Table I.C.3.b(2010) Percent of total premiums for mixed-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 <br> employees | 1000 or more employees | $\begin{array}{r} \text { Less than } \\ \text { employees } \end{array}$ | 50 or more employees |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| United States | 20.8\% | 17.1\% | 16.5\% | 21.0\% | 21.7\% | 21.4\% | 17.8\% | 21.5\% |
| Industry group ** |  |  |  |  |  |  |  |  |
| Agric., fish., forest. | 22.0\% | -- | -- | -- | -- | -- | 7.5\%* | 33.5\% |
| Mining and manufacturing | 21.7\% | 22.9\% | 21.2\% | 21.3\% | 26.7\% | 19.7\% | 22.3\% | 21.7\% |
| Construction | 22.0\% | 23.1\% | 14.4\% | 24.4\% | 29.0\% | 15.5\% | 20.0\% | 23.8\% |
| Utilities and transp. | 20.1\% | 21.4\% | 9.5\%* | 24.1\% | 22.1\% | 20.0\% | 16.9\% | 20.4\% |
| Wholesale trade | 20.4\% | 13.2\% | 20.4\% | 24.5\% | 18.6\% | 20.4\% | 18.7\% | 20.9\% |
| Fin. svs. and real estate | 20.3\% | 12.6\% | 11.3\% | 16.9\% | 20.6\% | 21.7\% | 12.8\% | 21.3\% |
| Retail trade | 25.2\% | 21.6\% | 22.5\% | 30.4\% | 27.0\% | 24.4\% | 25.0\% | 25.3\% |
| Professional services | 18.0\% | 12.7\% | 15.3\% | 16.1\% | 19.1\% | 18.8\% | 14.6\% | 18.7\% |
| Other services | 23.9\% | 21.8\% | 16.6\% | 22.3\% | 20.7\% | 27.2\% | 19.1\% | 25.2\% |
| Ownership |  |  |  |  |  |  |  |  |
| For profit, incorporated | 22.1\% | 18.0\% | 16.7\% | 23.3\% | 24.2\% | 22.3\% | 19.1\% | 22.8\% |
| For profit, unincorporated | 21.6\% | 16.0\% | 18.5\% | 20.3\% | 26.2\% | 21.3\% | 17.2\% | 23.1\% |
| Nonprofit | 15.6\% | 11.5\% | 10.3\% | 11.5\% | 14.2\% | 17.7\% | 10.1\% | 16.2\% |
| Age of firm |  |  |  |  |  |  |  |  |
| Less than 5 years | 22.0\% | 15.5\% | 23.2\% | 21.3\% | 33.9\% | 19.4\% | 18.9\% | 24.5\% |
| 5-9 years | 22.4\% | 20.0\% | 21.4\% | 22.3\% | 24.2\% | 24.9\% | 20.3\% | 24.8\% |
| 10-19 years | 20.9\% | 15.3\% | 17.7\% | 24.9\% | 23.8\% | 19.7\% | 18.8\% | 21.9\% |
| 20 or more years | 20.7\% | 17.3\% | 14.5\% | 20.0\% | 20.8\% | 21.5\% | 16.9\% | 21.3\% |
| Multi/single status |  |  |  |  |  |  |  |  |
| 2 or more locations | 21.5\% | 14.6\% | 16.7\% | 20.3\% | 21.6\% | 21.6\% | 19.0\% | 21.5\% |
| 1 location only | 19.4\% | 17.1\% | 16.5\% | 21.3\% | 21.9\% | 17.2\% | 17.7\% | 21.3\% |
| Percent full-time employees |  |  |  |  |  |  |  |  |
| Less than 25\% | 24.2\% | 8.2\%* | 15.5\%* | 27.2\% | 30.4\% | 23.7\% | 15.4\% | 25.8\% |
| 25-49 \% | 25.6\% | 15.5\% | 20.0\%* | 22.7\% | 21.2\% | 29.7\% | 21.6\% | 26.3\% |
| 50-74 \% | 19.6\% | 20.3\% | 16.0\% | 19.5\% | 20.6\% | 19.6\% | 19.0\% | 19.7\% |
| 75\% or more | 20.8\% | 16.8\% | 16.4\% | 21.0\% | 21.7\% | 21.4\% | 17.6\% | 21.6\% |
| Union presence |  |  |  |  |  |  |  |  |
| No union employees | 20.8\% | 17.1\% | 16.9\% | 21.1\% | 21.6\% | 21.6\% | 18.0\% | 21.6\% |
| Has union employees | 18.3\% | 15.4\%* | 7.1\%* | 19.4\% | 20.5\% | 18.1\% | 15.0\% | 18.5\% |
| Unknown | 24.2\% | 17.5\% | 14.2\%* | 18.9\% | 27.7\% | 24.2\% | 17.1\% | 24.3\% |
| Percent low wage employees |  |  |  |  |  |  |  |  |
| $50 \%$ or more low wage | 24.9\% | 22.9\% | 19.2\% | 25.2\% | 23.7\% | 25.7\% | 22.5\% | 25.2\% |
| Less than $50 \%$ low wage | 20.0\% | 16.5\% | 16.1\% | 20.2\% | 21.2\% | 20.4\% | 17.2\% | 20.7\% |

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.b(2010) Standard error for percent of total premiums for mixed-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 | 25-99 <br> employees | $\begin{array}{r} 100-999 \\ \text { employees } \end{array}$ | 1000 or more employees | $\begin{array}{r} \text { Less than } \\ \text { employees } \end{array}$ | 50 or more employees |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| United States | 0.31\% | 1.32\% | 1.19\% | 0.64\% | 0.69\% | 0.48\% | 0.85\% | 0.35\% |
| Industry group ** |  |  |  |  |  |  |  |  |
| Agric., fish., forest. | 5.28\% | -- | -- | -- | -- | -- | 3.87\%* | 6.01\% |
| Mining and manufacturing | 1.10\% | 3.32\% | 3.15\% | 2.32\% | 2.83\% | 0.75\% | 1.31\% | 1.14\% |
| Construction | 2.91\% | 3.66\% | 2.24\% | 2.93\% | 7.14\% | 2.24\% | 2.52\% | 4.24\% |
| Utilities and transp. | 1.49\% | 4.68\% | 5.66\%* | 5.96\% | 3.98\% | 1.58\% | 3.80\% | 1.44\% |
| Wholesale trade | 1.19\% | 3.25\% | 1.72\% | 3.68\% | 2.27\% | 0.86\% | 1.51\% | 1.47\% |
| Fin. svs. and real estate | 0.56\% | 3.06\% | 1.81\% | 3.12\% | 0.88\% | 1.10\% | 1.38\% | 0.70\% |
| Retail trade | 0.42\% | 3.61\% | 2.28\% | 2.36\% | 2.08\% | 0.36\% | 2.32\% | 0.42\% |
| Professional services | 0.47\% | 0.81\% | 2.08\% | 1.05\% | 1.22\% | 0.87\% | 0.99\% | 0.74\% |
| Other services | 0.87\% | 2.64\% | 1.33\% | 2.14\% | 1.39\% | 1.37\% | 1.21\% | 1.14\% |
| Ownership |  |  |  |  |  |  |  |  |
| For profit, incorporated | 0.33\% | 1.58\% | 1.20\% | 0.71\% | 1.10\% | 0.46\% | 1.03\% | 0.31\% |
| For profit, unincorporated | 1.05\% | 1.93\% | 2.26\% | 1.29\% | 1.99\% | 1.39\% | 1.46\% | 1.19\% |
| Nonprofit | 0.77\% | 3.07\% | 1.44\% | 0.94\% | 0.80\% | 1.22\% | 1.53\% | 0.94\% |
| Age of firm |  |  |  |  |  |  |  |  |
| Less than 5 years | 2.13\% | 3.91\% | 3.18\% | 3.10\% | 4.04\% | 4.31\% | 2.87\% | 3.51\% |
| 5-9 years | 0.70\% | 2.73\% | 2.44\% | 2.46\% | 2.18\% | 3.45\% | 1.37\% | 1.56\% |
| 10-19 years | 0.96\% | 1.59\% | 1.55\% | 1.89\% | 1.08\% | 1.01\% | 1.26\% | 0.93\% |
| 20 or more years | 0.28\% | 2.65\% | 0.97\% | 0.90\% | 0.88\% | 0.51\% | 1.19\% | 0.36\% |
| Multi/single status |  |  |  |  |  |  |  |  |
| 2 or more locations | 0.42\% | 3.98\% | 1.77\% | 1.70\% | 1.18\% | 0.46\% | 1.05\% | 0.43\% |
| 1 location only | 0.55\% | 1.33\% | 1.35\% | 0.97\% | 0.96\% | 2.25\% | 0.94\% | 0.81\% |
| Percent full-time employees |  |  |  |  |  |  |  |  |
| Less than $25 \%$ | 1.22\% | 2.87\%* | 5.31\%* | 3.59\% | 4.30\% | 1.11\% | 3.48\% | 1.29\% |
| 25-49 \% | 1.00\% | 3.84\% | 6.32\%* | 2.32\% | 2.80\% | 0.79\% | 2.34\% | 0.98\% |
| 50-74 \% | 0.50\% | 2.77\% | 2.44\% | 1.83\% | 1.23\% | 0.65\% | 1.66\% | 0.60\% |
| 75\% or more | 0.35\% | 1.48\% | 1.43\% | 0.73\% | 0.84\% | 0.55\% | 1.02\% | 0.35\% |
| Union presence |  |  |  |  |  |  |  |  |
| No union employees | 0.35\% | 1.45\% | 1.16\% | 0.76\% | 0.75\% | 0.76\% | 0.90\% | 0.40\% |
| Has union employees | 0.83\% | 5.28\%* | 5.53\%* | 2.60\% | 2.44\% | 0.73\% | 3.05\% | 0.90\% |
| Unknown | 0.90\% | 5.18\% | 10.15\%* | 5.31\% | 6.29\% | 0.95\% | 3.38\% | 0.90\% |
| Percent low wage employees |  |  |  |  |  |  |  |  |
| 50\% or more low wage | 0.47\% | 2.38\% | 1.99\% | 1.66\% | 1.11\% | 0.57\% | 1.04\% | 0.55\% |
| Less than 50\% low wage | 0.36\% | 1.42\% | 1.39\% | 0.70\% | 0.92\% | 0.62\% | 0.91\% | 0.41\% |

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.

