Table I.D.3.b(2010) Percent of total premiums for mixed-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 | $\begin{array}{r} \text { Less than } \\ 10 \\ \text { employees } \end{array}$ | $10-24$ employees | $\begin{array}{r} 25-99 \\ \text { employees } \end{array}$ | $100-999$ <br> employees | 1000 or more employees | $\begin{array}{r} \text { Less than } \\ \text { employees } \end{array}$ | 50 or more employees |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| United States | 26.7\% | 26.4\% | 32.7\% | 34.6\% | 28.8\% | 24.6\% | 31.5\% | 26.0\% |
| Industry group ** |  |  |  |  |  |  |  |  |
| Agric., fish., forest. | 26.7\% | -- | -- | -- | -- | -- | 21.4\%* | 30.4\% |
| Mining and manufacturing | 23.3\% | 23.4\% | 25.2\% | 30.5\% | 27.2\% | 21.0\% | 28.6\% | 22.8\% |
| Construction | 30.8\% | 32.9\% | 32.5\% | 37.4\% | 28.6\% | 23.2\% | 34.3\% | 28.7\% |
| Utilities and transp. | 21.1\% | 22.8\% | 38.8\% | 33.2\% | 22.3\% | 20.2\% | 26.6\% | 20.9\% |
| Wholesale trade | 25.5\% | 21.5\% | 30.5\% | 33.6\% | 25.6\% | 22.8\% | 29.6\% | 24.7\% |
| Fin. svs. and real estate | 28.1\% | 26.7\% | 29.6\% | 30.8\% | 32.1\% | 27.1\% | 27.6\% | 28.1\% |
| Retail trade | 31.7\% | 27.7\% | 40.2\% | 44.8\% | 40.6\% | 28.3\% | 40.6\% | 30.6\% |
| Professional services | 26.4\% | 28.2\% | 36.1\% | 34.8\% | 29.1\% | 23.9\% | 33.9\% | 25.5\% |
| Other services | 30.9\% | 21.8\% | 32.7\% | 33.7\% | 28.7\% | 31.8\% | 28.4\% | 31.4\% |
| Ownership |  |  |  |  |  |  |  |  |
| For profit, incorporated | 27.1\% | 27.8\% | 31.9\% | 35.2\% | 29.8\% | 24.9\% | 32.2\% | 26.4\% |
| For profit, unincorporated | 28.6\% | 30.2\% | 42.0\% | 39.1\% | 28.9\% | 24.9\% | 35.1\% | 27.3\% |
| Nonprofit | 23.3\% | 5.6\%* | 24.2\%* | 27.3\% | 24.9\% | 22.9\% | 21.5\% | 23.5\% |
| Age of firm |  |  |  |  |  |  |  |  |
| Less than 5 years | 35.6\% | 37.3\% | 40.3\% | 40.4\% | 43.6\% | 21.7\%* | 37.6\% | 34.0\% |
| 5-9 years | 32.5\% | 26.8\% | 41.0\% | 36.4\% | 28.0\% | 32.3\% | 34.0\% | 31.4\% |
| 10-19 years | 29.4\% | 29.9\% | 32.6\% | 37.0\% | 31.5\% | 24.9\% | 31.8\% | 28.6\% |
| 20 or more years | 25.9\% | 21.8\% | 29.8\% | 33.7\% | 28.2\% | 24.5\% | 30.2\% | 25.6\% |
| Multi/single status |  |  |  |  |  |  |  |  |
| 2 or more locations | 25.4\% | 26.4\%* | 36.5\% | 30.7\% | 27.7\% | 24.7\% | 32.9\% | 25.3\% |
| 1 location only | 31.1\% | 26.4\% | 32.5\% | 36.1\% | 30.9\% | 23.7\% | 31.4\% | 30.8\% |
| Percent full-time employees |  |  |  |  |  |  |  |  |
| Less than 25\% | 32.2\% | 24.6\%* | 44.8\% | 49.4\% | 31.1\% | 29.7\% | 36.3\% | 31.5\% |
| 25-49 \% | 30.1\% | 18.9\%* | 31.2\% | 27.9\% | 26.9\% | 32.5\% | 23.5\% | 31.1\% |
| 50-74 \% | 23.8\% | 23.1\% | 36.7\% | 37.7\% | 30.5\% | 21.5\% | 29.8\% | 23.2\% |
| 75\% or more | 26.9\% | 27.3\% | 32.3\% | 34.4\% | 28.7\% | 24.9\% | 31.8\% | 26.2\% |
| Union presence |  |  |  |  |  |  |  |  |
| No union employees | 28.6\% | 27.0\% | 34.6\% | 36.5\% | 30.9\% | 24.8\% | 33.2\% | 27.6\% |
| Has union employees | 19.6\% | 21.7\% | 11.4\%* | 23.7\% | 17.0\% | 19.8\% | 17.4\% | 19.7\% |
| Unknown | 29.0\% | 15.6\%* | 37.9\% | 26.3\% | 27.4\% | 29.1\% | 30.6\% | 29.0\% |
| Percent low wage employees |  |  |  |  |  |  |  |  |
| $50 \%$ or more low wage | 30.8\% | 25.7\% | 33.0\% | 37.6\% | 33.4\% | 29.6\% | 33.6\% | 30.6\% |
| Less than $50 \%$ low wage | 26.2\% | 26.4\% | 32.7\% | 34.3\% | 28.3\% | 24.0\% | 31.3\% | 25.5\% |

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.
-- 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.b(2010) Standard error for percent of total premiums for mixed-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 | $\begin{array}{r} \text { Less than } \\ \text { employees } \end{array}$ | 10-24 employees | $\begin{array}{r} 25-99 \\ \text { employees } \end{array}$ | $\begin{array}{r} 100-999 \\ \text { employees } \end{array}$ | 1000 or more employees | $\begin{array}{r} \text { Less than } \\ \text { employes } \end{array}$ | 50 or more employees |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| United States | 0.45\% | 1.46\% | 1.58\% | 1.45\% | 0.86\% | 0.52\% | 0.62\% | 0.50\% |
| Industry group ** |  |  |  |  |  |  |  |  |
| Agric., fish., forest. | 4.41\% | -- | -- | -- | -- | -- | 8.88\%* | 3.32\% |
| Mining and manufacturing | 0.62\% | 4.71\% | 5.38\% | 2.12\% | 2.20\% | 0.80\% | 2.23\% | 0.69\% |
| Construction | 1.78\% | 4.34\% | 4.67\% | 3.55\% | 5.98\% | 2.72\% | 2.20\% | 2.55\% |
| Utilities and transp. | 1.13\% | 6.14\% | 7.07\% | 9.44\% | 2.83\% | 1.28\% | 6.22\% | 1.28\% |
| Wholesale trade | 0.29\% | 4.70\% | 4.26\% | 1.92\% | 2.22\% | 1.35\% | 3.07\% | 0.99\% |
| Fin. svs. and real estate | 1.05\% | 4.80\% | 5.05\% | 3.08\% | 1.62\% | 1.54\% | 2.27\% | 1.13\% |
| Retail trade | 0.94\% | 5.19\% | 6.58\% | 3.28\% | 3.06\% | 0.57\% | 2.71\% | 0.90\% |
| Professional services | 0.91\% | 2.58\% | 3.14\% | 2.59\% | 1.73\% | 1.20\% | 1.39\% | 1.09\% |
| Other services | 0.96\% | 4.09\% | 4.17\% | 3.45\% | 2.33\% | 1.37\% | 1.41\% | 1.10\% |
| Ownership |  |  |  |  |  |  |  |  |
| For profit, incorporated | 0.52\% | 2.10\% | 1.80\% | 1.44\% | 1.08\% | 0.52\% | 0.75\% | 0.57\% |
| For profit, unincorporated | 0.89\% | 2.36\% | 5.65\% | 3.43\% | 1.74\% | 1.30\% | 2.10\% | 0.95\% |
| Nonprofit | 1.16\% | 3.34\%* | 7.50\%* | 2.56\% | 1.37\% | 1.83\% | 3.69\% | 1.38\% |
| Age of firm |  |  |  |  |  |  |  |  |
| Less than 5 years | 3.13\% | 6.07\% | 5.75\% | 6.14\% | 5.35\% | 6.55\%* | 4.34\% | 4.11\% |
| 5-9 years | 2.46\% | 3.31\% | 5.60\% | 5.20\% | 2.80\% | 3.28\% | 3.38\% | 2.10\% |
| 10-19 years | 1.22\% | 3.23\% | 4.97\% | 3.05\% | 2.39\% | 2.52\% | 1.78\% | 1.65\% |
| 20 or more years | 0.55\% | 2.09\% | 1.93\% | 1.35\% | 1.02\% | 0.66\% | 0.80\% | 0.59\% |
| Multi/single status |  |  |  |  |  |  |  |  |
| 2 or more locations | 0.46\% | 8.44\%* | 4.88\% | 2.09\% | 0.69\% | 0.55\% | 1.90\% | 0.47\% |
| 1 location only | 0.84\% | 1.42\% | 1.65\% | 1.40\% | 1.59\% | 2.71\% | 0.61\% | 1.38\% |
| Percent full-time employees |  |  |  |  |  |  |  |  |
| Less than 25\% | 1.59\% | 10.57\%* | 11.67\% | 7.29\% | 6.93\% | 2.66\% | 7.86\% | 2.01\% |
| 25-49 \% | 1.54\% | 9.30\%* | 6.60\% | 4.93\% | 4.18\% | 1.40\% | 4.17\% | 1.33\% |
| 50-74 \% | 1.11\% | 4.74\% | 6.29\% | 3.16\% | 2.57\% | 1.20\% | 3.44\% | 1.19\% |
| 75\% or more | 0.45\% | 1.70\% | 1.60\% | 1.51\% | 0.99\% | 0.54\% | 0.66\% | 0.50\% |
| Union presence |  |  |  |  |  |  |  |  |
| No union employees | 0.46\% | 1.55\% | 1.46\% | 1.30\% | 0.84\% | 0.59\% | 0.67\% | 0.55\% |
| Has union employees | 0.72\% | 4.99\% | 4.36\%* | 3.47\% | 1.77\% | 0.88\% | 2.85\% | 0.71\% |
| Unknown | 1.46\% | 8.41\%* | 8.86\% | 7.13\% | 3.39\% | 1.51\% | 6.88\% | 1.49\% |
| Percent low wage employees |  |  |  |  |  |  |  |  |
| $50 \%$ or more low wage | 0.53\% | 7.50\% | 4.31\% | 2.39\% | 2.78\% | 0.52\% | 3.07\% | 0.50\% |
| Less than 50\% low wage | 0.51\% | 1.41\% | 1.48\% | 1.58\% | 1.01\% | 0.61\% | 0.71\% | 0.57\% |

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.

