

**Table I.A.2.b(2010) Percent of private-sector establishments that offer health insurance that offer at least one health insurance plan that required no contribution from the employee for single coverage by firm size and selected characteristics: United States, 2010**

| Characteristics             | Total | Less than 10 employees | 10-24 employees | 25-99 employees | 100-999 employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
|-----------------------------|-------|------------------------|-----------------|-----------------|-------------------|------------------------|------------------------|----------------------|
| United States               | 35.9% | 63.1%                  | 45.6%           | 30.6%           | 16.7%             | 8.8%                   | 55.1%                  | 13.1%                |
| Industry group **           |       |                        |                 |                 |                   |                        |                        |                      |
| Agric., fish., forest.      | 64.9% | 75.9%                  | 59.3%           | 43.5%           | --                | --                     | 71.2%                  | 19.7%                |
| Mining and manufacturing    | 30.8% | 49.9%                  | 36.7%           | 23.7%           | --                | --                     | 41.2%                  | 12.4%                |
| Construction                | 52.6% | 60.9%                  | 46.6%           | 38.4%           | --                | --                     | 55.7%                  | 28.8%                |
| Utilities and transp.       | 35.9% | 54.4%                  | 64.1%           | 29.7%           | --                | --                     | 52.8%                  | 24.6%                |
| Wholesale trade             | 38.3% | 71.7%                  | 48.1%           | 24.4%           | --                | --                     | 58.6%                  | 10.4%                |
| Fin. svcs. and real estate  | 28.1% | 64.3%                  | 56.0%           | 32.4%           | --                | --                     | 59.1%                  | 10.4%                |
| Retail trade                | 20.2% | 59.6%                  | 33.0%           | 20.4%           | --                | --                     | 46.6%                  | 5.4%                 |
| Professional services       | 47.3% | 67.9%                  | 49.3%           | 34.1%           | --                | --                     | 60.4%                  | 23.7%                |
| Other services              | 32.5% | 57.2%                  | 42.9%           | 33.7%           | --                | --                     | 51.0%                  | 11.2%                |
| Ownership                   |       |                        |                 |                 |                   |                        |                        |                      |
| For profit, incorporated    | 33.7% | 62.6%                  | 44.6%           | 29.1%           | --                | --                     | 54.0%                  | 11.8%                |
| For profit, unincorporated  | 41.9% | 61.8%                  | 46.0%           | 30.8%           | --                | --                     | 56.4%                  | 13.0%                |
| Nonprofit                   | 43.2% | 71.7%                  | 53.0%           | 37.5%           | --                | --                     | 61.1%                  | 23.6%                |
| Age of firm                 |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 5 years           | 51.1% | 60.6%                  | 50.6%           | 43.2%           | --                | --                     | 57.6%                  | 14.3%                |
| 5-9 years                   | 48.0% | 59.9%                  | 43.2%           | 31.5%           | --                | --                     | 54.4%                  | 13.3%                |
| 10-19 years                 | 45.1% | 62.7%                  | 44.3%           | 30.6%           | --                | --                     | 55.2%                  | 16.1%                |
| 20 or more years            | 30.3% | 65.1%                  | 46.0%           | 29.5%           | --                | --                     | 54.8%                  | 12.7%                |
| Multi/single status         |       |                        |                 |                 |                   |                        |                        |                      |
| 2 or more locations         | 13.8% | 53.1%                  | 37.7%           | 27.7%           | --                | --                     | 36.5%                  | 11.6%                |
| 1 location only             | 54.6% | 63.2%                  | 46.4%           | 32.7%           | --                | --                     | 56.6%                  | 29.0%                |
| Percent full-time employees |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%               | 33.7% | 67.0%                  | 46.6%           | 35.2%           | --                | --                     | 58.7%                  | 11.3%                |
| 25-49 %                     | 25.3% | 58.9%                  | 44.7%           | 29.6%           | --                | --                     | 50.7%                  | 6.5%                 |
| 50-74 %                     | 35.0% | 63.9%                  | 48.3%           | 30.8%           | --                | --                     | 57.5%                  | 11.7%                |
| 75% or more                 | 37.2% | 62.9%                  | 45.1%           | 30.3%           | --                | --                     | 54.7%                  | 14.4%                |
| Union presence              |       |                        |                 |                 |                   |                        |                        |                      |
| No union employees          | 38.4% | 63.6%                  | 44.7%           | 29.7%           | --                | --                     | 55.2%                  | 11.8%                |
| Has union employees         | 29.3% | 54.8%                  | 61.2%           | 43.0%           | --                | --                     | 56.0%                  | 22.4%                |
| Unknown                     | 15.0% | 51.2%                  | 54.8%           | 37.4%           | --                | --                     | 50.0%                  | 9.1%                 |
| Percent low wage employees  |       |                        |                 |                 |                   |                        |                        |                      |
| 50% or more low wage        | 25.5% | 61.6%                  | 37.4%           | 28.6%           | --                | --                     | 51.6%                  | 9.1%                 |
| Less than 50% low wage      | 39.7% | 63.4%                  | 47.5%           | 31.2%           | --                | --                     | 55.9%                  | 15.3%                |

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

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

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

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

**Table I.A.2.b(2010) Standard error for percent of private-sector establishments that offer health insurance that offer at least one health insurance plan that required no contribution from the employee for single coverage by firm size and selected characteristics: United States, 2010**

| Characteristics             | Total | Less than 10 employees | 10-24 employees | 25-99 employees | 100-999 employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
|-----------------------------|-------|------------------------|-----------------|-----------------|-------------------|------------------------|------------------------|----------------------|
| United States               | 0.57% | 0.94%                  | 1.29%           | 1.16%           | 0.70%             | 0.53%                  | 0.98%                  | 0.52%                |
| Industry group **           |       |                        |                 |                 |                   |                        |                        |                      |
| Agric., fish., forest.      | 5.38% | 5.33%                  | 12.63%          | 12.18%          | --                | --                     | 5.67%                  | 5.73%                |
| Mining and manufacturing    | 1.36% | 5.42%                  | 4.11%           | 1.67%           | --                | --                     | 1.70%                  | 1.41%                |
| Construction                | 2.36% | 3.58%                  | 4.46%           | 4.71%           | --                | --                     | 2.36%                  | 5.28%                |
| Utilities and transp.       | 3.09% | 7.95%                  | 4.60%           | 8.63%           | --                | --                     | 6.07%                  | 3.02%                |
| Wholesale trade             | 2.12% | 3.26%                  | 5.81%           | 3.34%           | --                | --                     | 2.66%                  | 1.23%                |
| Fin. svcs. and real estate  | 0.85% | 3.20%                  | 5.46%           | 3.28%           | --                | --                     | 2.75%                  | 1.10%                |
| Retail trade                | 1.16% | 3.27%                  | 2.30%           | 2.21%           | --                | --                     | 2.03%                  | 0.56%                |
| Professional services       | 0.98% | 1.59%                  | 2.18%           | 2.50%           | --                | --                     | 1.50%                  | 1.66%                |
| Other services              | 0.86% | 2.41%                  | 2.16%           | 2.14%           | --                | --                     | 1.57%                  | 1.17%                |
| Ownership                   |       |                        |                 |                 |                   |                        |                        |                      |
| For profit, incorporated    | 0.62% | 0.87%                  | 1.47%           | 1.62%           | --                | --                     | 1.04%                  | 0.58%                |
| For profit, unincorporated  | 1.62% | 2.48%                  | 2.01%           | 2.19%           | --                | --                     | 1.93%                  | 1.79%                |
| Nonprofit                   | 1.70% | 3.06%                  | 3.83%           | 2.83%           | --                | --                     | 2.27%                  | 1.74%                |
| Age of firm                 |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 5 years           | 2.61% | 3.31%                  | 7.05%           | 7.15%           | --                | --                     | 3.31%                  | 2.55%                |
| 5-9 years                   | 1.64% | 2.84%                  | 2.52%           | 2.02%           | --                | --                     | 1.85%                  | 1.74%                |
| 10-19 years                 | 1.52% | 2.38%                  | 2.67%           | 2.52%           | --                | --                     | 1.77%                  | 1.35%                |
| 20 or more years            | 0.72% | 1.39%                  | 1.43%           | 0.98%           | --                | --                     | 1.23%                  | 0.55%                |
| Multi/single status         |       |                        |                 |                 |                   |                        |                        |                      |
| 2 or more locations         | 0.50% | 8.54%                  | 4.35%           | 1.33%           | --                | --                     | 1.96%                  | 0.56%                |
| 1 location only             | 0.95% | 1.02%                  | 1.56%           | 1.69%           | --                | --                     | 1.02%                  | 1.52%                |
| Percent full-time employees |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%               | 1.69% | 4.49%                  | 9.18%           | 5.63%           | --                | --                     | 3.20%                  | 0.78%                |
| 25-49 %                     | 2.37% | 7.23%                  | 3.74%           | 4.16%           | --                | --                     | 4.29%                  | 1.08%                |
| 50-74 %                     | 1.33% | 2.13%                  | 2.17%           | 2.81%           | --                | --                     | 1.70%                  | 1.18%                |
| 75% or more                 | 0.63% | 1.12%                  | 1.92%           | 1.49%           | --                | --                     | 1.07%                  | 0.59%                |
| Union presence              |       |                        |                 |                 |                   |                        |                        |                      |
| No union employees          | 0.57% | 0.96%                  | 1.22%           | 1.12%           | --                | --                     | 0.94%                  | 0.24%                |
| Has union employees         | 2.16% | 5.75%                  | 5.94%           | 6.05%           | --                | --                     | 2.48%                  | 2.40%                |
| Unknown                     | 1.10% | 9.37%                  | 10.68%          | 7.55%           | --                | --                     | 7.81%                  | 0.68%                |
| Percent low wage employees  |       |                        |                 |                 |                   |                        |                        |                      |
| 50% or more low wage        | 1.13% | 3.76%                  | 2.99%           | 1.97%           | --                | --                     | 2.45%                  | 0.38%                |
| Less than 50% low wage      | 0.71% | 1.21%                  | 1.68%           | 1.41%           | --                | --                     | 1.11%                  | 0.70%                |

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

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

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