

Table I.B.2.c(2010) Percent of private-sector employees working in establishments 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	65.6%	16.4%	25.2%	41.2%	57.5%	84.6%	26.7%	74.4%
Industry group **								
Agric., fish., forest.	32.9%	6.6% *	23.7% *	27.6% *	26.9% *	61.5%	22.7% *	37.2%
Mining and manufacturing	65.4%	11.1%	24.2%	43.9%	56.8%	81.3%	28.0%	72.0%
Construction	40.0%	16.6%	25.0%	31.0%	59.9%	83.7%	25.0%	56.2%
Utilities and transp.	78.9%	16.3% *	28.9% *	26.9%	54.9%	93.5%	24.2%	84.7%
Wholesale trade	60.8%	9.2%	29.9%	43.0%	58.7%	86.8%	27.4%	72.0%
Fin. svcs. and real estate	71.7%	22.4%	29.2%	43.9%	55.2%	85.0%	30.5%	77.3%
Retail trade	68.0%	15.2%	18.5%	42.3%	58.9%	80.4%	22.9%	75.6%
Professional services	68.5%	19.1%	28.5%	46.4%	64.4%	86.3%	28.6%	77.1%
Other services	61.6%	14.2%	21.5%	38.5%	49.1%	84.9%	25.4%	70.5%
Ownership								
For profit, incorporated	66.1%	16.8%	24.5%	41.1%	55.6%	84.8%	26.6%	75.2%
For profit, unincorporated	61.6%	17.0%	27.5%	43.4%	61.4%	85.3%	25.8%	73.4%
Nonprofit	66.6%	11.5%	26.6%	39.4%	59.8%	83.4%	28.9%	71.7%
Age of firm								
Less than 5 years	45.0%	22.6%	26.3%	42.6%	62.3%	70.8%	27.7%	61.6%
5-9 years	44.2%	17.0%	30.9%	41.7%	56.8%	77.1%	27.2%	59.5%
10-19 years	53.8%	13.0%	27.1%	41.2%	55.6%	85.0%	25.1%	67.7%
20 or more years	69.6%	16.6%	23.0%	41.0%	57.7%	84.9%	27.0%	76.0%
Multi/single status								
2 or more locations	78.0%	15.9% *	22.8%	42.4%	58.6%	84.9%	38.5%	78.9%
1 location only	40.0%	16.4%	25.3%	40.8%	55.8%	79.6%	25.7%	55.5%
Percent full-time employees								
Less than 25%	51.6%	8.2% *	10.2% *	28.3%	37.9%	78.3%	17.8%	58.8%
25-49 %	63.8%	9.7%	20.3%	34.1%	41.3%	90.5%	20.6%	72.7%
50-74 %	69.1%	13.2%	22.0%	39.2%	60.2%	84.1%	20.0%	77.4%
75% or more	66.0%	18.1%	27.0%	43.4%	60.5%	84.6%	28.9%	74.9%
Union presence								
No union employees	58.4%	15.7%	25.1%	41.0%	56.9%	82.4%	26.3%	69.1%
Has union employees	83.7%	28.5% *	29.1%	48.9%	62.6%	91.4%	36.7%	86.0%
Unknown	79.0%	30.4%	21.5% *	22.9% *	55.8%	82.6%	23.9%	80.4%
Percent low wage employees								
50% or more low wage	61.5%	11.2%	16.3%	32.8%	47.8%	81.8%	19.9%	68.5%
Less than 50% low wage	67.0%	17.5%	27.4%	44.0%	61.6%	85.6%	28.4%	76.5%

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.B.2.c(2010) Standard error for percent of private-sector employees working in establishments 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	0.83%	0.75%	1.28%	1.48%	1.65%	0.79%	0.78%	0.87%
Industry group **								
Agric., fish., forest.	7.16%	3.31% *	11.63% *	14.87% *	11.31% *	14.22%	8.28% *	9.15%
Mining and manufacturing	1.67%	2.77%	2.84%	3.82%	3.62%	1.75%	3.18%	1.64%
Construction	4.20%	3.45%	4.26%	5.22%	9.79%	5.98%	2.51%	6.45%
Utilities and transp.	2.48%	6.20% *	9.41% *	6.01%	7.93%	1.36%	5.26%	2.39%
Wholesale trade	1.76%	2.74%	4.71%	5.75%	5.87%	2.78%	2.36%	2.16%
Fin. svcs. and real estate	1.42%	2.48%	3.13%	4.11%	2.39%	1.71%	2.21%	1.59%
Retail trade	1.71%	2.70%	2.73%	3.09%	4.14%	1.24%	2.36%	1.61%
Professional services	1.08%	1.63%	2.37%	2.61%	1.80%	1.61%	1.06%	1.23%
Other services	2.09%	1.93%	2.51%	2.63%	4.00%	2.19%	1.93%	2.37%
Ownership								
For profit, incorporated	0.59%	1.10%	1.55%	1.64%	1.58%	0.55%	0.84%	0.67%
For profit, unincorporated	2.80%	2.70%	2.09%	4.30%	4.64%	3.74%	1.74%	3.19%
Nonprofit	1.31%	2.76%	3.00%	3.73%	4.14%	2.14%	2.84%	1.41%
Age of firm								
Less than 5 years	3.48%	4.15%	5.04%	4.91%	8.23%	9.76%	3.77%	3.81%
5-9 years	1.94%	2.00%	4.08%	5.51%	6.71%	5.27%	1.91%	4.11%
10-19 years	2.58%	1.42%	1.52%	3.45%	4.08%	2.63%	1.65%	3.14%
20 or more years	0.78%	1.23%	1.49%	1.83%	1.72%	0.77%	1.07%	0.88%
Multi/single status								
2 or more locations	0.63%	5.09% *	2.80%	2.81%	1.09%	0.65%	3.00%	0.70%
1 location only	1.49%	0.80%	1.36%	1.56%	3.67%	4.98%	0.95%	2.25%
Percent full-time employees								
Less than 25%	2.90%	5.15% *	4.35% *	5.23%	4.75%	2.45%	1.77%	3.51%
25-49 %	2.24%	2.60%	3.66%	5.01%	7.49%	1.36%	1.93%	2.49%
50-74 %	2.12%	2.52%	4.13%	3.33%	2.66%	2.22%	2.74%	2.03%
75% or more	0.67%	1.19%	1.13%	1.72%	1.31%	0.94%	0.65%	0.74%
Union presence								
No union employees	0.94%	0.62%	1.33%	1.50%	1.62%	1.16%	0.77%	1.04%
Has union employees	1.96%	9.21% *	7.49%	6.64%	4.88%	1.18%	4.93%	1.83%
Unknown	2.11%	7.07%	7.79% *	9.49% *	8.30%	2.23%	4.22%	2.17%
Percent low wage employees								
50% or more low wage	1.62%	1.45%	1.49%	2.71%	3.00%	1.59%	1.31%	1.94%
Less than 50% low wage	0.87%	0.91%	1.56%	1.41%	1.73%	0.90%	0.79%	0.96%

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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