Table I.E.4(2010) Percent of private-sector employees enrolled in a health insurance plan that take employee-plus-one coverage by firm size and selected characteristics: United States, 2010

| Characteristics             | Total | Less than       | 10-24     | 25-99     | 100-999   | 1000 or           | Less than    | 50 or more |
|-----------------------------|-------|-----------------|-----------|-----------|-----------|-------------------|--------------|------------|
|                             |       | 10<br>employees | employees | employees | employees | more<br>employees | 50 employees | employees  |
| United States               | 18.3% | 13.0%           | 14.0%     | 15.3%     | 17.1%     | 20.5%             | 13.8%        | 19.3%      |
| Industry group **           |       |                 |           |           |           |                   |              |            |
| Agric., fish., forest.      | 18.4% | 12.8%           | 19.1%     | 21.1%     | 17.3%     | 21.3%             | 15.7%        | 20.1%      |
| Mining and manufacturing    | 19.3% | 11.7%           | 15.0%     | 17.8%     | 18.2%     | 20.7%             | 15.8%        | 19.8%      |
| Construction                | 17.5% | 13.4%           | 17.4%     | 18.3%     | 18.8%     | 19.7%             | 15.9%        | 19.2%      |
| Utilities and transp.       | 20.4% | 10.6%           | 11.0%     | 16.6%     | 16.7%     | 22.0%             | 13.3%        | 21.1%      |
| Wholesale trade             | 17.6% | 15.0%           | 18.2%     | 14.4%     | 19.6%     | 18.1%             | 16.0%        | 18.1%      |
| Fin. svs. and real estate   | 21.0% | 14.7%           | 14.2%     | 20.0%     | 18.9%     | 22.4%             | 14.9%        | 21.8%      |
| Retail trade                | 18.0% | 12.2%           | 12.1%     | 14.4%     | 15.8%     | 20.3%             | 12.7%        | 19.2%      |
| Professional services       | 17.4% | 12.8%           | 12.4%     | 13.6%     | 16.1%     | 19.9%             | 12.6%        | 18.4%      |
| Other services              | 16.5% | 12.2%           | 12.3%     | 11.7%     | 15.3%     | 19.6%             | 12.0%        | 17.8%      |
| Ownership                   |       |                 |           |           |           |                   |              |            |
| For profit, incorporated    | 18.7% | 13.3%           | 14.2%     | 16.1%     | 17.8%     | 20.6%             | 14.3%        | 19.7%      |
| For profit, unincorporated  | 16.6% | 12.0%           | 13.5%     | 14.3%     | 15.2%     | 19.7%             | 12.9%        | 17.9%      |
| Nonprofit                   | 18.1% | 12.3%           | 13.5%     | 12.2%     | 16.2%     | 20.5%             | 12.2%        | 18.7%      |
| Age of firm                 |       |                 |           |           |           |                   |              |            |
| Less than 5 years           | 15.6% | 12.6%           | 14.4%     | 16.2%     | 17.6%     | 18.3%             | 13.9%        | 17.5%      |
| 5-9 years                   | 15.6% | 12.4%           | 11.6%     | 13.8%     | 18.5%     | 23.3%             | 11.9%        | 19.3%      |
| 10-19 years                 | 16.7% | 13.5%           | 11.8%     | 15.0%     | 17.0%     | 20.9%             | 13.3%        | 18.6%      |
| 20 or more years            | 18.8% | 13.0%           | 15.4%     | 15.5%     | 17.0%     | 20.5%             | 14.5%        | 19.4%      |
| Multi/single status         |       |                 |           |           |           |                   |              |            |
| 2 or more locations         | 19.7% | 14.4%           | 14.0%     | 16.7%     | 17.2%     | 20.5%             | 15.8%        | 19.8%      |
| 1 location only             | 15.3% | 12.9%           | 14.0%     | 14.8%     | 16.9%     | 20.8%             | 13.7%        | 17.1%      |
| Percent full-time employees |       |                 |           |           |           |                   |              |            |
| Less than 25%               | 14.9% | 11.7%           | 9.3%      | 9.5%      | 16.7%     | 16.9%             | 10.2%        | 16.2%      |
| 25-49 %                     | 16.6% | 11.2%           | 10.6%     | 15.5%     | 12.5%     | 19.7%             | 12.9%        | 17.4%      |
| 50-74 %                     | 18.9% | 12.3%           | 10.1%     | 13.6%     | 15.1%     | 21.5%             | 11.4%        | 20.1%      |
| 75% or more                 | 18.4% | 13.2%           | 14.6%     | 15.5%     | 17.5%     | 20.4%             | 14.2%        | 19.3%      |
| Union presence              |       |                 |           |           |           |                   |              |            |
| No union employees          | 17.7% | 13.0%           | 14.0%     | 15.2%     | 17.0%     | 20.9%             | 13.8%        | 19.0%      |
| Has union employees         | 20.5% | 10.0%           | 14.1%     | 17.1%     | 17.1%     | 21.6%             | 15.2%        | 20.8%      |
| Unknown                     | 18.4% | 14.9%           | 14.1%     | 10.6%     | 17.3%     | 18.6%             | 12.3%        | 18.5%      |
| Percent low wage employees  |       |                 |           |           |           |                   |              |            |
| 50% or more low wage        | 16.0% | 12.1%           | 9.7%      | 12.5%     | 13.8%     | 18.5%             | 11.1%        | 16.9%      |
| Less than 50% low wage      | 18.7% | 13.1%           | 14.6%     | 15.8%     | 17.7%     | 20.9%             | 14.2%        | 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.

\*\* 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.E.4(2010) Standard error for percent of private-sector employees enrolled in a health insurance plan that take employee-plus-one coverage by firm size and selected characteristics: United States, 2010

| Characteristics             | Total | Less than | 10-24 employees | 25-99<br>employees | 100-999<br>employees | 1000 or<br>more | Less than | 50 or more employees |
|-----------------------------|-------|-----------|-----------------|--------------------|----------------------|-----------------|-----------|----------------------|
|                             |       | employees | employees       | employees          | employees            | employees       | employees | employees            |
| United States               | 0.22% | 0.55%     | 0.40%           | 0.41%              | 0.47%                | 0.29%           | 0.26%     | 0.28%                |
| Industry group **           |       |           |                 |                    |                      |                 |           |                      |
| Agric., fish., forest.      | 2.21% | 3.46%     | 5.33%           | 4.26%              | 4.20%                | 2.77%           | 2.64%     | 2.22%                |
| Mining and manufacturing    | 0.57% | 1.16%     | 0.65%           | 1.32%              | 1.09%                | 0.75%           | 0.94%     | 0.68%                |
| Construction                | 0.76% | 1.42%     | 2.20%           | 0.99%              | 2.77%                | 3.16%           | 0.79%     | 1.49%                |
| Utilities and transp.       | 0.60% | 1.93%     | 2.31%           | 2.82%              | 2.13%                | 0.53%           | 1.84%     | 0.67%                |
| Wholesale trade             | 0.57% | 2.77%     | 1.02%           | 0.97%              | 1.50%                | 1.36%           | 0.96%     | 0.85%                |
| Fin. svs. and real estate   | 0.45% | 1.39%     | 1.73%           | 1.81%              | 1.08%                | 0.53%           | 0.91%     | 0.48%                |
| Retail trade                | 0.50% | 1.60%     | 1.43%           | 0.81%              | 1.29%                | 0.55%           | 0.76%     | 0.48%                |
| Professional services       | 0.40% | 0.92%     | 0.56%           | 0.61%              | 0.23%                | 0.73%           | 0.41%     | 0.50%                |
| Other services              | 0.50% | 0.78%     | 0.99%           | 0.71%              | 1.18%                | 0.82%           | 0.42%     | 0.62%                |
| Ownership                   |       |           |                 |                    |                      |                 |           |                      |
| For profit, incorporated    | 0.23% | 0.48%     | 0.59%           | 0.46%              | 0.69%                | 0.29%           | 0.23%     | 0.30%                |
| For profit, unincorporated  | 0.56% | 0.95%     | 1.28%           | 1.37%              | 1.61%                | 0.52%           | 0.61%     | 0.82%                |
| Nonprofit                   | 0.57% | 2.67%     | 1.48%           | 0.97%              | 0.62%                | 1.11%           | 0.78%     | 0.66%                |
| Age of firm                 |       |           |                 |                    |                      |                 |           |                      |
| Less than 5 years           | 1.13% | 1.86%     | 2.01%           | 2.19%              | 3.14%                | 2.02%           | 1.74%     | 1.79%                |
| 5-9 years                   | 0.48% | 0.97%     | 1.08%           | 1.37%              | 1.38%                | 2.21%           | 0.58%     | 1.12%                |
| 10-19 years                 | 0.55% | 1.00%     | 1.07%           | 0.88%              | 0.96%                | 1.12%           | 0.57%     | 0.78%                |
| 20 or more years            | 0.24% | 0.88%     | 0.59%           | 0.34%              | 0.57%                | 0.29%           | 0.38%     | 0.29%                |
| Multi/single status         |       |           |                 |                    |                      |                 |           |                      |
| 2 or more locations         | 0.24% | 3.33%     | 1.30%           | 0.90%              | 0.46%                | 0.28%           | 0.88%     | 0.25%                |
| 1 location only             | 0.36% | 0.60%     | 0.40%           | 0.49%              | 1.05%                | 1.74%           | 0.29%     | 0.80%                |
| Percent full-time employees |       |           |                 |                    |                      |                 |           |                      |
| Less than 25%               | 0.47% | 2.87%     | 2.34%           | 2.35%              | 1.70%                | 1.03%           | 2.13%     | 0.73%                |
| 25-49 %                     | 0.90% | 3.07%     | 2.15%           | 1.55%              | 1.30%                | 1.27%           | 1.66%     | 1.03%                |
| 50-74 %                     | 0.44% | 0.96%     | 1.41%           | 0.97%              | 0.92%                | 0.62%           | 0.57%     | 0.46%                |
| 75% or more                 | 0.26% | 0.52%     | 0.43%           | 0.43%              | 0.55%                | 0.38%           | 0.28%     | 0.33%                |
| Union presence              |       |           |                 |                    |                      |                 |           |                      |
| No union employees          | 0.24% | 0.56%     | 0.45%           | 0.45%              | 0.49%                | 0.30%           | 0.22%     | 0.32%                |
| Has union employees         | 0.63% | 1.90%     | 2.19%           | 1.98%              | 1.33%                | 0.50%           | 2.11%     | 0.57%                |
| Unknown                     | 0.68% | 3.26%     | 3.80%           | 2.40%              | 1.88%                | 0.72%           | 2.16%     | 0.71%                |
| Percent low wage employees  |       |           |                 |                    |                      |                 |           |                      |
| 50% or more low wage        | 0.30% | 1.05%     | 1.23%           | 0.56%              | 1.27%                | 0.84%           | 0.74%     | 0.37%                |
| Less than 50% low wage      | 0.29% | 0.61%     | 0.45%           | 0.51%              | 0.60%                | 0.39%           | 0.33%     | 0.35%                |

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.

\*\* 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.