

Table I.D.3.a(2012) Percent of total premiums for exclusive-provider plans contributed by employees enrolled in family 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	29.5%	25.5%	35.4%	34.4%	33.5%	26.3%	33.6%	28.6%
Industry group **								
Agric., fish., forest.	20.9%	--	--	--	--	--	7.2% *	35.5%
Mining and manufacturing	30.2%	28.7% *	27.3%	40.7%	40.1%	23.2%	40.6%	28.4%
Construction	28.2%	23.5%	45.8%	24.1%	26.0%	31.6%	30.8%	26.1%
Utilities and transp.	23.4%	18.1% *	17.4% *	29.2%	25.8%	21.8%	34.9%	21.5%
Wholesale trade	29.5%	22.0% *	34.1%	36.4%	27.4%	27.5%	31.5%	28.7%
Fin. svcs. and real estate	29.4%	32.0% *	44.5%	25.2%	32.2%	27.8%	39.3%	28.1%
Retail trade	40.2%	20.0%	38.3%	41.6%	50.5%	35.4%	39.3%	40.5%
Professional services	27.7%	27.0%	36.1%	37.1%	32.6%	24.6%	34.1%	26.7%
Other services	34.7%	23.4%	30.4%	37.3%	32.8%	37.0%	28.1%	36.9%
Ownership								
For profit, incorporated	30.4%	27.6%	35.0%	34.9%	36.0%	26.9%	34.1%	29.4%
For profit, unincorporated	31.8%	20.6%	38.0%	44.1%	40.0%	26.3%	34.1%	31.1%
Nonprofit	26.2%	16.0% *	35.4%	29.2%	27.3%	25.1%	29.2%	26.0%
Age of firm								
Less than 5 years	37.0%	32.8%	37.7%	43.4%	41.7%	10.3%	36.7%	37.3%
5-9 years	32.9%	30.8%	36.8%	47.0%	30.2%	22.6% *	37.6%	27.9%
10-19 years	33.2%	23.1%	40.3%	38.4%	36.1%	24.4%	33.3%	33.1%
20 or more years	28.5%	22.5%	32.5%	31.8%	32.8%	26.5%	32.2%	28.1%
Multi/single status								
2 or more locations	27.8%	41.9%	32.0%	35.9%	32.6%	26.4%	41.7%	27.6%
1 location only	32.5%	25.4%	35.5%	34.2%	34.7%	24.3%	33.1%	31.9%
Percent full-time employees								
Less than 25%	33.6%	20.6% *	30.6% *	35.4% *	37.0%	36.6%	26.7% *	38.0%
25-49 %	32.9%	28.5% *	30.9% *	41.5%	30.6%	31.8%	35.0% *	32.1%
50-74 %	29.5%	22.5%	38.2%	34.7%	30.7%	27.7%	34.3%	28.3%
75% or more	29.3%	26.2%	35.5%	34.1%	33.9%	25.9%	33.6%	28.4%
Union presence								
No union employees	31.8%	26.1%	36.4%	35.3%	35.6%	27.5%	33.9%	31.0%
Has union employees	22.4%	6.6% *	17.3% *	24.8%	26.7%	21.4%	26.7%	22.2%
Unknown	31.4%	--	78.8% *	31.0%	36.9%	30.9%	61.7% *	31.2%
Percent low wage employees								
50% or more low wage	35.5%	20.4% *	38.2%	48.3%	34.1%	33.8%	38.4%	34.5%
Less than 50% low wage	28.9%	26.2%	35.0%	33.0%	33.4%	25.7%	32.9%	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.D.3.a(2012) Standard error for percent of total premiums for exclusive-provider plans contributed by employees enrolled in family 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	0.63%	3.14%	2.68%	2.83%	1.43%	0.50%	1.98%	0.57%
Industry group **								
Agric., fish., forest.	5.69%	--	--	--	--	--	4.93% *	8.88%
Mining and manufacturing	2.06%	10.11% *	5.98%	5.85%	4.14%	1.63%	6.02%	2.37%
Construction	3.64%	3.78%	5.23%	6.88%	4.19%	5.13%	3.26%	5.40%
Utilities and transp.	3.41%	5.52% *	10.48% *	8.01%	6.00%	2.46%	8.22%	2.36%
Wholesale trade	1.49%	10.65% *	7.13%	6.74%	3.24%	3.03%	5.59%	1.89%
Fin. svcs. and real estate	1.51%	11.57% *	8.08%	5.23%	3.84%	1.45%	6.06%	1.31%
Retail trade	2.33%	5.50%	8.21%	5.28%	4.23%	2.26%	3.85%	2.34%
Professional services	0.79%	3.45%	5.42%	3.90%	1.78%	0.96%	2.98%	0.74%
Other services	2.76%	4.73%	7.82%	4.90%	5.16%	3.12%	4.15%	2.70%
Ownership								
For profit, incorporated	0.73%	3.36%	2.45%	3.63%	2.46%	0.46%	2.00%	0.59%
For profit, unincorporated	2.06%	5.30%	8.73%	5.60%	3.75%	1.92%	5.05%	1.75%
Nonprofit	0.86%	4.85% *	10.12%	3.68%	2.42%	0.92%	3.92%	0.90%
Age of firm								
Less than 5 years	3.09%	7.08%	10.02%	7.39%	5.94%	3.01%	6.85%	4.29%
5-9 years	3.97%	6.73%	4.91%	5.54%	6.02%	12.24% *	4.19%	5.00%
10-19 years	2.16%	4.63%	5.36%	4.61%	3.81%	5.35%	3.13%	2.40%
20 or more years	0.68%	3.39%	4.29%	3.84%	1.89%	0.49%	3.15%	0.65%
Multi/single status								
2 or more locations	0.54%	11.75%	5.34%	5.06%	1.49%	0.54%	6.80%	0.59%
1 location only	1.27%	3.19%	2.76%	2.89%	2.80%	2.37%	1.78%	1.20%
Percent full-time employees								
Less than 25%	1.70%	7.20% *	10.71% *	12.76% *	7.57%	7.53%	8.65% *	6.43%
25-49 %	2.56%	9.70% *	12.17% *	6.47%	6.07%	2.13%	10.82% *	1.73%
50-74 %	1.23%	3.67%	6.64%	6.95%	3.38%	1.26%	4.87%	1.24%
75% or more	0.69%	3.67%	2.82%	2.96%	1.73%	0.56%	2.04%	0.64%
Union presence								
No union employees	0.91%	2.99%	2.61%	2.96%	1.96%	0.79%	2.14%	0.84%
Has union employees	1.12%	10.06% *	7.74% *	5.38%	4.58%	0.89%	7.32%	0.98%
Unknown	1.15%	--	24.83% *	8.58%	9.08%	1.05%	18.85% *	1.23%
Percent low wage employees								
50% or more low wage	2.15%	6.26% *	5.80%	8.09%	3.31%	2.78%	6.11%	1.65%
Less than 50% low wage	0.60%	3.42%	2.87%	2.70%	1.57%	0.50%	1.84%	0.56%

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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