

**Table I.D.1(2012) Average total family premium (in dollars) per enrolled employee 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	15,473	14,306	14,346	15,171	15,571	15,661	14,496	15,626
Industry group **								
Agric., fish., forest.	12,930	--	--	--	--	--	13,973	12,296
Mining and manufacturing	14,953	14,740	13,981	15,017	14,989	14,977	14,218	15,017
Construction	13,816	14,041	12,237	13,760	13,598	15,524	13,131	14,363
Utilities and transp.	15,649	12,601	13,545	17,665	15,138	15,700	15,220	15,679
Wholesale trade	15,491	14,433	13,560	15,022	16,537	15,536	14,215	15,764
Fin. svcs. and real estate	16,101	14,903	15,860	17,831	16,081	15,994	15,590	16,150
Retail trade	14,000	14,014	13,436	13,704	14,189	14,049	13,602	14,061
Professional services	16,529	14,602	15,538	15,070	16,622	16,907	15,200	16,722
Other services	14,495	14,036	14,470	15,110	14,766	14,332	14,562	14,480
Ownership								
For profit, incorporated	15,167	14,281	14,106	14,915	15,368	15,298	14,297	15,308
For profit, unincorporated	15,204	14,517	14,949	14,312	14,736	15,727	14,836	15,287
Nonprofit	17,128	14,018	15,330	17,424	16,770	17,404	15,541	17,270
Age of firm								
Less than 5 years	14,106	12,586	13,619	16,019	13,507	15,226	13,376	14,719
5-9 years	14,564	14,139	13,852	14,670	14,521	16,412	14,167	14,917
10-19 years	14,777	15,078	13,709	14,339	14,980	15,620	14,314	15,088
20 or more years	15,652	14,433	15,026	15,504	15,923	15,659	14,967	15,708
Multi/single status								
2 or more locations	15,680	15,436	13,951	15,892	16,040	15,619	14,875	15,692
1 location only	14,889	14,294	14,375	14,990	14,895	17,059	14,464	15,278
Percent full-time employees								
Less than 25%	13,453	14,941	14,184	13,582	11,534	13,767	14,744	13,179
25-49 %	14,777	14,559	14,061	13,118	14,892	15,035	13,790	14,922
50-74 %	15,457	14,405	14,210	15,641	16,179	15,470	14,521	15,602
75% or more	15,533	14,262	14,373	15,228	15,596	15,741	14,517	15,692
Union presence								
No union employees	15,365	14,442	14,463	15,097	15,551	15,640	14,546	15,581
Has union employees	15,796	12,384	14,012	15,570	15,938	15,879	14,193	15,876
Unknown	15,431	16,070	8,707 *	17,942	14,105	15,475	12,707	15,455
Percent low wage employees								
50% or more low wage	14,168	13,958	14,362	13,740	13,726	14,328	14,034	14,185
Less than 50% low wage	15,645	14,345	14,344	15,311	15,795	15,856	14,545	15,822

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.D.1(2012) Standard error for average total family premium (in dollars) per enrolled employee 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	95.11	312.84	289.70	224.24	194.96	121.82	180.58	105.62
Industry group **								
Agric., fish., forest.	703.60	--	--	--	--	--	961.53	674.91
Mining and manufacturing	180.30	1,007.55	622.71	581.87	430.18	238.46	274.83	188.24
Construction	351.32	887.17	595.63	654.93	455.28	444.26	315.26	433.75
Utilities and transp.	296.18	1,495.36	1,973.10	1,219.68	781.72	230.96	1,521.80	272.86
Wholesale trade	252.41	732.99	669.19	593.34	656.96	360.86	568.35	275.65
Fin. svcs. and real estate	167.02	704.56	765.90	679.99	380.67	230.57	407.33	203.98
Retail trade	265.23	1,842.92	464.95	659.83	647.64	243.67	591.81	261.52
Professional services	106.12	467.33	387.27	386.12	315.28	215.07	144.27	123.33
Other services	229.93	527.08	449.57	490.05	698.37	312.48	385.53	273.76
Ownership								
For profit, incorporated	105.75	398.18	334.45	271.13	173.83	150.03	199.32	121.76
For profit, unincorporated	132.83	483.99	677.07	510.52	436.34	260.16	298.44	159.65
Nonprofit	201.04	580.04	590.32	383.06	540.50	246.47	516.69	211.77
Age of firm								
Less than 5 years	459.98	678.40	820.38	1,282.22	1,215.04	1,007.91	482.69	709.93
5-9 years	268.21	435.39	889.43	433.99	596.60	1,417.80	465.98	318.44
10-19 years	343.77	660.37	583.38	647.78	675.17	318.08	391.48	370.87
20 or more years	106.71	563.17	252.58	292.68	168.88	129.92	277.19	110.88
Multi/single status								
2 or more locations	108.51	2,210.41	727.80	585.79	195.22	135.47	763.98	113.60
1 location only	153.63	328.22	291.21	224.49	312.06	566.86	151.84	194.66
Percent full-time employees								
Less than 25%	426.04	1,388.05	1,755.89	705.95	1,157.10	309.76	839.06	416.76
25-49 %	213.96	1,755.93	1,595.03	381.92	533.28	282.75	601.79	183.69
50-74 %	85.62	1,085.76	558.06	293.67	364.81	71.15	552.74	61.99
75% or more	115.32	229.71	307.50	269.04	212.44	145.09	199.20	128.99
Union presence								
No union employees	74.22	355.72	281.06	224.45	218.23	89.24	145.94	74.02
Has union employees	161.56	1,235.47	828.28	772.63	583.87	169.09	972.75	180.93
Unknown	218.80	3,001.85	2,971.95 *	2,798.54	587.67	230.81	2,133.34	231.20
Percent low wage employees								
50% or more low wage	181.68	735.01	619.77	813.43	509.36	159.23	522.56	157.49
Less than 50% low wage	114.10	314.69	325.74	249.55	238.94	146.29	181.06	130.13

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.D.1.a(2012) Average total family premium (in dollars) for exclusive-provider plans per enrolled employee 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	15,697	14,157	14,374	15,353	15,796	16,111	14,493	15,986
Industry group **								
Agric., fish., forest.	13,661	--	--	--	--	--	13,185	14,203
Mining and manufacturing	15,383	16,293	13,149	14,042	15,026	16,226	14,443	15,564
Construction	14,703	14,024	13,169	15,544	14,792	16,203	14,249	15,121
Utilities and transp.	15,703	9,821 *	14,843	17,634	14,891	16,015	13,800	16,058
Wholesale trade	15,023	12,814	14,817	13,737	14,302	16,986	14,059	15,484
Fin. svcs. and real estate	16,604	14,345	15,563	16,554	17,017	16,762	15,214	16,808
Retail trade	14,343	10,142	13,641	16,353	14,786	13,743	13,811	14,536
Professional services	16,462	15,603	15,421	15,723	16,865	16,593	15,347	16,636
Other services	14,191	12,940	14,023	15,242	14,987	13,674	13,883	14,301
Ownership								
For profit, incorporated	15,170	13,982	14,253	14,762	15,114	15,626	14,334	15,421
For profit, unincorporated	15,482	15,264	14,829	14,630	15,986	15,676	15,088	15,604
Nonprofit	17,244	13,645	14,846	17,794	17,085	17,443	15,076	17,419
Age of firm								
Less than 5 years	13,132	13,052	11,051	11,622	15,633	14,578	11,713	14,585
5-9 years	14,743	14,627	12,934	15,208	13,707	17,900	14,232	15,327
10-19 years	15,332	14,681	14,839	14,227	15,547	17,938	14,473	16,114
20 or more years	15,907	13,811	15,112	15,924	16,024	16,023	15,016	16,030
Multi/single status								
2 or more locations	15,990	15,315	11,402	15,234	16,131	16,032	14,032	16,028
1 location only	15,191	14,150	14,568	15,373	15,407	17,595	14,524	15,848
Percent full-time employees								
Less than 25%	14,209	11,654	14,840	12,504 *	15,969	14,182	13,431	14,753
25-49 %	14,668	12,705	15,270	13,123	14,553	15,250	14,155	14,871
50-74 %	16,341	14,319	15,337	16,794	16,397	16,705	15,280	16,629
75% or more	15,669	14,217	14,184	15,317	15,757	16,080	14,426	15,953
Union presence								
No union employees	15,529	14,324	14,423	15,244	15,828	16,126	14,540	15,930
Has union employees	16,387	10,046	14,516	15,342	15,953	16,724	14,098	16,513
Unknown	15,304	--	8,632 *	23,525	14,362	15,301	10,660 *	15,336
Percent low wage employees								
50% or more low wage	13,871	13,591	16,342	13,473	14,111	13,530	14,423	13,685
Less than 50% low wage	15,886	14,230	14,170	15,578	15,981	16,355	14,503	16,206

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.D.1.a(2012) Standard error for average total family premium (in dollars) for exclusive-provider plans per enrolled employee 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	173.42	444.87	433.48	334.54	391.90	184.60	327.13	199.71
Industry group **								
Agric., fish., forest.	3,097.57	--	--	--	--	--	3,162.98	3,101.58
Mining and manufacturing	536.58	2,875.13	658.08	924.10	1,294.64	538.46	387.89	646.00
Construction	357.50	663.10	1,059.69	695.77	1,779.65	2,422.13	454.08	768.82
Utilities and transp.	1,073.97	3,041.97 *	3,077.26	2,427.15	932.89	1,170.79	1,988.31	1,162.35
Wholesale trade	614.28	2,318.85	1,049.56	896.25	722.43	689.55	769.39	573.51
Fin. svcs. and real estate	296.93	1,870.74	2,390.39	1,396.21	867.93	385.68	871.03	349.60
Retail trade	495.89	1,860.24	949.82	1,123.48	1,111.09	588.50	1,170.36	545.71
Professional services	201.99	802.27	1,111.00	1,030.57	526.59	280.22	448.51	224.01
Other services	386.04	1,268.34	1,297.54	1,093.90	720.88	954.36	757.42	487.20
Ownership								
For profit, incorporated	216.44	479.01	558.54	438.01	597.04	183.31	377.04	239.68
For profit, unincorporated	384.50	986.55	1,034.97	909.96	925.26	512.38	780.96	393.67
Nonprofit	264.94	1,122.92	1,144.40	882.82	661.11	320.61	731.93	247.05
Age of firm								
Less than 5 years	823.25	1,790.49	2,005.56	2,057.06	1,841.75	3,809.88	1,305.44	1,394.57
5-9 years	484.69	1,269.42	974.91	1,059.87	912.39	2,349.25	874.86	815.27
10-19 years	516.46	751.48	567.23	485.48	1,095.54	1,186.51	393.48	785.91
20 or more years	190.39	511.98	359.64	474.05	405.52	186.18	309.33	187.22
Multi/single status								
2 or more locations	199.70	4,058.64	1,176.37	711.14	362.18	189.76	1,154.37	199.51
1 location only	285.02	447.48	480.36	376.75	605.09	943.90	360.16	393.97
Percent full-time employees								
Less than 25%	657.80	2,786.36	3,280.81	5,796.54 *	2,374.96	1,460.18	1,596.38	1,287.87
25-49 %	410.59	3,419.64	2,725.38	1,118.96	706.85	875.79	1,313.55	565.35
50-74 %	346.85	1,188.69	517.27	940.63	961.03	473.01	730.21	387.69
75% or more	191.87	450.52	528.21	410.08	432.05	183.89	341.49	221.47
Union presence								
No union employees	217.56	445.86	450.24	339.56	375.92	261.76	320.10	257.55
Has union employees	328.67	2,434.45	1,735.12	1,810.93	656.93	304.52	1,361.54	340.12
Unknown	393.65	--	2,600.82 *	6,235.89	1,864.43	370.78	3,516.77 *	391.36
Percent low wage employees								
50% or more low wage	428.72	1,742.50	919.94	1,279.90	625.40	536.21	872.86	365.30
Less than 50% low wage	169.69	414.15	433.54	348.83	400.26	215.46	322.41	212.69

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.D.1.b(2012) Average total family premium (in dollars) for mixed-provider plans per enrolled employee 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	15,475	14,815	14,170	15,185	15,510	15,613	14,595	15,583
Industry group **								
Agric., fish., forest.	12,799	--	--	--	--	--	14,703	11,924
Mining and manufacturing	14,959	14,163	14,245	15,624	15,097	14,875	14,206	15,011
Construction	13,723	14,780	11,753	13,276	13,223	15,474	12,972	14,223
Utilities and transp.	15,698	15,577	12,515	17,689	15,302	15,692	16,697	15,654
Wholesale trade	15,590	15,654	13,322	15,373	16,886	15,426	14,406	15,776
Fin. svcs. and real estate	16,039	15,351	16,063	18,394	15,499	15,955	15,883	16,052
Retail trade	13,924	15,131	13,237	12,500	14,016	14,015	13,674	13,951
Professional services	16,603	14,536	15,088	14,892	16,620	17,020	15,080	16,791
Other services	14,590	14,956	14,184	15,070	14,646	14,506	14,900	14,539
Ownership								
For profit, incorporated	15,215	14,835	13,750	15,058	15,455	15,280	14,320	15,324
For profit, unincorporated	15,211	14,595	15,325	14,288	14,233	15,840	15,060	15,239
Nonprofit	17,141	15,254	15,253	17,216	16,763	17,384	15,946	17,237
Age of firm								
Less than 5 years	14,431	12,248	14,647	17,169	12,926	15,876	13,912	14,818
5-9 years	14,607	14,637	14,050	14,558	14,658	15,527	14,319	14,809
10-19 years	14,679	15,816	13,296	14,332	14,732	15,216	14,370	14,858
20 or more years	15,634	15,246	14,630	15,438	15,932	15,623	15,015	15,672
Multi/single status								
2 or more locations	15,648	15,036	14,943	16,189	15,994	15,579	15,118	15,655
1 location only	14,865	14,812	14,107	14,902	14,757	16,892	14,543	15,128
Percent full-time employees								
Less than 25%	13,071	17,433	14,493	13,253	10,133	13,392	15,853	12,746
25-49 %	14,955	15,187	12,207	13,147	15,385	15,149	13,571	15,100
50-74 %	15,308	15,429	13,531	14,967	16,090	15,298	14,545	15,392
75% or more	15,550	14,631	14,278	15,307	15,542	15,709	14,622	15,666
Union presence								
No union employees	15,391	14,965	14,281	15,116	15,497	15,601	14,628	15,550
Has union employees	15,672	13,208	14,303	15,799	15,879	15,703	14,610	15,718
Unknown	15,490	15,804	8,400 *	16,359	14,068	15,542	12,755	15,515
Percent low wage employees								
50% or more low wage	14,270	14,423	13,181	13,908	13,687	14,453	13,933	14,298
Less than 50% low wage	15,642	14,855	14,248	15,302	15,736	15,792	14,657	15,768

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.D.1.b(2012) Standard error for average total family premium (in dollars) for mixed-provider plans per enrolled employee 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	100.72	490.48	343.32	311.15	225.08	132.43	179.94	112.11
Industry group **								
Agric., fish., forest.	659.33	--	--	--	--	--	953.10	870.85
Mining and manufacturing	178.62	1,051.33	839.98	804.42	417.11	232.37	384.14	186.87
Construction	359.49	1,364.34	905.05	813.69	634.69	475.55	587.40	400.01
Utilities and transp.	244.76	2,572.84	2,171.13	1,330.95	982.52	250.27	1,566.58	242.18
Wholesale trade	244.02	905.72	864.75	935.31	733.49	358.52	704.10	266.49
Fin. svcs. and real estate	169.89	659.11	1,010.81	1,114.77	289.67	252.82	500.01	217.26
Retail trade	285.24	1,966.82	841.16	474.78	576.69	233.64	756.10	260.39
Professional services	158.12	646.03	615.94	597.72	425.50	282.94	161.31	168.38
Other services	314.45	1,213.19	658.76	592.22	765.34	315.27	470.89	349.60
Ownership								
For profit, incorporated	117.36	623.12	336.20	432.49	173.57	169.51	188.92	137.21
For profit, unincorporated	204.40	651.02	798.07	751.20	377.82	321.60	445.02	247.32
Nonprofit	214.00	513.43	876.71	536.89	554.93	289.64	597.88	245.31
Age of firm								
Less than 5 years	446.34	646.55	867.62	1,255.15	1,215.01	978.58	509.20	600.65
5-9 years	287.96	953.75	970.58	436.25	571.21	1,655.18	562.34	304.22
10-19 years	371.71	837.74	695.54	779.50	523.97	356.28	504.73	371.71
20 or more years	122.94	704.92	414.82	363.17	199.81	145.34	321.50	131.32
Multi/single status								
2 or more locations	128.40	3,774.09	821.44	832.36	239.55	145.39	857.60	130.17
1 location only	196.98	519.84	349.08	347.64	348.17	618.11	140.87	281.44
Percent full-time employees								
Less than 25%	476.62	1,698.58	2,697.11	846.38	1,407.50	270.60	835.22	457.02
25-49 %	205.42	2,117.86	1,559.87	569.39	767.58	335.77	617.35	185.61
50-74 %	131.64	1,174.76	697.98	514.36	445.07	128.43	635.29	105.96
75% or more	124.12	334.47	357.13	367.80	241.97	159.97	215.17	138.67
Union presence								
No union employees	76.33	531.82	345.92	282.23	279.99	110.51	179.09	84.63
Has union employees	181.39	1,434.92	1,707.92	1,162.98	718.31	195.85	977.75	198.76
Unknown	270.52	3,087.22	2,639.47 *	2,572.98	573.16	283.09	2,060.75	280.39
Percent low wage employees								
50% or more low wage	171.11	1,132.38	494.25	843.54	632.17	149.50	649.57	149.80
Less than 50% low wage	125.72	530.25	395.30	343.60	277.65	153.77	209.37	140.43

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.D.1.c(2012) Average total family premium (in dollars) for any-provider plans per enrolled employee 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	14,494	12,421	15,243	14,430	15,510	14,305	13,950	14,773
Industry group **								
Agric., fish., forest.	12,359	--	--	--	--	--	12,061	12,782
Mining and manufacturing	13,517	14,050	15,563	12,459	13,967	13,171	13,155	13,554
Construction	11,502	10,284	12,697	10,399	12,237	8,393 *	11,418	11,784
Utilities and transp.	14,021	10,283	22,494 *	17,552	13,944	14,235	12,640	14,181
Wholesale trade	15,133	9,651	12,447	14,781	19,492	14,833	13,552	16,350
Fin. svcs. and real estate	15,521	14,198	12,879	16,446	19,145	14,009	14,418	15,756
Retail trade	14,423	12,304	13,559	12,950	13,493	16,681	12,545	15,379
Professional services	15,539	13,036	18,415	15,021	15,258	16,595	15,490	15,573
Other services	14,207	12,330	16,278	14,916	15,792	12,218	14,472	13,910
Ownership								
For profit, incorporated	14,332	12,502	15,545	14,081	15,131	14,074	14,071	14,463
For profit, unincorporated	14,175	13,002	12,566	13,928	20,666	12,468	13,038	14,996
Nonprofit	15,869	10,519	17,392	17,176	14,726	17,607	14,506	16,428
Age of firm								
Less than 5 years	13,054	13,914	12,026	12,726	15,456	7,248 *	13,047	13,067
5-9 years	13,941	12,196	14,631	14,736	15,168	14,991	13,519	14,901
10-19 years	14,077	12,366	12,948	14,664	16,067	13,506	13,469	14,751
20 or more years	14,755	12,198	16,600	14,375	15,453	14,415	14,575	14,807
Multi/single status								
2 or more locations	14,864	19,372	14,153	14,678	16,341	14,271	14,956	14,860
1 location only	14,120	12,377	15,300	14,356	14,500	15,602	13,890	14,536
Percent full-time employees								
Less than 25%	15,414	9,040	12,076	15,625	14,007	19,056	14,487	15,997
25-49 %	13,091	13,171	17,392	12,911	13,748	11,581	13,865	12,933
50-74 %	14,400	11,260	14,037	16,502	15,985	14,340	12,718	15,361
75% or more	14,585	12,715	15,381	14,111	15,741	14,359	14,122	14,832
Union presence								
No union employees	14,475	12,553	15,565	14,452	15,386	14,028	14,116	14,715
Has union employees	15,086	9,909	11,156	14,088	16,589	15,592	11,399	15,797
Unknown	13,483	21,632 *	25,200 *	--	7,470 *	13,475	23,004	13,389
Percent low wage employees								
50% or more low wage	13,356	13,148	13,979	13,335	13,031	13,522	13,279	13,383
Less than 50% low wage	14,645	12,316	15,326	14,523	15,846	14,448	14,016	14,985

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.D.1.c(2012) Standard error for average total family premium (in dollars) for any-provider plans per enrolled employee 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	218.14	427.59	781.86	558.50	845.68	643.67	365.56	307.64
Industry group **								
Agric., fish., forest.	2,017.20	--	--	--	--	--	2,616.80	3,480.49
Mining and manufacturing	1,056.37	3,045.92	3,800.21	1,587.52	1,301.12	1,678.93	883.12	1,117.22
Construction	698.92	1,638.39	1,785.67	1,823.36	1,874.48	2,601.67*	1,133.59	704.98
Utilities and transp.	1,038.67	2,380.02	7,113.23*	3,755.10	2,659.72	1,567.51	2,765.07	1,023.67
Wholesale trade	817.70	2,066.59	1,963.00	1,716.05	2,673.37	3,146.31	1,176.71	1,285.17
Fin. svcs. and real estate	1,023.69	2,454.47	2,544.12	2,333.47	1,899.53	634.75	942.40	978.82
Retail trade	828.56	2,216.92	1,804.37	1,355.46	1,278.08	1,509.44	788.45	1,071.13
Professional services	549.12	804.97	1,395.73	1,118.28	1,029.08	771.42	618.53	704.53
Other services	759.81	2,277.07	1,468.29	1,137.78	1,118.93	1,172.28	781.03	947.88
Ownership								
For profit, incorporated	386.64	344.25	982.82	650.38	984.07	877.14	431.46	515.70
For profit, unincorporated	1,062.27	2,063.22	1,361.27	901.59	2,629.23	2,221.21	692.31	1,660.25
Nonprofit	825.01	2,265.07	2,868.63	1,311.63	1,839.08	1,620.56	1,237.18	826.69
Age of firm								
Less than 5 years	1,455.04	2,341.37	1,839.57	2,281.65	3,289.37	2,292.02*	1,435.02	2,324.05
5-9 years	672.02	716.24	2,500.82	2,362.91	1,550.43	3,877.90	842.92	1,278.38
10-19 years	586.39	884.47	972.02	1,292.87	1,585.33	2,960.82	607.74	1,308.10
20 or more years	337.50	628.28	1,250.22	868.07	827.40	632.38	556.50	390.77
Multi/single status								
2 or more locations	335.91	4,894.66	2,279.54	889.30	772.03	643.37	735.62	332.61
1 location only	262.38	412.02	816.59	642.91	1,054.01	4,355.41	380.12	844.49
Percent full-time employees								
Less than 25%	1,104.96	2,696.49	2,901.64	3,030.96	2,233.37	732.13	2,052.66	1,038.31
25-49 %	509.98	3,160.05	3,131.74	1,251.13	1,507.15	1,558.94	1,368.91	952.53
50-74 %	717.59	1,566.23	2,429.53	2,029.92	1,591.81	1,157.19	1,046.22	781.26
75% or more	290.59	680.74	813.39	464.08	964.75	744.51	468.83	374.04
Union presence								
No union employees	225.00	412.51	654.20	604.68	945.91	828.59	315.90	440.89
Has union employees	945.97	2,569.59	3,298.19	3,057.06	2,149.89	1,296.13	1,469.12	1,052.76
Unknown	1,066.67	6,840.75*	7,968.94*	--	2,428.59*	1,045.17	6,863.99	1,055.89
Percent low wage employees								
50% or more low wage	521.79	1,260.38	2,458.92	1,606.84	1,456.04	792.07	790.43	555.20
Less than 50% low wage	275.98	488.93	781.19	598.32	860.08	771.81	410.20	379.38

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.D.2(2012) Average total employee contribution (in dollars) per enrolled employee for family coverage 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	4,236	3,346	4,558	4,964	4,674	4,023	4,366	4,215
Industry group **								
Agric., fish., forest.	2,810	--	--	--	--	--	1,385 *	3,675
Mining and manufacturing	3,321	4,583	3,375	4,428	3,605	3,036	4,408	3,226
Construction	3,955	3,132	4,731	4,055	3,636	4,252	3,878	4,017
Utilities and transp.	3,659	2,082 *	3,890	4,414	4,177	3,534	4,033	3,633
Wholesale trade	4,256	2,554	4,329	5,527	4,613	3,900	4,560	4,192
Fin. svcs. and real estate	4,402	3,054	5,287	4,339	5,040	4,294	4,320	4,410
Retail trade	4,830	3,180	5,219	6,697	6,312	4,400	5,159	4,780
Professional services	4,579	4,411	5,065	5,392	5,320	4,239	4,980	4,521
Other services	4,638	2,237	3,897	5,141	4,852	4,780	3,655	4,859
Ownership								
For profit, incorporated	4,212	3,554	4,593	4,923	4,696	3,989	4,454	4,173
For profit, unincorporated	4,577	3,101	4,593	5,611	5,036	4,334	4,402	4,616
Nonprofit	4,093	1,949	4,176	4,500	4,367	3,994	3,600	4,137
Age of firm								
Less than 5 years	4,642	3,714	4,209	5,481	5,202	3,503	4,333	4,903
5-9 years	4,597	3,600	4,068	5,633	4,788	4,287	4,364	4,803
10-19 years	4,947	3,595	5,128	5,239	5,659	4,375	4,556	5,210
20 or more years	4,121	2,809	4,507	4,656	4,441	4,013	4,263	4,110
Multi/single status								
2 or more locations	4,132	2,486	4,628	5,006	4,561	4,025	4,684	4,123
1 location only	4,530	3,355	4,553	4,953	4,836	3,952	4,339	4,705
Percent full-time employees								
Less than 25%	4,217	2,825 *	4,089 *	3,251	3,628	4,790	3,483	4,372
25-49 %	4,718	3,384	4,145	4,418	4,736	4,873	4,003	4,822
50-74 %	4,652	4,037	4,336	5,487	5,764	4,429	4,660	4,651
75% or more	4,164	3,225	4,604	4,963	4,599	3,918	4,361	4,134
Union presence								
No union employees	4,437	3,538	4,725	5,087	4,873	4,046	4,545	4,409
Has union employees	3,517	1,085 *	2,622	3,116	3,705	3,564	2,228	3,581
Unknown	4,453	2,492 *	4,201	6,663	4,222	4,448	4,726	4,451
Percent low wage employees								
50% or more low wage	4,735	2,726	5,123	6,065	5,245	4,544	4,787	4,728
Less than 50% low wage	4,170	3,417	4,510	4,856	4,605	3,947	4,322	4,145

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.D.2(2012) Standard error for average total employee contribution (in dollars) per enrolled employee for family coverage 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	68.92	207.23	253.29	119.29	97.24	83.62	135.40	77.86
Industry group **								
Agric., fish., forest.	460.67	--	--	--	--	--	500.96 *	523.29
Mining and manufacturing	99.88	770.32	470.18	415.21	241.53	137.59	407.03	106.72
Construction	137.03	413.81	443.70	364.91	427.26	357.13	194.27	227.65
Utilities and transp.	158.53	1,029.75 *	970.81	1,052.68	844.68	140.93	1,180.07	183.08
Wholesale trade	158.00	763.92	505.78	585.74	414.69	207.73	360.50	190.60
Fin. svcs. and real estate	126.31	585.44	869.65	340.02	159.71	196.45	425.67	143.23
Retail trade	110.50	836.12	593.07	297.73	397.28	155.11	511.90	113.60
Professional services	145.00	324.25	479.60	170.17	205.80	149.93	336.17	147.10
Other services	123.93	246.14	508.29	262.21	366.18	175.82	210.54	148.64
Ownership								
For profit, incorporated	80.05	160.46	259.91	150.02	145.18	101.97	139.09	91.74
For profit, unincorporated	204.04	641.92	954.50	269.82	357.16	170.78	544.31	160.21
Nonprofit	74.47	422.76	752.71	346.64	251.09	82.66	184.83	74.05
Age of firm								
Less than 5 years	133.92	323.15	544.83	379.92	854.98	640.63	183.89	389.50
5-9 years	271.60	448.44	511.27	565.94	391.35	564.54	276.70	370.26
10-19 years	143.54	257.98	420.98	301.82	403.81	240.00	231.80	197.49
20 or more years	74.11	348.17	297.42	167.30	136.38	87.64	187.06	80.51
Multi/single status								
2 or more locations	73.78	711.95	422.45	239.58	139.50	86.00	495.52	76.85
1 location only	102.88	208.60	260.29	141.14	211.02	187.88	159.32	128.26
Percent full-time employees								
Less than 25%	346.93	1,364.26 *	1,231.89 *	630.23	934.49	365.15	944.02	354.64
25-49 %	219.37	649.74	1,009.46	574.98	283.65	200.93	482.27	196.15
50-74 %	154.72	659.11	595.38	505.91	570.97	182.20	350.51	194.30
75% or more	82.39	236.54	268.34	137.42	134.94	92.98	143.49	90.84
Union presence								
No union employees	65.24	236.60	280.03	121.46	136.68	96.49	162.07	81.96
Has union employees	134.20	444.81 *	670.95	462.94	577.25	117.11	459.95	139.01
Unknown	124.65	1,283.25 *	1,246.21	1,143.78	723.38	109.70	975.71	122.94
Percent low wage employees								
50% or more low wage	85.14	562.83	745.84	656.33	255.66	115.08	395.73	93.40
Less than 50% low wage	86.34	228.55	271.75	121.63	127.83	98.81	123.67	96.15

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.D.2.a(2012) Average total employee contribution (in dollars) for exclusive-provider plans per enrolled employee for family coverage 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	4,624	3,615	5,085	5,283	5,292	4,239	4,869	4,565
Industry group **								
Agric., fish., forest.	2,862	--	--	--	--	--	947 *	5,048
Mining and manufacturing	4,649	4,679 *	3,585	5,721	6,026	3,761	5,863	4,416
Construction	4,153	3,295	6,037	3,740	3,843	5,113	4,385	3,940
Utilities and transp.	3,668	1,780 *	2,588 *	5,145 *	3,847	3,488	4,818 *	3,454
Wholesale trade	4,438	2,817 *	5,047	5,005	3,924	4,665	4,435	4,439
Fin. svcs. and real estate	4,881	4,585 *	6,924	4,165	5,475	4,657	5,973	4,720
Retail trade	5,769	2,031 *	5,231	6,804	7,473	4,859	5,430	5,892
Professional services	4,555	4,220	5,572	5,830	5,494	4,084	5,236	4,449
Other services	4,918	3,031	4,258 *	5,686	4,921	5,065	3,904	5,278
Ownership								
For profit, incorporated	4,617	3,866	4,982	5,149	5,436	4,202	4,882	4,537
For profit, unincorporated	4,926	3,138	5,630	6,449	6,391	4,119	5,138	4,860
Nonprofit	4,519	2,187 *	5,259 *	5,195	4,657	4,370	4,397	4,528
Age of firm								
Less than 5 years	4,861	4,275 *	4,162 *	5,041	6,520	1,501	4,294	5,441
5-9 years	4,847	4,505	4,765	7,142	4,142	4,046 *	5,350	4,274
10-19 years	5,090	3,396	5,978	5,468	5,608	4,383	4,814	5,340
20 or more years	4,539	3,112	4,909	5,063	5,261	4,250	4,841	4,497
Multi/single status								
2 or more locations	4,445	6,420	3,652	5,464	5,252	4,237	5,850	4,418
1 location only	4,934	3,599	5,178	5,254	5,339	4,280	4,804	5,061
Percent full-time employees								
Less than 25%	4,773	2,406 *	4,541	4,423 *	5,912	5,185	3,585	5,605
25-49 %	4,820	3,626 *	4,718	5,446	4,447	4,855	4,954	4,767
50-74 %	4,821	3,219	5,859	5,836	5,037	4,626	5,235	4,709
75% or more	4,593	3,722	5,034	5,225	5,341	4,170	4,844	4,535
Union presence								
No union employees	4,936	3,735	5,252	5,387	5,631	4,442	4,934	4,937
Has union employees	3,678	662 *	2,510 *	3,804	4,259	3,579	3,761 *	3,674
Unknown	4,800	--	6,799 *	7,292	5,304	4,724	6,576 *	4,788
Percent low wage employees								
50% or more low wage	4,924	2,769 *	6,245	6,505	4,807	4,571	5,532	4,719
Less than 50% low wage	4,593	3,724	4,965	5,137	5,346	4,208	4,777	4,551

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.D.2.a(2012) Standard error for average total employee contribution (in dollars) for exclusive-provider plans per enrolled employee for family coverage 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	114.18	477.75	385.25	435.55	319.55	96.46	307.32	120.21
Industry group **								
Agric., fish., forest.	740.99	--	--	--	--	--	400.01 *	1,205.40
Mining and manufacturing	503.30	1,408.73 *	1,033.76	1,063.96	1,138.84	370.67	996.51	593.89
Construction	507.61	625.93	541.65	1,084.83	578.50	822.77	504.31	663.94
Utilities and transp.	416.10	1,126.44 *	1,380.74 *	1,731.55 *	906.33	418.70	1,612.91 *	354.74
Wholesale trade	316.38	1,582.48 *	791.38	1,143.39	577.97	633.50	580.88	368.72
Fin. svcs. and real estate	219.84	1,419.94 *	1,222.72	962.86	426.25	305.15	652.09	186.47
Retail trade	387.05	881.84 *	1,007.55	717.03	729.66	372.09	712.35	443.44
Professional services	142.27	531.42	814.42	644.37	387.98	128.03	490.29	142.36
Other services	478.69	827.08	1,532.99 *	849.65	697.29	579.35	746.55	461.86
Ownership								
For profit, incorporated	150.72	497.10	410.16	528.67	528.43	99.75	332.75	140.79
For profit, unincorporated	368.18	875.39	1,126.77	1,162.30	843.74	340.37	903.88	333.20
Nonprofit	185.51	749.87 *	1,698.19 *	537.35	600.91	149.23	712.80	188.08
Age of firm								
Less than 5 years	578.07	1,317.35 *	1,599.33 *	957.19	1,115.75	429.44	1,271.66	804.77
5-9 years	620.48	989.56	858.91	1,214.62	630.10	1,234.95 *	927.27	512.95
10-19 years	305.47	671.40	888.33	670.53	714.65	475.19	459.75	428.74
20 or more years	129.15	529.17	557.54	600.88	412.38	94.00	501.59	138.32
Multi/single status								
2 or more locations	123.50	1,871.84	847.15	910.63	322.18	107.58	1,754.04	132.19
1 location only	201.99	484.11	407.55	449.70	604.07	557.60	281.91	236.15
Percent full-time employees								
Less than 25%	285.54	850.39 *	1,257.60	2,026.13 *	1,160.74	545.54	919.17	544.20
25-49 %	336.87	1,749.57 *	1,124.93	1,080.36	826.15	329.58	1,099.00	244.35
50-74 %	198.04	684.70	920.76	1,182.88	701.09	158.69	964.40	217.79
75% or more	133.01	550.49	392.94	428.17	335.61	111.53	324.43	138.73
Union presence								
No union employees	148.68	450.74	401.56	446.45	354.45	171.46	327.22	174.90
Has union employees	219.39	1,381.86 *	1,026.88 *	951.31	799.03	156.92	1,672.33 *	191.25
Unknown	248.83	--	2,153.25 *	2,077.77	1,346.73	216.55	1,973.62 *	265.55
Percent low wage employees								
50% or more low wage	434.34	999.46 *	899.65	1,741.86	446.51	401.79	1,171.13	305.63
Less than 50% low wage	104.22	505.41	424.18	400.59	362.44	91.58	279.19	122.91

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.D.2.b(2012) Average total employee contribution (in dollars) for mixed-provider plans per enrolled employee for family coverage 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	4,143	3,286	4,386	4,842	4,498	3,985	4,234	4,132
Industry group **								
Agric., fish., forest.	2,862	--	--	--	--	--	1,604 *	3,440
Mining and manufacturing	3,090	4,586	3,103	3,864	3,200	2,949	3,710	3,047
Construction	3,925	3,303	4,776	4,154	3,282	4,157	3,954	3,905
Utilities and transp.	3,668	1,989 *	4,821	3,881	4,195	3,577	3,338	3,682
Wholesale trade	4,239	2,242 *	4,227	5,731	4,887	3,831	4,518	4,196
Fin. svcs. and real estate	4,322	2,491	4,812	4,476	4,760	4,267	3,974	4,351
Retail trade	4,662	3,869	5,208	6,672	5,910	4,337	5,317	4,588
Professional services	4,576	4,467	4,741	5,299	5,306	4,285	4,873	4,539
Other services	4,562	1,870	3,765	4,844	4,770	4,698	3,613	4,719
Ownership								
For profit, incorporated	4,129	3,417	4,476	4,856	4,509	3,963	4,323	4,105
For profit, unincorporated	4,515	3,203	4,324	5,374	4,783	4,379	4,221	4,569
Nonprofit	3,902	2,183	3,747	4,022	4,225	3,824	3,539	3,931
Age of firm								
Less than 5 years	4,645	3,469	4,301	5,644	4,928	3,971	4,393	4,832
5-9 years	4,614	3,268	4,291	5,254	4,885	4,449	4,286	4,844
10-19 years	4,859	3,504	4,660	5,158	5,720	4,229	4,370	5,143
20 or more years	4,030	2,998	4,274	4,468	4,196	3,975	4,086	4,027
Multi/single status								
2 or more locations	4,068	1,773 *	5,162	4,975	4,369	3,988	4,408	4,063
1 location only	4,410	3,307	4,322	4,804	4,700	3,869	4,216	4,569
Percent full-time employees								
Less than 25%	4,181	2,842 *	3,627 *	3,154	3,017 *	4,821	3,484 *	4,262
25-49 %	4,676	3,228	2,556 *	3,752	4,906	4,877	3,201	4,830
50-74 %	4,632	4,824	3,653	5,428	6,094	4,402	4,720	4,623
75% or more	4,060	3,033	4,510	4,858	4,401	3,871	4,229	4,039
Union presence								
No union employees	4,314	3,514	4,523	4,970	4,693	3,981	4,448	4,286
Has union employees	3,485	1,287 *	3,067	2,863	3,423	3,554	1,989	3,551
Unknown	4,392	2,130 *	3,437 *	6,485	3,730	4,401	4,374	4,392
Percent low wage employees								
50% or more low wage	4,713	2,969	4,482	6,050	5,326	4,536	4,689	4,715
Less than 50% low wage	4,064	3,318	4,378	4,731	4,396	3,900	4,191	4,048

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.D.2.b(2012) Standard error for average total employee contribution (in dollars) for mixed-provider plans per enrolled employee for family coverage 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	79.69	324.08	269.65	102.46	107.87	87.88	131.21	82.69
Industry group **								
Agric., fish., forest.	496.82	--	--	--	--	--	724.05 *	476.29
Mining and manufacturing	104.69	864.08	573.63	267.00	170.05	131.44	305.55	108.61
Construction	194.25	715.98	493.16	364.00	528.22	384.54	217.58	231.72
Utilities and transp.	199.72	847.25 *	897.53	634.37	1,136.95	118.00	561.99	192.34
Wholesale trade	149.54	709.11 *	845.35	567.87	442.28	205.43	456.27	180.76
Fin. svcs. and real estate	174.89	560.75	1,016.14	473.60	119.96	243.59	566.06	209.08
Retail trade	112.33	991.62	892.98	257.43	540.06	141.56	626.63	127.65
Professional services	170.55	394.08	519.74	275.89	264.15	171.58	362.76	173.48
Other services	114.54	342.61	583.57	259.02	417.10	187.33	235.34	163.42
Ownership								
For profit, incorporated	97.59	357.21	320.47	96.45	154.97	110.00	124.95	102.98
For profit, unincorporated	203.70	794.06	1,065.94	331.01	390.90	168.50	606.67	176.32
Nonprofit	89.86	638.79	928.22	431.05	266.54	102.43	250.73	89.51
Age of firm								
Less than 5 years	203.40	508.40	450.12	756.13	987.12	588.88	326.11	393.02
5-9 years	341.24	498.00	960.42	434.52	435.48	658.48	487.21	426.39
10-19 years	192.42	508.64	468.80	296.40	448.16	181.34	282.96	183.56
20 or more years	81.79	525.94	359.83	138.88	147.94	93.93	128.05	87.32
Multi/single status								
2 or more locations	79.01	626.67 *	707.51	246.96	154.24	88.06	369.51	81.06
1 location only	120.05	325.73	258.28	150.98	218.77	182.00	169.50	141.52
Percent full-time employees								
Less than 25%	416.60	1,972.70 *	1,346.33 *	643.75	1,399.96 *	417.90	1,504.03 *	380.46
25-49 %	208.69	752.51	830.56 *	669.47	379.86	207.01	466.71	190.66
50-74 %	195.10	981.87	701.30	546.40	704.89	204.72	484.63	206.03
75% or more	89.21	326.33	284.61	116.10	141.70	96.03	142.76	94.04
Union presence								
No union employees	70.23	329.66	297.75	119.40	117.89	89.86	157.49	75.22
Has union employees	160.85	505.89 *	801.71	615.97	679.69	135.51	354.21	156.92
Unknown	132.51	1,234.18 *	1,077.63 *	1,074.39	555.31	126.50	870.13	129.70
Percent low wage employees								
50% or more low wage	127.91	673.75	830.48	584.43	356.30	144.01	703.86	119.77
Less than 50% low wage	101.28	352.43	257.69	92.54	153.68	103.00	106.89	105.87

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.

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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.D.2.c(2012) Average total employee contribution (in dollars) for any-provider plans per enrolled employee for family coverage 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	4,176	3,092	4,082	4,997	4,630	3,874	3,882	4,326
Industry group **								
Agric., fish., forest.	2,197 *	--	--	--	--	--	1,264 *	3,521
Mining and manufacturing	3,200	--	--	--	--	--	5,011	3,017
Construction	3,541	--	--	--	--	--	2,314 *	7,682
Utilities and transp.	3,390	--	--	--	--	--	4,163 *	3,301
Wholesale trade	4,051	--	--	--	--	--	5,019	3,305
Fin. svcs. and real estate	4,184	--	--	--	--	--	2,907 *	4,456
Retail trade	5,079	--	--	--	--	--	3,366	5,951
Professional services	4,814	--	--	--	--	--	4,959	4,712
Other services	4,725	--	--	--	--	--	3,350	6,261
Ownership								
For profit, incorporated	4,130	--	--	--	--	--	4,072	4,158
For profit, unincorporated	4,405	--	--	--	--	--	4,107	4,619
Nonprofit	4,217	--	--	--	--	--	2,144 *	5,068
Age of firm								
Less than 5 years	3,885	--	--	--	--	--	3,925	3,800 *
5-9 years	3,979	--	--	--	--	--	3,098	5,984
10-19 years	5,407	--	--	--	--	--	5,162	5,679
20 or more years	3,965	--	--	--	--	--	3,646	4,056
Multi/single status								
2 or more locations	4,166	--	--	--	--	--	4,027	4,171
1 location only	4,185	--	--	--	--	--	3,874	4,747
Percent full-time employees								
Less than 25%	3,631	--	--	--	--	--	3,309 *	3,834
25-49 %	4,958	--	--	--	--	--	5,596 *	4,828
50-74 %	4,316	--	--	--	--	--	3,119	5,000
75% or more	4,113	--	--	--	--	--	3,954	4,197
Union presence								
No union employees	4,297	--	--	--	--	--	4,115	4,419
Has union employees	3,284	--	--	--	--	--	483 *	3,823
Unknown	4,614	--	--	--	--	--	10,255	4,558
Percent low wage employees								
50% or more low wage	4,481	--	--	--	--	--	2,827	5,054
Less than 50% low wage	4,135	--	--	--	--	--	3,985	4,216

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.D.2.c(2012) Standard error for average total employee contribution (in dollars) for any-provider plans per enrolled employee for family coverage 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	164.42	386.12	531.05	537.63	377.92	359.07	249.82	297.36
Industry group **								
Agric., fish., forest.	735.12 *	--	--	--	--	--	446.06 *	1,051.17
Mining and manufacturing	330.13	--	--	--	--	--	937.59	401.56
Construction	817.96	--	--	--	--	--	698.34 *	1,191.63
Utilities and transp.	552.07	--	--	--	--	--	2,226.73 *	564.19
Wholesale trade	833.63	--	--	--	--	--	867.04	987.43
Fin. svcs. and real estate	438.31	--	--	--	--	--	1,186.86 *	411.43
Retail trade	658.42	--	--	--	--	--	918.81	955.41
Professional services	302.71	--	--	--	--	--	603.85	329.51
Other services	778.81	--	--	--	--	--	849.98	786.41
Ownership								
For profit, incorporated	203.67	--	--	--	--	--	417.39	318.62
For profit, unincorporated	474.41	--	--	--	--	--	469.10	733.40
Nonprofit	311.91	--	--	--	--	--	658.28 *	289.43
Age of firm								
Less than 5 years	954.64	--	--	--	--	--	1,003.78	1,246.49 *
5-9 years	429.22	--	--	--	--	--	450.16	772.18
10-19 years	401.05	--	--	--	--	--	553.90	726.38
20 or more years	214.71	--	--	--	--	--	528.26	264.85
Multi/single status								
2 or more locations	251.69	--	--	--	--	--	528.32	248.14
1 location only	208.37	--	--	--	--	--	257.00	509.14
Percent full-time employees								
Less than 25%	350.48	--	--	--	--	--	1,070.53 *	152.94
25-49 %	544.57	--	--	--	--	--	1,717.04 *	901.52
50-74 %	651.75	--	--	--	--	--	558.38	1,225.16
75% or more	201.95	--	--	--	--	--	320.16	326.74
Union presence								
No union employees	192.99	--	--	--	--	--	232.54	361.67
Has union employees	354.23	--	--	--	--	--	966.51 *	347.68
Unknown	641.44	--	--	--	--	--	3,057.54	633.94
Percent low wage employees								
50% or more low wage	335.83	--	--	--	--	--	666.61	318.90
Less than 50% low wage	175.70	--	--	--	--	--	278.25	317.98

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.D.3(2012) Percent of total premiums contributed by employees enrolled in family coverage 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	27.4%	23.4%	31.8%	32.7%	30.0%	25.7%	30.1%	27.0%
Industry group **								
Agric., fish., forest.	21.7%	--	--	--	--	--	9.9% *	29.9%
Mining and manufacturing	22.2%	31.1%	24.1%	29.5%	24.0%	20.3%	31.0%	21.5%
Construction	28.6%	22.3%	38.7%	29.5%	26.7%	27.4%	29.5%	28.0%
Utilities and transp.	23.4%	16.5% *	28.7%	25.0%	27.6%	22.5%	26.5%	23.2%
Wholesale trade	27.5%	17.7%	31.9%	36.8%	27.9%	25.1%	32.1%	26.6%
Fin. svcs. and real estate	27.3%	20.5%	33.3%	24.3%	31.3%	26.8%	27.7%	27.3%
Retail trade	34.5%	22.7%	38.8%	48.9%	44.5%	31.3%	37.9%	34.0%
Professional services	27.7%	30.2%	32.6%	35.8%	32.0%	25.1%	32.8%	27.0%
Other services	32.0%	15.9%	26.9%	34.0%	32.9%	33.3%	25.1%	33.6%
Ownership								
For profit, incorporated	27.8%	24.9%	32.6%	33.0%	30.6%	26.1%	31.2%	27.3%
For profit, unincorporated	30.1%	21.4%	30.7%	39.2%	34.2%	27.6%	29.7%	30.2%
Nonprofit	23.9%	13.9%	27.2%	25.8%	26.0%	23.0%	23.2%	24.0%
Age of firm								
Less than 5 years	32.9%	29.5%	30.9%	34.2%	38.5%	23.0%	32.4%	33.3%
5-9 years	31.6%	25.5%	29.4%	38.4%	33.0%	26.1%	30.8%	32.2%
10-19 years	33.5%	23.8%	37.4%	36.5%	37.8%	28.0%	31.8%	34.5%
20 or more years	26.3%	19.5%	30.0%	30.0%	27.9%	25.6%	28.5%	26.2%
Multi/single status								
2 or more locations	26.3%	16.1% *	33.2%	31.5%	28.4%	25.8%	31.5%	26.3%
1 location only	30.4%	23.5%	31.7%	33.0%	32.5%	23.2%	30.0%	30.8%
Percent full-time employees								
Less than 25%	31.3%	18.9% *	28.8% *	23.9%	31.5%	34.8%	23.6%	33.2%
25-49 %	31.9%	23.2%	29.5%	33.7%	31.8%	32.4%	29.0%	32.3%
50-74 %	30.1%	28.0%	30.5%	35.1%	35.6%	28.6%	32.1%	29.8%
75% or more	26.8%	22.6%	32.0%	32.6%	29.5%	24.9%	30.0%	26.3%
Union presence								
No union employees	28.9%	24.5%	32.7%	33.7%	31.3%	25.9%	31.2%	28.3%
Has union employees	22.3%	8.8% *	18.7%	20.0%	23.2%	22.4%	15.7%	22.6%
Unknown	28.9%	15.5% *	48.3%	37.1%	29.9%	28.7%	37.2%	28.8%
Percent low wage employees								
50% or more low wage	33.4%	19.5%	35.7%	44.1%	38.2%	31.7%	34.1%	33.3%
Less than 50% low wage	26.7%	23.8%	31.4%	31.7%	29.2%	24.9%	29.7%	26.2%

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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**Table I.D.3(2012) Standard error for percent of total premiums contributed by employees enrolled in family coverage 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	0.36%	1.49%	1.56%	0.76%	0.57%	0.35%	0.92%	0.36%
Industry group **								
Agric., fish., forest.	3.35%	--	--	--	--	--	3.13% *	4.40%
Mining and manufacturing	0.58%	4.62%	3.63%	3.03%	1.15%	0.69%	2.69%	0.63%
Construction	1.20%	3.59%	3.32%	2.78%	2.88%	2.01%	1.58%	1.79%
Utilities and transp.	1.08%	8.76% *	7.36%	5.96%	4.05%	0.87%	6.03%	1.13%
Wholesale trade	0.97%	4.79%	3.62%	3.90%	2.17%	0.98%	2.48%	1.11%
Fin. svcs. and real estate	0.75%	4.89%	5.26%	2.45%	1.09%	1.07%	2.32%	0.81%
Retail trade	0.92%	4.59%	4.73%	3.41%	4.34%	1.37%	3.84%	1.02%
Professional services	0.79%	1.82%	2.89%	1.73%	1.33%	0.74%	2.15%	0.77%
Other services	0.86%	1.82%	3.09%	1.57%	2.75%	0.91%	1.52%	0.89%
Ownership								
For profit, incorporated	0.40%	1.08%	1.59%	1.05%	0.81%	0.45%	0.79%	0.43%
For profit, unincorporated	1.28%	4.75%	4.78%	1.97%	1.97%	1.04%	3.37%	0.99%
Nonprofit	0.48%	2.52%	3.71%	1.95%	0.83%	0.65%	1.24%	0.49%
Age of firm								
Less than 5 years	1.01%	2.99%	3.44%	5.13%	3.83%	3.94%	1.50%	2.14%
5-9 years	2.11%	3.36%	3.61%	3.95%	3.18%	3.56%	2.09%	2.97%
10-19 years	1.04%	1.27%	2.81%	2.22%	2.49%	1.55%	1.57%	1.37%
20 or more years	0.37%	2.24%	1.83%	1.14%	0.86%	0.37%	1.11%	0.39%
Multi/single status								
2 or more locations	0.34%	8.46% *	1.95%	1.52%	0.83%	0.35%	2.77%	0.35%
1 location only	0.73%	1.49%	1.61%	0.90%	1.17%	1.17%	1.04%	0.89%
Percent full-time employees								
Less than 25%	2.06%	7.44% *	9.83% *	4.33%	5.62%	2.68%	6.18%	2.30%
25-49 %	1.61%	5.03%	5.61%	4.70%	1.77%	1.57%	3.47%	1.41%
50-74 %	0.99%	3.69%	4.26%	3.28%	2.84%	1.12%	1.93%	1.15%
75% or more	0.44%	1.81%	1.67%	0.78%	0.81%	0.40%	0.98%	0.44%
Union presence								
No union employees	0.41%	1.69%	1.75%	0.60%	0.69%	0.56%	1.11%	0.47%
Has union employees	0.66%	8.16% *	4.79%	3.39%	2.88%	0.58%	3.85%	0.69%
Unknown	0.63%	8.41% *	10.87%	6.53%	4.56%	0.58%	7.46%	0.65%
Percent low wage employees								
50% or more low wage	0.61%	3.90%	5.30%	2.88%	1.52%	0.99%	2.59%	0.74%
Less than 50% low wage	0.44%	1.64%	1.74%	0.88%	0.67%	0.42%	0.90%	0.45%

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.D.3.a(2012) Percent of total premiums for exclusive-provider plans contributed by employees enrolled in family coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 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	29.5%	25.5%	35.4%	34.4%	33.5%	26.3%	33.6%	28.6%
Industry group **								
Agric., fish., forest.	20.9%	--	--	--	--	--	7.2% *	35.5%
Mining and manufacturing	30.2%	28.7% *	27.3%	40.7%	40.1%	23.2%	40.6%	28.4%
Construction	28.2%	23.5%	45.8%	24.1%	26.0%	31.6%	30.8%	26.1%
Utilities and transp.	23.4%	18.1% *	17.4% *	29.2%	25.8%	21.8%	34.9%	21.5%
Wholesale trade	29.5%	22.0% *	34.1%	36.4%	27.4%	27.5%	31.5%	28.7%
Fin. svcs. and real estate	29.4%	32.0% *	44.5%	25.2%	32.2%	27.8%	39.3%	28.1%
Retail trade	40.2%	20.0%	38.3%	41.6%	50.5%	35.4%	39.3%	40.5%
Professional services	27.7%	27.0%	36.1%	37.1%	32.6%	24.6%	34.1%	26.7%
Other services	34.7%	23.4%	30.4%	37.3%	32.8%	37.0%	28.1%	36.9%
Ownership								
For profit, incorporated	30.4%	27.6%	35.0%	34.9%	36.0%	26.9%	34.1%	29.4%
For profit, unincorporated	31.8%	20.6%	38.0%	44.1%	40.0%	26.3%	34.1%	31.1%
Nonprofit	26.2%	16.0% *	35.4%	29.2%	27.3%	25.1%	29.2%	26.0%
Age of firm								
Less than 5 years	37.0%	32.8%	37.7%	43.4%	41.7%	10.3%	36.7%	37.3%
5-9 years	32.9%	30.8%	36.8%	47.0%	30.2%	22.6% *	37.6%	27.9%
10-19 years	33.2%	23.1%	40.3%	38.4%	36.1%	24.4%	33.3%	33.1%
20 or more years	28.5%	22.5%	32.5%	31.8%	32.8%	26.5%	32.2%	28.1%
Multi/single status								
2 or more locations	27.8%	41.9%	32.0%	35.9%	32.6%	26.4%	41.7%	27.6%
1 location only	32.5%	25.4%	35.5%	34.2%	34.7%	24.3%	33.1%	31.9%
Percent full-time employees								
Less than 25%	33.6%	20.6% *	30.6% *	35.4% *	37.0%	36.6%	26.7% *	38.0%
25-49 %	32.9%	28.5% *	30.9% *	41.5%	30.6%	31.8%	35.0% *	32.1%
50-74 %	29.5%	22.5%	38.2%	34.7%	30.7%	27.7%	34.3%	28.3%
75% or more	29.3%	26.2%	35.5%	34.1%	33.9%	25.9%	33.6%	28.4%
Union presence								
No union employees	31.8%	26.1%	36.4%	35.3%	35.6%	27.5%	33.9%	31.0%
Has union employees	22.4%	6.6% *	17.3% *	24.8%	26.7%	21.4%	26.7%	22.2%
Unknown	31.4%	--	78.8% *	31.0%	36.9%	30.9%	61.7% *	31.2%
Percent low wage employees								
50% or more low wage	35.5%	20.4% *	38.2%	48.3%	34.1%	33.8%	38.4%	34.5%
Less than 50% low wage	28.9%	26.2%	35.0%	33.0%	33.4%	25.7%	32.9%	28.1%

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.D.3.a(2012) Standard error for percent of total premiums for exclusive-provider plans contributed by employees enrolled in family coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 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	0.63%	3.14%	2.68%	2.83%	1.43%	0.50%	1.98%	0.57%
Industry group **								
Agric., fish., forest.	5.69%	--	--	--	--	--	4.93% *	8.88%
Mining and manufacturing	2.06%	10.11% *	5.98%	5.85%	4.14%	1.63%	6.02%	2.37%
Construction	3.64%	3.78%	5.23%	6.88%	4.19%	5.13%	3.26%	5.40%
Utilities and transp.	3.41%	5.52% *	10.48% *	8.01%	6.00%	2.46%	8.22%	2.36%
Wholesale trade	1.49%	10.65% *	7.13%	6.74%	3.24%	3.03%	5.59%	1.89%
Fin. svcs. and real estate	1.51%	11.57% *	8.08%	5.23%	3.84%	1.45%	6.06%	1.31%
Retail trade	2.33%	5.50%	8.21%	5.28%	4.23%	2.26%	3.85%	2.34%
Professional services	0.79%	3.45%	5.42%	3.90%	1.78%	0.96%	2.98%	0.74%
Other services	2.76%	4.73%	7.82%	4.90%	5.16%	3.12%	4.15%	2.70%
Ownership								
For profit, incorporated	0.73%	3.36%	2.45%	3.63%	2.46%	0.46%	2.00%	0.59%
For profit, unincorporated	2.06%	5.30%	8.73%	5.60%	3.75%	1.92%	5.05%	1.75%
Nonprofit	0.86%	4.85% *	10.12%	3.68%	2.42%	0.92%	3.92%	0.90%
Age of firm								
Less than 5 years	3.09%	7.08%	10.02%	7.39%	5.94%	3.01%	6.85%	4.29%
5-9 years	3.97%	6.73%	4.91%	5.54%	6.02%	12.24% *	4.19%	5.00%
10-19 years	2.16%	4.63%	5.36%	4.61%	3.81%	5.35%	3.13%	2.40%
20 or more years	0.68%	3.39%	4.29%	3.84%	1.89%	0.49%	3.15%	0.65%
Multi/single status								
2 or more locations	0.54%	11.75%	5.34%	5.06%	1.49%	0.54%	6.80%	0.59%
1 location only	1.27%	3.19%	2.76%	2.89%	2.80%	2.37%	1.78%	1.20%
Percent full-time employees								
Less than 25%	1.70%	7.20% *	10.71% *	12.76% *	7.57%	7.53%	8.65% *	6.43%
25-49 %	2.56%	9.70% *	12.17% *	6.47%	6.07%	2.13%	10.82% *	1.73%
50-74 %	1.23%	3.67%	6.64%	6.95%	3.38%	1.26%	4.87%	1.24%
75% or more	0.69%	3.67%	2.82%	2.96%	1.73%	0.56%	2.04%	0.64%
Union presence								
No union employees	0.91%	2.99%	2.61%	2.96%	1.96%	0.79%	2.14%	0.84%
Has union employees	1.12%	10.06% *	7.74% *	5.38%	4.58%	0.89%	7.32%	0.98%
Unknown	1.15%	--	24.83% *	8.58%	9.08%	1.05%	18.85% *	1.23%
Percent low wage employees								
50% or more low wage	2.15%	6.26% *	5.80%	8.09%	3.31%	2.78%	6.11%	1.65%
Less than 50% low wage	0.60%	3.42%	2.87%	2.70%	1.57%	0.50%	1.84%	0.56%

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.D.3.b(2012) Percent of total premiums for mixed-provider plans contributed by employees enrolled in family coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 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	26.8%	22.2%	30.9%	31.9%	29.0%	25.5%	29.0%	26.5%
Industry group **								
Agric., fish., forest.	22.4%	--	--	--	--	--	10.9% *	28.8%
Mining and manufacturing	20.7%	32.4%	21.8%	24.7%	21.2%	19.8%	26.1%	20.3%
Construction	28.6%	22.4%	40.6%	31.3%	24.8%	26.9%	30.5%	27.5%
Utilities and transp.	23.4%	12.8% *	38.5%	21.9%	27.4%	22.8%	20.0%	23.5%
Wholesale trade	27.2%	14.3% *	31.7%	37.3%	28.9%	24.8%	31.4%	26.6%
Fin. svcs. and real estate	26.9%	16.2%	30.0%	24.3%	30.7%	26.7%	25.0%	27.1%
Retail trade	33.5%	25.6%	39.3%	53.4%	42.2%	30.9%	38.9%	32.9%
Professional services	27.6%	30.7%	31.4%	35.6%	31.9%	25.2%	32.3%	27.0%
Other services	31.3%	12.5%	26.5%	32.1%	32.6%	32.4%	24.2%	32.5%
Ownership								
For profit, incorporated	27.1%	23.0%	32.6%	32.3%	29.2%	25.9%	30.2%	26.8%
For profit, unincorporated	29.7%	21.9%	28.2%	37.6%	33.6%	27.6%	28.0%	30.0%
Nonprofit	22.8%	14.3%	24.6%	23.4%	25.2%	22.0%	22.2%	22.8%
Age of firm								
Less than 5 years	32.2%	28.3%	29.4%	32.9%	38.1%	25.0%	31.6%	32.6%
5-9 years	31.6%	22.3%	30.5%	36.1%	33.3%	28.7%	29.9%	32.7%
10-19 years	33.1%	22.2%	35.0%	36.0%	38.8%	27.8%	30.4%	34.6%
20 or more years	25.8%	19.7%	29.2%	28.9%	26.3%	25.4%	27.2%	25.7%
Multi/single status								
2 or more locations	26.0%	11.8% *	34.5%	30.7%	27.3%	25.6%	29.2%	26.0%
1 location only	29.7%	22.3%	30.6%	32.2%	31.8%	22.9%	29.0%	30.2%
Percent full-time employees								
Less than 25%	32.0%	16.3% *	25.0% *	23.8%	29.8% *	36.0%	22.0% *	33.4%
25-49 %	31.3%	21.3%	20.9%	28.5%	31.9%	32.2%	23.6%	32.0%
50-74 %	30.3%	31.3%	27.0%	36.3%	37.9%	28.8%	32.4%	30.0%
75% or more	26.1%	20.7%	31.6%	31.7%	28.3%	24.6%	28.9%	25.8%
Union presence								
No union employees	28.0%	23.5%	31.7%	32.9%	30.3%	25.5%	30.4%	27.6%
Has union employees	22.2%	9.7% *	21.4%	18.1%	21.6%	22.6%	13.6% *	22.6%
Unknown	28.4%	13.5% *	40.9%	39.6%	26.5%	28.3%	34.3%	28.3%
Percent low wage employees								
50% or more low wage	33.0%	20.6%	34.0%	43.5%	38.9%	31.4%	33.7%	33.0%
Less than 50% low wage	26.0%	22.3%	30.7%	30.9%	27.9%	24.7%	28.6%	25.7%

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.

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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.D.3.b(2012) Standard error for percent of total premiums for mixed-provider plans contributed by employees enrolled in family coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 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	0.41%	2.24%	1.80%	0.85%	0.74%	0.37%	0.98%	0.39%
Industry group **								
Agric., fish., forest.	3.42%	--	--	--	--	--	4.35% *	3.94%
Mining and manufacturing	0.59%	6.13%	4.93%	2.00%	1.00%	0.66%	2.65%	0.60%
Construction	1.59%	6.36%	3.84%	3.00%	3.36%	2.23%	2.65%	1.68%
Utilities and transp.	1.14%	11.02% *	7.25%	5.77%	4.65%	0.69%	5.19%	1.06%
Wholesale trade	1.00%	4.48% *	7.01%	4.35%	2.44%	0.98%	2.67%	1.12%
Fin. svcs. and real estate	1.01%	3.85%	6.49%	2.37%	1.00%	1.30%	3.10%	1.19%
Retail trade	1.16%	6.71%	6.31%	2.81%	5.16%	1.28%	4.73%	1.28%
Professional services	0.84%	2.18%	3.91%	2.72%	1.72%	0.72%	2.47%	0.84%
Other services	0.72%	2.12%	3.56%	1.93%	3.19%	1.05%	1.67%	0.89%
Ownership								
For profit, incorporated	0.49%	2.21%	2.19%	0.88%	0.98%	0.49%	0.75%	0.49%
For profit, unincorporated	1.33%	6.34%	5.78%	2.72%	2.42%	1.04%	3.97%	1.07%
Nonprofit	0.61%	3.74%	4.62%	2.77%	1.30%	0.76%	1.50%	0.62%
Age of firm								
Less than 5 years	1.89%	4.43%	2.71%	7.42%	4.21%	3.81%	3.01%	2.31%
5-9 years	2.46%	3.69%	5.89%	3.78%	3.70%	3.22%	3.34%	3.28%
10-19 years	1.36%	2.51%	3.44%	2.11%	2.89%	1.31%	1.73%	1.49%
20 or more years	0.42%	3.75%	2.17%	1.28%	0.95%	0.40%	1.04%	0.42%
Multi/single status								
2 or more locations	0.36%	5.30% *	3.40%	1.66%	0.90%	0.36%	2.85%	0.36%
1 location only	0.94%	2.26%	1.77%	1.19%	1.27%	1.38%	1.18%	1.12%
Percent full-time employees								
Less than 25%	2.86%	9.85% *	9.09% *	5.09%	8.94% *	3.14%	8.52% *	2.59%
25-49 %	1.61%	5.82%	5.82%	5.95%	3.14%	1.64%	3.87%	1.46%
50-74 %	1.26%	5.71%	5.27%	3.40%	3.70%	1.26%	2.95%	1.27%
75% or more	0.49%	2.59%	1.85%	0.86%	0.93%	0.43%	1.08%	0.47%
Union presence								
No union employees	0.45%	2.32%	2.01%	0.79%	0.54%	0.55%	1.19%	0.48%
Has union employees	0.81%	9.86% *	5.66%	5.15%	3.38%	0.70%	4.16% *	0.76%
Unknown	0.66%	8.23% *	9.91%	7.28%	3.67%	0.65%	6.45%	0.67%
Percent low wage employees								
50% or more low wage	0.83%	4.67%	7.01%	3.45%	2.16%	1.12%	5.02%	0.86%
Less than 50% low wage	0.50%	2.29%	1.81%	0.84%	0.88%	0.44%	0.80%	0.51%

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.D.3.c(2012) Percent of total premiums for any-provider plans contributed by employees enrolled in family coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 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	28.8%	24.9%	26.8%	34.6%	29.9%	27.1%	27.8%	29.3%
Industry group **								
Agric., fish., forest.	17.8%*	--	--	--	--	--	10.5%*	27.5%
Mining and manufacturing	23.7%	--	--	--	--	--	38.1%	22.3%
Construction	30.8%	--	--	--	--	--	20.3%	65.2%
Utilities and transp.	24.2%	--	--	--	--	--	32.9%*	23.3%
Wholesale trade	26.8%	--	--	--	--	--	37.0%	20.2%
Fin. svcs. and real estate	27.0%	--	--	--	--	--	20.2%*	28.3%
Retail trade	35.2%	--	--	--	--	--	26.8%*	38.7%
Professional services	31.0%	--	--	--	--	--	32.0%	30.3%
Other services	33.3%	--	--	--	--	--	23.1%	45.0%
Ownership								
For profit, incorporated	28.8%	--	--	--	--	--	28.9%	28.8%
For profit, unincorporated	31.1%	--	--	--	--	--	31.5%	30.8%
Nonprofit	26.6%	--	--	--	--	--	14.8%*	30.8%
Age of firm								
Less than 5 years	29.8%	--	--	--	--	--	30.1%	29.1%
5-9 years	28.5%	--	--	--	--	--	22.9%	40.2%
10-19 years	38.4%	--	--	--	--	--	38.3%	38.5%
20 or more years	26.9%	--	--	--	--	--	25.0%	27.4%
Multi/single status								
2 or more locations	28.0%	--	--	--	--	--	26.9%	28.1%
1 location only	29.6%	--	--	--	--	--	27.9%	32.7%
Percent full-time employees								
Less than 25%	23.6%	--	--	--	--	--	22.8%*	24.0%
25-49 %	37.9%	--	--	--	--	--	40.4%	37.3%
50-74 %	30.0%	--	--	--	--	--	24.5%	32.5%
75% or more	28.2%	--	--	--	--	--	28.0%	28.3%
Union presence								
No union employees	29.7%	--	--	--	--	--	29.2%	30.0%
Has union employees	21.8%	--	--	--	--	--	4.2%*	24.2%
Unknown	34.2%	--	--	--	--	--	44.6%	34.0%
Percent low wage employees								
50% or more low wage	33.5%	--	--	--	--	--	21.3%	37.8%
Less than 50% low wage	28.2%	--	--	--	--	--	28.4%	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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**Table I.D.3.c(2012) Standard error for percent of total premiums for any-provider plans contributed by employees enrolled in family coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 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	0.85%	3.07%	3.17%	3.92%	2.53%	1.40%	1.77%	1.89%
Industry group **								
Agric., fish., forest.	5.45% *	--	--	--	--	--	3.66% *	7.73%
Mining and manufacturing	1.82%	--	--	--	--	--	6.23%	2.27%
Construction	6.61%	--	--	--	--	--	5.76%	8.45%
Utilities and transp.	3.80%	--	--	--	--	--	12.23% *	3.82%
Wholesale trade	5.10%	--	--	--	--	--	5.18%	5.83%
Fin. svcs. and real estate	2.80%	--	--	--	--	--	8.19% *	2.45%
Retail trade	4.20%	--	--	--	--	--	9.13% *	5.12%
Professional services	2.09%	--	--	--	--	--	3.75%	2.54%
Other services	4.29%	--	--	--	--	--	5.68%	3.27%
Ownership								
For profit, incorporated	1.13%	--	--	--	--	--	2.75%	2.05%
For profit, unincorporated	3.16%	--	--	--	--	--	3.99%	4.65%
Nonprofit	2.34%	--	--	--	--	--	6.40% *	2.54%
Age of firm								
Less than 5 years	5.97%	--	--	--	--	--	5.94%	8.62%
5-9 years	3.28%	--	--	--	--	--	3.70%	9.13%
10-19 years	3.51%	--	--	--	--	--	4.30%	6.13%
20 or more years	1.06%	--	--	--	--	--	3.11%	1.19%
Multi/single status								
2 or more locations	1.26%	--	--	--	--	--	2.76%	1.23%
1 location only	1.63%	--	--	--	--	--	1.93%	4.64%
Percent full-time employees								
Less than 25%	2.95%	--	--	--	--	--	9.11% *	1.85%
25-49 %	3.95%	--	--	--	--	--	9.63%	5.53%
50-74 %	4.81%	--	--	--	--	--	4.24%	6.96%
75% or more	1.12%	--	--	--	--	--	2.19%	2.09%
Union presence								
No union employees	1.11%	--	--	--	--	--	1.78%	2.86%
Has union employees	1.38%	--	--	--	--	--	6.58% *	1.40%
Unknown	3.95%	--	--	--	--	--	13.30%	3.97%
Percent low wage employees								
50% or more low wage	3.61%	--	--	--	--	--	6.15%	3.68%
Less than 50% low wage	0.95%	--	--	--	--	--	2.08%	1.89%

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.D.4(2012) Percent of private-sector employees enrolled in a health insurance plan that take 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	30.6%	23.4%	25.3%	25.1%	28.5%	33.7%	24.6%	31.8%
Industry group **								
Agric., fish., forest.	30.3%	35.9%	38.1%	30.1%	19.9%	38.9%	37.9%	27.0%
Mining and manufacturing	34.9%	21.2%	25.5%	25.4%	34.4%	38.2%	25.3%	36.1%
Construction	31.8%	34.0%	27.3%	28.7%	36.5%	34.6%	29.3%	34.1%
Utilities and transp.	33.1%	21.0%	23.6%	25.2%	32.7%	34.8%	23.8%	34.0%
Wholesale trade	36.0%	22.5%	26.9%	28.0%	35.5%	43.1%	26.6%	38.9%
Fin. svcs. and real estate	32.0%	25.0%	32.6%	30.4%	27.6%	33.6%	27.3%	32.5%
Retail trade	26.8%	20.8%	21.9%	21.1%	23.0%	29.6%	21.7%	27.8%
Professional services	29.4%	21.7%	23.5%	23.7%	24.8%	33.6%	22.6%	30.7%
Other services	25.7%	20.1%	24.2%	22.6%	25.4%	27.5%	22.7%	26.5%
Ownership								
For profit, incorporated	31.5%	24.1%	25.7%	26.0%	30.0%	34.3%	25.3%	32.8%
For profit, unincorporated	28.2%	21.4%	25.9%	23.4%	27.2%	31.9%	23.1%	29.6%
Nonprofit	28.5%	22.0%	21.4%	22.6%	25.0%	32.1%	21.9%	29.2%
Age of firm								
Less than 5 years	24.7%	23.1%	24.0%	21.9%	26.3%	36.5%	22.5%	27.0%
5-9 years	26.7%	26.2%	29.2%	24.4%	24.0%	44.8%	27.0%	26.4%
10-19 years	26.2%	25.3%	24.0%	25.0%	27.3%	28.8%	25.0%	27.0%
20 or more years	31.7%	20.7%	25.1%	25.8%	29.4%	33.8%	24.1%	32.5%
Multi/single status								
2 or more locations	32.4%	19.4% *	22.0%	24.1%	29.0%	33.6%	22.8%	32.6%
1 location only	26.2%	23.4%	25.6%	25.4%	27.7%	36.0%	24.7%	27.8%
Percent full-time employees								
Less than 25%	24.5%	18.6%	26.4%	22.3%	22.7%	26.3%	21.2%	25.3%
25-49 %	25.7%	20.4%	23.6%	22.5%	22.8%	27.6%	22.0%	26.3%
50-74 %	27.2%	22.6%	20.6%	21.9%	20.7%	31.0%	22.1%	28.3%
75% or more	31.4%	23.8%	25.9%	25.6%	29.7%	34.6%	25.1%	32.7%
Union presence								
No union employees	27.8%	22.2%	24.4%	24.7%	27.2%	31.4%	23.6%	29.2%
Has union employees	36.5%	58.6%	38.7%	30.1%	36.7%	36.5%	44.2%	36.2%
Unknown	34.6%	30.0%	44.2%	28.6%	33.0%	34.7%	35.9%	34.6%
Percent low wage employees								
50% or more low wage	24.5%	19.4%	18.5%	18.5%	18.8%	28.4%	20.2%	25.1%
Less than 50% low wage	31.6%	23.9%	26.1%	26.0%	30.4%	34.6%	25.2%	33.0%

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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**Table I.D.4(2012) Standard error for percent of private-sector employees enrolled in a health insurance plan that take 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	0.26%	0.87%	0.75%	0.51%	0.59%	0.34%	0.44%	0.29%
Industry group **								
Agric., fish., forest.	3.54%	6.73%	9.90%	5.41%	5.14%	3.55%	3.96%	3.95%
Mining and manufacturing	0.95%	2.64%	2.41%	1.23%	1.67%	1.24%	1.06%	1.07%
Construction	1.14%	2.42%	1.85%	2.11%	2.77%	3.67%	0.86%	2.09%
Utilities and transp.	1.06%	3.60%	5.24%	2.78%	3.78%	1.17%	1.37%	1.29%
Wholesale trade	1.13%	3.70%	2.47%	2.43%	1.12%	1.80%	1.79%	1.31%
Fin. svcs. and real estate	0.75%	2.26%	2.38%	2.59%	1.97%	0.71%	1.10%	0.82%
Retail trade	0.47%	2.65%	2.73%	1.44%	2.53%	0.27%	1.21%	0.46%
Professional services	0.49%	1.01%	1.50%	1.45%	0.59%	0.47%	0.82%	0.49%
Other services	0.71%	1.31%	1.93%	1.62%	1.63%	0.87%	1.05%	0.79%
Ownership								
For profit, incorporated	0.34%	1.16%	1.02%	0.57%	0.85%	0.45%	0.63%	0.41%
For profit, unincorporated	0.82%	2.04%	2.22%	1.67%	1.57%	1.44%	1.55%	0.81%
Nonprofit	0.69%	2.34%	1.13%	1.59%	1.00%	0.80%	0.77%	0.73%
Age of firm								
Less than 5 years	1.65%	1.69%	2.21%	2.33%	3.20%	4.24%	1.34%	2.50%
5-9 years	1.43%	2.09%	2.63%	2.17%	1.64%	5.71%	1.85%	1.98%
10-19 years	0.56%	0.94%	1.10%	1.45%	1.53%	1.34%	0.55%	0.87%
20 or more years	0.31%	1.07%	1.17%	0.85%	0.54%	0.39%	0.51%	0.36%
Multi/single status								
2 or more locations	0.27%	6.34% *	2.18%	0.89%	0.45%	0.35%	0.83%	0.27%
1 location only	0.49%	0.88%	0.76%	0.61%	1.16%	2.04%	0.44%	0.83%
Percent full-time employees								
Less than 25%	0.98%	2.73%	4.34%	2.85%	2.81%	1.52%	1.89%	1.45%
25-49 %	0.49%	2.91%	3.84%	1.76%	1.55%	0.68%	1.60%	0.59%
50-74 %	0.45%	1.73%	1.95%	1.70%	1.06%	0.45%	1.00%	0.47%
75% or more	0.30%	1.01%	0.90%	0.55%	0.74%	0.40%	0.48%	0.35%
Union presence								
No union employees	0.26%	0.72%	0.74%	0.56%	0.55%	0.37%	0.41%	0.31%
Has union employees	0.85%	6.05%	4.54%	2.53%	2.03%	0.92%	3.04%	0.85%
Unknown	0.50%	6.85%	10.40%	7.58%	3.05%	0.60%	5.21%	0.50%
Percent low wage employees								
50% or more low wage	0.53%	1.48%	1.95%	1.89%	0.84%	0.61%	1.47%	0.48%
Less than 50% low wage	0.29%	0.89%	0.73%	0.59%	0.76%	0.33%	0.39%	0.35%

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.

\*\* Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

**Table I.D.4.a(2012) Percent of private-sector employees enrolled in a health insurance plan that take family coverage that required no employee contribution 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	8.1%	50.9%	29.6%	13.4%	6.3%	3.3%	31.9%	4.4%
Industry group **								
Agric., fish., forest.	32.7%	--	--	--	--	--	74.4%	7.4%*
Mining and manufacturing	6.4%	35.2%	23.5%	6.3%*	4.4%	5.9%	17.4%	5.4%
Construction	28.4%	51.5%	26.4%	31.7%	31.0%	0.4%*	38.9%	20.0%
Utilities and transp.	10.2%	51.8%	34.4%*	26.9%*	9.9%*	7.4%	38.0%	8.3%
Wholesale trade	8.4%	47.0%	26.5%	7.7%*	4.2%*	5.1%*	24.0%	5.1%*
Fin. svcs. and real estate	5.3%	55.7%	24.8%*	15.4%	2.3%*	1.8%*	34.6%	2.5%
Retail trade	5.2%	59.1%	20.3%	6.3%*	6.4%*	0.6%*	27.8%	1.7%
Professional services	6.4%	41.8%	30.9%	7.6%	3.2%	2.9%	29.5%	3.0%
Other services	10.2%	62.7%	39.6%	15.0%	10.5%	0.7%*	38.6%	3.8%
Ownership								
For profit, incorporated	8.4%	49.0%	27.4%	14.0%	5.7%	4.0%	30.8%	4.7%
For profit, unincorporated	9.1%	53.4%	33.3%	7.6%*	6.1%*	1.6%*	35.7%	3.1%*
Nonprofit	6.2%	62.5%	41.7%	16.2%	8.2%*	0.7%*	35.2%	3.7%
Age of firm								
Less than 5 years	14.6%	38.6%	28.2%	2.9%*	4.0%*	4.4%*	27.9%	3.5%*
5-9 years	20.5%	45.5%	41.2%	8.0%	9.1%*	--	36.1%	6.6%*
10-19 years	14.9%	55.3%	23.2%	10.6%	5.2%*	0.4%*	31.8%	3.7%
20 or more years	6.4%	55.4%	29.1%	16.9%	6.4%	3.4%	31.5%	4.4%
Multi/single status								
2 or more locations	4.0%	38.3%	18.5%*	10.3%	6.1%	3.3%	20.1%	3.8%
1 location only	19.8%	51.0%	30.4%	14.2%	6.6%	1.7%*	33.0%	7.7%
Percent full-time employees								
Less than 25%	20.9%	64.8%	35.6%*	48.9%	38.1%*	2.5%*	48.1%	15.2%*
25-49 %	8.2%	51.8%	53.0%	27.5%	3.3%*	1.0%*	46.9%	2.5%*
50-74 %	8.8%	44.6%	28.9%	12.6%*	7.2%*	4.4%	31.0%	5.4%
75% or more	7.8%	51.7%	28.6%	12.4%	5.9%	3.2%	31.2%	4.2%
Union presence								
No union employees	9.3%	48.6%	28.1%	10.8%	4.4%	2.7%	29.5%	3.9%
Has union employees	9.9%	78.9%	52.6%	48.0%	13.3%	5.8%	62.8%	7.3%
Unknown	2.2%	53.6%*	1.5%*	4.2%*	22.6%*	1.5%*	13.8%*	2.1%*
Percent low wage employees								
50% or more low wage	6.8%	60.5%	30.1%	20.8%	9.3%	0.6%	39.6%	2.6%*
Less than 50% low wage	8.3%	49.8%	29.5%	12.7%	5.9%	3.6%	31.1%	4.6%

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.D.4.a(2012) Standard error for percent of private-sector employees enrolled in a health insurance plan that take family coverage that required no employee contribution 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	0.43%	2.73%	2.77%	0.96%	0.92%	0.45%	1.29%	0.36%
Industry group **								
Agric., fish., forest.	7.71%	--	--	--	--	--	8.42%	4.07%*
Mining and manufacturing	0.92%	10.27%	4.28%	2.70%*	1.31%	1.52%	3.11%	1.08%
Construction	2.65%	6.07%	5.55%	4.99%	8.71%	0.37%*	3.33%	5.14%
Utilities and transp.	1.88%	11.58%	12.50%*	10.36%*	4.66%*	1.58%	7.77%	1.84%
Wholesale trade	1.70%	4.96%	5.52%	4.02%*	3.06%*	2.23%*	2.39%	1.86%*
Fin. svcs. and real estate	0.67%	7.20%	9.31%*	3.91%	1.34%*	0.64%*	5.51%	0.71%
Retail trade	0.80%	8.71%	4.80%	2.17%*	2.49%*	0.24%*	4.40%	0.46%
Professional services	0.60%	3.38%	4.94%	1.49%	0.87%	0.59%	2.75%	0.34%
Other services	0.96%	4.03%	6.04%	3.11%	2.97%	0.25%*	2.35%	0.68%
Ownership								
For profit, incorporated	0.54%	2.32%	2.75%	1.30%	0.90%	0.60%	1.16%	0.50%
For profit, unincorporated	1.39%	7.27%	5.89%	2.69%*	2.43%*	0.49%*	4.25%	0.96%*
Nonprofit	0.66%	5.45%	4.51%	3.38%	2.61%*	0.23%*	2.85%	0.58%
Age of firm								
Less than 5 years	2.85%	4.52%	7.54%	2.48%*	2.27%*	3.67%*	3.74%	1.72%*
5-9 years	2.59%	3.95%	6.32%	2.22%	3.77%*	--	3.29%	2.04%*
10-19 years	0.79%	3.14%	2.11%	1.91%	1.59%*	0.27%*	2.27%	0.93%
20 or more years	0.36%	4.41%	3.03%	1.55%	1.27%	0.46%	1.09%	0.38%
Multi/single status								
2 or more locations	0.41%	11.35%	6.31%*	2.11%	1.50%	0.48%	4.04%	0.41%
1 location only	0.70%	2.75%	2.78%	1.12%	0.75%	1.17%*	1.36%	0.52%
Percent full-time employees								
Less than 25%	3.63%	10.14%	11.12%*	10.20%	12.44%*	1.40%*	6.32%	4.62%*
25-49 %	1.47%	9.65%	10.11%	7.05%	2.06%*	0.38%*	5.55%	0.79%*
50-74 %	0.89%	5.81%	4.31%	4.44%*	2.35%*	1.08%	2.58%	0.83%
75% or more	0.49%	3.20%	3.06%	1.05%	1.02%	0.48%	1.55%	0.43%
Union presence								
No union employees	0.55%	3.03%	3.08%	0.99%	0.98%	0.61%	1.56%	0.50%
Has union employees	0.66%	8.81%	9.76%	5.09%	2.55%	0.75%	4.94%	0.76%
Unknown	0.61%	16.36%*	2.91%*	5.89%*	8.02%*	0.49%*	7.67%*	0.64%*
Percent low wage employees								
50% or more low wage	0.65%	6.32%	6.34%	3.91%	2.70%	0.12%	2.86%	0.79%*
Less than 50% low wage	0.48%	2.94%	2.81%	0.92%	0.85%	0.54%	1.34%	0.43%

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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