

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

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	16.9%	31.8%	24.0%	11.2%	4.0%	4.1%	27.6%	4.7%
Industry group **								
Agric., fish., forest.	43.4%	46.6%	57.4%	--	--	--	49.9%	--
Mining and manufacturing	15.4%	27.7%	19.2%	--	--	--	21.1%	--
Construction	31.9%	39.2%	26.6%	--	--	--	34.2%	--
Utilities and transp.	17.8%	26.4%	16.3%*	--	--	--	24.6%	--
Wholesale trade	19.1%	38.9%	25.3%	--	--	--	30.6%	--
Fin. svcs. and real estate	11.0%	31.4%	17.8%	--	--	--	26.7%	--
Retail trade	8.2%	32.7%	21.8%	--	--	--	25.1%	--
Professional services	19.4%	25.9%	24.4%	--	--	--	24.0%	--
Other services	17.9%	36.3%	24.7%	--	--	--	30.6%	--
Ownership								
For profit, incorporated	16.1%	31.5%	24.2%	--	--	--	27.4%	--
For profit, unincorporated	18.3%	29.2%	22.0%	--	--	--	26.2%	--
Nonprofit	19.9%	41.2%	25.5%	--	--	--	32.1%	--
Age of firm								
Less than 5 years	21.0%	24.3%	22.7%	--	--	--	23.1%	--
5-9 years	25.4%	32.0%	26.3%	--	--	--	29.1%	--
10-19 years	24.0%	33.9%	23.8%	--	--	--	29.2%	--
20 or more years	12.8%	33.6%	23.7%	--	--	--	27.5%	--
Multi/single status								
2 or more locations	5.0%	28.0%	15.4%	--	--	--	15.1%	--
1 location only	27.2%	31.9%	25.1%	--	--	--	28.6%	--
Percent full-time employees								
Less than 25%	12.5%	29.4%	20.4%	--	--	--	26.7%	--
25-49 %	11.1%	26.5%	27.2%	--	--	--	24.7%	--
50-74 %	16.1%	31.6%	23.2%	--	--	--	27.9%	--
75% or more	18.1%	32.5%	24.1%	--	--	--	27.9%	--
Union presence								
No union employees	17.5%	31.1%	22.8%	--	--	--	26.7%	--
Has union employees	23.4%	66.5%	53.4%	--	--	--	59.7%	--
Unknown	3.3%	28.6%*	20.0%*	--	--	--	24.2%*	--
Percent low wage employees								
50% or more low wage	10.1%	28.9%	21.5%	--	--	--	25.3%	--
Less than 50% low wage	19.4%	32.5%	24.5%	--	--	--	28.1%	--

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

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

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.61%	1.14%	1.42%	0.46%	0.36%	0.63%	0.90%	0.48%
Industry group **								
Agric., fish., forest.	6.14%	9.41%	14.51%	--	--	--	7.23%	--
Mining and manufacturing	1.74%	5.92%	2.53%	--	--	--	2.64%	--
Construction	1.63%	2.80%	3.88%	--	--	--	1.92%	--
Utilities and transp.	1.80%	3.55%	6.20% *	--	--	--	2.40%	--
Wholesale trade	1.50%	3.91%	4.45%	--	--	--	2.75%	--
Fin. svcs. and real estate	1.18%	3.59%	4.88%	--	--	--	2.85%	--
Retail trade	0.90%	4.20%	2.97%	--	--	--	2.44%	--
Professional services	0.86%	1.41%	2.27%	--	--	--	0.98%	--
Other services	1.32%	3.27%	2.46%	--	--	--	1.99%	--
Ownership								
For profit, incorporated	0.69%	1.17%	1.51%	--	--	--	0.99%	--
For profit, unincorporated	1.22%	2.27%	3.79%	--	--	--	1.99%	--
Nonprofit	1.37%	4.56%	3.91%	--	--	--	2.26%	--
Age of firm								
Less than 5 years	1.57%	2.02%	3.33%	--	--	--	1.66%	--
5-9 years	1.57%	2.15%	3.02%	--	--	--	1.92%	--
10-19 years	1.19%	2.20%	1.72%	--	--	--	1.63%	--
20 or more years	0.70%	1.86%	1.81%	--	--	--	1.34%	--
Multi/single status								
2 or more locations	0.44%	7.89%	2.60%	--	--	--	1.56%	--
1 location only	0.83%	1.12%	1.71%	--	--	--	0.89%	--
Percent full-time employees								
Less than 25%	1.14%	3.44%	5.83%	--	--	--	2.09%	--
25-49 %	1.29%	4.03%	3.78%	--	--	--	2.69%	--
50-74 %	0.94%	1.97%	2.52%	--	--	--	1.23%	--
75% or more	0.79%	1.43%	1.73%	--	--	--	1.00%	--
Union presence								
No union employees	0.60%	1.09%	1.53%	--	--	--	0.87%	--
Has union employees	1.43%	5.91%	6.49%	--	--	--	4.07%	--
Unknown	0.57%	13.44% *	7.59% *	--	--	--	9.53% *	--
Percent low wage employees								
50% or more low wage	0.91%	2.84%	2.66%	--	--	--	2.21%	--
Less than 50% low wage	0.65%	1.16%	1.54%	--	--	--	0.84%	--

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

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