

Table I.F.1(2010) Percent of private-sector employees enrolled in a health insurance plan that had a deductible by firm size and selected characteristics: United States, 2010

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	77.5%	73.8%	74.8%	78.3%	75.9%	78.5%	75.7%	77.8%
Industry group **								
Agric., fish., forest.	94.5%	--	--	--	--	--	89.5%	97.8%
Mining and manufacturing	83.5%	--	--	--	--	--	75.3%	84.8%
Construction	78.0%	--	--	--	--	--	75.0%	81.2%
Utilities and transp.	69.1%	--	--	--	--	--	78.2%	68.3%
Wholesale trade	81.0%	--	--	--	--	--	78.1%	81.9%
Fin. svcs. and real estate	80.3%	--	--	--	--	--	77.5%	80.6%
Retail trade	86.1%	--	--	--	--	--	77.7%	87.9%
Professional services	71.8%	--	--	--	--	--	76.9%	70.7%
Other services	75.6%	--	--	--	--	--	69.7%	77.3%
Ownership								
For profit, incorporated	79.9%	--	--	--	--	--	75.5%	80.9%
For profit, unincorporated	78.1%	--	--	--	--	--	80.1%	77.4%
Nonprofit	66.4%	--	--	--	--	--	68.3%	66.2%
Age of firm								
Less than 5 years	75.3%	--	--	--	--	--	75.4%	75.3%
5-9 years	77.7%	--	--	--	--	--	75.0%	80.5%
10-19 years	75.7%	--	--	--	--	--	75.5%	75.8%
20 or more years	77.7%	--	--	--	--	--	75.9%	78.0%
Multi/single status								
2 or more locations	78.7%	--	--	--	--	--	79.3%	78.7%
1 location only	74.8%	--	--	--	--	--	75.3%	74.2%
Percent full-time employees								
Less than 25%	79.0%	--	--	--	--	--	67.2%	82.3%
25-49 %	79.0%	--	--	--	--	--	72.7%	80.5%
50-74 %	75.7%	--	--	--	--	--	74.1%	76.0%
75% or more	77.6%	--	--	--	--	--	76.1%	78.0%
Union presence								
No union employees	78.6%	--	--	--	--	--	76.1%	79.5%
Has union employees	69.0%	--	--	--	--	--	70.4%	68.9%
Unknown	82.5%	--	--	--	--	--	70.6%	82.8%
Percent low wage employees								
50% or more low wage	78.9%	--	--	--	--	--	76.0%	79.4%
Less than 50% low wage	77.2%	--	--	--	--	--	75.6%	77.6%

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.

-- 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.F.1(2010) Standard error for percent of private-sector employees enrolled in a health insurance plan that had a deductible by firm size and selected characteristics: United States, 2010

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.29%	1.22%	1.13%	0.79%	1.16%	0.58%	0.69%	0.31%
Industry group **								
Agric., fish., forest.	1.91%	--	--	--	--	--	3.60%	0.69%
Mining and manufacturing	1.00%	--	--	--	--	--	3.11%	0.91%
Construction	1.48%	--	--	--	--	--	1.69%	3.36%
Utilities and transp.	3.75%	--	--	--	--	--	3.11%	4.01%
Wholesale trade	2.15%	--	--	--	--	--	2.29%	2.59%
Fin. svcs. and real estate	1.67%	--	--	--	--	--	2.75%	1.77%
Retail trade	0.51%	--	--	--	--	--	1.75%	0.62%
Professional services	1.41%	--	--	--	--	--	1.00%	1.68%
Other services	1.30%	--	--	--	--	--	2.01%	1.67%
Ownership								
For profit, incorporated	0.43%	--	--	--	--	--	0.85%	0.41%
For profit, unincorporated	1.33%	--	--	--	--	--	1.54%	1.87%
Nonprofit	1.97%	--	--	--	--	--	2.03%	2.14%
Age of firm								
Less than 5 years	2.53%	--	--	--	--	--	2.37%	4.33%
5-9 years	1.12%	--	--	--	--	--	1.90%	1.67%
10-19 years	1.83%	--	--	--	--	--	1.58%	2.94%
20 or more years	0.41%	--	--	--	--	--	0.77%	0.50%
Multi/single status								
2 or more locations	0.50%	--	--	--	--	--	1.77%	0.51%
1 location only	0.93%	--	--	--	--	--	0.79%	1.84%
Percent full-time employees								
Less than 25%	1.42%	--	--	--	--	--	4.06%	2.55%
25-49 %	2.07%	--	--	--	--	--	2.47%	2.39%
50-74 %	1.17%	--	--	--	--	--	1.04%	1.34%
75% or more	0.35%	--	--	--	--	--	0.70%	0.34%
Union presence								
No union employees	0.71%	--	--	--	--	--	0.85%	0.85%
Has union employees	1.83%	--	--	--	--	--	4.85%	1.83%
Unknown	0.91%	--	--	--	--	--	5.66%	0.92%
Percent low wage employees								
50% or more low wage	1.21%	--	--	--	--	--	1.64%	1.40%
Less than 50% low wage	0.35%	--	--	--	--	--	0.74%	0.39%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2010 Medical Expenditure Panel Survey-Insurance Component.

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