

**Table I.B.2.c(2012) Percent of private-sector employees working in establishments that offer two or more health insurance plans by firm size and selected characteristics: United States, 2012**

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	65.3%	17.7%	28.5%	42.1%	54.3%	83.5%	29.3%	72.8%
Industry group **								
Agric., fish., forest.	41.4%	15.5% *	3.0% *	17.4% *	48.3%	67.3%	19.3% *	49.8%
Mining and manufacturing	61.7%	19.8%	23.7%	44.5%	43.0%	79.1%	34.2%	65.7%
Construction	49.2%	14.6%	32.4%	49.2%	58.4%	87.3%	31.1%	65.9%
Utilities and transp.	74.4%	8.9% *	33.4% *	30.5%	46.5%	91.0%	24.5%	80.3%
Wholesale trade	62.9%	14.2% *	27.8%	44.9%	57.5%	89.1%	31.0%	73.4%
Fin. svcs. and real estate	73.6%	21.7%	32.6%	44.1%	61.0%	85.7%	28.7%	79.1%
Retail trade	68.5%	10.9%	20.2%	42.2%	52.4%	81.2%	25.2%	75.1%
Professional services	66.9%	19.6%	34.1%	48.1%	59.5%	83.6%	31.2%	74.3%
Other services	61.5%	19.8%	24.7%	33.3%	51.7%	83.3%	26.6%	69.6%
Ownership								
For profit, incorporated	66.2%	17.3%	27.6%	42.8%	51.5%	84.1%	29.6%	73.9%
For profit, unincorporated	61.1%	18.7%	33.0%	42.2%	58.0%	82.9%	27.9%	70.6%
Nonprofit	64.8%	19.2%	28.3%	39.2%	59.4%	80.9%	28.9%	70.1%
Age of firm								
Less than 5 years	44.6%	19.8%	36.7%	50.2%	53.5%	68.0%	34.3%	54.7%
5-9 years	42.9%	23.2%	29.4%	44.6%	52.1%	81.1%	30.2%	54.0%
10-19 years	45.7%	17.5%	28.9%	40.0%	54.3%	73.9%	26.8%	58.0%
20 or more years	70.9%	14.5%	26.2%	41.0%	54.6%	84.0%	29.1%	75.6%
Multi/single status								
2 or more locations	76.8%	18.7% *	26.7%	40.0%	54.7%	83.8%	27.7%	77.8%
1 location only	40.7%	17.7%	28.7%	42.6%	53.7%	74.5%	29.4%	51.9%
Percent full-time employees								
Less than 25%	57.8%	17.0%	17.1%	24.9%	43.1%	82.7%	19.1%	65.4%
25-49 %	64.5%	12.7%	20.7%	27.2%	50.5%	84.1%	19.1%	72.9%
50-74 %	66.6%	19.8%	29.5%	39.7%	53.5%	84.8%	28.5%	74.4%
75% or more	65.8%	17.8%	30.0%	45.9%	55.9%	83.2%	31.3%	73.1%
Union presence								
No union employees	55.5%	17.6%	28.1%	41.5%	52.4%	77.6%	28.7%	64.2%
Has union employees	85.3%	25.9%	42.3%	53.3%	69.2%	90.4%	43.7%	86.8%
Unknown	85.5%	11.6% *	10.8% *	41.9% *	60.2%	87.3%	35.7% *	86.0%
Percent low wage employees								
50% or more low wage	61.6%	12.8%	19.1%	30.7%	45.6%	80.6%	22.7%	67.2%
Less than 50% low wage	66.6%	18.7%	30.6%	45.4%	58.1%	84.6%	30.8%	74.9%

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

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

\* Figure does not meet standard of reliability or precision.

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

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

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.67%	0.99%	1.35%	1.48%	1.50%	0.93%	0.75%	0.78%
Industry group **								
Agric., fish., forest.	6.25%	8.48% *	10.27% *	6.50% *	12.54%	11.15%	7.80% *	8.50%
Mining and manufacturing	1.64%	3.70%	3.58%	3.61%	2.50%	1.70%	3.14%	1.87%
Construction	2.80%	2.55%	2.60%	4.65%	5.91%	4.98%	3.17%	2.76%
Utilities and transp.	1.60%	3.70% *	12.00% *	6.90%	7.70%	1.66%	5.49%	1.73%
Wholesale trade	2.69%	5.04% *	2.87%	3.84%	5.55%	2.18%	3.29%	2.74%
Fin. svcs. and real estate	1.65%	3.20%	5.26%	3.44%	1.98%	1.56%	2.08%	1.79%
Retail trade	1.81%	1.95%	5.18%	3.57%	3.26%	1.81%	2.51%	1.95%
Professional services	1.33%	1.92%	2.38%	2.74%	2.71%	1.97%	0.78%	1.60%
Other services	1.62%	2.60%	3.42%	3.44%	3.67%	1.13%	0.90%	1.82%
Ownership								
For profit, incorporated	0.87%	1.10%	1.46%	1.67%	2.10%	1.09%	0.89%	0.96%
For profit, unincorporated	1.10%	1.97%	3.62%	3.19%	2.78%	2.01%	2.09%	1.27%
Nonprofit	1.67%	3.04%	3.01%	2.80%	2.92%	2.73%	1.42%	2.05%
Age of firm								
Less than 5 years	3.97%	4.82%	4.79%	4.37%	7.80%	10.55%	2.52%	6.68%
5-9 years	1.47%	2.62%	2.20%	2.58%	4.96%	9.44%	1.76%	2.55%
10-19 years	1.51%	0.97%	3.32%	2.22%	4.25%	3.91%	1.78%	2.01%
20 or more years	0.80%	1.77%	1.40%	2.36%	1.35%	0.93%	0.97%	0.93%
Multi/single status								
2 or more locations	0.69%	6.73% *	5.35%	2.45%	1.38%	0.92%	1.70%	0.71%
1 location only	0.91%	1.04%	1.26%	1.59%	2.95%	5.22%	0.80%	1.61%
Percent full-time employees								
Less than 25%	1.55%	4.38%	4.79%	4.90%	4.26%	1.26%	2.63%	1.79%
25-49 %	2.23%	2.28%	4.52%	4.81%	5.05%	1.46%	1.71%	2.07%
50-74 %	1.49%	2.18%	3.69%	3.93%	3.14%	1.06%	2.17%	1.60%
75% or more	0.90%	1.16%	2.01%	1.91%	1.83%	1.23%	0.89%	1.03%
Union presence								
No union employees	0.72%	1.01%	1.48%	1.55%	1.54%	1.23%	0.75%	0.81%
Has union employees	0.81%	3.55%	7.13%	6.15%	4.60%	0.92%	4.07%	0.89%
Unknown	1.33%	10.02% *	3.71% *	14.07% *	5.01%	1.27%	11.17% *	1.31%
Percent low wage employees								
50% or more low wage	1.28%	2.15%	2.02%	3.11%	2.40%	1.19%	1.79%	1.27%
Less than 50% low wage	0.76%	1.07%	1.53%	1.35%	1.43%	1.02%	0.84%	0.95%

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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