Table I.E.4.a(2012) Percent of private-sector employees enrolled in a health insurance plan that take employee-plus-one coverage that required no employee contribution by firm size and selected characteristics: United States, 2012

| Characteristics | Total | $\begin{array}{r} \text { Less than } \\ 10 \\ \text { employees } \end{array}$ | $\begin{array}{r} 10-24 \\ \text { employees } \end{array}$ | $\begin{array}{r} 25-99 \\ \text { employees } \end{array}$ | $100-999$ <br> employees | 1000 or more employees | $\begin{array}{r} \text { Less than } \\ \text { employees } \end{array}$ | 50 or more employees |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| United States | 7.7\% | 54.7\% | 24.0\% | 10.9\% | 5.0\% | 3.7\% | 29.7\% | 4.4\% |
| Industry group ** |  |  |  |  |  |  |  |  |
| Agric., fish., forest. | 30.9\% | -- | -- | -- | -- | -- | 67.5\% | 13.5\%* |
| Mining and manufacturing | 6.7\% | 55.7\% | 16.3\% | 9.2\%* | 4.6\%* | 5.6\% | 17.8\% | 5.6\% |
| Construction | 17.0\% | 54.4\% | 18.6\% | 11.0\% | 9.8\% | 3.7\%* | 28.6\% | 6.7\% |
| Utilities and transp. | 5.6\% | 37.0\%* | 9.4\%* | 11.5\%* | 10.8\%* | 3.3\% | 25.1\% | 4.2\% |
| Wholesale trade | 9.0\% | 58.4\% | 19.0\% | 10.5\%* | 2.7\%* | 5.4\%* | 26.9\% | 5.2\%* |
| Fin. svs. and real estate | 4.0\% | 56.9\% | 22.0\%* | 7.7\% | 1.7\% | 1.7\%* | 31.4\% | 1.9\% |
| Retail trade | 7.1\% | 67.1\% | 30.1\% | 6.4\% | 2.5\%* | 2.1\%* | 31.8\% | 2.5\% |
| Professional services | 7.5\% | 48.4\% | 26.5\% | 10.5\% | 5.3\%* | 4.2\% | 29.7\% | 4.7\% |
| Other services | 10.5\% | 57.4\% | 32.1\% | 14.9\% | 7.5\% | 3.1\%* | 36.7\% | 4.8\% |
| Ownership |  |  |  |  |  |  |  |  |
| For profit, incorporated | 8.0\% | 54.7\% | 22.3\% | 11.1\% | 4.7\% | 4.2\% | 29.3\% | 4.6\% |
| For profit, unincorporated | 7.6\% | 56.4\% | 24.8\% | 6.3\%* | 3.2\%* | 2.7\%* | 33.2\% | 2.9\% |
| Nonprofit | 6.3\% | 51.8\% | 37.4\% | 14.3\% | 6.8\%* | 2.3\%* | 28.0\% | 4.4\% |
| Age of firm |  |  |  |  |  |  |  |  |
| Less than 5 years | 13.8\% | 50.7\% | 15.2\% | 3.2\%* | 2.4\%* | 1.3\%* | 27.5\% | 1.8\%* |
| 5-9 years | 14.6\% | 47.3\% | 32.0\% | 6.5\% | 2.4\%* | -- | 31.9\% | 3.1\% |
| 10-19 years | 14.1\% | 61.1\% | 20.1\% | 8.5\% | 7.5\%* | 1.6\%* | 31.4\% | 4.5\% |
| 20 or more years | 6.4\% | 54.9\% | 25.4\% | 13.4\% | 4.9\% | 3.8\% | 28.8\% | 4.5\% |
| Multi/single status |  |  |  |  |  |  |  |  |
| 2 or more locations | 4.1\% | 42.7\%* | 22.7\% | 13.5\% | 3.8\% | 3.7\% | 20.9\% | 3.8\% |
| 1 location only | 18.0\% | 54.9\% | 24.1\% | 10.2\% | 6.8\%* | 6.4\%* | 30.7\% | 7.2\% |
| Percent full-time employees |  |  |  |  |  |  |  |  |
| Less than 25\% | 16.8\% | 54.9\% | 33.1\%* | 34.4\%* | 10.3\%* | 5.7\%* | 40.2\% | 9.6\% |
| 25-49 \% | 7.2\% | 33.9\%* | 42.4\% | 20.6\%* | 6.9\%* | 2.1\%* | 37.5\% | 3.4\%* |
| 50-74 \% | 7.5\% | 62.3\% | 22.4\% | 10.6\%* | 4.7\% | 1.8\%* | 37.6\% | 3.0\% |
| 75\% or more | 7.6\% | 53.9\% | 23.2\% | 10.2\% | 4.9\% | 4.1\% | 28.2\% | 4.5\% |
| Union presence |  |  |  |  |  |  |  |  |
| No union employees | 8.8\% | 54.7\% | 23.8\% | 10.2\% | 3.7\% | 2.7\% | 29.4\% | 3.7\% |
| Has union employees | 6.0\% | 61.2\% | 30.3\%* | 21.2\%* | 13.2\% | 4.0\% | 38.2\% | 5.2\% |
| Unknown | 5.7\% | 47.7\%* | 9.4\%* | 14.5\%* | 12.0\%* | 5.3\% | 31.5\%* | 5.5\% |
| Percent low wage employees |  |  |  |  |  |  |  |  |
| $50 \%$ or more low wage | 8.8\% | 65.3\% | 25.0\% | 15.9\% | 12.1\%* | 2.5\%* | 38.9\% | 4.9\% |
| Less than 50\% low wage | 7.5\% | 53.2\% | 23.8\% | 10.4\% | 3.9\% | 3.9\% | 28.6\% | 4.3\% |

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.

| Characteristics | Total | $\begin{array}{r} \text { Less than } \\ 10 \\ \text { emnloes } \end{array}$ | $\begin{array}{r} 10-24 \\ \text { employees } \end{array}$ | $\begin{array}{r} 25-99 \\ \text { employees } \end{array}$ | $\begin{array}{r} 100-999 \\ \text { employees } \end{array}$ | $\begin{array}{r} 1000 \text { or } \\ \text { more } \\ \text { employees } \end{array}$ | Less than 50 employees | 50 or more employees |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| United States | 0.33\% | 2.08\% | 2.85\% | 0.74\% | 0.96\% | 0.46\% | 1.23\% | 0.32\% |
| Industry group ** |  |  |  |  |  |  |  |  |
| Agric., fish., forest. | 5.35\% | -- | -- | -- | -- | -- | 9.55\% | 4.83\%* |
| Mining and manufacturing | 1.00\% | 8.54\% | 4.28\% | 3.21\%* | 2.68\%* | 1.28\% | 3.41\% | 1.16\% |
| Construction | 2.35\% | 6.26\% | 4.75\% | 2.86\% | 2.88\% | 1.89\%* | 4.05\% | 1.21\% |
| Utilities and transp. | 0.74\% | 12.37\%* | 4.84\%* | 6.15\%* | 5.03\%* | 0.72\% | 6.51\% | 0.95\% |
| Wholesale trade | 1.67\% | 8.70\% | 4.99\% | 3.98\%* | 2.08\%* | 2.50\%* | 2.72\% | 1.73\%* |
| Fin. svs. and real estate | 0.48\% | 4.60\% | 8.69\%* | 1.77\% | 0.51\% | 0.56\%* | 2.76\% | 0.51\% |
| Retail trade | 1.20\% | 7.23\% | 8.06\% | 1.81\% | 2.19\%* | 0.63\%* | 4.28\% | 0.70\% |
| Professional services | 0.55\% | 2.64\% | 4.53\% | 1.08\% | 1.79\%* | 0.77\% | 1.67\% | 0.50\% |
| Other services | 0.99\% | 5.07\% | 5.31\% | 3.34\% | 2.01\% | 0.95\%* | 2.88\% | 1.01\% |
| Ownership |  |  |  |  |  |  |  |  |
| For profit, incorporated | 0.57\% | 3.24\% | 2.99\% | 1.36\% | 1.23\% | 0.52\% | 1.77\% | 0.49\% |
| For profit, unincorporated | 0.74\% | 5.81\% | 4.56\% | 2.20\% * | 1.71\%* | 1.00\%* | 3.41\% | 0.80\% |
| Nonprofit | 0.95\% | 8.22\% | 6.37\% | 3.56\% | 2.13\%* | 0.71\%* | 2.85\% | 0.80\% |
| Age of firm |  |  |  |  |  |  |  |  |
| Less than 5 years | 1.66\% | 6.04\% | 4.36\% | 1.06\%* | 4.86\%* | 0.96\%* | 2.99\% | 1.69\%* |
| 5-9 years | 1.94\% | 4.31\% | 6.58\% | 1.82\% | 1.11\%* | -- | 3.73\% | 0.72\% |
| 10-19 years | 1.27\% | 3.96\% | 3.88\% | 2.20\% | 2.70\%* | 1.28\%* | 2.86\% | 0.97\% |
| 20 or more years | 0.36\% | 4.70\% | 3.67\% | 1.18\% | 1.20\% | 0.50\% | 2.42\% | 0.35\% |
| Multi/single status |  |  |  |  |  |  |  |  |
| 2 or more locations | 0.38\% | 14.18\%* | 6.32\% | 2.57\% | 1.05\% | 0.44\% | 2.56\% | 0.39\% |
| 1 location only | 1.10\% | 2.24\% | 3.42\% | 0.83\% | 2.06\%* | 2.91\%* | 1.48\% | 1.32\% |
| Percent full-time employees |  |  |  |  |  |  |  |  |
| Less than 25\% | 2.97\% | 13.91\% | 12.25\%* | 10.55\%* | 4.03\%* | 2.22\%* | 9.69\% | 2.39\% |
| 25-49 \% | 2.01\% | 10.44\%* | 11.19\% | 7.00\%* | 5.56\%* | 0.89\%* | 5.11\% | 1.19\%* |
| 50-74 \% | 0.57\% | 3.94\% | 4.88\% | 4.36\%* | 1.24\% | 0.55\%* | 3.54\% | 0.47\% |
| 75\% or more | 0.45\% | 2.71\% | 3.14\% | 0.85\% | 1.11\% | 0.58\% | 1.55\% | 0.43\% |
| Union presence |  |  |  |  |  |  |  |  |
| No union employees | 0.34\% | 2.07\% | 3.07\% | 0.76\% | 0.69\% | 0.38\% | 1.29\% | 0.24\% |
| Has union employees | 1.11\% | 15.56\% | 12.02\%* | 6.96\%* | 3.79\% | 0.92\% | 8.86\% | 0.98\% |
| Unknown | 0.72\% | 16.24\%* | 9.95\%* | 9.91\%* | 5.48\%* | 0.71\% | 11.76\%* | 0.70\% |
| Percent low wage employees |  |  |  |  |  |  |  |  |
| $50 \%$ or more low wage | 1.05\% | 6.82\% | 6.08\% | 3.35\% | 4.16\%* | 0.97\%* | 3.95\% | 1.11\% |
| Less than 50\% low wage | 0.36\% | 2.20\% | 2.88\% | 0.77\% | 0.74\% | 0.55\% | 1.28\% | 0.42\% |

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.

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