

**Table I.A.2.d(2005) Percent of private-sector establishments that offer health insurance that offer two or more health insurance plans by firm size and selected characteristics: United States, 2005**

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	30.5%	8.0%	14.5%	25.6%	38.1%	70.9%	11.5%	56.8%
Industry group **								
Agric., fish., forest.	6.1%*	3.6%*	6.7%*	.	23.8%*	46.7%	3.7%*	23.3%*
Mining and manufacturing	24.9%	7.6%	13.4%	23.0%	34.0%	63.2%	13.1%	43.0%
Construction	14.8%	6.4%	16.7%	29.2%	45.4%	72.9%	11.0%	46.8%
Utilities and transp.	38.8%	16.5%*	3.7%*	21.5%*	21.0%	76.0%	13.6%*	60.7%
Wholesale trade	25.8%	7.3%	16.5%*	27.6%	26.8%	74.2%	12.4%	48.8%
Fin. svcs. and real estate	43.5%	10.6%	17.9%	34.7%	43.0%	71.0%	14.6%	62.4%
Retail trade	40.1%	6.6%	10.6%*	24.4%	38.1%	68.7%	8.7%	60.9%
Professional services	27.7%	9.5%	15.1%	30.1%	41.1%	78.4%	12.6%	58.0%
Other services	26.8%	6.2%	15.7%	19.6%	38.3%	67.5%	10.4%	52.0%
Ownership								
For profit, incorporated	33.2%	7.9%	13.9%	25.6%	37.9%	73.1%	11.6%	59.8%
For profit, unincorporated	20.2%	8.0%	13.6%	24.5%	35.2%	56.8%	9.7%	47.5%
Nonprofit	27.1%	9.6%	20.2%	26.4%	40.2%	62.5%	15.5%	42.5%
Age of firm								
Less than 5 years	13.8%	9.7%	14.9%	23.0%*	49.4%	43.8%	11.1%	42.0%
5-9 years	12.8%	7.8%	10.7%	28.7%	25.3%	50.0%	9.5%	36.3%
10-19 years	14.1%	7.4%	13.3%	20.6%	34.4%	49.2%	9.9%	33.8%
20 or more years	31.5%	8.1%	15.9%	26.5%	37.7%	72.6%	13.1%	54.1%
Unknown	68.9%	.	9.5%*	42.4%*	49.5%	71.3%	13.0%*	69.4%
Multi/single status								
2 or more locations	55.3%	18.0%	14.0%	26.8%	37.9%	71.0%	20.1%	59.1%
1 location only	12.4%	7.9%	14.5%	24.7%	39.1%	54.4%	10.9%	33.4%
Percent full-time employees								
Less than 25%	26.3%	6.2%*	6.5%*	15.7%*	27.2%	68.7%	7.6%	48.9%
25-49 %	31.0%	5.5%*	10.9%	15.3%	23.1%	75.0%	8.3%	55.4%
50-74 %	27.5%	8.4%	13.5%*	16.8%	44.9%	62.8%	10.3%	53.5%
75% or more	31.3%	8.3%	15.4%	28.7%	39.2%	72.2%	12.3%	58.1%
Union presence								
No union employees	24.7%	7.7%	13.5%	24.5%	36.3%	63.1%	10.9%	48.9%
Has union employees	61.9%	14.3%	29.7%	42.0%	51.6%	85.3%	24.0%	77.9%
Unknown	72.9%	14.0%*	15.6%*	22.8%*	57.3%	84.3%	15.2%*	81.6%
Percent low wage employees								
50% or more low wage	31.1%	5.6%	8.2%	14.2%	30.0%	65.7%	7.3%	50.6%
Less than 50% low wage	30.3%	8.5%	15.9%	29.2%	41.8%	73.2%	12.4%	59.4%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2005 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.A.2.d(2005) Standard error for percent of private-sector establishments that offer health insurance that offer two or more health insurance plans by firm size and selected characteristics: United States, 2005**

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	0.56%	0.69%	1.10%	1.67%	1.20%	0.87%	0.61%	0.91%
Industry group **								
Agric., fish., forest.	2.43% *	2.20% *	3.31% *	.	10.76% *	13.82%	2.39% *	11.74% *
Mining and manufacturing	1.73%	1.48%	2.69%	3.52%	3.38%	4.27%	2.34%	1.85%
Construction	1.17%	1.65%	2.39%	3.53%	7.54%	7.00%	1.32%	3.66%
Utilities and transp.	3.35%	7.66% *	1.80% *	7.43% *	6.04%	3.87%	5.12% *	3.44%
Wholesale trade	1.71%	1.84%	5.08% *	4.43%	3.53%	4.31%	1.67%	3.36%
Fin. svcs. and real estate	0.87%	1.49%	3.76%	3.30%	3.23%	1.77%	1.49%	1.21%
Retail trade	0.88%	1.43%	3.30% *	3.51%	4.40%	1.83%	1.36%	1.56%
Professional services	0.84%	0.83%	1.42%	2.98%	2.99%	1.84%	0.82%	1.71%
Other services	1.12%	1.08%	1.99%	1.80%	2.88%	1.85%	1.24%	1.66%
Ownership								
For profit, incorporated	0.58%	0.98%	0.98%	1.99%	1.34%	0.81%	0.71%	0.91%
For profit, unincorporated	0.73%	0.72%	2.73%	3.98%	4.66%	3.59%	0.74%	1.47%
Nonprofit	1.13%	2.36%	4.01%	3.70%	2.33%	6.03%	2.10%	2.83%
Age of firm								
Less than 5 years	1.44%	1.46%	3.15%	8.77% *	9.00%	11.55%	1.09%	4.78%
5-9 years	1.24%	1.05%	2.64%	3.11%	5.05%	9.52%	1.19%	3.35%
10-19 years	0.85%	1.28%	2.36%	2.39%	4.00%	5.65%	1.05%	2.39%
20 or more years	0.86%	0.72%	1.65%	2.17%	1.68%	1.52%	0.80%	1.41%
Unknown	1.16%	.	10.06% *	14.41% *	3.54%	1.12%	9.96% *	1.14%
Multi/single status								
2 or more locations	0.84%	4.52%	2.60%	2.10%	1.40%	0.88%	1.46%	1.05%
1 location only	0.60%	0.73%	1.34%	1.80%	2.94%	10.04%	0.69%	1.35%
Percent full-time employees								
Less than 25%	3.06%	2.45% *	4.85% *	4.95% *	6.08%	4.30%	2.03%	3.92%
25-49 %	2.03%	2.14% *	2.86%	3.14%	4.00%	2.68%	1.55%	1.73%
50-74 %	1.70%	1.87%	4.46% *	4.03%	3.54%	2.73%	1.36%	2.52%
75% or more	0.51%	0.79%	1.03%	1.76%	1.28%	0.80%	0.74%	0.97%
Union presence								
No union employees	0.56%	0.59%	1.39%	1.64%	1.18%	1.32%	0.60%	1.08%
Has union employees	1.63%	3.50%	5.73%	5.39%	4.89%	2.42%	1.97%	2.29%
Unknown	2.10%	7.51% *	10.23% *	13.10% *	7.90%	1.24%	5.28% *	1.06%
Percent low wage employees								
50% or more low wage	1.45%	1.38%	1.22%	3.40%	3.11%	1.73%	1.01%	1.39%
Less than 50% low wage	0.36%	0.75%	1.17%	1.92%	1.54%	1.09%	0.73%	0.95%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2005 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.