

Table I.E.1(2012) Average total employee-plus-one 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	10,621	10,995	10,265	10,260	10,855	10,618	10,524	10,636
Industry group **								
Agric., fish., forest.	9,719	--	--	--	--	--	12,380	8,455
Mining and manufacturing	10,332	11,746	10,152	10,268	10,635	10,225	10,241	10,341
Construction	9,396	10,696	8,857	8,587	9,569	10,023	9,324	9,460
Utilities and transp.	10,692	10,791	10,536	10,975	11,055	10,605	11,223	10,654
Wholesale trade	10,561	11,458	9,556	10,238	11,260	10,417	10,657	10,540
Fin. svcs. and real estate	10,619	10,916	12,329	11,745	10,317	10,526	11,606	10,543
Retail trade	9,659	8,818	10,528	9,281	10,020	9,632	9,732	9,645
Professional services	11,299	11,241	10,610	10,653	11,549	11,355	10,801	11,363
Other services	10,327	11,317	10,347	10,015	10,743	10,168	10,741	10,237
Ownership								
For profit, incorporated	10,327	10,747	10,260	10,075	10,694	10,255	10,367	10,321
For profit, unincorporated	10,591	11,211	9,696	9,873	10,591	10,795	10,346	10,636
Nonprofit	11,849	12,662	11,268	11,623	11,461	12,026	11,884	11,846
Age of firm								
Less than 5 years	10,417	10,318	10,157	10,513	10,961	9,046	10,351	10,474
5-9 years	9,677	9,586	9,179	9,677	9,606	11,126	9,402	9,861
10-19 years	10,347	11,476	9,756	9,820	10,257	10,818	10,335	10,354
20 or more years	10,709	11,487	10,811	10,509	11,113	10,615	10,954	10,688
Multi/single status								
2 or more locations	10,678	11,246	10,047	10,802	11,184	10,587	10,528	10,681
1 location only	10,455	10,992	10,288	10,115	10,366	11,803	10,524	10,396
Percent full-time employees								
Less than 25%	9,196	9,099	12,263	9,777	8,671	8,834	10,586	8,769
25-49 %	10,379	10,297	10,929	9,916	10,703	10,337	10,239	10,396
50-74 %	10,883	11,240	10,150	10,933	11,590	10,726	10,552	10,932
75% or more	10,616	11,031	10,210	10,211	10,810	10,636	10,530	10,629
Union presence								
No union employees	10,610	10,955	10,245	10,155	10,760	10,697	10,461	10,647
Has union employees	10,919	13,026	11,274	11,924	11,552	10,790	12,511	10,880
Unknown	10,311	11,177	7,413	10,441	10,832	10,303	8,999	10,321
Percent low wage employees								
50% or more low wage	9,912	10,616	9,842	9,995	9,206	10,072	10,088	9,889
Less than 50% low wage	10,719	11,051	10,310	10,286	11,097	10,697	10,577	10,740

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.

-- 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.E.1(2012) Standard error for average total employee-plus-one 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	56.22	162.81	228.53	157.22	139.49	62.33	120.69	65.89
Industry group **								
Agric., fish., forest.	968.36	--	--	--	--	--	1,482.53	1,088.80
Mining and manufacturing	98.06	1,115.07	464.14	376.30	325.02	119.41	373.27	108.80
Construction	275.90	368.12	468.68	357.73	324.59	448.89	356.19	314.48
Utilities and transp.	133.41	1,678.07	1,786.58	770.07	584.94	219.99	882.12	170.23
Wholesale trade	131.48	840.45	344.95	441.67	260.18	177.48	405.39	148.88
Fin. svcs. and real estate	191.53	587.47	1,057.90	622.19	327.95	207.04	486.21	212.95
Retail trade	157.38	403.26	431.57	218.02	717.16	95.56	270.47	182.13
Professional services	94.26	274.50	438.58	218.98	265.19	144.07	184.71	98.57
Other services	111.77	450.28	377.96	304.20	280.30	178.40	230.23	135.49
Ownership								
For profit, incorporated	68.99	224.13	240.42	206.15	102.40	81.16	162.68	77.24
For profit, unincorporated	146.06	631.52	351.29	433.90	475.04	214.81	354.80	152.13
Nonprofit	75.80	858.20	690.46	365.11	296.20	181.01	352.83	90.50
Age of firm								
Less than 5 years	509.39	650.77	737.36	761.13	1,154.56	688.11	387.99	788.68
5-9 years	230.26	471.28	450.56	433.16	397.20	1,035.79	344.02	260.42
10-19 years	161.13	286.29	294.55	333.19	325.08	298.40	191.72	213.23
20 or more years	59.05	158.53	297.54	154.98	142.33	66.34	148.21	61.07
Multi/single status								
2 or more locations	67.28	1,432.62	523.69	368.08	111.41	69.19	332.60	68.64
1 location only	99.84	165.07	216.82	168.23	304.61	365.37	135.83	130.32
Percent full-time employees								
Less than 25%	288.65	1,304.06	2,342.64	598.56	339.38	337.26	668.55	247.46
25-49 %	147.56	1,874.78	772.45	403.07	503.23	187.74	499.57	145.12
50-74 %	95.97	322.00	314.75	418.99	385.27	158.91	202.48	101.32
75% or more	69.12	187.06	236.44	163.71	144.12	76.85	143.98	79.69
Union presence								
No union employees	70.43	171.75	223.92	156.18	146.84	81.76	117.39	85.90
Has union employees	148.33	2,829.05	1,539.62	433.24	585.10	144.20	619.82	161.47
Unknown	120.35	3,007.17	2,011.90	1,639.36	248.76	123.47	990.99	125.74
Percent low wage employees								
50% or more low wage	120.49	624.88	731.47	304.83	338.61	179.54	336.33	132.89
Less than 50% low wage	71.44	164.83	224.02	173.94	181.08	73.25	126.46	79.41

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.

-- 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.E.2(2012) Average total employee contribution (in dollars) per enrolled employee for employee-plus-one 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	2,824	2,312	3,167	3,411	3,243	2,606	3,004	2,797
Industry group **								
Agric., fish., forest.	2,157	--	--	--	--	--	1,186	2,618
Mining and manufacturing	2,295	2,202 *	3,024	3,015	2,383	2,088	2,982	2,226
Construction	3,346	2,503	3,740	3,620	3,482	2,994	3,287	3,399
Utilities and transp.	2,550	2,233	3,899	3,131	3,151	2,378	3,090	2,511
Wholesale trade	2,760	2,202	3,093	3,585	3,119	2,313	3,190	2,668
Fin. svcs. and real estate	2,902	2,284	3,569	3,500	3,339	2,752	3,130	2,884
Retail trade	3,247	1,443 *	3,942	4,366	4,130	2,893	3,404	3,218
Professional services	2,911	2,738	2,943	3,469	3,561	2,656	3,061	2,892
Other services	3,093	2,089	2,519	3,168	3,553	3,121	2,510	3,220
Ownership								
For profit, incorporated	2,805	2,353	3,280	3,407	3,244	2,581	3,077	2,762
For profit, unincorporated	3,112	2,213 *	3,100	3,803	3,540	2,867	2,908	3,150
Nonprofit	2,704	2,159	2,285	3,018	3,055	2,557	2,613	2,712
Age of firm								
Less than 5 years	3,134	2,691	2,963	3,746	3,293	2,085	3,192	3,083
5-9 years	3,059	1,957	2,662	3,712	3,196	3,077	2,649	3,334
10-19 years	3,189	2,289	3,345	3,659	3,437	2,700	2,968	3,313
20 or more years	2,760	2,354	3,248	3,222	3,205	2,603	3,080	2,733
Multi/single status								
2 or more locations	2,725	3,406	2,793	3,327	3,229	2,610	2,924	2,722
1 location only	3,113	2,297	3,208	3,433	3,263	2,454	3,012	3,200
Percent full-time employees								
Less than 25%	2,741	1,821	2,660	3,029	3,360	2,669	2,475	2,823
25-49 %	3,281	3,720	2,429	2,893	3,574	3,308	2,890	3,329
50-74 %	3,110	2,212	3,496	3,359	3,801	2,979	2,881	3,144
75% or more	2,770	2,302	3,175	3,438	3,175	2,521	3,035	2,730
Union presence								
No union employees	2,988	2,339	3,195	3,456	3,330	2,693	3,035	2,977
Has union employees	2,393	1,313	2,568	2,618	2,634	2,357	2,334	2,395
Unknown	2,727	1,444 *	3,291	3,679	3,071	2,712	2,540	2,728
Percent low wage employees								
50% or more low wage	3,065	1,774	3,733	3,589	3,118	3,030	2,903	3,086
Less than 50% low wage	2,791	2,390	3,107	3,393	3,261	2,545	3,016	2,757

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.E.2(2012) Standard error for average total employee contribution (in dollars) per enrolled employee for employee-plus-one 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	45.60	146.95	201.59	85.23	92.32	48.26	87.28	46.38
Industry group **								
Agric., fish., forest.	227.04	--	--	--	--	--	287.89	363.65
Mining and manufacturing	71.00	1,055.69 *	344.05	261.21	114.00	103.17	295.06	64.28
Construction	139.95	456.66	243.31	210.83	353.45	278.57	141.70	188.27
Utilities and transp.	66.27	534.30	774.80	513.68	388.17	54.13	310.88	63.87
Wholesale trade	94.28	632.42	250.32	317.57	256.50	101.22	219.06	95.48
Fin. svcs. and real estate	98.69	353.42	647.46	248.28	94.06	143.28	215.36	108.01
Retail trade	83.46	437.81 *	574.53	213.44	250.33	88.96	333.00	80.65
Professional services	97.67	245.97	220.76	110.75	178.98	106.16	139.70	100.27
Other services	81.84	367.99	312.90	181.70	255.11	109.02	174.27	82.99
Ownership								
For profit, incorporated	50.13	185.88	220.17	106.45	89.85	62.34	89.89	53.04
For profit, unincorporated	110.15	821.13 *	417.22	174.20	277.91	101.08	397.04	87.34
Nonprofit	60.40	347.44	336.39	148.24	163.41	56.61	119.88	63.96
Age of firm								
Less than 5 years	235.18	683.18	364.41	315.39	471.17	491.57	309.66	262.58
5-9 years	108.66	257.50	217.52	225.84	163.92	355.92	148.17	164.48
10-19 years	63.49	272.46	310.36	228.82	143.29	138.87	168.47	88.17
20 or more years	53.09	271.14	272.03	107.38	112.56	51.01	171.98	51.57
Multi/single status								
2 or more locations	46.37	835.10	320.35	194.19	107.04	48.48	174.65	46.90
1 location only	64.44	147.07	226.48	91.23	100.35	177.29	100.30	70.41
Percent full-time employees								
Less than 25%	141.75	520.99	717.93	638.03	249.54	60.81	480.38	71.06
25-49 %	92.56	792.54	543.96	174.91	301.22	129.73	341.82	84.83
50-74 %	97.32	193.53	344.54	323.60	224.00	150.15	186.16	112.53
75% or more	49.21	182.85	204.65	96.35	107.68	54.50	88.37	50.09
Union presence								
No union employees	39.26	140.39	204.72	89.41	84.66	37.54	89.12	39.62
Has union employees	83.10	362.35	597.12	344.73	282.08	79.08	358.63	80.92
Unknown	68.60	583.41 *	922.86	763.33	600.67	66.13	536.95	66.28
Percent low wage employees								
50% or more low wage	80.64	448.51	589.66	378.43	174.63	100.27	348.10	79.48
Less than 50% low wage	50.39	135.31	204.23	85.78	99.48	59.82	73.96	52.97

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.E.3(2012) Percent of total premiums contributed by employees enrolled in employee-plus-one 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	26.6%	21.0%	30.9%	33.2%	29.9%	24.5%	28.5%	26.3%
Industry group **								
Agric., fish., forest.	22.2%	--	--	--	--	--	9.6% *	31.0%
Mining and manufacturing	22.2%	18.7%	29.8%	29.4%	22.4%	20.4%	29.1%	21.5%
Construction	35.6%	23.4%	42.2%	42.2%	36.4%	29.9%	35.2%	35.9%
Utilities and transp.	23.9%	20.7%	37.0%	28.5%	28.5%	22.4%	27.5%	23.6%
Wholesale trade	26.1%	19.2% *	32.4%	35.0%	27.7%	22.2%	29.9%	25.3%
Fin. svcs. and real estate	27.3%	20.9%	28.9%	29.8%	32.4%	26.1%	27.0%	27.4%
Retail trade	33.6%	16.4%	37.4%	47.0%	41.2%	30.0%	35.0%	33.4%
Professional services	25.8%	24.4%	27.7%	32.6%	30.8%	23.4%	28.3%	25.5%
Other services	30.0%	18.5%	24.3%	31.6%	33.1%	30.7%	23.4%	31.5%
Ownership								
For profit, incorporated	27.2%	21.9%	32.0%	33.8%	30.3%	25.2%	29.7%	26.8%
For profit, unincorporated	29.4%	19.7%	32.0%	38.5%	33.4%	26.6%	28.1%	29.6%
Nonprofit	22.8%	17.1%	20.3%	26.0%	26.7%	21.3%	22.0%	22.9%
Age of firm								
Less than 5 years	30.1%	26.1%	29.2%	35.6%	30.0%	23.0%	30.8%	29.4%
5-9 years	31.6%	20.4%	29.0%	38.4%	33.3%	27.7%	28.2%	33.8%
10-19 years	30.8%	19.9%	34.3%	37.3%	33.5%	25.0%	28.7%	32.0%
20 or more years	25.8%	20.5%	30.0%	30.7%	28.8%	24.5%	28.1%	25.6%
Multi/single status								
2 or more locations	25.5%	30.3% *	27.8%	30.8%	28.9%	24.7%	27.8%	25.5%
1 location only	29.8%	20.9%	31.2%	33.9%	31.5%	20.8%	28.6%	30.8%
Percent full-time employees								
Less than 25%	29.8%	20.0% *	21.7%	31.0%	38.8%	30.2%	23.4%	32.2%
25-49 %	31.6%	36.1%	22.2%	29.2%	33.4%	32.0%	28.2%	32.0%
50-74 %	28.6%	19.7%	34.4%	30.7%	32.8%	27.8%	27.3%	28.8%
75% or more	26.1%	20.9%	31.1%	33.7%	29.4%	23.7%	28.8%	25.7%
Union presence								
No union employees	28.2%	21.3%	31.2%	34.0%	30.9%	25.2%	29.0%	28.0%
Has union employees	21.9%	10.1%	22.8%	22.0%	22.8%	21.8%	18.7%	22.0%
Unknown	26.4%	12.9% *	44.4%	35.2%	28.4%	26.3%	28.2%	26.4%
Percent low wage employees								
50% or more low wage	30.9%	16.7%	37.9%	35.9%	33.9%	30.1%	28.8%	31.2%
Less than 50% low wage	26.0%	21.6%	30.1%	33.0%	29.4%	23.8%	28.5%	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.

-- 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.E.3(2012) Standard error for percent of total premiums contributed by employees enrolled in employee-plus-one 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%	1.29%	1.92%	0.89%	0.67%	0.36%	0.92%	0.34%
Industry group **								
Agric., fish., forest.	3.13%	--	--	--	--	--	2.89% *	4.10%
Mining and manufacturing	0.69%	5.56%	3.66%	2.77%	1.00%	0.81%	2.85%	0.62%
Construction	1.97%	3.84%	3.04%	1.85%	4.02%	1.79%	2.53%	1.79%
Utilities and transp.	0.63%	5.18%	9.01%	5.31%	2.38%	0.54%	3.14%	0.63%
Wholesale trade	0.85%	6.02% *	2.18%	3.32%	1.72%	0.97%	1.96%	0.82%
Fin. svcs. and real estate	0.90%	3.32%	4.83%	1.78%	1.23%	1.22%	1.84%	0.96%
Retail trade	0.94%	4.04%	5.45%	1.90%	3.85%	0.97%	3.00%	1.07%
Professional services	0.70%	1.84%	1.98%	1.04%	1.15%	0.74%	1.24%	0.72%
Other services	0.82%	3.75%	2.73%	1.79%	2.52%	0.96%	1.75%	0.81%
Ownership								
For profit, incorporated	0.37%	1.67%	1.86%	1.25%	0.87%	0.47%	0.98%	0.39%
For profit, unincorporated	0.93%	5.11%	3.85%	1.75%	1.88%	1.06%	2.92%	0.74%
Nonprofit	0.49%	2.64%	2.90%	1.40%	1.37%	0.40%	1.16%	0.52%
Age of firm								
Less than 5 years	1.99%	4.97%	4.26%	4.60%	4.70%	4.72%	2.31%	2.79%
5-9 years	1.61%	3.08%	3.45%	3.17%	2.14%	7.94%	2.08%	1.87%
10-19 years	0.58%	2.62%	3.14%	1.91%	1.29%	1.84%	1.62%	1.22%
20 or more years	0.44%	2.50%	2.23%	1.14%	0.85%	0.40%	1.56%	0.43%
Multi/single status								
2 or more locations	0.36%	9.22% *	3.19%	1.28%	0.93%	0.38%	1.47%	0.36%
1 location only	0.59%	1.30%	2.15%	1.13%	0.94%	1.74%	1.07%	0.49%
Percent full-time employees								
Less than 25%	2.14%	6.64% *	5.98%	6.83%	2.83%	1.20%	5.66%	1.19%
25-49 %	1.17%	7.44%	4.44%	1.98%	3.01%	1.51%	2.82%	1.10%
50-74 %	0.85%	1.97%	2.91%	2.81%	2.15%	1.33%	1.60%	1.03%
75% or more	0.39%	1.69%	2.04%	1.04%	0.86%	0.41%	1.07%	0.36%
Union presence								
No union employees	0.32%	1.25%	1.89%	0.88%	0.51%	0.31%	0.89%	0.26%
Has union employees	0.62%	2.71%	6.19%	2.99%	1.77%	0.62%	3.40%	0.62%
Unknown	0.73%	7.37% *	12.50%	7.32%	5.14%	0.70%	6.43%	0.71%
Percent low wage employees								
50% or more low wage	0.83%	3.71%	5.60%	2.81%	1.68%	0.91%	2.74%	0.75%
Less than 50% low wage	0.37%	1.15%	1.84%	0.90%	0.74%	0.45%	0.80%	0.38%

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.

-- 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.E.4(2012) Percent of private-sector employees enrolled in a health insurance plan that take employee-plus-one coverage by firm size and selected characteristics: United States, 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	18.1%	13.3%	13.6%	16.0%	17.0%	19.9%	14.0%	19.0%
Industry group **								
Agric., fish., forest.	14.7%	17.5% *	16.9% *	14.8%	16.6%	10.5%	15.7%	14.3%
Mining and manufacturing	20.9%	12.7%	17.8%	20.2%	19.0%	22.3%	17.4%	21.4%
Construction	15.6%	14.5%	15.2%	15.0%	16.0%	17.5%	15.2%	15.9%
Utilities and transp.	19.9%	14.4%	14.3%	17.4%	17.4%	21.0%	14.6%	20.4%
Wholesale trade	18.2%	13.7%	14.0%	16.9%	19.3%	19.7%	13.6%	19.6%
Fin. svcs. and real estate	20.0%	13.1%	13.6%	16.3%	19.3%	21.3%	13.8%	20.7%
Retail trade	14.6%	11.2%	15.2%	15.7%	13.5%	14.9%	14.0%	14.7%
Professional services	17.8%	12.1%	11.0%	14.2%	16.0%	20.5%	12.3%	18.9%
Other services	16.3%	15.6%	13.0%	14.5%	15.5%	17.6%	14.1%	16.9%
Ownership								
For profit, incorporated	18.1%	13.8%	14.0%	16.5%	17.1%	19.5%	14.4%	18.9%
For profit, unincorporated	17.3%	11.2%	12.5%	15.1%	17.3%	20.0%	12.2%	18.8%
Nonprofit	18.9%	14.5%	12.0%	14.6%	16.8%	21.5%	14.2%	19.5%
Age of firm								
Less than 5 years	13.4%	12.5%	11.8%	13.3%	13.9%	18.4%	12.4%	14.3%
5-9 years	14.6%	12.4%	12.2%	14.7%	16.7%	17.6%	12.6%	16.4%
10-19 years	16.1%	13.1%	12.9%	15.5%	17.5%	20.0%	13.7%	17.8%
20 or more years	18.8%	14.3%	14.8%	16.8%	17.2%	19.9%	14.9%	19.3%
Multi/single status								
2 or more locations	19.4%	13.8%	16.9%	16.2%	17.6%	19.9%	15.6%	19.5%
1 location only	15.2%	13.3%	13.3%	15.9%	16.3%	18.8%	13.8%	16.7%
Percent full-time employees								
Less than 25%	12.9%	15.9%	13.7%	11.1%	11.2%	13.4%	15.0%	12.4%
25-49 %	15.3%	8.7%	13.7%	13.1%	13.1%	17.0%	11.3%	16.0%
50-74 %	16.6%	14.0%	11.9%	14.6%	15.4%	17.9%	13.0%	17.3%
75% or more	18.6%	13.4%	13.7%	16.4%	17.5%	20.5%	14.2%	19.5%
Union presence								
No union employees	17.6%	13.5%	13.6%	16.0%	17.2%	20.2%	14.1%	18.7%
Has union employees	19.5%	8.3% *	12.5%	15.0%	16.6%	20.4%	12.1%	19.8%
Unknown	18.7%	15.7% *	15.8% *	17.0% *	15.0%	18.8%	15.9%	18.7%
Percent low wage employees								
50% or more low wage	15.1%	13.8%	12.4%	11.6%	13.3%	16.6%	12.9%	15.4%
Less than 50% low wage	18.6%	13.3%	13.7%	16.6%	17.8%	20.5%	14.1%	19.6%

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.E.4(2012) Standard error for percent of private-sector employees enrolled in a health insurance plan that take employee-plus-one coverage by firm size and selected characteristics: United States, 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	0.22%	0.51%	0.72%	0.49%	0.43%	0.18%	0.37%	0.22%
Industry group **								
Agric., fish., forest.	1.72%	6.75% *	5.84% *	3.59%	3.23%	2.37%	3.03%	1.44%
Mining and manufacturing	0.59%	1.72%	2.18%	1.24%	0.99%	0.84%	1.54%	0.64%
Construction	0.83%	2.34%	1.21%	1.42%	1.09%	2.43%	0.87%	1.08%
Utilities and transp.	0.73%	2.91%	3.55%	1.73%	1.23%	0.86%	1.46%	0.71%
Wholesale trade	0.44%	1.65%	2.08%	0.97%	0.82%	0.66%	1.09%	0.49%
Fin. svcs. and real estate	0.72%	1.54%	2.07%	1.16%	1.54%	0.67%	0.82%	0.77%
Retail trade	0.42%	1.28%	1.97%	1.53%	1.03%	0.30%	1.28%	0.39%
Professional services	0.37%	0.69%	0.70%	0.61%	0.54%	0.45%	0.22%	0.40%
Other services	0.25%	0.92%	0.63%	1.15%	1.15%	0.41%	0.56%	0.38%
Ownership								
For profit, incorporated	0.17%	0.45%	0.78%	0.47%	0.46%	0.23%	0.42%	0.21%
For profit, unincorporated	0.68%	0.96%	1.04%	0.84%	0.93%	1.01%	0.41%	0.78%
Nonprofit	0.64%	1.58%	1.38%	0.70%	0.91%	0.87%	1.02%	0.66%
Age of firm								
Less than 5 years	0.77%	1.71%	1.50%	1.45%	1.71%	2.63%	0.99%	1.36%
5-9 years	0.88%	1.12%	0.95%	1.23%	2.22%	2.32%	0.63%	1.34%
10-19 years	0.34%	1.16%	0.91%	0.72%	0.48%	0.73%	0.51%	0.39%
20 or more years	0.27%	1.01%	1.33%	0.65%	0.47%	0.19%	0.66%	0.25%
Multi/single status								
2 or more locations	0.18%	3.20%	2.44%	0.37%	0.42%	0.18%	1.06%	0.17%
1 location only	0.41%	0.50%	0.70%	0.60%	0.65%	1.30%	0.34%	0.57%
Percent full-time employees								
Less than 25%	0.71%	3.42%	3.11%	1.53%	1.48%	0.80%	1.99%	0.65%
25-49 %	0.58%	2.11%	2.07%	1.31%	1.53%	0.58%	1.43%	0.53%
50-74 %	0.44%	1.65%	1.13%	1.06%	0.81%	0.46%	0.62%	0.56%
75% or more	0.22%	0.67%	0.80%	0.58%	0.51%	0.18%	0.44%	0.23%
Union presence								
No union employees	0.30%	0.57%	0.71%	0.48%	0.42%	0.39%	0.35%	0.32%
Has union employees	0.31%	2.82% *	3.19%	1.96%	1.32%	0.30%	1.52%	0.34%
Unknown	0.32%	5.59% *	5.80% *	5.92% *	2.39%	0.36%	2.42%	0.32%
Percent low wage employees								
50% or more low wage	0.38%	1.81%	1.87%	0.73%	0.98%	0.34%	1.08%	0.39%
Less than 50% low wage	0.22%	0.59%	0.70%	0.51%	0.47%	0.19%	0.40%	0.23%

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.E.4.a(2012) Percent of private-sector employees enrolled in a health insurance plan that take employee-plus-one coverage that required no employee contribution by firm size and selected characteristics: United States, 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	7.7%	54.7%	24.0%	10.9%	5.0%	3.7%	29.7%	4.4%
Industry group **								
Agric., fish., forest.	30.9%	--	--	--	--	--	67.5%	13.5%*
Mining and manufacturing	6.7%	55.7%	16.3%	9.2%*	4.6%*	5.6%	17.8%	5.6%
Construction	17.0%	54.4%	18.6%	11.0%	9.8%	3.7%*	28.6%	6.7%
Utilities and transp.	5.6%	37.0%*	9.4%*	11.5%*	10.8%*	3.3%	25.1%	4.2%
Wholesale trade	9.0%	58.4%	19.0%	10.5%*	2.7%*	5.4%*	26.9%	5.2%*
Fin. svcs. and real estate	4.0%	56.9%	22.0%*	7.7%	1.7%	1.7%*	31.4%	1.9%
Retail trade	7.1%	67.1%	30.1%	6.4%	2.5%*	2.1%*	31.8%	2.5%
Professional services	7.5%	48.4%	26.5%	10.5%	5.3%*	4.2%	29.7%	4.7%
Other services	10.5%	57.4%	32.1%	14.9%	7.5%	3.1%*	36.7%	4.8%
Ownership								
For profit, incorporated	8.0%	54.7%	22.3%	11.1%	4.7%	4.2%	29.3%	4.6%
For profit, unincorporated	7.6%	56.4%	24.8%	6.3%*	3.2%*	2.7%*	33.2%	2.9%
Nonprofit	6.3%	51.8%	37.4%	14.3%	6.8%*	2.3%*	28.0%	4.4%
Age of firm								
Less than 5 years	13.8%	50.7%	15.2%	3.2%*	2.4%*	1.3%*	27.5%	1.8%*
5-9 years	14.6%	47.3%	32.0%	6.5%	2.4%*	--	31.9%	3.1%
10-19 years	14.1%	61.1%	20.1%	8.5%	7.5%*	1.6%*	31.4%	4.5%
20 or more years	6.4%	54.9%	25.4%	13.4%	4.9%	3.8%	28.8%	4.5%
Multi/single status								
2 or more locations	4.1%	42.7%*	22.7%	13.5%	3.8%	3.7%	20.9%	3.8%
1 location only	18.0%	54.9%	24.1%	10.2%	6.8%*	6.4%*	30.7%	7.2%
Percent full-time employees								
Less than 25%	16.8%	54.9%	33.1%*	34.4%*	10.3%*	5.7%*	40.2%	9.6%
25-49 %	7.2%	33.9%*	42.4%	20.6%*	6.9%*	2.1%*	37.5%	3.4%*
50-74 %	7.5%	62.3%	22.4%	10.6%*	4.7%	1.8%*	37.6%	3.0%
75% or more	7.6%	53.9%	23.2%	10.2%	4.9%	4.1%	28.2%	4.5%
Union presence								
No union employees	8.8%	54.7%	23.8%	10.2%	3.7%	2.7%	29.4%	3.7%
Has union employees	6.0%	61.2%	30.3%*	21.2%*	13.2%	4.0%	38.2%	5.2%
Unknown	5.7%	47.7%*	9.4%*	14.5%*	12.0%*	5.3%	31.5%*	5.5%
Percent low wage employees								
50% or more low wage	8.8%	65.3%	25.0%	15.9%	12.1%*	2.5%*	38.9%	4.9%
Less than 50% low wage	7.5%	53.2%	23.8%	10.4%	3.9%	3.9%	28.6%	4.3%

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.E.4.a(2012) Standard error for percent of private-sector employees enrolled in a health insurance plan that take employee-plus-one coverage that required no employee contribution by firm size and selected characteristics: United States, 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	0.33%	2.08%	2.85%	0.74%	0.96%	0.46%	1.23%	0.32%
Industry group **								
Agric., fish., forest.	5.35%	--	--	--	--	--	9.55%	4.83%*
Mining and manufacturing	1.00%	8.54%	4.28%	3.21%*	2.68%*	1.28%	3.41%	1.16%
Construction	2.35%	6.26%	4.75%	2.86%	2.88%	1.89%*	4.05%	1.21%
Utilities and transp.	0.74%	12.37%*	4.84%*	6.15%*	5.03%*	0.72%	6.51%	0.95%
Wholesale trade	1.67%	8.70%	4.99%	3.98%*	2.08%*	2.50%*	2.72%	1.73%*
Fin. svcs. and real estate	0.48%	4.60%	8.69%*	1.77%	0.51%	0.56%*	2.76%	0.51%
Retail trade	1.20%	7.23%	8.06%	1.81%	2.19%*	0.63%*	4.28%	0.70%
Professional services	0.55%	2.64%	4.53%	1.08%	1.79%*	0.77%	1.67%	0.50%
Other services	0.99%	5.07%	5.31%	3.34%	2.01%	0.95%*	2.88%	1.01%
Ownership								
For profit, incorporated	0.57%	3.24%	2.99%	1.36%	1.23%	0.52%	1.77%	0.49%
For profit, unincorporated	0.74%	5.81%	4.56%	2.20%*	1.71%*	1.00%*	3.41%	0.80%
Nonprofit	0.95%	8.22%	6.37%	3.56%	2.13%*	0.71%*	2.85%	0.80%
Age of firm								
Less than 5 years	1.66%	6.04%	4.36%	1.06%*	4.86%*	0.96%*	2.99%	1.69%*
5-9 years	1.94%	4.31%	6.58%	1.82%	1.11%*	--	3.73%	0.72%
10-19 years	1.27%	3.96%	3.88%	2.20%	2.70%*	1.28%*	2.86%	0.97%
20 or more years	0.36%	4.70%	3.67%	1.18%	1.20%	0.50%	2.42%	0.35%
Multi/single status								
2 or more locations	0.38%	14.18%*	6.32%	2.57%	1.05%	0.44%	2.56%	0.39%
1 location only	1.10%	2.24%	3.42%	0.83%	2.06%*	2.91%*	1.48%	1.32%
Percent full-time employees								
Less than 25%	2.97%	13.91%	12.25%*	10.55%*	4.03%*	2.22%*	9.69%	2.39%
25-49 %	2.01%	10.44%*	11.19%	7.00%*	5.56%*	0.89%*	5.11%	1.19%*
50-74 %	0.57%	3.94%	4.88%	4.36%*	1.24%	0.55%*	3.54%	0.47%
75% or more	0.45%	2.71%	3.14%	0.85%	1.11%	0.58%	1.55%	0.43%
Union presence								
No union employees	0.34%	2.07%	3.07%	0.76%	0.69%	0.38%	1.29%	0.24%
Has union employees	1.11%	15.56%	12.02%*	6.96%*	3.79%	0.92%	8.86%	0.98%
Unknown	0.72%	16.24%*	9.95%*	9.91%*	5.48%*	0.71%	11.76%*	0.70%
Percent low wage employees								
50% or more low wage	1.05%	6.82%	6.08%	3.35%	4.16%*	0.97%*	3.95%	1.11%
Less than 50% low wage	0.36%	2.20%	2.88%	0.77%	0.74%	0.55%	1.28%	0.42%

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.