

Table I.A.2.a(2010) Percent of private-sector establishments that offer health insurance that self-insure at least one plan by firm size and selected characteristics: United States, 2010

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

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

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

* Figure does not meet standard of reliability or precision.

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

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

Table I.A.2.a(2010) Standard error for percent of private-sector establishments that offer health insurance that self-insure at least one plan by firm size and selected characteristics: United States, 2010

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

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

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

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