

Table I.A.2.f(2010) Percent of private-sector establishments that offer health insurance that required a waiting period before new employees were eligible for 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	74.6%	54.4%	80.5%	86.5%	90.7%	84.2%	64.7%	86.3%
Industry group **								
Agric., fish., forest.	50.8%	36.0%	78.5%	76.5%	100.0%	86.9%	44.6%	95.9%
Mining and manufacturing	83.3%	71.2%	89.7%	94.1%	92.5%	76.2%	81.7%	86.1%
Construction	70.2%	59.0%	84.7%	88.2%	83.5%	95.0%	67.9%	87.9%
Utilities and transp.	72.6%	60.7%	83.0%	92.6%	93.1%	63.5%	72.5%	72.7%
Wholesale trade	76.7%	55.7%	89.3%	88.5%	95.4%	78.4%	69.8%	86.0%
Fin. svcs. and real estate	75.6%	53.4%	78.1%	90.5%	90.7%	79.6%	62.2%	83.3%
Retail trade	84.9%	57.2%	81.5%	95.3%	97.1%	92.5%	69.6%	93.6%
Professional services	69.4%	54.5%	78.9%	81.9%	87.5%	76.1%	62.9%	81.2%
Other services	72.6%	47.7%	73.7%	79.4%	88.2%	90.9%	58.6%	88.9%
Ownership								
For profit, incorporated	76.3%	55.7%	82.8%	89.6%	91.4%	84.1%	67.0%	86.3%
For profit, unincorporated	72.2%	57.6%	79.3%	84.4%	92.3%	87.0%	63.8%	88.8%
Nonprofit	65.1%	33.5%	62.9%	73.5%	87.3%	80.1%	48.1%	83.5%
Age of firm								
Less than 5 years	61.1%	48.9%	77.0%	81.7%	89.8%	83.8%	56.6%	86.3%
5-9 years	65.2%	52.5%	79.7%	82.5%	92.0%	92.2%	60.6%	89.9%
10-19 years	71.6%	54.8%	83.0%	86.8%	90.9%	96.2%	64.5%	91.9%
20 or more years	78.0%	56.2%	80.1%	87.4%	90.6%	83.3%	67.6%	85.5%
Multi/single status								
2 or more locations	86.1%	64.7%	85.3%	87.6%	91.1%	84.2%	84.1%	86.3%
1 location only	64.8%	54.3%	79.9%	85.8%	87.5%	79.0%	63.2%	86.7%
Percent full-time employees								
Less than 25%	70.8%	41.8%	68.0%	72.2%	90.0%	88.8%	52.5%	87.3%
25-49 %	75.3%	42.0%	70.8%	84.8%	94.0%	87.7%	56.2%	89.5%
50-74 %	75.8%	53.3%	75.9%	83.9%	92.7%	91.5%	60.8%	91.4%
75% or more	74.6%	56.2%	82.7%	88.1%	90.1%	81.2%	66.9%	84.6%
Union presence								
No union employees	74.0%	54.3%	80.9%	87.0%	90.8%	87.5%	64.8%	88.6%
Has union employees	75.5%	54.0%	73.9%	77.6%	87.4%	77.5%	63.5%	78.6%
Unknown	80.7%	59.2%	71.9%	88.2%	92.2%	82.3%	64.6%	83.4%
Percent low wage employees								
50% or more low wage	78.1%	44.6%	75.1%	86.2%	91.9%	90.8%	58.2%	90.7%
Less than 50% low wage	73.3%	56.7%	81.7%	86.7%	90.1%	80.2%	66.3%	83.8%

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.

** 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.f(2010) Standard error for percent of private-sector establishments that offer health insurance that required a waiting period before new employees were eligible for 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	0.37%	1.31%	1.23%	0.94%	0.70%	0.84%	0.82%	0.57%
Industry group **								
Agric., fish., forest.	6.78%	7.52%	13.73%	8.67%	14.91%	10.03%	7.58%	4.36%
Mining and manufacturing	1.24%	3.78%	2.04%	2.00%	1.92%	4.91%	1.87%	2.47%
Construction	1.83%	3.79%	2.39%	0.88%	5.40%	2.24%	2.16%	3.05%
Utilities and transp.	2.93%	8.07%	4.73%	2.62%	2.70%	4.12%	5.38%	3.07%
Wholesale trade	1.01%	3.45%	2.52%	1.93%	0.95%	3.08%	2.08%	1.72%
Fin. svcs. and real estate	0.97%	2.78%	3.10%	1.80%	1.00%	1.24%	1.70%	1.08%
Retail trade	1.09%	2.84%	2.94%	0.94%	1.46%	0.76%	2.54%	0.69%
Professional services	0.83%	1.79%	2.33%	1.74%	1.12%	2.09%	1.28%	1.02%
Other services	0.93%	2.22%	2.41%	3.01%	1.08%	1.35%	1.67%	1.06%
Ownership								
For profit, incorporated	0.49%	1.74%	1.23%	0.77%	0.80%	0.76%	1.06%	0.63%
For profit, unincorporated	1.07%	2.01%	2.06%	3.31%	1.28%	3.04%	1.83%	1.72%
Nonprofit	1.17%	2.68%	4.75%	2.49%	1.81%	3.76%	1.65%	0.99%
Age of firm								
Less than 5 years	2.52%	3.57%	5.20%	3.89%	1.99%	5.32%	2.80%	1.87%
5-9 years	1.24%	1.95%	2.13%	3.13%	1.94%	2.20%	1.51%	1.85%
10-19 years	1.36%	1.66%	2.02%	1.77%	2.16%	1.16%	1.36%	1.07%
20 or more years	0.27%	1.50%	1.06%	0.60%	0.84%	1.00%	0.79%	0.72%
Multi/single status								
2 or more locations	0.64%	8.40%	2.30%	1.52%	0.68%	0.85%	1.92%	0.64%
1 location only	0.85%	1.38%	1.34%	0.86%	1.94%	4.26%	0.90%	1.18%
Percent full-time employees								
Less than 25%	2.04%	4.35%	4.60%	6.59%	1.62%	4.35%	3.37%	3.09%
25-49 %	1.61%	4.24%	4.40%	3.04%	1.80%	1.88%	2.36%	1.36%
50-74 %	1.49%	2.92%	4.52%	2.53%	1.77%	1.42%	2.63%	1.22%
75% or more	0.38%	1.44%	1.52%	0.90%	0.83%	0.82%	0.74%	0.54%
Union presence								
No union employees	0.46%	1.28%	1.37%	0.94%	0.76%	0.66%	0.80%	0.37%
Has union employees	1.49%	5.37%	4.31%	4.04%	2.47%	2.02%	2.86%	1.68%
Unknown	1.39%	8.22%	10.67%	2.89%	1.85%	1.39%	6.36%	1.20%
Percent low wage employees								
50% or more low wage	0.84%	2.20%	1.82%	1.60%	0.79%	0.84%	1.59%	0.69%
Less than 50% low wage	0.52%	1.65%	1.49%	1.08%	0.78%	1.14%	0.99%	0.63%

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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