

Table I.A.1(2012) Number of private-sector establishments by firm size and selected characteristics: United States, 2012

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	6,789,881	4,049,313	775,327	515,248	450,402	999,592	5,121,268	1,668,613
Industry group **								
Agric., fish., forest.	153,367	124,919	13,968	9,182	3,280	2,019	145,517	7,851
Mining and manufacturing	264,455	129,829	43,522	40,497	23,973	26,633	196,703	67,752
Construction	587,101	466,076	72,827	32,684	9,629	5,885	559,362	27,739
Utilities and transp.	171,159	94,673	14,283	15,842	12,894	33,467	118,159	53,000
Wholesale trade	342,658	183,188	48,358	34,956	31,552	44,603	250,737	91,921
Fin. svcs. and real estate	750,114	373,279	39,332	47,244	81,406	208,853	433,976	316,138
Retail trade	1,065,963	528,184	96,817	63,262	66,586	311,114	660,923	405,040
Professional services	1,657,919	1,059,770	191,362	117,723	119,224	169,839	1,316,256	341,662
Other services	1,797,145	1,089,395	254,857	153,857	101,857	197,179	1,439,635	357,510
Ownership								
For profit, incorporated	4,599,091	2,535,663	558,764	353,854	297,811	852,999	3,302,723	1,296,368
For profit, unincorporated	1,655,393	1,238,042	150,275	93,349	66,309	107,419	1,439,588	215,805
Nonprofit	535,397	275,609	66,288	68,044	86,282	39,174	378,956	156,441
Age of firm								
Less than 5 years	1,204,127	1,000,455	128,127	56,943	15,681	2,922	1,167,524	36,604
5-9 years	1,164,942	922,983	136,983	70,163	30,466	4,346	1,100,920	64,021
10-19 years	1,473,670	1,045,186	210,715	117,605	62,938	37,225	1,328,323	145,346
20 or more years	2,947,143	1,080,689	299,502	270,537	341,317	955,099	1,524,501	1,422,642
Multi/single status								
2 or more locations	1,671,718	27,437	74,640	179,032	392,610	997,999	176,809	1,494,909
1 location only	5,118,164	4,021,876	700,687	336,216	57,792	1,593	4,944,459	173,705
Percent full-time employees								
Less than 25%	1,077,505	780,951	112,291	58,287	38,739	87,236	929,582	147,923
25-49 %	533,546	246,417	76,817	51,248	43,001	116,063	355,721	177,825
50-74 %	1,103,826	671,404	124,246	73,274	56,879	178,024	837,941	265,885
75% or more	4,075,004	2,350,541	461,973	332,439	311,783	618,269	2,998,024	1,076,980
Union presence								
No union employees	6,075,775	3,901,080	738,421	488,570	406,370	541,333	4,922,225	1,153,550
Has union employees	357,122	69,151	24,171	18,791	25,799	219,211	102,686	254,436
Unknown	356,984	79,082	12,735	7,887	18,232	239,048	96,356	260,628
Percent low-wage employees								
50% or more low wage	2,560,388	1,519,258	282,299	174,717	166,748	417,366	1,903,514	656,874
Less than 50% low wage	4,229,493	2,530,055	493,028	340,531	283,654	582,226	3,217,754	1,011,739

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2012 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.

Totals may not sum exactly because of rounding.

Table I.A.1(2012) Standard error for number of private-sector establishments by firm size and selected characteristics: United States, 2012

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	29,797	28,523	14,031	10,390	6,920	18,086	30,099	15,079
Industry group **								
Agric., fish., forest.	7,826	6,041	2,409	1,595	701	534	7,387	1,118
Mining and manufacturing	6,969	4,944	2,377	1,180	1,338	1,452	6,442	2,608
Construction	11,006	11,599	4,944	1,626	1,068	703	12,226	2,180
Utilities and transp.	6,627	4,345	1,719	2,214	1,935	2,151	4,851	3,834
Wholesale trade	6,737	6,266	3,599	2,219	1,468	1,772	6,197	2,653
Fin. svcs. and real estate	10,604	7,280	3,726	4,668	3,480	9,693	8,002	7,937
Retail trade	10,915	6,349	5,836	2,748	3,635	9,307	11,295	8,771
Professional services	17,406	11,809	6,528	3,429	3,762	8,528	13,223	11,565
Other services	14,962	10,925	5,225	5,760	4,939	11,190	12,429	9,774
Ownership								
For profit, incorporated	25,544	28,468	9,463	9,274	7,519	16,642	22,602	14,383
For profit, unincorporated	21,238	10,470	7,916	2,845	3,759	5,667	16,351	6,653
Nonprofit	5,571	6,886	4,998	2,504	4,695	2,108	6,629	4,243
Age of firm								
Less than 5 years	24,592	19,514	4,956	4,306	1,824	652	24,078	2,984
5-9 years	19,466	16,575	7,349	4,042	3,199	865	22,035	4,466
10-19 years	23,144	25,415	4,619	3,778	4,687	2,969	22,622	7,278
20 or more years	26,800	21,984	9,885	5,896	4,722	17,367	25,746	14,857
Multi/single status								
2 or more locations	19,900	3,780	4,693	7,000	6,604	18,043	7,724	17,154
1 location only	28,719	28,989	10,796	5,261	1,635	110	28,326	3,466
Percent full-time employees								
Less than 25%	15,758	18,266	7,365	3,082	3,165	3,275	13,971	5,339
25-49 %	11,812	7,420	5,327	3,556	2,830	8,856	9,135	9,337
50-74 %	17,091	13,757	7,276	3,594	3,838	10,149	11,328	11,211
75% or more	37,899	30,308	15,958	7,773	5,931	14,126	35,833	11,992
Union presence								
No union employees	34,900	31,977	14,601	10,257	7,392	9,154	32,811	7,534
Has union employees	9,285	6,461	2,203	2,686	2,219	9,315	6,723	9,367
Unknown	5,044	4,129	2,518	1,307	1,770	5,365	4,319	4,909
Percent low-wage employees								
50% or more low wage	21,659	20,627	7,099	4,724	7,484	14,502	19,432	16,055
Less than 50% low wage	33,673	29,791	12,028	8,348	7,647	8,561	31,341	9,960

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2012 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.

Totals may not sum exactly because of rounding.

Table I.A.1.a(2012) Percent of number of private-sector establishments by firm size and selected characteristics: United States, 2012

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	6,789,881	59.6%	11.4%	7.6%	6.6%	14.7%	75.4%	24.6%
Industry group **								
Agric., fish., forest.	153,367	81.5%	9.1%	6.0%	2.1%	1.3%	94.9%	5.1%
Mining and manufacturing	264,455	49.1%	16.5%	15.3%	9.1%	10.1%	74.4%	25.6%
Construction	587,101	79.4%	12.4%	5.6%	1.6%	1.0%	95.3%	4.7%
Utilities and transp.	171,159	55.3%	8.3%	9.3%	7.5%	19.6%	69.0%	31.0%
Wholesale trade	342,658	53.5%	14.1%	10.2%	9.2%	13.0%	73.2%	26.8%
Fin. svcs. and real estate	750,114	49.8%	5.2%	6.3%	10.9%	27.8%	57.9%	42.1%
Retail trade	1,065,963	49.5%	9.1%	5.9%	6.2%	29.2%	62.0%	38.0%
Professional services	1,657,919	63.9%	11.5%	7.1%	7.2%	10.2%	79.4%	20.6%
Other services	1,797,145	60.6%	14.2%	8.6%	5.7%	11.0%	80.1%	19.9%
Ownership								
For profit, incorporated	4,599,091	55.1%	12.1%	7.7%	6.5%	18.5%	71.8%	28.2%
For profit, unincorporated	1,655,393	74.8%	9.1%	5.6%	4.0%	6.5%	87.0%	13.0%
Nonprofit	535,397	51.5%	12.4%	12.7%	16.1%	7.3%	70.8%	29.2%
Age of firm								
Less than 5 years	1,204,127	83.1%	10.6%	4.7%	1.3%	0.2%	97.0%	3.0%
5-9 years	1,164,942	79.2%	11.8%	6.0%	2.6%	0.4%	94.5%	5.5%
10-19 years	1,473,670	70.9%	14.3%	8.0%	4.3%	2.5%	90.1%	9.9%
20 or more years	2,947,143	36.7%	10.2%	9.2%	11.6%	32.4%	51.7%	48.3%
Multi/single status								
2 or more locations	1,671,718	1.6%	4.5%	10.7%	23.5%	59.7%	10.6%	89.4%
1 location only	5,118,164	78.6%	13.7%	6.6%	1.1%	0.0%	96.6%	3.4%
Percent full-time employees								
Less than 25%	1,077,505	72.5%	10.4%	5.4%	3.6%	8.1%	86.3%	13.7%
25-49 %	533,546	46.2%	14.4%	9.6%	8.1%	21.8%	66.7%	33.3%
50-74 %	1,103,826	60.8%	11.3%	6.6%	5.2%	16.1%	75.9%	24.1%
75% or more	4,075,004	57.7%	11.3%	8.2%	7.7%	15.2%	73.6%	26.4%
Union presence								
No union employees	6,075,775	64.2%	12.2%	8.0%	6.7%	8.9%	81.0%	19.0%
Has union employees	357,122	19.4%	6.8%	5.3%	7.2%	61.4%	28.8%	71.2%
Unknown	356,984	22.2%	3.6%	2.2%	5.1%	67.0%	27.0%	73.0%
Percent low-wage employees								
50% or more low wage	2,560,388	59.3%	11.0%	6.8%	6.5%	16.3%	74.3%	25.7%
Less than 50% low wage	4,229,493	59.8%	11.7%	8.1%	6.7%	13.8%	76.1%	23.9%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2012 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.

Percents may not add to 100% because of rounding.

Table I.A.1.a(2012) Standard error for percent of number of private-sector establishments by firm size and selected characteristics: United States, 2012

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	29,797	0.30%	0.17%	0.18%	0.08%	0.26%	0.22%	0.22%
Industry group **								
Agric., fish., forest.	7,826	1.42%	1.34%	0.97%	0.39%	0.36%	0.63%	0.63%
Mining and manufacturing	6,969	0.87%	0.84%	0.60%	0.37%	0.50%	0.93%	0.93%
Construction	11,006	0.91%	0.80%	0.34%	0.20%	0.13%	0.44%	0.44%
Utilities and transp.	6,627	2.00%	0.99%	1.13%	0.86%	1.57%	1.79%	1.79%
Wholesale trade	6,737	1.35%	0.97%	0.64%	0.45%	0.52%	0.78%	0.78%
Fin. svcs. and real estate	10,604	0.87%	0.45%	0.61%	0.50%	1.15%	0.81%	0.81%
Retail trade	10,915	0.52%	0.49%	0.25%	0.38%	0.78%	0.77%	0.77%
Professional services	17,406	0.71%	0.34%	0.22%	0.21%	0.43%	0.57%	0.57%
Other services	14,962	0.47%	0.24%	0.33%	0.27%	0.60%	0.48%	0.48%
Ownership								
For profit, incorporated	25,544	0.45%	0.22%	0.23%	0.16%	0.32%	0.27%	0.27%
For profit, unincorporated	21,238	0.51%	0.40%	0.15%	0.22%	0.29%	0.29%	0.29%
Nonprofit	5,571	1.14%	0.91%	0.47%	0.86%	0.42%	0.82%	0.82%
Age of firm								
Less than 5 years	24,592	0.37%	0.32%	0.33%	0.15%	0.05%	0.25%	0.25%
5-9 years	19,466	0.34%	0.51%	0.38%	0.30%	0.08%	0.44%	0.44%
10-19 years	23,144	0.70%	0.49%	0.23%	0.32%	0.20%	0.47%	0.47%
20 or more years	26,800	0.56%	0.29%	0.25%	0.15%	0.57%	0.54%	0.54%
Multi/single status								
2 or more locations	19,900	0.21%	0.27%	0.46%	0.48%	0.49%	0.41%	0.41%
1 location only	28,719	0.20%	0.20%	0.13%	0.03%	0.00%	0.07%	0.07%
Percent full-time employees								
Less than 25%	15,758	0.99%	0.72%	0.30%	0.27%	0.31%	0.44%	0.44%
25-49 %	11,812	0.80%	1.24%	0.55%	0.51%	1.50%	1.49%	1.49%
50-74 %	17,091	0.81%	0.73%	0.33%	0.36%	0.75%	0.78%	0.78%
75% or more	37,899	0.37%	0.34%	0.23%	0.13%	0.34%	0.31%	0.31%
Union presence								
No union employees	34,900	0.29%	0.21%	0.21%	0.10%	0.14%	0.13%	0.13%
Has union employees	9,285	1.67%	0.68%	0.70%	0.73%	1.86%	1.75%	1.75%
Unknown	5,044	1.12%	0.70%	0.35%	0.53%	1.29%	1.11%	1.11%
Percent low-wage employees								
50% or more low wage	21,659	0.67%	0.26%	0.20%	0.25%	0.56%	0.56%	0.56%
Less than 50% low wage	33,673	0.34%	0.25%	0.24%	0.15%	0.24%	0.24%	0.24%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2012 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.

Percents may not add to 100% because of rounding.

Table I.A.2(2012) Percent of private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2012

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	50.1%	28.2%	57.9%	76.5%	94.1%	99.5%	35.2%	95.9%
Industry group **								
Agric., fish., forest.	28.0%	21.6%	43.0%	54.9%	89.1%	99.1%	25.0%	84.9%
Mining and manufacturing	62.3%	36.3%	74.9%	86.4%	97.8%	99.9%	50.6%	96.3%
Construction	36.2%	25.7%	68.8%	85.2%	94.4%	98.8%	33.4%	92.9%
Utilities and transp.	59.0%	34.8%	59.3%	83.9%	100.0%	99.8%	41.6%	97.9%
Wholesale trade	61.8%	34.9%	81.5%	93.8%	97.8%	100.0%	48.1%	98.9%
Fin. svcs. and real estate	64.8%	33.1%	75.4%	93.5%	98.9%	99.7%	39.8%	99.2%
Retail trade	53.3%	18.3%	52.5%	77.2%	93.5%	99.7%	26.3%	97.4%
Professional services	55.4%	38.0%	70.0%	85.2%	95.0%	99.2%	44.8%	96.4%
Other services	38.7%	20.9%	38.4%	56.3%	86.9%	98.8%	25.9%	90.0%
Ownership								
For profit, incorporated	54.3%	30.5%	58.8%	76.3%	93.3%	99.6%	37.9%	96.3%
For profit, unincorporated	34.2%	21.4%	46.8%	67.8%	93.4%	98.6%	25.5%	92.7%
Nonprofit	62.8%	37.5%	75.2%	89.3%	97.4%	98.0%	48.8%	96.9%
Age of firm								
Less than 5 years	23.4%	18.7%	38.3%	51.6%	89.6%	96.2%	21.7%	77.8%
5-9 years	31.4%	24.0%	47.3%	69.4%	88.4%	95.1%	28.4%	83.9%
10-19 years	42.2%	30.6%	56.9%	74.2%	92.6%	97.6%	37.0%	89.8%
20 or more years	72.3%	38.2%	71.9%	84.5%	95.1%	99.6%	48.9%	97.5%
Multi/single status								
2 or more locations	94.7%	50.3%	69.7%	85.0%	94.8%	99.5%	71.9%	97.4%
1 location only	35.5%	28.0%	56.6%	71.9%	89.2%	90.6%	33.9%	82.9%
Percent full-time employees								
Less than 25%	20.0%	7.1%	18.8%	38.5%	81.2%	97.3%	9.4%	86.2%
25-49 %	53.2%	26.8%	42.3%	59.7%	91.0%	99.5%	32.5%	94.4%
50-74 %	48.9%	29.4%	48.1%	72.0%	91.3%	99.9%	34.1%	95.5%
75% or more	58.0%	35.0%	72.6%	86.7%	96.6%	99.6%	43.8%	97.5%
Union presence								
No union employees	46.5%	28.4%	57.7%	76.8%	93.8%	99.1%	35.3%	94.4%
Has union employees	84.7%	36.5%	75.4%	79.2%	98.2%	99.9%	49.1%	99.1%
Unknown	76.2%	9.3%	34.5% *	49.8%	94.3%	100.0%	13.8%	99.2%
Percent low wage employees								
50% or more low wage	36.8%	13.9%	28.0%	52.7%	88.5%	99.2%	17.6%	92.6%
Less than 50% low wage	58.1%	36.8%	75.0%	88.7%	97.4%	99.7%	45.6%	98.0%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2012 Medical Expenditure Panel Survey-Insurance Component.

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* Figure does not meet standard of reliability or precision.

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Table I.A.2(2012) Standard error for percent of private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2012

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	0.34%	0.41%	1.02%	0.69%	0.67%	0.15%	0.37%	0.30%
Industry group **								
Agric., fish., forest.	1.92%	2.20%	8.64%	7.43%	4.93%	3.68%	1.93%	6.59%
Mining and manufacturing	1.09%	2.48%	2.01%	1.94%	1.06%	0.11%	1.62%	1.02%
Construction	1.10%	1.18%	3.25%	2.64%	2.72%	0.73%	1.21%	1.72%
Utilities and transp.	2.15%	3.83%	7.36%	2.96%	0.00%	0.15%	3.14%	0.85%
Wholesale trade	1.25%	2.56%	2.25%	0.95%	0.77%	0.00%	2.15%	0.36%
Fin. svcs. and real estate	0.82%	1.46%	2.85%	1.40%	0.53%	0.20%	1.18%	0.25%
Retail trade	0.56%	1.07%	2.87%	3.37%	2.12%	0.22%	1.20%	0.42%
Professional services	0.84%	0.92%	1.34%	1.50%	0.61%	0.30%	0.77%	0.34%
Other services	0.90%	0.74%	2.03%	2.18%	1.75%	0.35%	0.66%	1.13%
Ownership								
For profit, incorporated	0.33%	0.42%	0.96%	0.60%	0.84%	0.13%	0.35%	0.28%
For profit, unincorporated	0.87%	0.96%	1.87%	3.01%	1.14%	0.56%	0.90%	0.79%
Nonprofit	0.97%	1.43%	2.22%	1.27%	0.80%	1.00%	1.23%	0.83%
Age of firm								
Less than 5 years	0.96%	0.87%	2.93%	4.50%	2.86%	3.40%	1.00%	2.75%
5-9 years	0.94%	0.90%	3.69%	1.82%	2.89%	1.46%	0.92%	2.26%
10-19 years	0.63%	1.06%	0.98%	1.29%	1.18%	0.90%	0.68%	0.89%
20 or more years	0.42%	1.16%	0.79%	0.96%	0.71%	0.11%	0.83%	0.26%
Multi/single status								
2 or more locations	0.36%	7.33%	3.35%	1.39%	0.66%	0.14%	1.63%	0.28%
1 location only	0.33%	0.39%	1.06%	0.87%	1.29%	3.38%	0.36%	0.83%
Percent full-time employees								
Less than 25%	0.63%	0.81%	1.76%	2.78%	2.67%	0.96%	0.57%	1.24%
25-49 %	1.63%	2.28%	2.98%	3.03%	1.70%	0.31%	2.05%	0.88%
50-74 %	0.69%	1.29%	2.82%	1.99%	1.94%	0.07%	0.87%	0.85%
75% or more	0.61%	0.79%	1.01%	0.59%	0.70%	0.14%	0.70%	0.29%
Union presence								
No union employees	0.29%	0.42%	1.11%	0.69%	0.66%	0.26%	0.35%	0.38%
Has union employees	1.69%	3.80%	5.64%	5.19%	1.08%	0.10%	3.46%	0.29%
Unknown	1.36%	2.45%	10.44% *	8.84%	2.87%	0.01%	2.51%	0.39%
Percent low wage employees								
50% or more low wage	0.78%	0.62%	1.81%	2.21%	1.49%	0.19%	0.57%	0.60%
Less than 50% low wage	0.26%	0.50%	0.93%	0.61%	0.29%	0.14%	0.34%	0.18%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2012 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.

** 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.A.2.a(2012) Percent of private-sector establishments that offer health insurance that self-insure at least one plan by firm size and selected characteristics: United States, 2012

Characteristics	Total	Less than 100 employees	100-499 employees	500 or more employees	Less than 50 employees	50 or more employees
United States	37.2%	13.7%	25.2%	82.6%	13.7%	63.7%
Industry group **						
Agric., fish., forest.	20.6%	17.6% *	15.6% *	77.3%	17.5% *	37.9%
Mining and manufacturing	29.2%	11.1%	39.2%	89.4%	10.7%	57.5%
Construction	18.9%	16.6%	21.6%	81.5%	16.1%	39.1%
Utilities and transp.	44.5%	13.5%	41.8%	90.5%	14.1%	73.2%
Wholesale trade	33.9%	13.0%	39.7%	87.0%	12.5%	62.3%
Fin. svcs. and real estate	48.3%	12.0%	25.2%	85.0%	11.5%	68.6%
Retail trade	55.1%	11.3%	20.7%	85.9%	11.5%	74.3%
Professional services	28.2%	12.7%	26.4%	79.5%	12.8%	55.9%
Other services	35.1%	16.4%	15.1%	75.0%	16.6%	56.5%
Ownership						
For profit, incorporated	40.3%	12.5%	26.8%	84.6%	12.5%	68.2%
For profit, unincorporated	29.3%	14.5%	25.6%	78.1%	14.2%	57.2%
Nonprofit	27.3%	20.1%	20.0%	61.2%	21.0%	34.9%
Age of firm						
Less than 5 years	17.0%	16.1%	26.3%	44.4%	16.0%	25.9%
5-9 years	16.4%	15.6%	17.4%	41.9%	15.6%	20.6%
10-19 years	16.6%	12.3%	18.1%	60.2%	12.2%	33.5%
20 or more years	49.5%	13.1%	27.2%	84.3%	13.1%	69.0%
Multi/single status						
2 or more locations	63.8%	12.9%	26.2%	82.8%	12.7%	68.3%
1 location only	14.0%	13.8%	20.1%	37.4%	13.8%	17.2%
Percent full-time employees						
Less than 25%	45.0%	22.6%	12.2% *	75.5%	23.8%	59.5%
25-49 %	44.0%	14.1%	16.8%	79.8%	14.2%	64.6%
50-74 %	38.7%	11.7%	18.6%	87.3%	11.2%	69.5%
75% or more	35.3%	13.5%	28.7%	82.9%	13.5%	62.6%
Union presence						
No union employees	28.6%	12.8%	25.0%	77.8%	12.8%	53.9%
Has union employees	80.1%	42.1%	26.9%	94.2%	44.6%	87.2%
Unknown	78.6%	13.9% *	29.9%	84.6%	13.9% *	81.9%
Percent low wage employees						
50% or more low wage	46.3%	13.1%	16.8%	80.6%	13.1%	64.6%
Less than 50% low wage	33.7%	13.8%	29.4%	84.1%	13.8%	63.2%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2012 Medical Expenditure Panel Survey-Insurance Component.

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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.

Table I.A.2.a(2012) Standard error for percent of private-sector establishments that offer health insurance that self-insure at least one plan by firm size and selected characteristics: United States, 2012

Characteristics	Total	Less than 100 employees	100-499 employees	500 or more employees	Less than 50 employees	50 or more employees
United States	0.45%	0.54%	0.65%	0.92%	0.62%	0.61%
Industry group **						
Agric., fish., forest.	5.47%	5.91% *	6.73% *	8.87%	6.10% *	8.14%
Mining and manufacturing	1.17%	1.35%	2.85%	1.99%	1.29%	2.40%
Construction	1.48%	1.78%	4.17%	7.14%	1.76%	2.35%
Utilities and transp.	3.10%	3.72%	7.49%	1.92%	4.11%	3.29%
Wholesale trade	1.40%	1.98%	5.07%	2.32%	2.35%	2.09%
Fin. svcs. and real estate	1.36%	1.67%	2.39%	1.46%	1.85%	1.46%
Retail trade	1.60%	1.42%	2.23%	1.60%	1.70%	1.56%
Professional services	1.08%	0.96%	1.03%	1.72%	1.01%	1.35%
Other services	1.16%	1.15%	2.25%	1.60%	1.11%	1.77%
Ownership						
For profit, incorporated	0.48%	0.60%	0.93%	0.98%	0.69%	0.67%
For profit, unincorporated	0.61%	0.95%	3.77%	1.64%	1.18%	2.00%
Nonprofit	0.95%	1.18%	2.35%	3.11%	1.43%	1.31%
Age of firm						
Less than 5 years	1.92%	2.01%	5.54%	9.19%	2.13%	4.41%
5-9 years	1.48%	1.69%	2.52%	8.64%	1.64%	2.12%
10-19 years	0.90%	1.19%	3.06%	2.78%	1.32%	1.90%
20 or more years	0.64%	0.65%	1.11%	1.02%	0.60%	0.67%
Multi/single status						
2 or more locations	0.68%	1.10%	0.74%	0.92%	1.86%	0.66%
1 location only	0.57%	0.59%	1.68%	4.54%	0.62%	1.29%
Percent full-time employees						
Less than 25%	0.73%	2.92%	4.14% *	1.62%	3.27%	1.90%
25-49 %	1.70%	1.98%	3.71%	1.35%	2.12%	1.88%
50-74 %	1.22%	1.04%	2.61%	1.29%	1.09%	1.38%
75% or more	0.61%	0.75%	0.78%	1.20%	0.86%	0.89%
Union presence						
No union employees	0.35%	0.56%	0.48%	1.10%	0.64%	0.58%
Has union employees	1.17%	2.48%	4.51%	1.14%	3.19%	1.43%
Unknown	1.27%	4.55% *	5.84%	0.96%	4.67% *	0.95%
Percent low wage employees						
50% or more low wage	1.20%	1.29%	1.98%	1.25%	1.49%	1.16%
Less than 50% low wage	0.41%	0.52%	1.14%	1.17%	0.58%	0.83%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2012 Medical Expenditure Panel Survey-Insurance Component.

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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.

Table I.A.2.b(2012) Percent of private-sector establishments that offer health insurance that offer at least one health insurance plan that required no contribution from the employee for single coverage by firm size and selected characteristics: United States, 2012

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	34.3%	62.7%	46.0%	27.9%	15.0%	7.3%	54.8%	11.3%
Industry group **								
Agric., fish., forest.	59.4%	64.6%	74.4%	59.0%	--	--	67.0%	18.3%
Mining and manufacturing	28.4%	50.6%	30.7%	21.2%	--	--	38.4%	13.2%
Construction	53.3%	64.4%	42.4%	38.4%	--	--	56.0%	33.8%
Utilities and transp.	34.2%	52.0%	35.6%	40.3%	--	--	48.2%	21.0%
Wholesale trade	32.1%	58.9%	41.2%	24.3%	--	--	48.9%	9.7%
Fin. svcs. and real estate	27.7%	65.3%	48.1%	34.1%	--	--	59.6%	10.1%
Retail trade	16.3%	64.3%	35.1%	14.4%	--	--	48.3%	2.2%
Professional services	44.1%	62.5%	52.7%	28.1%	--	--	57.3%	20.4%
Other services	35.6%	65.1%	49.8%	28.9%	--	--	56.8%	10.9%
Ownership								
For profit, incorporated	32.2%	62.8%	43.4%	28.1%	--	--	53.9%	10.5%
For profit, unincorporated	38.6%	60.7%	48.3%	19.7%	--	--	55.0%	8.6%
Nonprofit	42.7%	67.4%	60.0%	35.1%	--	--	60.3%	21.3%
Age of firm								
Less than 5 years	48.3%	56.1%	46.9%	20.4%	--	--	52.1%	14.0%
5-9 years	48.6%	59.2%	47.8%	21.2%	--	--	53.3%	21.4%
10-19 years	48.0%	64.8%	45.7%	28.7%	--	--	56.6%	15.4%
20 or more years	26.1%	66.0%	45.4%	29.9%	--	--	55.1%	10.5%
Multi/single status								
2 or more locations	11.9%	45.6%	36.5%	26.8%	--	--	35.5%	9.8%
1 location only	53.9%	62.9%	47.2%	28.6%	--	--	56.2%	26.3%
Percent full-time employees								
Less than 25%	27.2%	64.2%	43.7%	36.8%	--	--	56.1%	7.3%
25-49 %	25.4%	64.4%	48.6%	24.6%	--	--	54.9%	5.1%
50-74 %	34.2%	62.0%	50.5%	21.8%	--	--	55.7%	10.1%
75% or more	36.1%	62.7%	45.1%	28.6%	--	--	54.5%	13.1%
Union presence								
No union employees	37.4%	62.5%	45.6%	26.9%	--	--	54.5%	10.1%
Has union employees	29.6%	69.2%	60.6%	52.1%	--	--	64.7%	22.6%
Unknown	7.5%	73.8%	20.4%*	31.7%*	--	--	49.9%	5.3%
Percent low wage employees								
50% or more low wage	23.3%	62.5%	42.6%	25.4%	--	--	53.0%	6.9%
Less than 50% low wage	38.6%	62.8%	46.7%	28.6%	--	--	55.2%	14.0%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2012 Medical Expenditure Panel Survey-Insurance Component.

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-- 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.A.2.b(2012) Standard error for percent of private-sector establishments that offer health insurance that offer at least one health insurance plan that required no contribution from the employee for single coverage by firm size and selected characteristics: United States, 2012

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	0.60%	1.24%	1.22%	1.07%	0.66%	0.57%	0.97%	0.55%
Industry group **								
Agric., fish., forest.	4.53%	6.35%	14.55%	12.18%	--	--	5.06%	5.24%
Mining and manufacturing	2.02%	4.99%	4.76%	3.61%	--	--	3.43%	1.60%
Construction	2.29%	2.17%	3.47%	5.11%	--	--	2.70%	2.64%
Utilities and transp.	2.72%	7.69%	8.73%	5.27%	--	--	4.68%	2.02%
Wholesale trade	1.59%	5.17%	4.12%	2.59%	--	--	2.84%	1.24%
Fin. svcs. and real estate	0.67%	3.67%	5.13%	2.96%	--	--	2.25%	1.01%
Retail trade	0.88%	3.40%	3.26%	1.42%	--	--	1.93%	0.24%
Professional services	0.93%	1.39%	2.26%	2.21%	--	--	1.11%	1.77%
Other services	1.31%	2.13%	2.46%	2.47%	--	--	1.29%	1.04%
Ownership								
For profit, incorporated	0.72%	1.46%	1.60%	1.11%	--	--	1.22%	0.71%
For profit, unincorporated	1.24%	1.99%	2.32%	2.29%	--	--	1.59%	0.87%
Nonprofit	1.68%	2.63%	3.82%	3.13%	--	--	2.31%	1.33%
Age of firm								
Less than 5 years	2.79%	3.52%	4.83%	2.92%	--	--	2.99%	3.40%
5-9 years	2.20%	2.30%	4.35%	2.63%	--	--	2.50%	2.71%
10-19 years	1.03%	1.69%	3.47%	2.32%	--	--	1.03%	1.62%
20 or more years	0.68%	1.19%	1.92%	0.95%	--	--	1.22%	0.58%
Multi/single status								
2 or more locations	0.49%	9.15%	2.31%	1.68%	--	--	2.18%	0.55%
1 location only	0.84%	1.21%	1.35%	1.35%	--	--	0.94%	0.86%
Percent full-time employees								
Less than 25%	1.51%	4.69%	3.52%	2.61%	--	--	2.67%	1.13%
25-49 %	1.95%	2.79%	2.95%	1.85%	--	--	2.02%	0.71%
50-74 %	1.23%	1.67%	5.06%	1.64%	--	--	2.07%	1.38%
75% or more	0.72%	1.42%	1.30%	1.32%	--	--	0.99%	0.79%
Union presence								
No union employees	0.66%	1.25%	1.26%	0.95%	--	--	0.98%	0.43%
Has union employees	1.81%	6.01%	6.32%	5.79%	--	--	3.79%	2.12%
Unknown	0.82%	15.11%	11.47%*	11.97%*	--	--	9.23%	0.51%
Percent low wage employees								
50% or more low wage	0.93%	2.79%	4.03%	1.91%	--	--	2.28%	0.42%
Less than 50% low wage	0.65%	1.03%	1.47%	1.06%	--	--	0.86%	0.86%

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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.

Table I.A.2.b.(1)(2012) Percent of private-sector establishments that offer health insurance that offer an exclusive-provider plan that required no contribution from the employee for single coverage by firm size and selected characteristics: United States, 2012

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	10.5%	19.3%	13.8%	8.9%	4.5%	2.2%	16.8%	3.4%
Industry group **								
Agric., fish., forest.	14.1%	--	--	--	--	--	16.0%	3.5%*
Mining and manufacturing	9.8%	--	--	--	--	--	13.7%	3.9%*
Construction	16.7%	--	--	--	--	--	17.3%	12.3%*
Utilities and transp.	9.2%	--	--	--	--	--	16.7%	2.0%*
Wholesale trade	8.7%	--	--	--	--	--	13.8%	1.9%*
Fin. svcs. and real estate	7.1%	--	--	--	--	--	17.7%	1.3%*
Retail trade	5.5%	--	--	--	--	--	16.6%	0.6%
Professional services	13.8%	--	--	--	--	--	16.3%	9.4%
Other services	11.5%	--	--	--	--	--	19.2%	2.6%
Ownership								
For profit, incorporated	9.8%	--	--	--	--	--	16.7%	2.9%
For profit, unincorporated	11.6%	--	--	--	--	--	16.6%	2.3%
Nonprofit	14.1%	--	--	--	--	--	18.6%	8.7%
Age of firm								
Less than 5 years	15.6%	--	--	--	--	--	17.1%	2.4%*
5-9 years	15.7%	--	--	--	--	--	17.4%	5.9%
10-19 years	14.7%	--	--	--	--	--	17.2%	5.4%
20 or more years	7.7%	--	--	--	--	--	16.3%	3.1%
Multi/single status								
2 or more locations	3.3%	--	--	--	--	--	8.6%	2.8%
1 location only	16.9%	--	--	--	--	--	17.5%	9.7%
Percent full-time employees								
Less than 25%	10.1%	--	--	--	--	--	23.1%	1.1%*
25-49 %	7.5%	--	--	--	--	--	16.4%	1.3%*
50-74 %	10.3%	--	--	--	--	--	18.1%	1.5%
75% or more	11.0%	--	--	--	--	--	16.2%	4.5%
Union presence								
No union employees	11.4%	--	--	--	--	--	16.9%	2.6%
Has union employees	10.3%	--	--	--	--	--	14.5%	9.5%
Unknown	1.3%	--	--	--	--	--	12.7%*	0.8%
Percent low wage employees								
50% or more low wage	7.4%	--	--	--	--	--	17.7%	1.6%
Less than 50% low wage	11.7%	--	--	--	--	--	16.7%	4.5%

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Table I.A.2.b.(1)(2012) Standard error for percent of private-sector establishments that offer health insurance that offer an exclusive-provider plan that required no contribution from the employee for single coverage by firm size and selected characteristics: United States, 2012

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	0.36%	1.25%	0.75%	0.77%	0.31%	0.55%	0.74%	0.38%
Industry group **								
Agric., fish., forest.	4.06%	--	--	--	--	--	4.71%	2.28%*
Mining and manufacturing	1.26%	--	--	--	--	--	1.64%	1.25%*
Construction	2.07%	--	--	--	--	--	2.22%	4.14%*
Utilities and transp.	1.80%	--	--	--	--	--	4.28%	0.73%*
Wholesale trade	1.39%	--	--	--	--	--	2.16%	0.71%*
Fin. svcs. and real estate	0.91%	--	--	--	--	--	2.59%	0.45%*
Retail trade	0.61%	--	--	--	--	--	1.95%	0.14%
Professional services	0.68%	--	--	--	--	--	0.71%	1.44%
Other services	0.72%	--	--	--	--	--	1.26%	0.44%
Ownership								
For profit, incorporated	0.47%	--	--	--	--	--	0.91%	0.53%
For profit, unincorporated	1.06%	--	--	--	--	--	1.40%	0.50%
Nonprofit	1.07%	--	--	--	--	--	1.34%	1.11%
Age of firm								
Less than 5 years	1.43%	--	--	--	--	--	1.54%	1.06%*
5-9 years	1.44%	--	--	--	--	--	1.57%	0.97%
10-19 years	0.61%	--	--	--	--	--	0.75%	0.68%
20 or more years	0.36%	--	--	--	--	--	0.94%	0.42%
Multi/single status								
2 or more locations	0.35%	--	--	--	--	--	1.40%	0.38%
1 location only	0.76%	--	--	--	--	--	0.83%	0.85%
Percent full-time employees								
Less than 25%	1.41%	--	--	--	--	--	3.00%	0.34%*
25-49 %	1.39%	--	--	--	--	--	2.42%	0.88%*
50-74 %	0.97%	--	--	--	--	--	1.64%	0.37%
75% or more	0.29%	--	--	--	--	--	0.67%	0.62%
Union presence								
No union employees	0.49%	--	--	--	--	--	0.79%	0.15%
Has union employees	1.41%	--	--	--	--	--	3.07%	1.62%
Unknown	0.34%	--	--	--	--	--	4.87%*	0.18%
Percent low wage employees								
50% or more low wage	0.75%	--	--	--	--	--	2.03%	0.20%
Less than 50% low wage	0.39%	--	--	--	--	--	0.76%	0.67%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2012 Medical Expenditure Panel Survey-Insurance Component.

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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.

Table I.A.2.b.(2)(2012) Percent of private-sector establishments that offer health insurance that offer a mixed-provider plan that required no contribution from the employee for single coverage by firm size and selected characteristics: United States, 2012

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	20.1%	34.6%	27.5%	17.7%	10.3%	5.1%	30.9%	7.8%
Industry group **								
Agric., fish., forest.	38.8%	--	--	--	--	--	42.9%	16.0%*
Mining and manufacturing	16.7%	--	--	--	--	--	21.8%	8.9%
Construction	30.5%	--	--	--	--	--	31.7%	22.3%
Utilities and transp.	21.7%	--	--	--	--	--	25.2%	18.4%
Wholesale trade	20.9%	--	--	--	--	--	30.8%	7.7%
Fin. svcs. and real estate	18.3%	--	--	--	--	--	36.1%	8.5%
Retail trade	8.6%	--	--	--	--	--	24.2%	1.7%
Professional services	24.8%	--	--	--	--	--	32.5%	11.0%
Other services	20.4%	--	--	--	--	--	30.9%	8.3%
Ownership								
For profit, incorporated	18.9%	--	--	--	--	--	30.3%	7.5%
For profit, unincorporated	21.7%	--	--	--	--	--	30.3%	6.1%
Nonprofit	25.7%	--	--	--	--	--	36.3%	12.7%
Age of firm								
Less than 5 years	27.2%	--	--	--	--	--	29.1%	9.6%
5-9 years	25.8%	--	--	--	--	--	27.6%	15.1%
10-19 years	27.9%	--	--	--	--	--	32.6%	10.2%
20 or more years	15.8%	--	--	--	--	--	31.8%	7.3%
Multi/single status								
2 or more locations	8.3%	--	--	--	--	--	23.9%	7.0%
1 location only	30.3%	--	--	--	--	--	31.4%	16.7%
Percent full-time employees								
Less than 25%	13.1%	--	--	--	--	--	24.3%	5.4%
25-49 %	14.6%	--	--	--	--	--	30.3%	3.8%
50-74 %	20.5%	--	--	--	--	--	31.0%	8.6%
75% or more	21.2%	--	--	--	--	--	31.4%	8.6%
Union presence								
No union employees	21.5%	--	--	--	--	--	30.5%	7.3%
Has union employees	19.1%	--	--	--	--	--	47.1%	13.5%
Unknown	5.8%	--	--	--	--	--	29.1%*	4.6%
Percent low wage employees								
50% or more low wage	12.9%	--	--	--	--	--	26.9%	5.1%
Less than 50% low wage	22.8%	--	--	--	--	--	31.8%	9.5%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2012 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.

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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.

Table I.A.2.b.(2)(2012) Standard error for percent of private-sector establishments that offer health insurance that offer a mixed-provider plan that required no contribution from the employee for single coverage by firm size and selected characteristics: United States, 2012

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	0.54%	1.02%	1.40%	0.57%	0.59%	0.41%	0.88%	0.35%
Industry group **								
Agric., fish., forest.	5.65%	--	--	--	--	--	6.46%	5.57%*
Mining and manufacturing	1.66%	--	--	--	--	--	2.88%	1.10%
Construction	2.22%	--	--	--	--	--	2.96%	3.17%
Utilities and transp.	3.24%	--	--	--	--	--	5.81%	1.80%
Wholesale trade	1.61%	--	--	--	--	--	2.70%	1.01%
Fin. svcs. and real estate	0.77%	--	--	--	--	--	2.29%	0.87%
Retail trade	0.51%	--	--	--	--	--	1.89%	0.27%
Professional services	0.77%	--	--	--	--	--	1.22%	0.91%
Other services	1.10%	--	--	--	--	--	1.35%	1.20%
Ownership								
For profit, incorporated	0.53%	--	--	--	--	--	0.91%	0.37%
For profit, unincorporated	1.15%	--	--	--	--	--	1.64%	0.70%
Nonprofit	1.00%	--	--	--	--	--	1.18%	1.30%
Age of firm								
Less than 5 years	2.67%	--	--	--	--	--	2.97%	2.39%
5-9 years	1.20%	--	--	--	--	--	1.50%	2.35%
10-19 years	1.12%	--	--	--	--	--	1.37%	1.40%
20 or more years	0.48%	--	--	--	--	--	0.82%	0.43%
Multi/single status								
2 or more locations	0.41%	--	--	--	--	--	2.29%	0.34%
1 location only	0.89%	--	--	--	--	--	0.94%	0.88%
Percent full-time employees								
Less than 25%	1.09%	--	--	--	--	--	2.86%	1.22%
25-49 %	1.09%	--	--	--	--	--	2.19%	0.54%
50-74 %	1.02%	--	--	--	--	--	1.46%	1.37%
75% or more	0.69%	--	--	--	--	--	1.03%	0.31%
Union presence								
No union employees	0.62%	--	--	--	--	--	0.89%	0.45%
Has union employees	1.32%	--	--	--	--	--	2.89%	1.74%
Unknown	0.81%	--	--	--	--	--	9.87%*	0.57%
Percent low wage employees								
50% or more low wage	0.69%	--	--	--	--	--	1.77%	0.44%
Less than 50% low wage	0.67%	--	--	--	--	--	1.02%	0.43%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2012 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.

Table I.A.2.b.(3)(2012) Percent of private-sector establishments that offer health insurance that offer an any-provider plan that required no contribution from the employee for single coverage by firm size and selected characteristics: United States, 2012

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	4.9%	10.7%	6.5%	3.0%	1.0%	0.1%	8.8%	0.6%
Industry group **								
Agric., fish., forest.	10.9%*	--	--	--	--	--	12.9%*	--
Mining and manufacturing	2.9%*	--	--	--	--	--	4.0%*	--
Construction	8.7%	--	--	--	--	--	9.5%	--
Utilities and transp.	4.1%*	--	--	--	--	--	7.4%*	--
Wholesale trade	3.7%	--	--	--	--	--	6.2%	--
Fin. svcs. and real estate	3.4%	--	--	--	--	--	8.7%	--
Retail trade	2.9%	--	--	--	--	--	9.2%	--
Professional services	6.7%	--	--	--	--	--	9.9%	--
Other services	4.8%	--	--	--	--	--	8.5%	--
Ownership								
For profit, incorporated	4.6%	--	--	--	--	--	8.7%	--
For profit, unincorporated	6.2%	--	--	--	--	--	9.2%	--
Nonprofit	5.5%	--	--	--	--	--	9.0%	--
Age of firm								
Less than 5 years	6.9%	--	--	--	--	--	7.3%	--
5-9 years	8.5%	--	--	--	--	--	9.8%	--
10-19 years	7.6%	--	--	--	--	--	9.2%	--
20 or more years	3.3%	--	--	--	--	--	8.6%	--
Multi/single status								
2 or more locations	0.7%	--	--	--	--	--	4.0%	--
1 location only	8.6%	--	--	--	--	--	9.2%	--
Percent full-time employees								
Less than 25%	4.5%	--	--	--	--	--	10.0%	--
25-49 %	4.2%	--	--	--	--	--	9.6%	--
50-74 %	5.1%	--	--	--	--	--	9.4%	--
75% or more	5.0%	--	--	--	--	--	8.5%	--
Union presence								
No union employees	5.7%	--	--	--	--	--	8.8%	--
Has union employees	1.4%	--	--	--	--	--	7.6%	--
Unknown	0.6%*	--	--	--	--	--	9.5%*	--
Percent low wage employees								
50% or more low wage	3.6%	--	--	--	--	--	9.3%	--
Less than 50% low wage	5.5%	--	--	--	--	--	8.7%	--

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2012 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.A.2.b.(3)(2012) Standard error for percent of private-sector establishments that offer health insurance that offer an any-provider plan that required no contribution from the employee for single coverage by firm size and selected characteristics: United States, 2012

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	0.24%	0.62%	0.52%	0.35%	0.17%	0.02%	0.40%	0.08%
Industry group **								
Agric., fish., forest.	4.54%*	--	--	--	--	--	5.55%*	--
Mining and manufacturing	0.93%*	--	--	--	--	--	1.46%*	--
Construction	1.12%	--	--	--	--	--	1.23%	--
Utilities and transp.	1.59%*	--	--	--	--	--	3.46%*	--
Wholesale trade	0.72%	--	--	--	--	--	1.14%	--
Fin. svcs. and real estate	0.34%	--	--	--	--	--	0.84%	--
Retail trade	0.53%	--	--	--	--	--	1.59%	--
Professional services	0.43%	--	--	--	--	--	0.63%	--
Other services	0.57%	--	--	--	--	--	0.99%	--
Ownership								
For profit, incorporated	0.15%	--	--	--	--	--	0.33%	--
For profit, unincorporated	0.76%	--	--	--	--	--	1.14%	--
Nonprofit	0.72%	--	--	--	--	--	1.16%	--
Age of firm								
Less than 5 years	1.12%	--	--	--	--	--	1.13%	--
5-9 years	0.80%	--	--	--	--	--	0.89%	--
10-19 years	0.39%	--	--	--	--	--	0.56%	--
20 or more years	0.31%	--	--	--	--	--	0.74%	--
Multi/single status								
2 or more locations	0.08%	--	--	--	--	--	0.90%	--
1 location only	0.42%	--	--	--	--	--	0.44%	--
Percent full-time employees								
Less than 25%	0.85%	--	--	--	--	--	1.98%	--
25-49 %	0.98%	--	--	--	--	--	2.24%	--
50-74 %	0.61%	--	--	--	--	--	1.01%	--
75% or more	0.30%	--	--	--	--	--	0.50%	--
Union presence								
No union employees	0.29%	--	--	--	--	--	0.41%	--
Has union employees	0.34%	--	--	--	--	--	1.66%	--
Unknown	0.33%*	--	--	--	--	--	5.59%*	--
Percent low wage employees								
50% or more low wage	0.39%	--	--	--	--	--	1.16%	--
Less than 50% low wage	0.33%	--	--	--	--	--	0.52%	--

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2012 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.

Table I.A.2.c(2012) Percent of private-sector establishments that offer health insurance that offer at least one health insurance plan that required no contribution from the employee for family coverage by firm size and selected characteristics: United States, 2012

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	16.9%	31.8%	24.0%	11.2%	4.0%	4.1%	27.6%	4.7%
Industry group **								
Agric., fish., forest.	43.4%	46.6%	57.4%	--	--	--	49.9%	--
Mining and manufacturing	15.4%	27.7%	19.2%	--	--	--	21.1%	--
Construction	31.9%	39.2%	26.6%	--	--	--	34.2%	--
Utilities and transp.	17.8%	26.4%	16.3%*	--	--	--	24.6%	--
Wholesale trade	19.1%	38.9%	25.3%	--	--	--	30.6%	--
Fin. svcs. and real estate	11.0%	31.4%	17.8%	--	--	--	26.7%	--
Retail trade	8.2%	32.7%	21.8%	--	--	--	25.1%	--
Professional services	19.4%	25.9%	24.4%	--	--	--	24.0%	--
Other services	17.9%	36.3%	24.7%	--	--	--	30.6%	--
Ownership								
For profit, incorporated	16.1%	31.5%	24.2%	--	--	--	27.4%	--
For profit, unincorporated	18.3%	29.2%	22.0%	--	--	--	26.2%	--
Nonprofit	19.9%	41.2%	25.5%	--	--	--	32.1%	--
Age of firm								
Less than 5 years	21.0%	24.3%	22.7%	--	--	--	23.1%	--
5-9 years	25.4%	32.0%	26.3%	--	--	--	29.1%	--
10-19 years	24.0%	33.9%	23.8%	--	--	--	29.2%	--
20 or more years	12.8%	33.6%	23.7%	--	--	--	27.5%	--
Multi/single status								
2 or more locations	5.0%	28.0%	15.4%	--	--	--	15.1%	--
1 location only	27.2%	31.9%	25.1%	--	--	--	28.6%	--
Percent full-time employees								
Less than 25%	12.5%	29.4%	20.4%	--	--	--	26.7%	--
25-49 %	11.1%	26.5%	27.2%	--	--	--	24.7%	--
50-74 %	16.1%	31.6%	23.2%	--	--	--	27.9%	--
75% or more	18.1%	32.5%	24.1%	--	--	--	27.9%	--
Union presence								
No union employees	17.5%	31.1%	22.8%	--	--	--	26.7%	--
Has union employees	23.4%	66.5%	53.4%	--	--	--	59.7%	--
Unknown	3.3%	28.6%*	20.0%*	--	--	--	24.2%*	--
Percent low wage employees								
50% or more low wage	10.1%	28.9%	21.5%	--	--	--	25.3%	--
Less than 50% low wage	19.4%	32.5%	24.5%	--	--	--	28.1%	--

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2012 Medical Expenditure Panel Survey-Insurance Component.

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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.

Table I.A.2.c(2012) Standard error for percent of private-sector establishments that offer health insurance that offer at least one health insurance plan that required no contribution from the employee for family coverage by firm size and selected characteristics: United States, 2012

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	0.61%	1.14%	1.42%	0.46%	0.36%	0.63%	0.90%	0.48%
Industry group **								
Agric., fish., forest.	6.14%	9.41%	14.51%	--	--	--	7.23%	--
Mining and manufacturing	1.74%	5.92%	2.53%	--	--	--	2.64%	--
Construction	1.63%	2.80%	3.88%	--	--	--	1.92%	--
Utilities and transp.	1.80%	3.55%	6.20% *	--	--	--	2.40%	--
Wholesale trade	1.50%	3.91%	4.45%	--	--	--	2.75%	--
Fin. svcs. and real estate	1.18%	3.59%	4.88%	--	--	--	2.85%	--
Retail trade	0.90%	4.20%	2.97%	--	--	--	2.44%	--
Professional services	0.86%	1.41%	2.27%	--	--	--	0.98%	--
Other services	1.32%	3.27%	2.46%	--	--	--	1.99%	--
Ownership								
For profit, incorporated	0.69%	1.17%	1.51%	--	--	--	0.99%	--
For profit, unincorporated	1.22%	2.27%	3.79%	--	--	--	1.99%	--
Nonprofit	1.37%	4.56%	3.91%	--	--	--	2.26%	--
Age of firm								
Less than 5 years	1.57%	2.02%	3.33%	--	--	--	1.66%	--
5-9 years	1.57%	2.15%	3.02%	--	--	--	1.92%	--
10-19 years	1.19%	2.20%	1.72%	--	--	--	1.63%	--
20 or more years	0.70%	1.86%	1.81%	--	--	--	1.34%	--
Multi/single status								
2 or more locations	0.44%	7.89%	2.60%	--	--	--	1.56%	--
1 location only	0.83%	1.12%	1.71%	--	--	--	0.89%	--
Percent full-time employees								
Less than 25%	1.14%	3.44%	5.83%	--	--	--	2.09%	--
25-49 %	1.29%	4.03%	3.78%	--	--	--	2.69%	--
50-74 %	0.94%	1.97%	2.52%	--	--	--	1.23%	--
75% or more	0.79%	1.43%	1.73%	--	--	--	1.00%	--
Union presence								
No union employees	0.60%	1.09%	1.53%	--	--	--	0.87%	--
Has union employees	1.43%	5.91%	6.49%	--	--	--	4.07%	--
Unknown	0.57%	13.44% *	7.59% *	--	--	--	9.53% *	--
Percent low wage employees								
50% or more low wage	0.91%	2.84%	2.66%	--	--	--	2.21%	--
Less than 50% low wage	0.65%	1.16%	1.54%	--	--	--	0.84%	--

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2012 Medical Expenditure Panel Survey-Insurance Component.

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Table I.A.2.c.(1)(2012) Percent of private-sector establishments that offer health insurance that offer an exclusive-provider plan that required no contribution from the employee for family coverage by firm size and selected characteristics: United States, 2012

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	5.0%	9.1%	6.2%	3.6%	1.4%	1.9%	7.8%	1.8%
Industry group **								
Agric., fish., forest.	5.0%*	--	--	--	--	--	6.0%*	--
Mining and manufacturing	5.4%	--	--	--	--	--	7.8%	--
Construction	10.4%	--	--	--	--	--	10.9%	--
Utilities and transp.	5.6%	--	--	--	--	--	10.0%	--
Wholesale trade	4.3%	--	--	--	--	--	6.8%	--
Fin. svcs. and real estate	2.0%	--	--	--	--	--	4.8%	--
Retail trade	2.6%	--	--	--	--	--	7.6%	--
Professional services	6.6%	--	--	--	--	--	7.1%	--
Other services	5.3%	--	--	--	--	--	9.0%	--
Ownership								
For profit, incorporated	4.9%	--	--	--	--	--	7.9%	--
For profit, unincorporated	5.3%	--	--	--	--	--	7.6%	--
Nonprofit	5.3%	--	--	--	--	--	7.8%	--
Age of firm								
Less than 5 years	5.6%	--	--	--	--	--	6.1%	--
5-9 years	7.7%	--	--	--	--	--	8.9%	--
10-19 years	7.0%	--	--	--	--	--	8.5%	--
20 or more years	3.9%	--	--	--	--	--	7.4%	--
Multi/single status								
2 or more locations	1.8%	--	--	--	--	--	3.2%	--
1 location only	7.8%	--	--	--	--	--	8.1%	--
Percent full-time employees								
Less than 25%	4.0%	--	--	--	--	--	9.2%	--
25-49 %	2.7%	--	--	--	--	--	6.3%	--
50-74 %	4.8%	--	--	--	--	--	8.3%	--
75% or more	5.4%	--	--	--	--	--	7.7%	--
Union presence								
No union employees	5.0%	--	--	--	--	--	7.7%	--
Has union employees	9.4%	--	--	--	--	--	13.3%	--
Unknown	0.3%*	--	--	--	--	--	--	--
Percent low wage employees								
50% or more low wage	2.7%	--	--	--	--	--	7.0%	--
Less than 50% low wage	5.9%	--	--	--	--	--	8.0%	--

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2012 Medical Expenditure Panel Survey-Insurance Component.

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Table I.A.2.c.(1)(2012) Standard error for percent of private-sector establishments that offer health insurance that offer an exclusive-provider plan that required no contribution from the employee for family coverage by firm size and selected characteristics: United States, 2012

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	0.25%	0.46%	0.79%	0.27%	0.15%	0.54%	0.36%	0.38%
Industry group **								
Agric., fish., forest.	2.00% *	--	--	--	--	--	2.43% *	--
Mining and manufacturing	0.86%	--	--	--	--	--	1.18%	--
Construction	1.72%	--	--	--	--	--	2.05%	--
Utilities and transp.	0.66%	--	--	--	--	--	1.43%	--
Wholesale trade	0.96%	--	--	--	--	--	1.57%	--
Fin. svcs. and real estate	0.48%	--	--	--	--	--	1.34%	--
Retail trade	0.37%	--	--	--	--	--	1.02%	--
Professional services	0.67%	--	--	--	--	--	0.53%	--
Other services	0.62%	--	--	--	--	--	1.11%	--
Ownership								
For profit, incorporated	0.28%	--	--	--	--	--	0.38%	--
For profit, unincorporated	0.58%	--	--	--	--	--	0.78%	--
Nonprofit	0.86%	--	--	--	--	--	1.49%	--
Age of firm								
Less than 5 years	0.80%	--	--	--	--	--	0.87%	--
5-9 years	1.13%	--	--	--	--	--	1.31%	--
10-19 years	0.58%	--	--	--	--	--	0.73%	--
20 or more years	0.34%	--	--	--	--	--	0.59%	--
Multi/single status								
2 or more locations	0.34%	--	--	--	--	--	0.65%	--
1 location only	0.40%	--	--	--	--	--	0.41%	--
Percent full-time employees								
Less than 25%	0.90%	--	--	--	--	--	2.14%	--
25-49 %	0.69%	--	--	--	--	--	1.57%	--
50-74 %	1.01%	--	--	--	--	--	1.75%	--
75% or more	0.33%	--	--	--	--	--	0.44%	--
Union presence								
No union employees	0.25%	--	--	--	--	--	0.36%	--
Has union employees	1.64%	--	--	--	--	--	3.44%	--
Unknown	0.13% *	--	--	--	--	--	--	--
Percent low wage employees								
50% or more low wage	0.18%	--	--	--	--	--	0.60%	--
Less than 50% low wage	0.35%	--	--	--	--	--	0.49%	--

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2012 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.

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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.

Table I.A.2.c.(2)(2012) Percent of private-sector establishments that offer health insurance that offer a mixed-provider plan that required no contribution from the employee for family coverage by firm size and selected characteristics: United States, 2012

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	9.9%	18.5%	14.9%	6.8%	2.4%	2.3%	16.3%	2.8%
Industry group **								
Agric., fish., forest.	29.6%	--	--	--	--	--	33.5%	--
Mining and manufacturing	9.1%	--	--	--	--	--	12.1%	--
Construction	18.0%	--	--	--	--	--	19.3%	--
Utilities and transp.	9.4%	--	--	--	--	--	9.5%	--
Wholesale trade	13.4%	--	--	--	--	--	21.6%	--
Fin. svcs. and real estate	7.6%	--	--	--	--	--	18.0%	--
Retail trade	4.2%	--	--	--	--	--	12.8%	--
Professional services	10.6%	--	--	--	--	--	13.5%	--
Other services	10.9%	--	--	--	--	--	18.7%	--
Ownership								
For profit, incorporated	9.5%	--	--	--	--	--	16.2%	--
For profit, unincorporated	10.1%	--	--	--	--	--	14.1%	--
Nonprofit	13.2%	--	--	--	--	--	21.7%	--
Age of firm								
Less than 5 years	12.5%	--	--	--	--	--	13.6%	--
5-9 years	13.6%	--	--	--	--	--	15.4%	--
10-19 years	14.4%	--	--	--	--	--	17.5%	--
20 or more years	7.7%	--	--	--	--	--	16.8%	--
Multi/single status								
2 or more locations	3.0%	--	--	--	--	--	10.2%	--
1 location only	16.0%	--	--	--	--	--	16.8%	--
Percent full-time employees								
Less than 25%	6.2%	--	--	--	--	--	12.3%	--
25-49 %	7.2%	--	--	--	--	--	15.7%	--
50-74 %	9.0%	--	--	--	--	--	15.3%	--
75% or more	10.8%	--	--	--	--	--	16.8%	--
Union presence								
No union employees	10.2%	--	--	--	--	--	15.5%	--
Has union employees	13.4%	--	--	--	--	--	41.7%	--
Unknown	2.9%	--	--	--	--	--	23.9%*	--
Percent low wage employees								
50% or more low wage	5.8%	--	--	--	--	--	14.1%	--
Less than 50% low wage	11.5%	--	--	--	--	--	16.8%	--

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2012 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.

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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.

Table I.A.2.c.(2)(2012) Standard error for percent of private-sector establishments that offer health insurance that offer a mixed-provider plan that required no contribution from the employee for family coverage by firm size and selected characteristics: United States, 2012

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	0.48%	1.03%	1.31%	0.52%	0.23%	0.26%	0.76%	0.23%
Industry group **								
Agric., fish., forest.	5.92%	--	--	--	--	--	6.86%	--
Mining and manufacturing	1.44%	--	--	--	--	--	2.14%	--
Construction	2.51%	--	--	--	--	--	2.88%	--
Utilities and transp.	1.46%	--	--	--	--	--	2.44%	--
Wholesale trade	1.11%	--	--	--	--	--	1.95%	--
Fin. svcs. and real estate	0.68%	--	--	--	--	--	1.58%	--
Retail trade	0.71%	--	--	--	--	--	2.11%	--
Professional services	0.43%	--	--	--	--	--	0.61%	--
Other services	0.94%	--	--	--	--	--	1.64%	--
Ownership								
For profit, incorporated	0.50%	--	--	--	--	--	0.85%	--
For profit, unincorporated	1.16%	--	--	--	--	--	1.83%	--
Nonprofit	0.64%	--	--	--	--	--	1.21%	--
Age of firm								
Less than 5 years	1.16%	--	--	--	--	--	1.32%	--
5-9 years	0.82%	--	--	--	--	--	0.95%	--
10-19 years	1.06%	--	--	--	--	--	1.29%	--
20 or more years	0.38%	--	--	--	--	--	0.93%	--
Multi/single status								
2 or more locations	0.27%	--	--	--	--	--	1.11%	--
1 location only	0.76%	--	--	--	--	--	0.80%	--
Percent full-time employees								
Less than 25%	0.67%	--	--	--	--	--	1.39%	--
25-49 %	1.17%	--	--	--	--	--	2.58%	--
50-74 %	0.84%	--	--	--	--	--	1.54%	--
75% or more	0.62%	--	--	--	--	--	0.96%	--
Union presence								
No union employees	0.51%	--	--	--	--	--	0.76%	--
Has union employees	0.78%	--	--	--	--	--	2.78%	--
Unknown	0.60%	--	--	--	--	--	9.58% *	--
Percent low wage employees								
50% or more low wage	0.62%	--	--	--	--	--	1.55%	--
Less than 50% low wage	0.49%	--	--	--	--	--	0.72%	--

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2012 Medical Expenditure Panel Survey-Insurance Component.

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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.

Table I.A.2.c.(3)(2012) Percent of private-sector establishments that offer health insurance that offer an any-provider plan that required no contribution from the employee for family coverage by firm size and selected characteristics: United States, 2012

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	2.3%	4.9%	3.1%	1.4%	0.4% *	0.1% *	4.1%	0.3%
Industry group **								
Agric., fish., forest.	10.2%	--	--	--	--	--	12.1%	--
Mining and manufacturing	1.1% *	--	--	--	--	--	1.4% *	--
Construction	4.2%	--	--	--	--	--	4.7%	--
Utilities and transp.	3.0% *	--	--	--	--	--	5.1% *	--
Wholesale trade	1.6% *	--	--	--	--	--	2.4% *	--
Fin. svcs. and real estate	1.8%	--	--	--	--	--	4.7%	--
Retail trade	1.6%	--	--	--	--	--	5.0%	--
Professional services	2.6%	--	--	--	--	--	4.0%	--
Other services	2.2%	--	--	--	--	--	3.7%	--
Ownership								
For profit, incorporated	2.1%	--	--	--	--	--	3.9%	--
For profit, unincorporated	3.3%	--	--	--	--	--	4.9%	--
Nonprofit	2.2%	--	--	--	--	--	3.8%	--
Age of firm								
Less than 5 years	3.4%	--	--	--	--	--	3.7%	--
5-9 years	4.6%	--	--	--	--	--	5.4%	--
10-19 years	3.0%	--	--	--	--	--	3.7%	--
20 or more years	1.5%	--	--	--	--	--	4.0%	--
Multi/single status								
2 or more locations	0.4%	--	--	--	--	--	2.1% *	--
1 location only	4.0%	--	--	--	--	--	4.3%	--
Percent full-time employees								
Less than 25%	2.3% *	--	--	--	--	--	5.2% *	--
25-49 %	1.4%	--	--	--	--	--	3.2% *	--
50-74 %	2.9%	--	--	--	--	--	5.4%	--
75% or more	2.3%	--	--	--	--	--	3.8%	--
Union presence								
No union employees	2.6%	--	--	--	--	--	4.0%	--
Has union employees	1.3% *	--	--	--	--	--	7.7% *	--
Unknown	0.1% *	--	--	--	--	--	0.3% *	--
Percent low wage employees								
50% or more low wage	1.9%	--	--	--	--	--	4.8%	--
Less than 50% low wage	2.5%	--	--	--	--	--	3.9%	--

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2012 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.

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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.

Table I.A.2.c.(3)(2012) Standard error for percent of private-sector establishments that offer health insurance that offer an any-provider plan that required no contribution from the employee for family coverage by firm size and selected characteristics: United States, 2012

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	0.16%	0.40%	0.38%	0.22%	0.14% *	0.02% *	0.30%	0.07%
Industry group **								
Agric., fish., forest.	2.78%	--	--	--	--	--	3.54%	--
Mining and manufacturing	0.39% *	--	--	--	--	--	0.62% *	--
Construction	0.95%	--	--	--	--	--	1.07%	--
Utilities and transp.	1.36% *	--	--	--	--	--	2.82% *	--
Wholesale trade	0.47% *	--	--	--	--	--	0.80% *	--
Fin. svcs. and real estate	0.43%	--	--	--	--	--	1.13%	--
Retail trade	0.45%	--	--	--	--	--	1.46%	--
Professional services	0.23%	--	--	--	--	--	0.37%	--
Other services	0.44%	--	--	--	--	--	0.73%	--
Ownership								
For profit, incorporated	0.13%	--	--	--	--	--	0.29%	--
For profit, unincorporated	0.44%	--	--	--	--	--	0.67%	--
Nonprofit	0.42%	--	--	--	--	--	0.82%	--
Age of firm								
Less than 5 years	0.85%	--	--	--	--	--	0.90%	--
5-9 years	0.35%	--	--	--	--	--	0.43%	--
10-19 years	0.45%	--	--	--	--	--	0.61%	--
20 or more years	0.19%	--	--	--	--	--	0.52%	--
Multi/single status								
2 or more locations	0.07%	--	--	--	--	--	0.81% *	--
1 location only	0.27%	--	--	--	--	--	0.29%	--
Percent full-time employees								
Less than 25%	0.78% *	--	--	--	--	--	1.72% *	--
25-49 %	0.42%	--	--	--	--	--	0.97% *	--
50-74 %	0.54%	--	--	--	--	--	0.95%	--
75% or more	0.15%	--	--	--	--	--	0.28%	--
Union presence								
No union employees	0.17%	--	--	--	--	--	0.29%	--
Has union employees	0.55% *	--	--	--	--	--	2.38% *	--
Unknown	0.06% *	--	--	--	--	--	0.20% *	--
Percent low wage employees								
50% or more low wage	0.39%	--	--	--	--	--	1.06%	--
Less than 50% low wage	0.21%	--	--	--	--	--	0.36%	--

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2012 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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-- 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.A.2.d(2012) Percent of private-sector establishments that offer health insurance that offer two or more health insurance plans by firm size and selected characteristics: United States, 2012

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	42.6%	15.4%	26.3%	39.8%	50.4%	79.0%	20.7%	67.3%
Industry group **								
Agric., fish., forest.	14.2%	9.4% *	1.8% *	13.3% *	42.9% *	76.6%	9.1% *	41.8%
Mining and manufacturing	35.8%	17.0%	20.9%	43.1%	39.7%	74.6%	23.3%	54.9%
Construction	26.7%	15.3%	30.3%	44.5%	61.8%	88.3%	21.7%	62.7%
Utilities and transp.	39.5%	8.5% *	26.9% *	27.0%	30.1%	81.8%	14.2%	63.4%
Wholesale trade	39.4%	14.2% *	26.3%	40.5%	50.0%	79.0%	21.6%	63.1%
Fin. svcs. and real estate	51.8%	20.1%	26.8%	45.3%	58.6%	73.0%	22.8%	67.8%
Retail trade	54.6%	10.0%	18.4%	36.9%	44.2%	79.4%	16.9%	71.3%
Professional services	38.0%	15.8%	30.7%	45.5%	55.1%	81.0%	21.4%	67.7%
Other services	42.2%	16.5%	25.4%	32.5%	46.4%	83.1%	20.9%	66.9%
Ownership								
For profit, incorporated	45.1%	14.9%	25.9%	40.8%	48.4%	80.3%	20.7%	69.6%
For profit, unincorporated	34.6%	15.9%	27.5%	36.7%	57.2%	71.7%	19.4%	62.5%
Nonprofit	37.7%	18.2%	27.2%	38.7%	52.1%	70.7%	23.5%	54.9%
Age of firm								
Less than 5 years	24.7%	16.8%	31.4%	47.5%	47.9%	79.3%	21.8%	51.0%
5-9 years	26.2%	19.2%	27.1%	42.2%	45.3%	72.8%	22.5%	47.5%
10-19 years	27.9%	15.2%	27.7%	37.2%	56.6%	72.2%	19.9%	58.0%
20 or more years	52.1%	13.0%	24.1%	39.3%	49.8%	79.3%	20.1%	69.3%
Multi/single status								
2 or more locations	66.0%	17.9% *	23.2%	37.9%	50.3%	79.1%	26.0%	69.5%
1 location only	22.3%	15.4%	26.7%	41.0%	51.5%	64.0%	20.3%	45.9%
Percent full-time employees								
Less than 25%	46.9%	13.1%	15.3%	25.6%	44.4%	83.4%	14.9%	68.9%
25-49 %	48.9%	12.3%	17.9%	24.6%	44.2%	86.5%	15.7%	71.7%
50-74 %	42.5%	16.5%	26.4%	35.1%	45.3%	78.2%	20.5%	67.3%
75% or more	41.5%	15.6%	27.8%	43.4%	52.7%	77.3%	21.6%	66.4%
Union presence								
No union employees	35.7%	15.3%	25.8%	39.3%	48.5%	74.4%	20.4%	60.3%
Has union employees	72.7%	23.5%	42.3%	48.8%	63.6%	83.7%	33.0%	80.7%
Unknown	80.9%	17.0% *	6.3% *	57.6%	74.7%	85.1%	20.0% *	84.1%
Percent low wage employees								
50% or more low wage	48.1%	9.3%	19.4%	30.6%	42.1%	79.2%	14.8%	66.4%
Less than 50% low wage	40.6%	16.8%	27.7%	42.6%	54.9%	78.9%	22.0%	67.9%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2012 Medical Expenditure Panel Survey-Insurance Component.

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Table I.A.2.d(2012) Standard error for percent of private-sector establishments that offer health insurance that offer two or more health insurance plans by firm size and selected characteristics: United States, 2012

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	0.40%	0.88%	1.32%	1.53%	0.93%	0.98%	0.52%	0.78%
Industry group **								
Agric., fish., forest.	3.90%	5.30% *	10.36% *	6.62% *	13.18% *	12.14%	4.27% *	8.31%
Mining and manufacturing	1.53%	2.99%	2.89%	3.66%	2.24%	3.50%	2.09%	2.42%
Construction	2.44%	3.03%	1.47%	4.51%	5.81%	4.04%	2.56%	3.25%
Utilities and transp.	2.28%	3.08% *	11.43% *	3.82%	5.61%	2.81%	3.64%	2.56%
Wholesale trade	3.12%	5.13% *	3.80%	2.78%	4.37%	4.15%	3.96%	2.91%
Fin. svcs. and real estate	1.34%	3.50%	4.13%	4.34%	2.82%	2.18%	2.30%	1.62%
Retail trade	1.56%	1.88%	5.11%	3.51%	2.55%	1.72%	2.14%	1.36%
Professional services	0.78%	1.74%	1.56%	2.83%	1.59%	1.74%	1.05%	1.37%
Other services	1.12%	1.64%	3.08%	2.35%	3.18%	1.18%	1.10%	1.32%
Ownership								
For profit, incorporated	0.57%	1.12%	1.18%	1.87%	1.20%	1.09%	0.70%	0.86%
For profit, unincorporated	1.21%	0.91%	3.73%	2.27%	2.96%	3.70%	1.15%	2.12%
Nonprofit	1.14%	2.44%	2.69%	1.93%	2.88%	5.11%	1.31%	2.81%
Age of firm								
Less than 5 years	1.35%	1.91%	4.65%	3.74%	5.17%	8.09%	1.56%	4.59%
5-9 years	1.12%	2.39%	2.66%	3.70%	5.15%	9.76%	1.45%	3.53%
10-19 years	1.22%	1.03%	2.72%	2.06%	2.96%	3.54%	1.27%	2.20%
20 or more years	0.69%	1.53%	1.54%	1.93%	1.16%	0.95%	0.92%	0.91%
Multi/single status								
2 or more locations	0.73%	7.49% *	4.22%	2.49%	1.13%	0.98%	1.44%	0.75%
1 location only	0.48%	0.91%	1.32%	1.76%	2.06%	4.30%	0.55%	1.21%
Percent full-time employees								
Less than 25%	1.42%	3.39%	3.63%	5.71%	6.01%	1.94%	2.43%	1.66%
25-49 %	1.88%	2.24%	2.95%	4.19%	2.89%	1.73%	0.85%	1.52%
50-74 %	1.47%	1.52%	3.59%	3.28%	3.35%	2.05%	1.29%	1.74%
75% or more	0.42%	1.12%	1.77%	1.93%	1.40%	1.30%	0.58%	0.99%
Union presence								
No union employees	0.43%	0.87%	1.42%	1.67%	0.78%	1.28%	0.51%	0.90%
Has union employees	1.46%	5.03%	6.71%	4.79%	4.24%	2.13%	2.37%	1.63%
Unknown	1.65%	9.86% *	2.42% *	13.22%	4.03%	1.68%	9.81% *	1.51%
Percent low wage employees								
50% or more low wage	1.15%	1.32%	3.03%	2.71%	1.47%	1.56%	1.27%	1.00%
Less than 50% low wage	0.25%	1.07%	1.30%	1.45%	1.05%	1.14%	0.58%	1.03%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2012 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.

** 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.A.2.e(2012) Percent of private-sector establishments that offer health insurance by plan provider arrangement by selected characteristics: United States, 2012

Characteristics	Conventional indemnity	Any managed care	Exclusive provider	Mixed provider
United States	11.5%	91.3%	30.0%	72.4%
Firm size				
Less than 50 employees	15.4%	86.5%	33.1%	58.4%
50+ employees	7.2%	96.7%	26.4%	88.2%
Less than 10 employees	16.6%	85.1%	33.1%	55.6%
10-24 employees	14.0%	88.4%	33.5%	61.6%
25-99 employees	11.7%	91.1%	32.3%	68.5%
100-999 employees	9.3%	94.4%	28.0%	78.8%
1000+ employees	5.5%	98.4%	24.7%	95.3%
Industry group **				
Agric., fish., forest.	18.5%	84.5%	21.0%	66.5%
Mining and manufacturing	9.9%	92.6%	30.0%	69.1%
Construction	14.3%	88.2%	34.6%	60.2%
Utilities and transp.	9.8%	93.1%	28.2%	72.3%
Wholesale trade	9.8%	91.8%	25.5%	75.0%
Fin. svcs. and real estate	10.7%	92.5%	26.8%	79.7%
Retail trade	9.0%	93.5%	22.7%	80.7%
Professional services	12.4%	89.9%	34.3%	68.4%
Other services	12.9%	91.0%	33.2%	69.8%
Ownership				
For profit, incorporated	11.1%	91.8%	29.2%	73.9%
For profit, unincorporated	13.9%	88.6%	29.0%	68.2%
Nonprofit	10.5%	91.9%	37.8%	67.8%
Age of firm				
Less than 5 years	13.2%	88.3%	32.9%	60.8%
5-9 years	16.1%	86.3%	33.1%	59.9%
10-19 years	14.3%	88.3%	31.5%	63.3%
20 or more years	9.7%	93.4%	28.6%	78.7%
Multi/single status				
2 or more locations	7.3%	96.2%	25.6%	88.0%
1 location only	15.2%	86.9%	33.8%	58.8%
Percent full-time employees				
Less than 25%	13.2%	91.9%	30.2%	70.3%
25-49 %	12.3%	91.5%	27.6%	75.4%
50-74 %	11.4%	91.1%	26.7%	72.2%
75% or more	11.3%	91.2%	31.0%	72.2%
Union presence				
No union employees	12.6%	90.1%	29.8%	68.4%
Has union employees	6.2%	95.8%	31.5%	89.2%
Unknown	6.2%	98.5%	30.4%	95.1%
Percent low wage employees				
50% or more low wage	11.4%	92.3%	25.2%	76.2%
Less than 50% low wage	11.6%	90.9%	31.8%	70.9%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2012 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.

Estimates previously displayed in this table prior to 2011 are now located in the following tables: Two or more plans (Table I.A.2.d), With waiting period (Table I.A.2.f), and Insurance to Retirees (Table I.A.2.h).

Table I.A.2.e(2012) Standard error for percent of private-sector establishments that offer health insurance by plan provider arrangement by selected characteristics: United States, 2012

Characteristics	Conventional indemnity	Any managed care	Exclusive provider	Mixed provider
United States	0.28%	0.32%	0.36%	0.49%
Firm size				
Less than 50 employees	0.42%	0.50%	0.78%	0.83%
50+ employees	0.39%	0.26%	0.53%	0.27%
Less than 10 employees	0.64%	0.71%	1.13%	1.29%
10-24 employees	0.58%	0.65%	1.65%	1.46%
25-99 employees	0.61%	0.69%	1.12%	0.87%
100-999 employees	0.82%	0.52%	0.73%	0.84%
1000+ employees	0.39%	0.22%	0.98%	0.28%
Industry group **				
Agric., fish., forest.	4.60%	3.14%	4.42%	4.65%
Mining and manufacturing	0.88%	0.88%	1.43%	1.84%
Construction	1.78%	1.53%	1.55%	2.59%
Utilities and transp.	2.55%	1.95%	1.74%	2.66%
Wholesale trade	1.11%	1.12%	1.97%	1.81%
Fin. svcs. and real estate	0.89%	0.79%	1.23%	0.85%
Retail trade	0.81%	0.79%	1.01%	1.28%
Professional services	0.38%	0.53%	0.93%	1.23%
Other services	0.64%	0.55%	1.03%	0.68%
Ownership				
For profit, incorporated	0.20%	0.32%	0.37%	0.43%
For profit, unincorporated	1.01%	0.91%	1.34%	1.30%
Nonprofit	0.93%	0.90%	1.13%	0.92%
Age of firm				
Less than 5 years	1.08%	1.23%	2.04%	2.04%
5-9 years	0.74%	0.64%	0.95%	1.71%
10-19 years	0.72%	0.55%	0.86%	0.84%
20 or more years	0.54%	0.49%	0.48%	0.78%
Multi/single status				
2 or more locations	0.37%	0.28%	0.55%	0.38%
1 location only	0.44%	0.48%	0.75%	0.87%
Percent full-time employees				
Less than 25%	2.12%	1.16%	1.65%	1.20%
25-49 %	1.43%	1.34%	2.11%	1.60%
50-74 %	0.91%	0.73%	1.41%	1.82%
75% or more	0.45%	0.47%	0.40%	0.57%
Union presence				
No union employees	0.31%	0.36%	0.55%	0.52%
Has union employees	0.85%	0.85%	2.19%	1.57%
Unknown	0.90%	0.41%	0.94%	0.90%
Percent low wage employees				
50% or more low wage	0.29%	0.35%	0.82%	0.57%
Less than 50% low wage	0.39%	0.47%	0.45%	0.63%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2012 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.

Estimates previously displayed in this table prior to 2011 are now located in the following tables: Two or more plans (Table I.A.2.d), With waiting period (Table I.A.2.f), and Insurance to Retirees (Table I.A.2.h).

Table I.A.2.f(2012) Percent of private-sector establishments that offer health insurance that required a waiting period before new employees were eligible for health insurance by firm size and selected characteristics: United States, 2012

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	74.1%	52.3%	79.7%	87.4%	90.5%	84.5%	63.2%	86.5%
Industry group **								
Agric., fish., forest.	51.4%	35.1%	68.1%	74.0%	97.3%	97.9%	44.0%	91.9%
Mining and manufacturing	81.6%	63.2%	91.8%	94.5%	94.4%	73.2%	79.0%	85.4%
Construction	71.4%	58.4%	84.0%	92.1%	97.6%	92.4%	68.4%	93.4%
Utilities and transp.	69.9%	53.2%	93.8%	93.8%	89.9%	63.2%	66.9%	72.8%
Wholesale trade	75.7%	56.7%	86.5%	94.3%	91.4%	68.8%	72.0%	80.6%
Fin. svcs. and real estate	76.9%	53.6%	82.1%	89.3%	89.3%	82.6%	62.6%	84.8%
Retail trade	85.3%	55.0%	79.1%	92.0%	96.1%	92.4%	67.7%	93.0%
Professional services	68.8%	53.2%	78.2%	82.6%	89.5%	76.6%	61.4%	82.2%
Other services	70.7%	44.1%	71.7%	82.4%	86.7%	89.0%	55.8%	88.0%
Ownership								
For profit, incorporated	76.0%	53.9%	82.3%	89.7%	92.1%	84.1%	65.6%	86.5%
For profit, unincorporated	71.2%	54.0%	81.4%	88.9%	90.2%	86.0%	62.2%	87.7%
Nonprofit	65.2%	36.5%	59.9%	75.8%	85.4%	88.8%	48.9%	85.1%
Age of firm								
Less than 5 years	58.9%	49.5%	71.5%	81.0%	86.3%	95.4%	55.8%	86.3%
5-9 years	63.5%	50.3%	79.6%	86.0%	88.6%	90.7%	59.5%	87.1%
10-19 years	69.9%	53.4%	84.3%	89.2%	89.7%	90.4%	64.7%	89.9%
20 or more years	79.2%	53.8%	79.0%	87.9%	91.0%	84.2%	66.2%	86.2%
Multi/single status								
2 or more locations	86.6%	86.0%	81.6%	91.5%	90.9%	84.5%	86.7%	86.6%
1 location only	63.3%	51.9%	79.4%	84.9%	87.9%	81.0%	61.4%	85.9%
Percent full-time employees								
Less than 25%	70.3%	28.3%	53.0%	81.3%	89.2%	92.2%	41.0%	90.5%
25-49 %	75.1%	49.1%	58.5%	78.5%	92.5%	88.0%	56.0%	88.3%
50-74 %	72.7%	50.8%	71.2%	85.6%	89.8%	88.7%	58.1%	89.1%
75% or more	74.7%	54.6%	84.9%	89.2%	90.5%	81.6%	66.4%	85.1%
Union presence								
No union employees	73.3%	52.4%	80.1%	87.6%	90.4%	89.0%	63.2%	89.4%
Has union employees	75.7%	52.5%	64.4%	83.9%	89.6%	77.2%	60.5%	78.8%
Unknown	81.3%	43.9%*	100.0%	85.0%	95.0%	81.0%	65.8%	82.1%
Percent low wage employees								
50% or more low wage	77.3%	39.1%	71.6%	86.5%	93.0%	90.2%	52.9%	90.7%
Less than 50% low wage	72.9%	55.3%	81.4%	87.7%	89.2%	80.4%	65.5%	83.9%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2012 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.

** 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.A.2.f(2012) Standard error for percent of private-sector establishments that offer health insurance that required a waiting period before new employees were eligible for health insurance by firm size and selected characteristics: United States, 2012

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	0.49%	1.22%	1.05%	0.59%	0.65%	0.92%	0.76%	0.63%
Industry group **								
Agric., fish., forest.	6.04%	8.21%	15.64%	14.02%	2.65%	1.37%	7.40%	5.17%
Mining and manufacturing	1.69%	4.51%	3.15%	1.98%	2.24%	3.08%	2.54%	1.66%
Construction	2.46%	4.94%	2.62%	2.58%	2.42%	3.24%	2.93%	2.79%
Utilities and transp.	2.25%	6.63%	10.22%	2.66%	3.87%	4.58%	3.99%	3.96%
Wholesale trade	1.85%	3.10%	3.18%	2.23%	2.50%	5.69%	2.37%	3.18%
Fin. svcs. and real estate	1.36%	3.84%	4.58%	2.33%	2.02%	2.43%	2.45%	1.85%
Retail trade	1.15%	4.51%	4.60%	2.49%	1.05%	1.03%	3.05%	0.81%
Professional services	0.81%	1.48%	1.61%	1.65%	0.84%	2.18%	1.10%	1.09%
Other services	0.75%	1.14%	1.92%	2.32%	2.19%	1.60%	1.09%	1.24%
Ownership								
For profit, incorporated	0.56%	1.67%	0.99%	0.46%	0.45%	1.04%	1.11%	0.72%
For profit, unincorporated	1.18%	1.59%	2.09%	1.43%	2.39%	1.83%	1.38%	1.45%
Nonprofit	1.40%	3.95%	2.39%	1.53%	1.93%	1.84%	1.95%	1.25%
Age of firm								
Less than 5 years	1.45%	2.75%	5.23%	3.50%	3.34%	10.34%	1.62%	2.61%
5-9 years	1.37%	2.31%	3.16%	2.06%	1.23%	3.92%	1.56%	1.30%
10-19 years	1.28%	2.04%	1.91%	1.28%	1.95%	3.02%	1.47%	1.43%
20 or more years	0.54%	1.92%	1.83%	0.71%	0.76%	0.96%	1.26%	0.74%
Multi/single status								
2 or more locations	0.67%	5.65%	3.47%	0.82%	0.77%	0.92%	1.64%	0.74%
1 location only	0.72%	1.20%	1.10%	1.14%	0.97%	4.14%	0.81%	0.74%
Percent full-time employees								
Less than 25%	1.86%	4.27%	4.87%	3.71%	3.23%	1.76%	3.59%	1.97%
25-49 %	2.02%	4.88%	3.98%	2.94%	1.77%	2.40%	2.96%	1.57%
50-74 %	1.22%	2.57%	1.47%	1.72%	1.81%	1.42%	1.88%	0.84%
75% or more	0.47%	1.14%	0.87%	0.91%	0.81%	1.13%	0.74%	0.76%
Union presence								
No union employees	0.55%	1.24%	1.16%	0.59%	0.77%	0.80%	0.82%	0.49%
Has union employees	2.24%	8.94%	8.05%	4.23%	4.79%	2.59%	4.13%	2.33%
Unknown	1.59%	13.98%*	10.54%	11.57%	2.00%	1.78%	9.25%	1.56%
Percent low wage employees								
50% or more low wage	1.03%	3.06%	2.57%	1.06%	0.80%	1.17%	1.81%	0.82%
Less than 50% low wage	0.45%	1.25%	0.90%	0.83%	0.73%	1.43%	0.77%	0.87%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2012 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.

** 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.A.2.g(2012) Average length of waiting period (in weeks) before new employees were eligible for health insurance at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2012

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	7.9	5.9	8.7	9.1	9.2	9.0	7.0	9.0
Industry group **								
Agric., fish., forest.	6.4	5.0	6.6	9.9	9.7	10.7	5.8	9.7
Mining and manufacturing	8.4	7.3	9.8	9.6	8.8	6.7	8.6	8.1
Construction	8.7	7.3	10.1	11.9	11.0	7.4	8.5	10.5
Utilities and transp.	7.5	6.3	11.9	10.9	8.9	5.8	8.1	7.0
Wholesale trade	7.7	5.7	8.6	10.3	8.9	6.8	7.3	8.1
Fin. svcs. and real estate	6.8	5.7	8.2	7.5	7.8	6.7	6.4	7.0
Retail trade	10.5	5.8	9.0	11.4	11.7	11.8	7.6	11.8
Professional services	6.9	6.0	7.7	7.2	8.3	7.1	6.5	7.5
Other services	8.0	5.0	8.7	8.9	10.0	9.8	6.4	9.8
Ownership								
For profit, incorporated	8.3	6.1	9.1	9.5	9.6	9.1	7.3	9.2
For profit, unincorporated	7.9	6.4	9.5	9.6	9.1	8.7	7.4	8.9
Nonprofit	5.7	3.2	4.9	6.6	8.1	6.6	4.1	7.5
Age of firm								
Less than 5 years	5.9	5.1	6.9	8.6	7.8	6.9	5.7	8.1
5-9 years	7.0	5.8	8.7	9.2	8.1	9.0	6.7	8.5
10-19 years	7.9	6.2	9.3	10.0	9.5	10.5	7.3	10.0
20 or more years	8.4	6.1	8.7	8.8	9.3	8.9	7.3	9.0
Multi/single status								
2 or more locations	9.0	7.9	8.7	9.2	9.2	9.0	9.0	9.0
1 location only	7.0	5.9	8.7	9.0	9.0	6.7	6.8	9.0
Percent full-time employees								
Less than 25%	7.9	2.8	8.2	8.8	10.1	10.1	5.0	9.9
25-49 %	9.4	5.7	7.1	9.6	10.4	11.8	6.7	11.3
50-74 %	8.1	5.8	6.7	9.5	9.2	10.4	6.4	10.1
75% or more	7.7	6.2	9.2	9.0	9.0	7.8	7.3	8.3
Union presence								
No union employees	8.0	5.9	8.8	9.1	9.2	9.9	7.0	9.5
Has union employees	7.3	6.0	5.3	9.0	8.8	7.3	6.0	7.6
Unknown	8.3	5.7*	9.5	7.6	9.1	8.4	6.9	8.4
Percent low wage employees								
50% or more low wage	9.6	5.0	9.8	10.8	11.3	11.0	6.9	11.1
Less than 50% low wage	7.3	6.1	8.4	8.6	8.1	7.5	7.0	7.8

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2012 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.

** 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.A.2.g(2012) Standard error for average length of waiting period (in weeks) before new employees were eligible for health insurance at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2012

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	0.08	0.24	0.17	0.13	0.22	0.15	0.14	0.13
Industry group **								
Agric., fish., forest.	0.80	1.22	1.51	2.53	1.09	1.39	0.95	1.16
Mining and manufacturing	0.28	0.52	0.57	0.63	0.56	0.35	0.37	0.30
Construction	0.47	0.81	0.78	0.93	1.08	0.78	0.53	0.72
Utilities and transp.	0.49	1.10	1.97	0.69	0.95	0.51	0.82	0.42
Wholesale trade	0.29	0.40	0.55	0.87	0.70	0.71	0.30	0.46
Fin. svcs. and real estate	0.22	0.61	0.98	0.40	0.52	0.33	0.37	0.24
Retail trade	0.23	0.50	0.85	0.59	0.66	0.35	0.35	0.33
Professional services	0.12	0.31	0.22	0.27	0.29	0.30	0.19	0.15
Other services	0.18	0.33	0.41	0.33	0.49	0.49	0.23	0.23
Ownership								
For profit, incorporated	0.12	0.32	0.21	0.14	0.27	0.17	0.20	0.16
For profit, unincorporated	0.25	0.48	0.52	0.38	0.58	0.50	0.28	0.33
Nonprofit	0.29	0.59	0.41	0.21	0.50	0.46	0.31	0.34
Age of firm								
Less than 5 years	0.28	0.47	0.57	0.67	0.40	1.25	0.29	0.51
5-9 years	0.26	0.43	0.52	0.44	0.55	1.78	0.28	0.44
10-19 years	0.25	0.36	0.31	0.39	0.49	0.65	0.26	0.31
20 or more years	0.10	0.25	0.35	0.22	0.28	0.16	0.17	0.15
Multi/single status								
2 or more locations	0.11	1.27	0.55	0.20	0.23	0.15	0.32	0.14
1 location only	0.13	0.23	0.19	0.17	0.28	0.60	0.14	0.14
Percent full-time employees								
Less than 25%	0.32	0.73	1.01	0.79	0.73	0.54	0.66	0.37
25-49 %	0.36	0.83	0.59	0.92	0.50	0.70	0.53	0.54
50-74 %	0.18	0.45	0.44	0.48	0.58	0.40	0.32	0.36
75% or more	0.10	0.24	0.18	0.21	0.24	0.16	0.15	0.13
Union presence								
No union employees	0.09	0.23	0.19	0.14	0.21	0.22	0.15	0.12
Has union employees	0.22	1.34	1.21	0.79	0.83	0.28	0.54	0.26
Unknown	0.35	3.09*	1.47	2.22	0.79	0.35	2.01	0.33
Percent low wage employees								
50% or more low wage	0.23	0.49	0.51	0.26	0.39	0.36	0.34	0.28
Less than 50% low wage	0.08	0.24	0.17	0.19	0.18	0.21	0.16	0.16

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2012 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.

** 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.A.2.h(2012) Percent of private-sector establishments that offer health insurance by health insurance offers to retirees by selected characteristics: United States, 2012

Characteristics	Insurance to retirees under 65	Insurance to retirees 65 and over
United States	12.3%	11.6%
Firm size		
Less than 50 employees	1.6%	2.7%
50+ employees	24.2%	21.7%
Less than 10 employees	1.8%	2.6%
10-24 employees	1.2%	2.8%
25-99 employees	2.4%	3.4%
100-999 employees	7.4%	7.5%
1000+ employees	35.3%	31.1%
Industry group **		
Agric., fish., forest.	2.7% *	7.3% *
Mining and manufacturing	9.4%	8.9%
Construction	2.0%	2.3%
Utilities and transp.	25.1%	23.4%
Wholesale trade	9.2%	7.8%
Fin. svcs. and real estate	27.7%	25.2%
Retail trade	12.9%	11.0%
Professional services	9.3%	8.8%
Other services	8.4%	9.6%
Ownership		
For profit, incorporated	13.7%	12.8%
For profit, unincorporated	8.6%	8.9%
Nonprofit	7.5%	7.8%
Age of firm		
Less than 5 years	2.6%	2.6%
5-9 years	0.6%	1.0% *
10-19 years	1.8%	1.9%
20 or more years	18.6%	17.5%
Multi/single status		
2 or more locations	24.4%	21.8%
1 location only	1.7%	2.8%
Percent full-time employees		
Less than 25%	3.0%	3.3%
25-49 %	12.1%	11.5%
50-74 %	11.6%	10.9%
75% or more	13.3%	12.6%
Union presence		
No union employees	6.7%	6.9%
Has union employees	48.4%	42.9%
Unknown	30.1%	26.4%
Percent low wage employees		
50% or more low wage	9.1%	8.5%
Less than 50% low wage	13.5%	12.8%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2012 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.

** 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.

Retiree estimates for years prior to 2011 are provided in Table I.A.2.e for those earlier years.

Table I.A.2.h(2012) Standard error for percent of private-sector establishments that offer health insurance by health insurance offers to retirees by selected characteristics: United States, 2012

Characteristics	Insurance to retirees under 65	Insurance to retirees 65 and over
United States	0.29%	0.37%
Firm size		
Less than 50 employees	0.11%	0.31%
50+ employees	0.70%	0.86%
Less than 10 employees	0.18%	0.29%
10-24 employees	0.22%	0.52%
25-99 employees	0.31%	0.33%
100-999 employees	0.56%	0.82%
1000+ employees	1.12%	1.38%
Industry group **		
Agric., fish., forest.	1.38% *	2.85% *
Mining and manufacturing	0.65%	0.79%
Construction	0.21%	0.63%
Utilities and transp.	2.79%	2.29%
Wholesale trade	0.94%	0.82%
Fin. svcs. and real estate	1.68%	1.50%
Retail trade	1.13%	0.78%
Professional services	0.66%	0.72%
Other services	0.75%	0.85%
Ownership		
For profit, incorporated	0.43%	0.53%
For profit, unincorporated	0.73%	0.54%
Nonprofit	0.83%	0.75%
Age of firm		
Less than 5 years	0.66%	0.75%
5-9 years	0.18%	0.33% *
10-19 years	0.34%	0.47%
20 or more years	0.47%	0.56%
Multi/single status		
2 or more locations	0.70%	0.87%
1 location only	0.13%	0.30%
Percent full-time employees		
Less than 25%	0.44%	0.50%
25-49 %	0.97%	1.41%
50-74 %	1.02%	0.86%
75% or more	0.40%	0.50%
Union presence		
No union employees	0.27%	0.38%
Has union employees	1.55%	1.82%
Unknown	1.93%	1.93%
Percent low wage employees		
50% or more low wage	0.32%	0.49%
Less than 50% low wage	0.39%	0.46%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2012 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.

** 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.

Retiree estimates for years prior to 2011 are provided in Table I.A.2.e for those earlier years.