19.3%	19.7%	12.6%*	3.4%*	25.0%	13.4%
Utilities and transp.	10.3%	47.0%	41.8%*	6.6%*	8.1%*	9.8%	26.1%*	9.4%
Wholesale trade	10.5%	59.1%	21.5%*	12.2%	2.6%*	6.3%*	26.7%	6.1%*
Fin. svcs. and real estate	5.2%	39.0%	30.5%*	18.0%	5.0%*	1.6%	31.1%	2.9%
Retail trade	5.9%	43.9%	29.3%	5.4%*	7.1%*	2.6%	24.1%	3.4%
Professional services	11.6%	56.1%	20.7%	14.1%	5.6%*	9.3%	32.5%	8.6%
Other services	9.7%	49.6%	36.4%	15.9%	12.0%*	1.5%*	36.2%	4.5%*
Ownership								
For profit, incorporated	9.3%	50.5%	24.8%	12.2%	7.1%	5.4%	28.0%	6.2%
For profit, unincorporated	9.8%	47.6%	20.5%	12.3%*	2.0%	5.2%*	30.3%	4.6%
Nonprofit	11.5%	54.2%	40.7%	13.4%	8.4%	10.5%	32.6%	10.1%
Age of firm								
Less than 5 years	16.1%	47.6%	30.1%	6.9%*	2.4%*	0.1%*	32.8%	1.5%*
5-9 years	14.8%	42.8%	15.3%*	13.6%*	0.9%*	10.0%*	28.5%	6.1%*
10-19 years	14.0%	51.3%	26.5%	11.6%	14.1%*	2.2%*	30.9%	7.1%
20 or more years	8.8%	52.6%	26.3%	12.9%	6.1%	6.5%	27.4%	6.8%
Multi/single status								
2 or more locations	6.7%	63.5%	18.1%	14.2%	5.5%	6.4%	16.9%	6.5%
1 location only	18.4%	49.9%	25.7%	11.7%	8.8%	2.0%*	30.0%	8.0%
Percent full-time employees								
Less than 25%	12.4%	61.7%	47.1%*	19.6%*	11.7%*	3.4%*	46.8%	6.3%*
25-49 %	11.0%	73.2%	50.2%	21.0%	12.5%*	1.5%*	45.1%	5.0%*
50-74 %	8.9%	50.8%	38.4%	9.5%	6.0%*	6.3%	39.7%	6.2%
75% or more	9.8%	48.9%	23.6%	12.1%	6.6%	6.4%	26.8%	6.9%
Union presence								
No union employees	9.1%	50.0%	24.0%	11.7%	5.5%	2.7%	28.1%	4.5%
Has union employees	13.4%	63.9%	40.0%*	17.5%*	13.4%*	12.4%	35.9%	12.5%
Unknown	7.5%	39.7%*	50.5%	30.1%*	13.7%*	6.5%*	40.7%	7.0%*
Percent low wage employees								
50% or more low wage	6.6%	56.7%	30.9%	15.0%	4.1%	2.0%	36.9%	3.1%
Less than 50% low wage	10.2%	49.2%	24.8%	12.0%	7.2%	6.9%	27.8%	7.3%

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

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Table I.E.4.a(2010) Standard error for percent of private-sector employees enrolled in a health insurance plan that take employee-plus-one coverage that required no employee contribution by firm size and selected characteristics: United States, 2010

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.86%	2.02%	2.36%	1.28%	0.93%	1.16%	1.41%	0.90%
Industry group **								
Agric., fish., forest.	6.02%	--	--	--	--	--	12.11%	2.32%*
Mining and manufacturing	2.61%	6.44%	5.70%	1.32%	2.93%*	3.97%*	2.10%	2.71%*
Construction	2.89%	7.86%	5.70%	4.45%	4.93%*	2.55%*	3.97%	4.00%
Utilities and transp.	1.71%	12.27%	14.35%*	4.32%*	3.78%*	1.94%	9.93%*	1.93%
Wholesale trade	1.73%	7.07%	6.80%*	3.37%	1.28%*	2.16%*	4.37%	1.83%*
Fin. svcs. and real estate	0.53%	6.63%	9.35%*	4.21%	2.10%*	0.44%	2.73%	0.38%
Retail trade	0.80%	7.56%	6.25%	1.91%*	2.27%*	0.69%	2.58%	0.74%
Professional services	1.66%	2.33%	5.99%	1.96%	1.73%*	2.35%	2.07%	1.90%
Other services	1.18%	5.64%	6.15%	4.36%	4.09%*	0.52%*	3.72%	1.49%*
Ownership								
For profit, incorporated	0.90%	2.50%	2.74%	1.40%	1.28%	1.23%	1.64%	0.96%
For profit, unincorporated	1.68%	5.94%	4.52%	3.78%*	0.58%	1.66%*	3.39%	1.35%
Nonprofit	1.60%	8.65%	8.01%	2.83%	1.77%	2.40%	3.83%	1.81%
Age of firm								
Less than 5 years	2.99%	6.93%	7.87%	3.55%*	1.47%*	0.06%*	5.09%	0.76%*
5-9 years	2.28%	6.24%	4.70%*	5.17%*	0.51%*	3.65%*	4.70%	2.23%*
10-19 years	1.93%	4.64%	4.47%	3.01%	4.81%*	1.68%*	2.29%	2.09%
20 or more years	1.02%	3.98%	3.02%	1.48%	1.00%	1.22%	1.95%	1.02%
Multi/single status								
2 or more locations	1.02%	11.45%	4.21%	3.00%	1.10%	1.19%	1.55%	1.04%
1 location only	1.10%	2.05%	2.55%	1.31%	2.49%	1.44%*	1.50%	1.16%
Percent full-time employees								
Less than 25%	1.55%	12.47%	14.80%*	7.33%*	6.43%*	1.59%*	6.03%	2.02%*
25-49 %	1.99%	8.68%	11.59%	4.00%	4.59%*	0.93%*	7.15%	2.15%*
50-74 %	1.18%	7.83%	8.29%	1.79%	3.34%*	1.55%	4.26%	1.20%
75% or more	0.90%	2.82%	2.52%	1.37%	1.00%	1.31%	1.45%	0.97%
Union presence								
No union employees	0.48%	2.06%	2.29%	1.13%	0.87%	0.49%	1.22%	0.50%
Has union employees	1.98%	14.59%	12.57%*	5.44%*	5.25%*	2.25%	6.42%	2.09%
Unknown	2.12%	13.59%*	12.27%	11.47%*	5.95%*	2.11%*	8.05%	2.09%*
Percent low wage employees								
50% or more low wage	0.66%	7.74%	6.10%	3.06%	1.16%	0.46%	3.28%	0.54%
Less than 50% low wage	1.02%	1.78%	2.41%	1.57%	0.95%	1.40%	1.43%	1.11%

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

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