Table I.E.4.a(2010) Percent of private-sector employees enrolled in a health insurance plan that take employee-plus-one coverage that required no employee contribution 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 | $\begin{array}{r} \text { Less than } \\ 50 \\ \text { employees } \end{array}$ | 50 or more employees |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| United States | 9.8\% | 50.1\% | 25.3\% | 12.4\% | 6.8\% | 6.2\% | 28.7\% | 6.7\% |
| Industry group ** |  |  |  |  |  |  |  |  |
| Agric., fish., forest. | 20.7\% | -- | -- | -- | -- | -- | 58.0\% | 1.9\%* |
| Mining and manufacturing | 9.7\% | 48.4\% | 20.9\% | 4.6\% | 6.5\%* | 10.2\%* | 17.1\% | 8.8\%* |
| Construction | 18.8\% | 43.5\% | 19.3\% | 19.7\% | 12.6\%* | 3.4\%* | 25.0\% | 13.4\% |
| Utilities and transp. | 10.3\% | 47.0\% | 41.8\%* | 6.6\%* | 8.1\%* | 9.8\% | 26.1\%* | 9.4\% |
| Wholesale trade | 10.5\% | 59.1\% | 21.5\%* | 12.2\% | 2.6\%* | 6.3\%* | 26.7\% | 6.1\%* |
| Fin. svs. and real estate | 5.2\% | 39.0\% | 30.5\%* | 18.0\% | 5.0\%* | 1.6\% | 31.1\% | 2.9\% |
| Retail trade | 5.9\% | 43.9\% | 29.3\% | 5.4\%* | 7.1\%* | 2.6\% | 24.1\% | 3.4\% |
| Professional services | 11.6\% | 56.1\% | 20.7\% | 14.1\% | 5.6\%* | 9.3\% | 32.5\% | 8.6\% |
| Other services | 9.7\% | 49.6\% | 36.4\% | 15.9\% | 12.0\%* | 1.5\%* | 36.2\% | 4.5\%* |
| Ownership |  |  |  |  |  |  |  |  |
| For profit, incorporated | 9.3\% | 50.5\% | 24.8\% | 12.2\% | 7.1\% | 5.4\% | 28.0\% | 6.2\% |
| For profit, unincorporated | 9.8\% | 47.6\% | 20.5\% | 12.3\%* | 2.0\% | 5.2\%* | 30.3\% | 4.6\% |
| Nonprofit | 11.5\% | 54.2\% | 40.7\% | 13.4\% | 8.4\% | 10.5\% | 32.6\% | 10.1\% |
| Age of firm |  |  |  |  |  |  |  |  |
| Less than 5 years | 16.1\% | 47.6\% | 30.1\% | 6.9\%* | 2.4\%* | 0.1\%* | 32.8\% | 1.5\%* |
| 5-9 years | 14.8\% | 42.8\% | 15.3\%* | 13.6\%* | 0.9\%* | 10.0\%* | 28.5\% | 6.1\%* |
| 10-19 years | 14.0\% | 51.3\% | 26.5\% | 11.6\% | 14.1\%* | 2.2\%* | 30.9\% | 7.1\% |
| 20 or more years | 8.8\% | 52.6\% | 26.3\% | 12.9\% | 6.1\% | 6.5\% | 27.4\% | 6.8\% |
| Multi/single status |  |  |  |  |  |  |  |  |
| 2 or more locations | 6.7\% | 63.5\% | 18.1\% | 14.2\% | 5.5\% | 6.4\% | 16.9\% | 6.5\% |
| 1 location only | 18.4\% | 49.9\% | 25.7\% | 11.7\% | 8.8\% | 2.0\%* | 30.0\% | 8.0\% |
| Percent full-time employees |  |  |  |  |  |  |  |  |
| Less than 25\% | 12.4\% | 61.7\% | 47.1\%* | 19.6\%* | 11.7\%* | 3.4\%* | 46.8\% | 6.3\%* |
| 25-49 \% | 11.0\% | 73.2\% | 50.2\% | 21.0\% | 12.5\%* | 1.5\%* | 45.1\% | 5.0\%* |
| 50-74 \% | 8.9\% | 50.8\% | 38.4\% | 9.5\% | 6.0\%* | 6.3\% | 39.7\% | 6.2\% |
| 75\% or more | 9.8\% | 48.9\% | 23.6\% | 12.1\% | 6.6\% | 6.4\% | 26.8\% | 6.9\% |
| Union presence |  |  |  |  |  |  |  |  |
| No union employees | 9.1\% | 50.0\% | 24.0\% | 11.7\% | 5.5\% | 2.7\% | 28.1\% | 4.5\% |
| Has union employees | 13.4\% | 63.9\% | 40.0\%* | 17.5\%* | 13.4\%* | 12.4\% | 35.9\% | 12.5\% |
| Unknown | 7.5\% | 39.7\%* | 50.5\% | 30.1\%* | 13.7\%* | 6.5\%* | 40.7\% | 7.0\%* |
| Percent low wage employees |  |  |  |  |  |  |  |  |
| $50 \%$ or more low wage | 6.6\% | 56.7\% | 30.9\% | 15.0\% | 4.1\% | 2.0\% | 36.9\% | 3.1\% |
| Less than 50\% low wage | 10.2\% | 49.2\% | 24.8\% | 12.0\% | 7.2\% | 6.9\% | 27.8\% | 7.3\% |

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.

| Characteristics | Total | $\begin{array}{r} \text { Less than } \\ \text { employees } \end{array}$ | $\begin{array}{r} 10-24 \\ \text { employees } \end{array}$ | $\begin{array}{r} 25-99 \\ \text { employees } \end{array}$ | $\begin{array}{r} 100-999 \\ \text { employees } \end{array}$ | $\begin{array}{r} 1000 \text { or } \\ \text { more } \\ \text { employees } \end{array}$ | Less than 50 employees | 50 or more employees |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| United States | 0.86\% | 2.02\% | 2.36\% | 1.28\% | 0.93\% | 1.16\% | 1.41\% | 0.90\% |
| Industry group ** |  |  |  |  |  |  |  |  |
| Agric., fish., forest. | 6.02\% | -- | -- | -- | -- | -- | 12.11\% | 2.32\%* |
| Mining and manufacturing | 2.61\% | 6.44\% | 5.70\% | 1.32\% | 2.93\%* | 3.97\%* | 2.10\% | 2.71\%* |
| Construction | 2.89\% | 7.86\% | 5.70\% | 4.45\% | 4.93\%* | 2.55\%* | 3.97\% | 4.00\% |
| Utilities and transp. | 1.71\% | 12.27\% | 14.35\%* | 4.32\%* | 3.78\%* | 1.94\% | 9.93\%* | 1.93\% |
| Wholesale trade | 1.73\% | 7.07\% | 6.80\%* | 3.37\% | 1.28\%* | 2.16\%* | 4.37\% | 1.83\% * |
| Fin. svs. and real estate | 0.53\% | 6.63\% | 9.35\%* | 4.21\% | 2.10\%* | 0.44\% | 2.73\% | 0.38\% |
| Retail trade | 0.80\% | 7.56\% | 6.25\% | 1.91\%* | 2.27\%* | 0.69\% | 2.58\% | 0.74\% |
| Professional services | 1.66\% | 2.33\% | 5.99\% | 1.96\% | 1.73\%* | 2.35\% | 2.07\% | 1.90\% |
| Other services | 1.18\% | 5.64\% | 6.15\% | 4.36\% | 4.09\%* | 0.52\% * | 3.72\% | 1.49\% * |
| Ownership |  |  |  |  |  |  |  |  |
| For profit, incorporated | 0.90\% | 2.50\% | 2.74\% | 1.40\% | 1.28\% | 1.23\% | 1.64\% | 0.96\% |
| For profit, unincorporated | 1.68\% | 5.94\% | 4.52\% | 3.78\%* | 0.58\% | 1.66\%* | 3.39\% | 1.35\% |
| Nonprofit | 1.60\% | 8.65\% | 8.01\% | 2.83\% | 1.77\% | 2.40\% | 3.83\% | 1.81\% |
| Age of firm |  |  |  |  |  |  |  |  |
| Less than 5 years | 2.99\% | 6.93\% | 7.87\% | 3.55\%* | 1.47\%* | 0.06\%* | 5.09\% | 0.76\%* |
| 5-9 years | 2.28\% | 6.24\% | 4.70\%* | 5.17\%* | 0.51\%* | 3.65\%* | 4.70\% | 2.23\%* |
| 10-19 years | 1.93\% | 4.64\% | 4.47\% | 3.01\% | 4.81\%* | 1.68\%* | 2.29\% | 2.09\% |
| 20 or more years | 1.02\% | 3.98\% | 3.02\% | 1.48\% | 1.00\% | 1.22\% | 1.95\% | 1.02\% |
| Multi/single status |  |  |  |  |  |  |  |  |
| 2 or more locations | 1.02\% | 11.45\% | 4.21\% | 3.00\% | 1.10\% | 1.19\% | 1.55\% | 1.04\% |
| 1 location only | 1.10\% | 2.05\% | 2.55\% | 1.31\% | 2.49\% | 1.44\%* | 1.50\% | 1.16\% |
| Percent full-time employees |  |  |  |  |  |  |  |  |
| Less than $25 \%$ | 1.55\% | 12.47\% | 14.80\%* | 7.33\%* | 6.43\%* | 1.59\%* | 6.03\% | 2.02\%* |
| 25-49 \% | 1.99\% | 8.68\% | 11.59\% | 4.00\% | 4.59\%* | 0.93\%* | 7.15\% | 2.15\% * |
| 50-74 \% | 1.18\% | 7.83\% | 8.29\% | 1.79\% | 3.34\%* | 1.55\% | 4.26\% | 1.20\% |
| 75\% or more | 0.90\% | 2.82\% | 2.52\% | 1.37\% | 1.00\% | 1.31\% | 1.45\% | 0.97\% |
| Union presence |  |  |  |  |  |  |  |  |
| No union employees | 0.48\% | 2.06\% | 2.29\% | 1.13\% | 0.87\% | 0.49\% | 1.22\% | 0.50\% |
| Has union employees | 1.98\% | 14.59\% | 12.57\%* | 5.44\%* | 5.25\%* | 2.25\% | 6.42\% | 2.09\% |
| Unknown | 2.12\% | 13.59\%* | 12.27\% | 11.47\%* | 5.95\%* | 2.11\%* | 8.05\% | 2.09\% * |
| Percent low wage employees |  |  |  |  |  |  |  |  |
| $50 \%$ or more low wage | 0.66\% | 7.74\% | 6.10\% | 3.06\% | 1.16\% | 0.46\% | 3.28\% | 0.54\% |
| Less than 50\% low wage | 1.02\% | 1.78\% | 2.41\% | 1.57\% | 0.95\% | 1.40\% | 1.43\% | 1.11\% |

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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