

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

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	34.3%	62.7%	46.0%	27.9%	15.0%	7.3%	54.8%	11.3%
Industry group **								
Agric., fish., forest.	59.4%	64.6%	74.4%	59.0%	--	--	67.0%	18.3%
Mining and manufacturing	28.4%	50.6%	30.7%	21.2%	--	--	38.4%	13.2%
Construction	53.3%	64.4%	42.4%	38.4%	--	--	56.0%	33.8%
Utilities and transp.	34.2%	52.0%	35.6%	40.3%	--	--	48.2%	21.0%
Wholesale trade	32.1%	58.9%	41.2%	24.3%	--	--	48.9%	9.7%
Fin. svcs. and real estate	27.7%	65.3%	48.1%	34.1%	--	--	59.6%	10.1%
Retail trade	16.3%	64.3%	35.1%	14.4%	--	--	48.3%	2.2%
Professional services	44.1%	62.5%	52.7%	28.1%	--	--	57.3%	20.4%
Other services	35.6%	65.1%	49.8%	28.9%	--	--	56.8%	10.9%
Ownership								
For profit, incorporated	32.2%	62.8%	43.4%	28.1%	--	--	53.9%	10.5%
For profit, unincorporated	38.6%	60.7%	48.3%	19.7%	--	--	55.0%	8.6%
Nonprofit	42.7%	67.4%	60.0%	35.1%	--	--	60.3%	21.3%
Age of firm								
Less than 5 years	48.3%	56.1%	46.9%	20.4%	--	--	52.1%	14.0%
5-9 years	48.6%	59.2%	47.8%	21.2%	--	--	53.3%	21.4%
10-19 years	48.0%	64.8%	45.7%	28.7%	--	--	56.6%	15.4%
20 or more years	26.1%	66.0%	45.4%	29.9%	--	--	55.1%	10.5%
Multi/single status								
2 or more locations	11.9%	45.6%	36.5%	26.8%	--	--	35.5%	9.8%
1 location only	53.9%	62.9%	47.2%	28.6%	--	--	56.2%	26.3%
Percent full-time employees								
Less than 25%	27.2%	64.2%	43.7%	36.8%	--	--	56.1%	7.3%
25-49 %	25.4%	64.4%	48.6%	24.6%	--	--	54.9%	5.1%
50-74 %	34.2%	62.0%	50.5%	21.8%	--	--	55.7%	10.1%
75% or more	36.1%	62.7%	45.1%	28.6%	--	--	54.5%	13.1%
Union presence								
No union employees	37.4%	62.5%	45.6%	26.9%	--	--	54.5%	10.1%
Has union employees	29.6%	69.2%	60.6%	52.1%	--	--	64.7%	22.6%
Unknown	7.5%	73.8%	20.4%*	31.7%*	--	--	49.9%	5.3%
Percent low wage employees								
50% or more low wage	23.3%	62.5%	42.6%	25.4%	--	--	53.0%	6.9%
Less than 50% low wage	38.6%	62.8%	46.7%	28.6%	--	--	55.2%	14.0%

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

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

-- Data suppressed due to high standard errors or no reported values in cell.

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

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

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.60%	1.24%	1.22%	1.07%	0.66%	0.57%	0.97%	0.55%
Industry group **								
Agric., fish., forest.	4.53%	6.35%	14.55%	12.18%	--	--	5.06%	5.24%
Mining and manufacturing	2.02%	4.99%	4.76%	3.61%	--	--	3.43%	1.60%
Construction	2.29%	2.17%	3.47%	5.11%	--	--	2.70%	2.64%
Utilities and transp.	2.72%	7.69%	8.73%	5.27%	--	--	4.68%	2.02%
Wholesale trade	1.59%	5.17%	4.12%	2.59%	--	--	2.84%	1.24%
Fin. svcs. and real estate	0.67%	3.67%	5.13%	2.96%	--	--	2.25%	1.01%
Retail trade	0.88%	3.40%	3.26%	1.42%	--	--	1.93%	0.24%
Professional services	0.93%	1.39%	2.26%	2.21%	--	--	1.11%	1.77%
Other services	1.31%	2.13%	2.46%	2.47%	--	--	1.29%	1.04%
Ownership								
For profit, incorporated	0.72%	1.46%	1.60%	1.11%	--	--	1.22%	0.71%
For profit, unincorporated	1.24%	1.99%	2.32%	2.29%	--	--	1.59%	0.87%
Nonprofit	1.68%	2.63%	3.82%	3.13%	--	--	2.31%	1.33%
Age of firm								
Less than 5 years	2.79%	3.52%	4.83%	2.92%	--	--	2.99%	3.40%
5-9 years	2.20%	2.30%	4.35%	2.63%	--	--	2.50%	2.71%
10-19 years	1.03%	1.69%	3.47%	2.32%	--	--	1.03%	1.62%
20 or more years	0.68%	1.19%	1.92%	0.95%	--	--	1.22%	0.58%
Multi/single status								
2 or more locations	0.49%	9.15%	2.31%	1.68%	--	--	2.18%	0.55%
1 location only	0.84%	1.21%	1.35%	1.35%	--	--	0.94%	0.86%
Percent full-time employees								
Less than 25%	1.51%	4.69%	3.52%	2.61%	--	--	2.67%	1.13%
25-49 %	1.95%	2.79%	2.95%	1.85%	--	--	2.02%	0.71%
50-74 %	1.23%	1.67%	5.06%	1.64%	--	--	2.07%	1.38%
75% or more	0.72%	1.42%	1.30%	1.32%	--	--	0.99%	0.79%
Union presence								
No union employees	0.66%	1.25%	1.26%	0.95%	--	--	0.98%	0.43%
Has union employees	1.81%	6.01%	6.32%	5.79%	--	--	3.79%	2.12%
Unknown	0.82%	15.11%	11.47%*	11.97%*	--	--	9.23%	0.51%
Percent low wage employees								
50% or more low wage	0.93%	2.79%	4.03%	1.91%	--	--	2.28%	0.42%
Less than 50% low wage	0.65%	1.03%	1.47%	1.06%	--	--	0.86%	0.86%

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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