

**Table I.F.1(2012) Percent of private-sector employees enrolled in a health insurance plan that had a deductible 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	79.6%	78.0%	80.4%	80.2%	76.0%	80.8%	79.5%	79.7%
Industry group **								
Agric., fish., forest.	92.7%	87.5%	96.8%	75.1%	98.8%	97.9%	80.9%	97.9%
Mining and manufacturing	83.8%	81.7%	87.4%	80.9%	82.2%	84.9%	86.1%	83.5%
Construction	81.7%	83.7%	85.8%	79.3%	82.0%	79.0%	84.9%	78.8%
Utilities and transp.	78.9%	81.0%	75.2%	75.6%	68.3%	81.4%	80.0%	78.8%
Wholesale trade	81.3%	68.7%	86.0%	77.1%	76.2%	86.0%	77.7%	82.4%
Fin. svcs. and real estate	82.9%	82.9%	78.6%	80.9%	73.4%	85.7%	81.2%	83.1%
Retail trade	85.4%	80.4%	78.7%	84.9%	76.7%	88.4%	81.0%	86.3%
Professional services	73.3%	78.3%	76.6%	81.4%	73.2%	70.8%	77.7%	72.4%
Other services	80.7%	70.8%	76.9%	78.1%	74.3%	85.0%	74.5%	82.3%
Ownership								
For profit, incorporated	81.9%	78.4%	80.7%	80.9%	78.1%	83.7%	80.5%	82.2%
For profit, unincorporated	82.4%	79.1%	84.0%	83.5%	77.7%	84.6%	81.9%	82.5%
Nonprofit	67.7%	70.9%	72.2%	73.8%	69.4%	65.3%	68.9%	67.6%
Age of firm								
Less than 5 years	78.2%	79.1%	79.3%	83.8%	76.5%	56.9%	81.4%	75.0%
5-9 years	77.5%	79.0%	84.9%	83.8%	69.1%	66.9%	80.7%	74.8%
10-19 years	79.3%	78.7%	81.7%	80.1%	75.7%	81.6%	80.0%	78.7%
20 or more years	79.9%	76.5%	78.5%	78.9%	76.9%	81.0%	78.5%	80.1%
Multi/single status								
2 or more locations	80.3%	87.1%	86.0%	83.0%	75.3%	81.2%	86.0%	80.2%
1 location only	78.1%	77.8%	79.9%	79.4%	77.0%	69.3%	78.9%	77.2%
Percent full-time employees								
Less than 25%	76.7%	77.7%	69.5%	74.8%	68.1%	81.2%	71.8%	78.0%
25-49 %	79.1%	82.2%	74.6%	75.1%	73.3%	81.4%	76.3%	79.6%
50-74 %	80.0%	77.6%	77.6%	78.5%	74.9%	82.1%	78.2%	80.4%
75% or more	79.7%	77.8%	81.2%	80.7%	76.4%	80.6%	80.0%	79.6%
Union presence								
No union employees	80.7%	77.7%	80.6%	81.2%	78.6%	82.4%	79.8%	81.0%
Has union employees	76.0%	83.5%	78.8%	65.8%	60.2%	78.8%	76.0%	76.0%
Unknown	79.5%	86.2%	70.2%	72.6%	61.6%	80.1%	69.4%	79.6%
Percent low wage employees								
50% or more low wage	82.2%	78.9%	76.2%	78.6%	77.1%	85.4%	77.6%	82.9%
Less than 50% low wage	79.2%	77.8%	80.9%	80.4%	75.8%	80.0%	79.8%	79.1%

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.

\*\* 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.F.1(2012) Standard error for percent of private-sector employees enrolled in a health insurance plan that had a deductible 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	0.60%	1.24%	1.39%	1.04%	1.09%	0.79%	0.96%	0.66%
Industry group **								
Agric., fish., forest.	2.75%	4.23%	13.74%	12.70%	1.20%	2.22%	5.28%	1.21%
Mining and manufacturing	0.92%	4.95%	2.94%	2.63%	2.51%	0.83%	2.26%	1.09%
Construction	2.23%	2.88%	2.46%	3.93%	4.95%	5.00%	1.93%	3.74%
Utilities and transp.	2.99%	4.32%	10.73%	5.62%	5.22%	2.92%	3.71%	3.18%
Wholesale trade	1.76%	6.00%	2.12%	3.82%	2.38%	2.35%	2.50%	2.43%
Fin. svcs. and real estate	1.82%	3.32%	5.03%	3.67%	3.35%	2.27%	2.77%	2.17%
Retail trade	1.30%	4.36%	4.60%	3.72%	3.32%	1.02%	2.33%	1.20%
Professional services	0.52%	2.01%	2.39%	1.36%	2.69%	1.42%	1.60%	0.67%
Other services	0.76%	2.69%	2.93%	2.30%	3.29%	1.13%	1.56%	0.71%
Ownership								
For profit, incorporated	0.64%	1.37%	1.61%	1.34%	1.26%	0.88%	0.98%	0.77%
For profit, unincorporated	1.66%	1.90%	2.72%	1.94%	3.56%	2.52%	1.55%	2.01%
Nonprofit	1.03%	2.81%	3.78%	2.92%	2.04%	1.91%	2.36%	1.14%
Age of firm								
Less than 5 years	2.23%	2.29%	4.92%	3.05%	5.74%	13.45%	2.68%	6.10%
5-9 years	1.65%	2.40%	3.35%	3.12%	5.68%	7.97%	2.98%	3.47%
10-19 years	1.52%	2.63%	1.85%	2.93%	3.36%	4.22%	2.14%	2.12%
20 or more years	0.66%	1.81%	1.95%	1.20%	1.30%	0.79%	0.88%	0.73%
Multi/single status								
2 or more locations	0.66%	3.81%	1.91%	1.78%	1.02%	0.77%	1.92%	0.66%
1 location only	0.85%	1.23%	1.58%	1.01%	1.92%	4.88%	1.04%	1.22%
Percent full-time employees								
Less than 25%	3.00%	6.01%	8.39%	4.94%	6.87%	4.32%	3.41%	3.64%
25-49 %	1.81%	2.20%	5.76%	3.46%	5.28%	2.89%	3.88%	2.26%
50-74 %	1.80%	2.48%	2.54%	3.87%	2.75%	2.08%	1.38%	2.06%
75% or more	0.62%	1.19%	1.53%	1.02%	1.09%	0.90%	1.07%	0.67%
Union presence								
No union employees	0.64%	1.36%	1.26%	1.09%	1.47%	0.88%	0.94%	0.71%
Has union employees	1.13%	6.41%	4.88%	4.36%	3.91%	1.35%	3.53%	1.19%
Unknown	1.92%	12.21%	13.25%	16.63%	6.72%	1.93%	7.72%	1.98%
Percent low wage employees								
50% or more low wage	0.53%	2.77%	3.93%	2.25%	2.02%	0.86%	2.03%	0.65%
Less than 50% low wage	0.67%	1.18%	1.33%	0.98%	1.19%	0.94%	0.93%	0.77%

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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