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

| Characteristics | Total | $\begin{array}{r} \text { Less than } \\ \text { employees } \end{array}$ | $\begin{array}{r} 10-24 \\ \text { employees } \end{array}$ | $25-99$ <br> employees | 100-999 employees | 1000 or more employees | $\begin{array}{r} \text { Less than } \\ \text { employees } \end{array}$ | 50 or more employees |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| United States | 27.4\% | 22.3\% | 34.6\% | 37.5\% | 30.3\% | 23.4\% | 31.7\% | 26.3\% |
| Industry group ** |  |  |  |  |  |  |  |  |
| Agric., fish., forest. | 31.6\% | -- | -- | -- | -- | -- | 33.5\% | 26.2\% |
| Mining and manufacturing | 25.4\% | 22.1\%* | 39.3\% | 31.0\% | 24.2\% | 21.6\% | 34.2\% | 22.9\% |
| Construction | 30.1\% | 19.0\%* | 35.2\% | 28.3\% | 41.9\% | 50.5\% | 27.9\% | 33.2\% |
| Utilities and transp. | 23.0\% | 10.3\%* | 8.0\%* | 43.5\% | 19.9\% | 24.2\% | 13.0\%* | 24.4\% |
| Wholesale trade | 28.7\% | 14.2\%* | 37.6\% | 38.3\% | 29.1\% | 23.3\% | 31.6\% | 27.1\% |
| Fin. svs. and real estate | 23.9\% | 34.1\% | 33.4\% | 29.7\% | 24.2\% | 22.5\% | 33.3\% | 23.0\% |
| Retail trade | 38.3\% | 7.9\%* | 35.5\% | 50.4\% | 51.5\% | 31.9\% | 31.9\% | 41.8\% |
| Professional services | 25.4\% | 24.4\% | 35.5\% | 42.8\% | 33.3\% | 20.1\% | 32.6\% | 24.4\% |
| Other services | 34.8\% | 27.4\% | 33.0\% | 37.1\% | 30.0\% | 38.4\% | 33.3\% | 35.5\% |
| Ownership |  |  |  |  |  |  |  |  |
| For profit, incorporated | 29.3\% | 23.3\% | 36.2\% | 38.3\% | 30.2\% | 26.0\% | 32.7\% | 28.2\% |
| For profit, unincorporated | 27.7\% | 18.9\% | 31.8\% | 40.9\% | 35.8\% | 21.9\% | 29.1\% | 27.2\% |
| Nonprofit | 22.1\% | 18.1\%* | 23.1\% | 30.8\% | 28.7\% | 18.6\% | 25.9\% | 21.8\% |
| Age of firm |  |  |  |  |  |  |  |  |
| Less than 5 years | 37.0\% | 35.6\% | 48.1\% | 35.4\% | 38.1\% | 32.0\% | 40.0\% | 34.4\% |
| 5-9 years | 29.2\% | 17.5\% | 36.1\% | 40.5\% | 24.5\% | 30.1\% | 32.2\% | 24.7\% |
| 10-19 years | 33.8\% | 25.5\% | 35.6\% | 39.9\% | 39.5\% | 30.2\% | 33.8\% | 33.9\% |
| 20 or more years | 26.1\% | 19.4\% | 32.6\% | 36.6\% | 29.5\% | 22.8\% | 29.8\% | 25.5\% |
| Multi/single status |  |  |  |  |  |  |  |  |
| 2 or more locations | 25.5\% | 20.4\%* | 28.9\% | 40.8\% | 30.0\% | 23.6\% | 35.9\% | 25.3\% |
| 1 location only | 30.3\% | 22.3\% | 34.9\% | 36.7\% | 30.6\% | 21.4\%* | 31.4\% | 29.3\% |
| Percent full-time employees |  |  |  |  |  |  |  |  |
| Less than 25\% | 35.8\% | 19.8\%* | 29.9\%* | 51.0\% | 21.3\%* | 46.9\% | 36.2\% | 35.4\% |
| 25-49 \% | 45.2\% | 33.0\% | 22.9\%* | 37.7\% | 41.9\% | 54.4\% | 30.9\% | 50.3\% |
| 50-74 \% | 27.5\% | 14.5\%* | 25.2\% | 38.6\% | 32.5\% | 26.9\% | 22.1\% | 29.1\% |
| 75\% or more | 26.7\% | 23.2\% | 36.5\% | 37.0\% | 30.0\% | 22.0\% | 32.8\% | 25.2\% |
| Union presence |  |  |  |  |  |  |  |  |
| No union employees | 30.8\% | 22.5\% | 36.0\% | 40.6\% | 31.1\% | 27.2\% | 32.9\% | 30.0\% |
| Has union employees | 16.5\% | 5.8\%* | 10.5\%* | 13.8\%* | 22.8\% | 16.1\% | 8.0\%* | 17.0\% |
| Unknown | 26.8\% | 50.4\% | 50.3\% | 20.2\%* | 38.2\% | 25.5\% | 46.3\% | 26.0\% |
| Percent low wage employees |  |  |  |  |  |  |  |  |
| $50 \%$ or more low wage | 35.1\% | 14.4\% | 30.2\% | 47.9\% | 31.6\% | 38.5\% | 27.0\% | 37.7\% |
| Less than $50 \%$ low wage | 26.6\% | 23.4\% | 35.1\% | 36.5\% | 30.1\% | 22.2\% | 32.2\% | 25.2\% |

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

| Characteristics | Total | Less than employees | $10-24$ employees | $25-99$ <br> employees | $100-999$ <br> employees | $\begin{array}{r} 1000 \text { or } \\ \text { more } \\ \text { employees } \end{array}$ | Less than employees | 50 or more employees |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| United States | 0.64\% | 1.82\% | 2.05\% | 2.27\% | 0.95\% | 1.00\% | 1.22\% | 0.60\% |
| Industry group ** |  |  |  |  |  |  |  |  |
| Agric., fish., forest. | 7.17\% | -- | -- | -- | -- | -- | 8.17\% | 6.51\% |
| Mining and manufacturing | 1.01\% | 7.93\%* | 5.73\% | 2.59\% | 3.51\% | 1.59\% | 4.15\% | 1.28\% |
| Construction | 2.22\% | 8.79\%* | 5.73\% | 6.05\% | 7.70\% | 12.91\% | 3.22\% | 5.68\% |
| Utilities and transp. | 2.45\% | 10.76\%* | 8.87\%* | 10.45\% | 3.78\% | 2.40\% | 7.57\%* | 2.45\% |
| Wholesale trade | 3.31\% | 6.81\%* | 7.42\% | 6.00\% | 5.71\% | 4.01\% | 4.46\% | 2.72\% |
| Fin. svs. and real estate | 1.92\% | 7.55\% | 5.71\% | 7.53\% | 4.05\% | 1.57\% | 4.17\% | 1.60\% |
| Retail trade | 1.55\% | 8.56\% * | 4.54\% | 5.85\% | 4.95\% | 1.28\% | 4.23\% | 1.75\% |
| Professional services | 0.97\% | 4.73\% | 4.62\% | 2.82\% | 2.18\% | 1.64\% | 2.30\% | 1.00\% |
| Other services | 1.64\% | 3.66\% | 5.21\% | 4.10\% | 3.19\% | 3.70\% | 2.43\% | 2.76\% |
| Ownership |  |  |  |  |  |  |  |  |
| For profit, incorporated | 0.90\% | 2.17\% | 2.11\% | 2.34\% | 1.58\% | 1.56\% | 1.10\% | 0.95\% |
| For profit, unincorporated | 1.95\% | 3.49\% | 4.29\% | 5.79\% | 4.82\% | 2.59\% | 3.32\% | 2.11\% |
| Nonprofit | 1.36\% | 8.58\% * | 6.74\% | 1.77\% | 2.32\% | 1.74\% | 3.12\% | 1.32\% |
| Age of firm |  |  |  |  |  |  |  |  |
| Less than 5 years | 5.23\% | 8.98\% | 8.44\% | 8.14\% | 7.82\% | 8.64\% | 7.05\% | 7.31\% |
| 5-9 years | 3.31\% | 3.94\% | 6.17\% | 6.73\% | 5.78\% | 3.49\% | 4.05\% | 3.44\% |
| 10-19 years | 2.56\% | 5.07\% | 4.29\% | 3.35\% | 4.76\% | 4.04\% | 2.05\% | 4.01\% |
| 20 or more years | 0.62\% | 2.53\% | 3.11\% | 2.39\% | 1.27\% | 0.96\% | 1.27\% | 0.58\% |
| Multi/single status |  |  |  |  |  |  |  |  |
| 2 or more locations | 0.75\% | 7.73\%* | 7.50\% | 1.77\% | 1.35\% | 0.99\% | 3.78\% | 0.72\% |
| 1 location only | 1.15\% | 1.83\% | 2.10\% | 2.34\% | 2.46\% | 7.06\%* | 1.12\% | 1.91\% |
| Percent full-time employees |  |  |  |  |  |  |  |  |
| Less than $25 \%$ | 6.07\% | 9.20\% * | 10.86\%* | 9.48\% | 10.39\%* | 8.46\% | 7.76\% | 6.90\% |
| 25-49 \% | 5.81\% | 8.69\% | 7.72\%* | 5.41\% | 7.40\% | 8.59\% | 4.73\% | 6.38\% |
| 50-74 \% | 1.53\% | 5.85\%* | 4.71\% | 4.01\% | 2.95\% | 1.63\% | 4.35\% | 1.67\% |
| 75\% or more | 0.60\% | 1.84\% | 2.24\% | 2.52\% | 1.27\% | 1.01\% | 1.14\% | 0.59\% |
| Union presence |  |  |  |  |  |  |  |  |
| No union employees | 0.68\% | 1.86\% | 1.66\% | 1.84\% | 0.84\% | 1.48\% | 1.36\% | 0.80\% |
| Has union employees | 1.36\% | 6.20\% * | 8.23\%* | 5.06\%* | 4.39\% | 1.89\% | 4.62\%* | 1.55\% |
| Unknown | 2.16\% | 12.35\% | 9.03\% | 9.17\%* | 8.27\% | 2.11\% | 5.30\% | 2.38\% |
| Percent low wage employees |  |  |  |  |  |  |  |  |
| $50 \%$ or more low wage | 2.42\% | 3.55\% | 6.08\% | 3.06\% | 3.47\% | 4.85\% | 3.13\% | 2.49\% |
| Less than 50\% low wage | 0.71\% | 2.13\% | 2.18\% | 2.39\% | 1.10\% | 1.07\% | 1.35\% | 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.

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** 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.

