

**Table I.B.3.b(2012) Percent of private-sector full-time employees at 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               | 88.7% | 42.1%                  | 71.6%           | 85.9%           | 95.8%             | 99.7%                  | 61.5%                  | 97.7%                |
| Industry group **           |       |                        |                 |                 |                   |                        |                        |                      |
| Agric., fish., forest.      | 67.0% | 32.6%                  | 43.5%           | 73.2%           | 77.9%             | 94.0%                  | 41.5%                  | 85.4%                |
| Mining and manufacturing    | 95.7% | 48.6%                  | 82.0%           | 90.0%           | 99.2%             | 100.0%                 | 76.5%                  | 99.0%                |
| Construction                | 75.0% | 38.8%                  | 75.8%           | 87.9%           | 92.5%             | 96.0%                  | 61.2%                  | 93.4%                |
| Utilities and transp.       | 94.3% | 51.1%                  | 68.8%           | 84.3%           | 100.0%            | 99.9%                  | 67.3%                  | 99.0%                |
| Wholesale trade             | 91.5% | 50.0%                  | 82.9%           | 95.2%           | 97.2%             | 100.0%                 | 74.5%                  | 98.7%                |
| Fin. svcs. and real estate  | 95.1% | 48.8%                  | 88.3%           | 96.4%           | 99.1%             | 100.0%                 | 67.5%                  | 99.8%                |
| Retail trade                | 86.7% | 30.3%                  | 67.3%           | 88.4%           | 96.0%             | 99.6%                  | 53.1%                  | 98.5%                |
| Professional services       | 92.5% | 53.0%                  | 79.7%           | 92.8%           | 98.0%             | 99.8%                  | 69.9%                  | 99.0%                |
| Other services              | 78.9% | 32.3%                  | 53.9%           | 68.9%           | 87.6%             | 99.4%                  | 47.4%                  | 93.4%                |
| Ownership                   |       |                        |                 |                 |                   |                        |                        |                      |
| For profit, incorporated    | 89.0% | 44.4%                  | 72.1%           | 84.8%           | 94.6%             | 99.6%                  | 63.2%                  | 97.5%                |
| For profit, unincorporated  | 79.6% | 32.7%                  | 64.0%           | 82.9%           | 95.8%             | 99.9%                  | 49.0%                  | 96.8%                |
| Nonprofit                   | 97.0% | 60.6%                  | 85.0%           | 95.4%           | 99.3%             | 99.9%                  | 80.4%                  | 99.5%                |
| Age of firm                 |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 5 years           | 56.4% | 28.8%                  | 54.9%           | 69.9%           | 91.4%             | 84.7%                  | 42.2%                  | 85.0%                |
| 5-9 years                   | 67.1% | 36.6%                  | 63.9%           | 78.5%           | 91.7%             | 99.5%                  | 51.5%                  | 90.1%                |
| 10-19 years                 | 77.6% | 43.9%                  | 69.7%           | 84.4%           | 95.2%             | 97.4%                  | 61.2%                  | 94.2%                |
| 20 or more years            | 95.7% | 53.6%                  | 81.7%           | 91.9%           | 96.8%             | 99.9%                  | 74.7%                  | 98.9%                |
| Multi/single status         |       |                        |                 |                 |                   |                        |                        |                      |
| 2 or more locations         | 98.9% | 66.8%                  | 82.5%           | 92.9%           | 97.6%             | 99.8%                  | 86.6%                  | 99.2%                |
| 1 location only             | 72.6% | 41.9%                  | 70.8%           | 84.3%           | 93.5%             | 96.9%                  | 59.9%                  | 91.9%                |
| Percent full-time employees |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%               | 73.0% | 25.2%                  | 34.2%           | 57.7%           | 86.1%             | 98.9%                  | 36.5%                  | 90.5%                |
| 25-49 %                     | 81.1% | 31.9%                  | 45.4%           | 63.9%           | 91.6%             | 99.6%                  | 43.8%                  | 95.1%                |
| 50-74 %                     | 82.3% | 34.8%                  | 50.5%           | 74.5%           | 94.2%             | 99.8%                  | 46.6%                  | 96.7%                |
| 75% or more                 | 90.4% | 44.4%                  | 77.8%           | 89.5%           | 96.3%             | 99.7%                  | 65.8%                  | 98.1%                |
| Union presence              |       |                        |                 |                 |                   |                        |                        |                      |
| No union employees          | 84.4% | 42.1%                  | 71.1%           | 85.8%           | 95.4%             | 99.3%                  | 61.2%                  | 96.5%                |
| Has union employees         | 98.9% | 58.5%                  | 92.0%           | 95.4%           | 98.2%             | 100.0%                 | 84.1%                  | 99.6%                |
| Unknown                     | 98.0% | 19.8%                  | 51.2%           | 61.6%           | 97.3%             | 100.0%                 | 36.7%                  | 99.6%                |
| Percent low wage employees  |       |                        |                 |                 |                   |                        |                        |                      |
| 50% or more low wage        | 76.3% | 19.2%                  | 38.7%           | 63.0%           | 89.4%             | 99.2%                  | 34.0%                  | 93.4%                |
| Less than 50% low wage      | 92.3% | 50.7%                  | 82.0%           | 92.4%           | 98.0%             | 99.8%                  | 71.0%                  | 98.9%                |

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.

\*\* 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.3.b(2012) Standard error for percent of private-sector full-time employees at 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                      | 0.19% | 0.81%                  | 0.85%           | 0.43%           | 0.58%             | 0.10%                  | 0.48%                  | 0.22%                |
| <b>Industry group **</b>           |       |                        |                 |                 |                   |                        |                        |                      |
| Agric., fish., forest.             | 3.48% | 5.45%                  | 7.41%           | 10.50%          | 8.21%             | 4.94%                  | 3.41%                  | 3.72%                |
| Mining and manufacturing           | 0.32% | 2.97%                  | 2.02%           | 1.89%           | 0.36%             | 0.01%                  | 1.53%                  | 0.28%                |
| Construction                       | 1.55% | 1.81%                  | 3.25%           | 2.41%           | 3.25%             | 1.70%                  | 2.13%                  | 1.51%                |
| Utilities and transp.              | 0.59% | 6.43%                  | 7.60%           | 4.35%           | 0.00%             | 0.08%                  | 3.96%                  | 0.47%                |
| Wholesale trade                    | 0.65% | 2.71%                  | 3.26%           | 1.50%           | 1.49%             | 0.00%                  | 2.09%                  | 0.49%                |
| Fin. svcs. and real estate         | 0.16% | 2.11%                  | 1.65%           | 1.25%           | 0.47%             | 0.00%                  | 1.48%                  | 0.10%                |
| Retail trade                       | 0.45% | 2.00%                  | 1.82%           | 2.02%           | 1.70%             | 0.26%                  | 1.97%                  | 0.36%                |
| Professional services              | 0.34% | 1.14%                  | 1.32%           | 0.74%           | 0.50%             | 0.14%                  | 1.03%                  | 0.16%                |
| Other services                     | 1.07% | 1.94%                  | 2.95%           | 2.06%           | 2.79%             | 0.31%                  | 1.71%                  | 1.05%                |
| <b>Ownership</b>                   |       |                        |                 |                 |                   |                        |                        |                      |
| For profit, incorporated           | 0.23% | 0.85%                  | 0.85%           | 0.38%           | 0.70%             | 0.13%                  | 0.44%                  | 0.26%                |
| For profit, unincorporated         | 0.48% | 1.36%                  | 1.70%           | 1.65%           | 1.19%             | 0.07%                  | 1.49%                  | 0.43%                |
| Nonprofit                          | 0.19% | 2.37%                  | 1.78%           | 1.06%           | 0.43%             | 0.07%                  | 0.89%                  | 0.16%                |
| <b>Age of firm</b>                 |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 5 years                  | 1.21% | 2.14%                  | 3.23%           | 3.50%           | 3.51%             | 6.27%                  | 2.44%                  | 2.31%                |
| 5-9 years                          | 1.51% | 1.55%                  | 3.51%           | 2.43%           | 2.06%             | 0.25%                  | 1.49%                  | 2.03%                |
| 10-19 years                        | 0.75% | 1.88%                  | 1.24%           | 1.42%           | 0.74%             | 1.52%                  | 0.58%                  | 0.71%                |
| 20 or more years                   | 0.10% | 1.08%                  | 1.11%           | 0.68%           | 0.51%             | 0.06%                  | 0.72%                  | 0.15%                |
| <b>Multi/single status</b>         |       |                        |                 |                 |                   |                        |                        |                      |
| 2 or more locations                | 0.16% | 7.42%                  | 3.10%           | 1.07%           | 0.62%             | 0.10%                  | 1.47%                  | 0.17%                |
| 1 location only                    | 0.38% | 0.80%                  | 0.86%           | 0.56%           | 1.26%             | 2.03%                  | 0.47%                  | 0.91%                |
| <b>Percent full-time employees</b> |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                      | 1.03% | 2.53%                  | 2.82%           | 2.57%           | 3.01%             | 0.56%                  | 1.98%                  | 1.41%                |
| 25-49 %                            | 1.08% | 2.09%                  | 3.17%           | 2.97%           | 1.83%             | 0.23%                  | 1.85%                  | 0.70%                |
| 50-74 %                            | 0.53% | 1.38%                  | 3.02%           | 2.27%           | 1.77%             | 0.10%                  | 0.99%                  | 0.48%                |
| 75% or more                        | 0.22% | 1.14%                  | 0.86%           | 0.29%           | 0.54%             | 0.12%                  | 0.63%                  | 0.23%                |
| <b>Union presence</b>              |       |                        |                 |                 |                   |                        |                        |                      |
| No union employees                 | 0.26% | 0.85%                  | 0.86%           | 0.51%           | 0.61%             | 0.21%                  | 0.50%                  | 0.32%                |
| Has union employees                | 0.21% | 5.59%                  | 3.37%           | 2.60%           | 0.95%             | 0.00%                  | 2.75%                  | 0.16%                |
| Unknown                            | 0.23% | 5.33%                  | 13.13%          | 10.52%          | 1.69%             | 0.00%                  | 5.28%                  | 0.17%                |
| <b>Percent low wage employees</b>  |       |                        |                 |                 |                   |                        |                        |                      |
| 50% or more low wage               | 0.81% | 0.72%                  | 2.38%           | 2.33%           | 1.86%             | 0.28%                  | 0.97%                  | 0.64%                |
| Less than 50% low wage             | 0.09% | 0.85%                  | 0.95%           | 0.68%           | 0.35%             | 0.09%                  | 0.38%                  | 0.15%                |

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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