

Table I.A.2.d(2010) Percent of private-sector establishments that offer health insurance that offer two or more health insurance plans by firm size and selected characteristics: United States, 2010

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	41.4%	13.1%	23.4%	38.1%	52.9%	80.8%	18.3%	68.8%
Industry group **								
Agric., fish., forest.	15.6%	7.4% *	21.1% *	38.6% *	36.2% *	57.7%	12.6%	37.3%
Mining and manufacturing	33.8%	10.7%	22.2%	39.3%	55.7%	68.6%	19.4%	59.3%
Construction	20.7%	12.7%	22.8%	30.9%	54.2%	86.5%	16.8%	51.5%
Utilities and transp.	50.8%	13.7% *	29.9% *	26.8%	45.1%	84.9%	19.1%	71.9%
Wholesale trade	36.4%	7.9%	28.1%	36.2%	44.6%	82.5%	17.2%	62.7%
Fin. svcs. and real estate	53.1%	17.7%	26.1%	42.4%	53.9%	81.0%	22.1%	70.8%
Retail trade	50.1%	13.3%	17.3%	37.9%	54.2%	74.1%	17.4%	68.5%
Professional services	37.4%	13.0%	25.8%	42.8%	59.4%	86.7%	18.5%	71.3%
Other services	41.7%	13.5%	20.9%	33.9%	45.5%	84.9%	17.8%	69.4%
Ownership								
For profit, incorporated	43.0%	12.9%	22.8%	37.5%	50.9%	80.7%	18.2%	69.8%
For profit, unincorporated	36.5%	14.8%	25.9%	40.6%	57.0%	86.3%	18.7%	72.1%
Nonprofit	36.6%	10.1%	23.5%	38.7%	56.8%	67.4%	18.2%	56.7%
Age of firm								
Less than 5 years	26.1%	16.4%	25.6%	40.7%	60.6%	72.1%	19.9%	60.9%
5-9 years	22.9%	11.8%	27.9%	39.5%	55.0%	64.6%	17.2%	54.2%
10-19 years	27.9%	10.9%	25.4%	36.0%	52.9%	80.3%	16.4%	60.9%
20 or more years	49.0%	14.0%	21.2%	38.3%	52.5%	81.2%	19.2%	70.4%
Multi/single status								
2 or more locations	67.2%	17.9% *	21.7%	39.7%	52.9%	80.8%	30.2%	70.7%
1 location only	19.4%	13.0%	23.5%	36.9%	52.9%	69.5%	17.3%	47.5%
Percent full-time employees								
Less than 25%	37.6%	8.4% *	10.3% *	28.0%	44.5%	76.9%	11.4%	61.1%
25-49 %	48.1%	7.3%	17.5%	29.4%	42.8%	90.3%	13.0%	74.0%
50-74 %	41.1%	12.6%	20.7%	34.4%	52.2%	75.4%	15.6%	67.7%
75% or more	41.1%	13.8%	25.0%	40.2%	55.0%	81.4%	19.6%	69.1%
Union presence								
No union employees	35.8%	12.7%	23.3%	37.9%	52.6%	78.8%	17.9%	64.2%
Has union employees	71.6%	20.3%	26.3%	47.0%	53.2%	88.1%	26.8%	83.2%
Unknown	68.0%	21.9%	18.6% *	22.7% *	58.8%	78.5%	20.4%	75.9%
Percent low wage employees								
50% or more low wage	46.4%	10.2%	14.4%	29.4%	46.0%	80.3%	13.3%	67.2%
Less than 50% low wage	39.5%	13.8%	25.5%	41.0%	56.7%	81.1%	19.5%	69.6%

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

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

* Figure does not meet standard of reliability or precision.

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

Table I.A.2.d(2010) Standard error for percent of private-sector establishments that offer health insurance that offer two or more health insurance plans by firm size and selected characteristics: United States, 2010

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.47%	0.36%	1.04%	1.21%	0.64%	0.62%	0.42%	0.56%
Industry group **								
Agric., fish., forest.	3.14%	2.34% *	11.57% *	13.55% *	11.54% *	14.12%	3.61%	8.82%
Mining and manufacturing	1.22%	2.57%	2.90%	3.77%	1.98%	2.90%	2.13%	1.57%
Construction	1.99%	1.88%	4.24%	3.97%	6.82%	3.66%	1.76%	4.42%
Utilities and transp.	2.74%	5.55% *	9.04% *	6.57%	6.05%	2.35%	3.32%	2.84%
Wholesale trade	1.33%	1.66%	4.58%	4.73%	1.51%	1.31%	1.74%	1.45%
Fin. svcs. and real estate	0.76%	2.06%	3.65%	4.16%	2.14%	1.65%	1.92%	0.74%
Retail trade	1.39%	2.75%	2.74%	1.23%	2.28%	1.76%	2.17%	1.20%
Professional services	0.59%	1.10%	1.72%	2.35%	1.26%	1.39%	0.62%	0.99%
Other services	1.10%	1.36%	2.59%	1.96%	2.82%	1.38%	1.22%	1.23%
Ownership								
For profit, incorporated	0.64%	0.63%	1.05%	1.48%	0.94%	0.76%	0.56%	0.74%
For profit, unincorporated	1.18%	2.01%	1.64%	3.59%	2.80%	1.13%	1.59%	0.95%
Nonprofit	1.49%	2.13%	2.97%	3.09%	2.60%	2.84%	2.13%	2.20%
Age of firm								
Less than 5 years	3.20%	3.27%	5.37%	3.93%	6.03%	7.16%	3.35%	2.11%
5-9 years	0.69%	1.07%	3.21%	5.08%	2.81%	3.12%	0.89%	2.50%
10-19 years	0.92%	0.93%	2.28%	2.67%	3.56%	1.31%	0.95%	1.51%
20 or more years	0.59%	1.23%	1.32%	1.89%	0.72%	0.74%	0.61%	0.53%
Multi/single status								
2 or more locations	0.50%	6.90% *	2.11%	2.32%	0.64%	0.63%	2.18%	0.52%
1 location only	0.42%	0.38%	1.13%	1.24%	3.01%	5.89%	0.43%	1.37%
Percent full-time employees								
Less than 25%	1.84%	2.62% *	5.79% *	5.01%	4.36%	3.97%	1.43%	2.88%
25-49 %	1.24%	1.99%	3.67%	3.42%	5.19%	1.58%	1.61%	1.66%
50-74 %	1.10%	1.59%	3.82%	2.28%	2.65%	1.23%	1.74%	1.13%
75% or more	0.53%	0.60%	0.96%	1.44%	0.94%	0.93%	0.50%	0.78%
Union presence								
No union employees	0.35%	0.36%	1.08%	1.18%	0.71%	0.79%	0.50%	0.54%
Has union employees	2.28%	5.33%	7.36%	5.83%	4.45%	1.43%	3.90%	1.96%
Unknown	1.02%	5.69%	6.54% *	7.30% *	5.71%	1.16%	4.27%	1.32%
Percent low wage employees								
50% or more low wage	0.80%	0.61%	1.65%	2.53%	1.26%	0.95%	0.67%	1.00%
Less than 50% low wage	0.48%	0.45%	1.14%	1.11%	0.91%	0.85%	0.44%	0.64%

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

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