Table I.C.3.a(2010) Percent of total premiums for exclusive-provider plans contributed by employees enrolled in single coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2010

| Characteristics | Total | $\begin{array}{r} \text { Less than } \\ \text { employees } \end{array}$ | $\begin{array}{r} 10-24 \\ \text { employees } \end{array}$ | $\begin{array}{r} 25-99 \\ \text { employees } \end{array}$ | 100-999 employees | $\begin{array}{r} 1000 \text { or } \\ \text { more } \\ \text { employees } \end{array}$ | $\begin{array}{r} \text { Less than } \\ \text { employees } \end{array}$ | 50 or more employees |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| United States | 20.5\% | 16.3\% | 22.5\% | 22.9\% | 21.2\% | 19.6\% | 20.1\% | 20.7\% |
| Industry group ** |  |  |  |  |  |  |  |  |
| Agric., fish., forest. | 14.0\%* | -- | -- | -- | -- | -- | 17.3\%* | 10.7\% * |
| Mining and manufacturing | 21.6\% | 19.7\% | 25.5\% | 26.0\% | 20.7\% | 17.8\% | 24.2\% | 20.4\% |
| Construction | 22.4\% | 17.9\% | 24.6\% | 23.2\% | 26.4\% | 19.8\%* | 22.5\% | 22.3\% |
| Utilities and transp. | 19.7\% | 17.7\%* | 20.8\%* | 27.1\% | 22.4\% | 17.6\% | 16.3\% | 20.3\% |
| Wholesale trade | 17.3\% | 14.9\%* | 12.6\%* | 21.2\% | 18.1\% | 19.2\% | 13.5\% | 20.6\% |
| Fin. svs. and real estate | 18.2\% | 12.9\% | 13.4\%* | 21.0\% | 15.5\% | 20.2\% | 14.4\% | 19.1\% |
| Retail trade | 29.4\% | 19.1\% | 32.3\% | 32.0\% | 32.3\% | 26.9\% | 27.1\% | 30.8\% |
| Professional services | 18.3\% | 15.0\% | 21.7\% | 18.8\% | 20.2\% | 17.1\% | 18.7\% | 18.2\% |
| Other services | 23.3\% | 16.8\% | 24.0\% | 21.2\% | 22.8\% | 28.7\% | 20.0\% | 25.7\% |
| Ownership |  |  |  |  |  |  |  |  |
| For profit, incorporated | 22.5\% | 16.7\% | 24.4\% | 25.6\% | 24.0\% | 21.3\% | 21.6\% | 23.0\% |
| For profit, unincorporated | 21.5\% | 16.4\% | 21.6\% | 23.5\% | 25.1\% | 20.9\% | 19.3\% | 22.8\% |
| Nonprofit | 15.4\% | 10.9\% | 6.7\%* | 15.4\% | 15.8\% | 16.2\% | 12.2\% | 16.0\% |
| Age of firm |  |  |  |  |  |  |  |  |
| Less than 5 years | 21.8\% | 16.2\% | 20.7\% | 15.0\% | 39.9\% | 33.6\% | 17.7\% | 30.0\% |
| 5-9 years | 21.5\% | 22.0\% | 17.8\% | 25.3\% | 18.0\% | 26.4\% | 21.3\% | 21.9\% |
| 10-19 years | 21.8\% | 18.2\% | 27.7\% | 19.8\% | 26.9\% | 18.1\% | 21.8\% | 21.8\% |
| 20 or more years | 20.2\% | 13.6\% | 21.6\% | 24.1\% | 20.2\% | 19.5\% | 19.6\% | 20.4\% |
| Multi/single status |  |  |  |  |  |  |  |  |
| 2 or more locations | 20.3\% | 11.5\%* | 24.8\% | 25.2\% | 20.4\% | 19.8\% | 18.8\% | 20.4\% |
| 1 location only | 20.7\% | 16.3\% | 22.4\% | 22.3\% | 22.6\% | 16.8\% | 20.2\% | 21.6\% |
| Percent full-time employees |  |  |  |  |  |  |  |  |
| Less than 25\% | 24.8\% | 26.1\% | 22.5\% | 24.9\% | 20.8\% | 30.5\% | 25.2\% | 24.5\% |
| 25-49 \% | 24.6\% | 22.4\%* | 18.7\% | 25.1\% | 27.6\% | 26.2\% | 21.0\% | 26.6\% |
| 50-74 \% | 22.0\% | 18.8\% | 24.4\% | 20.5\% | 24.4\% | 21.9\% | 22.0\% | 22.0\% |
| 75\% or more | 20.0\% | 15.3\% | 22.5\% | 23.1\% | 20.5\% | 19.0\% | 19.7\% | 20.2\% |
| Union presence |  |  |  |  |  |  |  |  |
| No union employees | 21.2\% | 15.4\% | 23.8\% | 24.4\% | 20.9\% | 20.8\% | 20.3\% | 21.7\% |
| Has union employees | 16.8\% | 30.4\% | 8.0\% | 9.3\%* | 22.0\% | 16.8\% | 13.5\% | 17.1\% |
| Unknown | 21.2\% | 31.9\% | 5.2\%* | 10.2\%* | 26.3\% | 20.9\% | 22.5\% | 21.1\% |
| Percent low wage employees |  |  |  |  |  |  |  |  |
| $50 \%$ or more low wage | 24.5\% | 17.9\% | 24.9\% | 27.1\% | 20.9\% | 28.4\% | 22.5\% | 25.4\% |
| Less than $50 \%$ low wage | 19.8\% | 16.0\% | 22.1\% | 21.9\% | 21.3\% | 18.5\% | 19.7\% | 19.8\% |

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.C.3.a(2010) Standard error for percent of total premiums for exclusive-provider plans contributed by employees enrolled in single coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2010

| Characteristics | Total | $\begin{array}{r} \text { Less than } \\ \text { employees } \end{array}$ | 10-24 employees | $\begin{array}{r} 25-99 \\ \text { employees } \end{array}$ | 100-999 employees | 1000 or more employees | $\begin{array}{r} \text { Less than } \\ \text { employees } \end{array}$ | 50 or more employees |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| United States | 0.34\% | 1.54\% | 1.21\% | 1.45\% | 1.12\% | 0.65\% | 0.74\% | 0.65\% |
| Industry group ** |  |  |  |  |  |  |  |  |
| Agric., fish., forest. | 4.85\%* | -- | -- | -- | -- | -- | 10.48\%* | 3.95\% * |
| Mining and manufacturing | 1.09\% | 4.00\% | 3.55\% | 2.00\% | 2.84\% | 2.25\% | 2.16\% | 1.74\% |
| Construction | 2.20\% | 4.08\% | 3.74\% | 4.32\% | 6.25\% | 7.31\%* | 2.53\% | 5.17\% |
| Utilities and transp. | 2.55\% | 9.98\%* | 6.41\%* | 6.79\% | 3.58\% | 2.46\% | 4.06\% | 2.70\% |
| Wholesale trade | 1.21\% | 5.04\%* | 3.87\%* | 4.32\% | 3.65\% | 2.33\% | 2.89\% | 1.86\% |
| Fin. svs. and real estate | 1.14\% | 3.01\% | 4.85\%* | 4.04\% | 2.54\% | 1.08\% | 2.58\% | 1.35\% |
| Retail trade | 1.14\% | 4.87\% | 2.67\% | 2.85\% | 4.78\% | 1.95\% | 1.32\% | 1.35\% |
| Professional services | 0.66\% | 1.73\% | 3.12\% | 2.73\% | 1.70\% | 0.83\% | 1.48\% | 0.86\% |
| Other services | 1.18\% | 3.33\% | 2.79\% | 2.23\% | 3.03\% | 2.50\% | 1.53\% | 2.34\% |
| Ownership |  |  |  |  |  |  |  |  |
| For profit, incorporated | 0.49\% | 1.94\% | 1.49\% | 1.34\% | 1.76\% | 0.87\% | 0.90\% | 0.97\% |
| For profit, unincorporated | 1.09\% | 2.31\% | 3.66\% | 3.08\% | 3.84\% | 1.36\% | 2.29\% | 1.41\% |
| Nonprofit | 0.79\% | 2.77\% | 2.91\%* | 2.24\% | 1.30\% | 1.03\% | 1.56\% | 0.88\% |
| Age of firm |  |  |  |  |  |  |  |  |
| Less than 5 years | 2.48\% | 4.14\% | 5.20\% | 4.17\% | 4.35\% | 8.19\% | 3.10\% | 4.55\% |
| 5-9 years | 1.49\% | 3.64\% | 2.69\% | 3.53\% | 3.70\% | 2.62\% | 1.51\% | 2.10\% |
| 10-19 years | 1.30\% | 3.70\% | 3.52\% | 3.02\% | 1.55\% | 2.46\% | 2.24\% | 2.02\% |
| 20 or more years | 0.45\% | 1.27\% | 1.43\% | 1.81\% | 1.46\% | 0.57\% | 0.82\% | 0.64\% |
| Multi/single status |  |  |  |  |  |  |  |  |
| 2 or more locations | 0.69\% | 4.58\%* | 5.13\% | 1.58\% | 1.62\% | 0.57\% | 2.75\% | 0.69\% |
| 1 location only | 0.75\% | 1.57\% | 1.28\% | 1.92\% | 1.35\% | 2.70\% | 0.84\% | 1.47\% |
| Percent full-time employees |  |  |  |  |  |  |  |  |
| Less than $25 \%$ | 4.00\% | 6.07\% | 6.15\% | 4.84\% | 3.92\% | 8.37\% | 5.21\% | 4.42\% |
| 25-49 \% | 3.36\% | 7.39\%* | 2.40\% | 5.36\% | 8.21\% | 3.94\% | 3.66\% | 3.75\% |
| 50-74 \% | 1.61\% | 4.60\% | 3.17\% | 2.84\% | 1.87\% | 2.48\% | 3.04\% | 1.50\% |
| 75\% or more | 0.37\% | 1.50\% | 1.45\% | 1.33\% | 1.40\% | 0.66\% | 0.65\% | 0.77\% |
| Union presence |  |  |  |  |  |  |  |  |
| No union employees | 0.44\% | 1.59\% | 0.97\% | 1.46\% | 0.90\% | 0.84\% | 0.75\% | 0.79\% |
| Has union employees | 1.10\% | 8.67\% | 2.40\% | 3.07\%* | 3.35\% | 1.45\% | 3.89\% | 1.41\% |
| Unknown | 1.40\% | 6.27\% | 2.87\%* | 6.91\%* | 6.22\% | 1.96\% | 5.08\% | 1.60\% |
| Percent low wage employees |  |  |  |  |  |  |  |  |
| 50\% or more low wage | 0.92\% | 3.96\% | 3.65\% | 3.11\% | 1.13\% | 1.89\% | 2.39\% | 1.17\% |
| Less than 50\% low wage | 0.38\% | 1.23\% | 1.32\% | 1.38\% | 1.20\% | 0.62\% | 0.62\% | 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.

* 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.

