

**Table I.D.3.a(2004) 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, 2004**

| 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               | 24.8% | 20.2%                  | 30.0%           | 32.1%           | 31.6%             | 21.2%                  | 27.4%                  | 24.2%                |
| Industry group **           |       |                        |                 |                 |                   |                        |                        |                      |
| Agric., fish., forest.      | 38.4% | 7.7% *                 | 6.5% *          | 29.8% *         | 56.7%             | 33.3%                  | 12.1% *                | 44.9%                |
| Mining and manufacturing    | 22.8% | 22.2% *                | 36.9%           | 31.3%           | 22.2%             | 20.1%                  | 30.5%                  | 21.6%                |
| Construction                | 28.4% | 16.6%                  | 23.7%           | 30.8%           | 38.2%             | 27.0%                  | 27.4%                  | 29.9%                |
| Utilities and transp.       | 17.3% | 11.9% *                | 12.3% *         | 33.1%           | 19.5% *           | 15.5%                  | 15.3% *                | 17.5%                |
| Wholesale trade             | 29.1% | 12.3% *                | 30.2%           | 32.9%           | 43.0%             | 26.0%                  | 24.6%                  | 31.4%                |
| Fin. svcs. and real estate  | 26.3% | 25.5%                  | 45.6%           | 33.4%           | 34.0%             | 23.5%                  | 33.2%                  | 25.5%                |
| Retail trade                | 30.5% | 24.3%                  | 20.4% *         | 39.4%           | 45.8%             | 26.8%                  | 27.0%                  | 31.8%                |
| Professional services       | 23.7% | 21.9%                  | 34.7%           | 37.6%           | 35.6%             | 19.1%                  | 29.6%                  | 22.8%                |
| Other services              | 24.0% | 20.6%                  | 29.9%           | 22.6%           | 24.4%             | 23.9%                  | 24.1%                  | 23.9%                |
| Ownership                   |       |                        |                 |                 |                   |                        |                        |                      |
| For profit, incorporated    | 25.7% | 21.1%                  | 30.6%           | 33.6%           | 34.0%             | 21.6%                  | 28.2%                  | 24.9%                |
| For profit, unincorporated  | 21.7% | 21.0%                  | 27.1%           | 33.2%           | 23.7%             | 17.9%                  | 25.9%                  | 20.6%                |
| Nonprofit                   | 23.6% | 10.2% *                | 27.9%           | 20.2%           | 31.5%             | 21.6%                  | 22.4%                  | 23.8%                |
| Age of firm                 |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 5 years           | 34.2% | 26.2%                  | 50.7%           | 27.6% *         | 44.0%             | 32.9%                  | 27.8%                  | 42.4%                |
| 5-9 years                   | 28.6% | 18.2%                  | 30.3%           | 33.3%           | 38.8%             | 24.0%                  | 26.9%                  | 29.5%                |
| 10-19 years                 | 27.7% | 22.0%                  | 37.5%           | 35.5%           | 22.9%             | 23.1%                  | 31.8%                  | 24.2%                |
| 20 or more years            | 24.5% | 18.6%                  | 25.9%           | 31.1%           | 32.5%             | 20.5%                  | 25.2%                  | 24.4%                |
| Unknown                     | 21.9% | .                      | .               | 52.4%           | 26.6%             | 21.7%                  | 64.7% *                | 21.9%                |
| Multi/single status         |       |                        |                 |                 |                   |                        |                        |                      |
| 2 or more locations         | 23.0% | 30.1%                  | 28.3%           | 29.9%           | 30.7%             | 20.9%                  | 29.2%                  | 22.8%                |
| 1 location only             | 29.1% | 19.6%                  | 30.1%           | 32.9%           | 33.1%             | 31.1%                  | 27.2%                  | 31.8%                |
| Percent full-time employees |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%               | 18.8% | 26.3%                  | 20.4%           | 24.5%           | 25.1%             | 11.3% *                | 22.3%                  | 17.4%                |
| 25-49 %                     | 19.1% | 24.5%                  | 22.7%           | 24.2%           | 28.1%             | 10.6% *                | 23.4%                  | 17.7%                |
| 50-74 %                     | 25.5% | 13.3% *                | 32.7%           | 30.8%           | 27.9%             | 25.2%                  | 23.0%                  | 26.2%                |
| 75% or more                 | 25.0% | 21.1%                  | 30.1%           | 32.7%           | 32.6%             | 21.1%                  | 28.3%                  | 24.2%                |
| Union presence              |       |                        |                 |                 |                   |                        |                        |                      |
| No union employees          | 27.1% | 20.7%                  | 31.6%           | 34.3%           | 33.2%             | 22.3%                  | 28.3%                  | 26.7%                |
| Has union employees         | 18.7% | 8.6% *                 | 9.9% *          | 17.6% *         | 20.9%             | 18.7%                  | 16.9% *                | 18.7%                |
| Unknown                     | 24.2% | 14.2% *                | 32.1%           | 2.9% *          | 42.1%             | 23.0%                  | 9.8% *                 | 24.6%                |
| Percent low wage employees  |       |                        |                 |                 |                   |                        |                        |                      |
| 50% or more low wage        | 26.4% | 16.2% *                | 25.1%           | 26.9%           | 30.5%             | 25.3%                  | 21.8%                  | 27.5%                |
| Less than 50% low wage      | 24.6% | 20.8%                  | 30.6%           | 32.9%           | 31.9%             | 20.7%                  | 28.2%                  | 23.7%                |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2004 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(2004) 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, 2004**

| 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% | 1.11%                  | 2.63%           | 1.40%           | 1.61%             | 0.63%                  | 0.95%                  | 0.79%                |
| Industry group **           |       |                        |                 |                 |                   |                        |                        |                      |
| Agric., fish., forest.      | 8.56% | 2.38% *                | 5.03% *         | 8.98% *         | 16.80%            | 9.97%                  | 3.68% *                | 12.32%               |
| Mining and manufacturing    | 0.74% | 9.79% *                | 6.92%           | 3.44%           | 1.95%             | 1.12%                  | 4.05%                  | 0.82%                |
| Construction                | 2.64% | 3.24%                  | 5.07%           | 5.75%           | 8.16%             | 3.71%                  | 3.26%                  | 4.68%                |
| Utilities and transp.       | 3.06% | 11.20% *               | 7.77% *         | 8.72%           | 6.89% *           | 3.39%                  | 10.63% *               | 3.23%                |
| Wholesale trade             | 2.46% | 6.80% *                | 7.65%           | 8.20%           | 3.55%             | 3.36%                  | 6.19%                  | 2.53%                |
| Fin. svcs. and real estate  | 1.39% | 5.27%                  | 9.71%           | 7.50%           | 3.45%             | 1.43%                  | 4.69%                  | 1.63%                |
| Retail trade                | 0.72% | 3.65%                  | 6.54% *         | 5.06%           | 3.17%             | 1.00%                  | 3.45%                  | 1.34%                |
| Professional services       | 1.32% | 3.76%                  | 4.28%           | 3.21%           | 2.67%             | 1.51%                  | 2.60%                  | 1.57%                |
| Other services              | 2.01% | 3.12%                  | 4.15%           | 4.56%           | 5.18%             | 3.15%                  | 2.09%                  | 3.10%                |
| Ownership                   |       |                        |                 |                 |                   |                        |                        |                      |
| For profit, incorporated    | 0.59% | 1.30%                  | 2.83%           | 1.74%           | 1.64%             | 0.54%                  | 1.35%                  | 0.84%                |
| For profit, unincorporated  | 2.30% | 4.22%                  | 6.09%           | 6.26%           | 4.68%             | 3.39%                  | 2.23%                  | 2.95%                |
| Nonprofit                   | 1.17% | 4.39% *                | 4.95%           | 3.02%           | 1.76%             | 2.09%                  | 2.87%                  | 1.46%                |
| Age of firm                 |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 5 years           | 3.96% | 4.69%                  | 11.32%          | 9.43% *         | 7.11%             | 8.23%                  | 4.55%                  | 6.08%                |
| 5-9 years                   | 2.03% | 3.31%                  | 4.55%           | 5.96%           | 5.70%             | 0.69%                  | 3.80%                  | 2.41%                |
| 10-19 years                 | 2.37% | 3.61%                  | 5.05%           | 3.89%           | 4.00%             | 4.56%                  | 3.24%                  | 2.58%                |
| 20 or more years            | 0.69% | 2.53%                  | 2.82%           | 2.72%           | 1.55%             | 0.75%                  | 1.65%                  | 0.76%                |
| Unknown                     | 1.00% | .                      | .               | 15.00%          | 6.31%             | 1.06%                  | 20.47% *               | 0.99%                |
| Multi/single status         |       |                        |                 |                 |                   |                        |                        |                      |
| 2 or more locations         | 0.57% | 8.60%                  | 7.13%           | 4.33%           | 1.53%             | 0.47%                  | 3.44%                  | 0.59%                |
| 1 location only             | 1.11% | 1.03%                  | 3.04%           | 2.56%           | 3.64%             | 6.43%                  | 1.08%                  | 3.21%                |
| Percent full-time employees |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%               | 3.88% | 7.73%                  | 5.54%           | 7.26%           | 6.10%             | 8.01% *                | 6.50%                  | 4.54%                |
| 25-49 %                     | 4.13% | 6.98%                  | 6.65%           | 3.73%           | 7.33%             | 6.62% *                | 4.64%                  | 4.89%                |
| 50-74 %                     | 2.38% | 4.38% *                | 6.45%           | 6.54%           | 5.75%             | 2.13%                  | 3.31%                  | 2.89%                |
| 75% or more                 | 0.59% | 1.58%                  | 2.80%           | 1.44%           | 1.63%             | 0.67%                  | 1.01%                  | 0.74%                |
| Union presence              |       |                        |                 |                 |                   |                        |                        |                      |
| No union employees          | 0.59% | 1.26%                  | 2.60%           | 2.07%           | 1.77%             | 0.73%                  | 1.03%                  | 0.86%                |
| Has union employees         | 1.39% | 2.62% *                | 5.88% *         | 6.96% *         | 4.04%             | 1.70%                  | 7.09% *                | 1.41%                |
| Unknown                     | 1.23% | 7.05% *                | 9.55%           | 5.05% *         | 5.44%             | 1.21%                  | 8.08% *                | 1.34%                |
| Percent low wage employees  |       |                        |                 |                 |                   |                        |                        |                      |
| 50% or more low wage        | 1.44% | 5.99% *                | 4.93%           | 5.11%           | 4.31%             | 2.36%                  | 2.12%                  | 1.99%                |
| Less than 50% low wage      | 0.73% | 1.02%                  | 2.70%           | 1.99%           | 1.88%             | 0.72%                  | 1.19%                  | 0.81%                |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2004 Medical Expenditure Panel Survey-Insurance Component.

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