Table I.B.2.b.(1)(2005) Percent of private-sector enrollees that are enrolled in self-insured plans at establishments that offer health insurance by firm size and selected characteristics: United States, 2005

| Characteristics | Total | $\begin{array}{r} \text { Less than } \\ 10 \\ \text { employees } \end{array}$ | employees | $\begin{array}{r} 25-99 \\ \text { employees } \end{array}$ | $100-999$ <br> employees | 1000 or more employees | $\begin{array}{r} \text { Less than } \\ 50 \\ \text { employees } \end{array}$ | 50 or more employees |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| United States | 53.4\% | 11.0\% | 10.6\% | 13.0\% | 35.8\% | 79.3\% | 11.7\% | 63.4\% |
| Industry group ** |  |  |  |  |  |  |  |  |
| Agric., fish., forest. | 40.1\% | 13.8\%* | 24.8\%* | 38.0\%* | 33.6\%* | 93.1\% | 30.8\%* | 51.9\% |
| Mining and manufacturing | 63.8\% | 7.4\% | 3.3\%* | 14.2\% | 44.7\% | 86.5\% | 8.3\% | 70.2\% |
| Construction | 36.5\% | 16.6\% | 12.6\% | 21.4\% | 49.2\% | 80.7\% | 15.4\% | 55.6\% |
| Utilities and transp. | 67.9\% | 13.2\% | 2.7\%* | 9.0\%* | 51.9\% | 81.8\% | 7.6\%* | 75.5\% |
| Wholesale trade | 48.4\% | 7.0\% | 10.8\% | 17.0\% | 34.9\% | 88.0\% | 13.6\% | 61.9\% |
| Fin. svs. and real estate | 65.8\% | 5.2\%* | 8.0\% | 9.1\% | 39.2\% | 84.9\% | 6.4\% | 73.7\% |
| Retail trade | 53.9\% | 11.6\% | 14.8\% | 13.4\%* | 23.1\% | 81.2\% | 14.4\% | 63.3\% |
| Professional services | 49.6\% | 10.8\% | 10.6\% | 7.4\% | 32.8\% | 76.0\% | 9.1\% | 59.0\% |
| Other services | 40.2\% | 12.8\% | 11.8\% | 12.4\% | 26.3\% | 62.1\% | 12.8\% | 49.0\% |
| Ownership |  |  |  |  |  |  |  |  |
| For profit, incorporated | 56.0\% | 11.3\% | 10.1\% | 14.3\% | 39.1\% | 80.9\% | 12.2\% | 66.3\% |
| For profit, unincorporated | 43.0\% | 9.8\% | 9.9\% | 10.3\% | 28.7\% | 75.1\% | 9.1\% | 56.4\% |
| Nonprofit | 47.6\% | 11.8\% | 16.0\% | 8.2\% | 29.3\% | 72.6\% | 11.9\% | 53.0\% |
| Age of firm |  |  |  |  |  |  |  |  |
| Less than 5 years | 21.6\% | 9.1\% | 4.0\%* | 3.7\%* | 46.9\% | 43.3\% | 6.3\% | 39.5\% |
| 5-9 years | 22.2\% | 11.8\% | 11.2\%* | 10.2\% | 23.8\% | 75.0\% | 11.5\% | 34.5\% |
| 10-19 years | 24.9\% | 10.0\% | 10.4\% | 10.1\% | 26.1\% | 66.4\% | 10.2\% | 36.1\% |
| 20 or more years | 50.9\% | 11.7\% | 11.2\% | 14.5\% | 37.1\% | 81.0\% | 13.1\% | 60.1\% |
| Unknown | 78.0\% | 0.0\% | 38.9\% * | 19.5\%* | 51.3\% | 79.2\% | 6.9\%* | 78.2\% |
| Multi/single status |  |  |  |  |  |  |  |  |
| 2 or more locations | 68.8\% | 7.9\%* | 13.9\% | 11.5\% | 40.9\% | 79.6\% | 11.4\% | 70.3\% |
| 1 location only | 18.1\% | 11.0\% | 10.3\% | 13.6\% | 27.0\% | 66.6\% | 11.8\% | 26.6\% |
| Percent full-time employees |  |  |  |  |  |  |  |  |
| Less than 25\% | 36.0\% | 14.0\% | 4.7\%* | 26.3\% | 14.2\% | 66.1\% | 15.0\% | 44.7\% |
| 25-49 \% | 54.1\% | 10.2\% | 7.4\%* | 8.8\% | 30.1\% | 81.0\% | 9.8\% | 64.2\% |
| 50-74 \% | 52.4\% | 13.3\% | 10.0\% | 10.2\% | 26.8\% | 78.1\% | 12.3\% | 61.5\% |
| 75\% or more | 53.8\% | 10.5\% | 10.9\% | 13.2\% | 37.5\% | 79.5\% | 11.7\% | 63.8\% |
| Union presence |  |  |  |  |  |  |  |  |
| No union employees | 44.7\% | 10.2\% | 9.5\% | 11.4\% | 34.7\% | 77.9\% | 10.6\% | 56.5\% |
| Has union employees | 67.9\% | 26.6\% | 22.6\% | 25.8\% | 41.3\% | 78.1\% | 26.7\% | 70.6\% |
| Unknown | 81.7\% | 15.1\% | 10.1\%* | 30.9\%* | 43.3\% | 85.5\% | 17.5\%* | 83.4\% |
| Percent low wage employees ** |  |  |  |  |  |  |  |  |
| $50 \%$ or more low wage | 52.1\% | 16.7\% | 15.9\% | 15.0\% | 33.3\% | 74.8\% | 18.3\% | 59.3\% |
| Less than $50 \%$ low wage | 53.7\% | 10.2\% | 9.8\% | 12.7\% | 36.2\% | 80.1\% | 10.8\% | 64.0\% |

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.
** 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.B.2.b.(1)(2005) Standard error for percent of private-sector enrollees that are enrolled in self-insured plans at establishments that offer health insurance by firm size and selected characteristics: United States, 2005

| Characteristics | Total | $\begin{array}{r} \text { Less than } \\ 10 \\ \text { employees } \end{array}$ | 10-24 employees | $\begin{array}{r} 25-99 \\ \text { employees } \end{array}$ | 100-999 <br> employees | 1000 or more employees | $\begin{array}{r} \text { Less than } \\ \text { employes } \end{array}$ | 50 or more employees |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| United States | 0.70\% | 0.81\% | 0.66\% | 1.44\% | 1.30\% | 0.94\% | 0.79\% | 0.78\% |
| Industry group ** |  |  |  |  |  |  |  |  |
| Agric., fish., forest. | 8.81\% | 4.28\%* | 8.03\%* | 13.71\%* | 12.43\%* | 14.12\% | 9.74\%* | 12.41\% |
| Mining and manufacturing | 2.25\% | 2.13\% | 1.42\%* | 3.81\% | 2.55\% | 1.77\% | 2.45\% | 2.03\% |
| Construction | 5.63\% | 2.60\% | 2.64\% | 4.79\% | 8.64\% | 9.41\% | 2.09\% | 7.38\% |
| Utilities and transp. | 2.24\% | 2.62\% | 3.39\%* | 3.41\%* | 7.78\% | 2.11\% | 2.73\%* | 2.24\% |
| Wholesale trade | 2.64\% | 1.49\% | 3.16\% | 3.15\% | 4.40\% | 2.43\% | 2.59\% | 3.24\% |
| Fin. svs. and real estate | 1.27\% | 1.66\%* | 1.85\% | 2.57\% | 3.79\% | 1.07\% | 1.44\% | 1.54\% |
| Retail trade | 1.80\% | 1.45\% | 3.49\% | 4.56\%* | 4.41\% | 2.26\% | 2.14\% | 1.94\% |
| Professional services | 1.18\% | 1.13\% | 2.10\% | 1.52\% | 1.53\% | 1.37\% | 0.82\% | 1.15\% |
| Other services | 1.67\% | 1.61\% | 2.58\% | 2.68\% | 4.41\% | 3.02\% | 1.92\% | 2.25\% |
| Ownership |  |  |  |  |  |  |  |  |
| For profit, incorporated | 0.86\% | 0.91\% | 0.60\% | 1.58\% | 2.11\% | 1.01\% | 0.93\% | 0.98\% |
| For profit, unincorporated | 2.28\% | 0.64\% | 1.91\% | 2.54\% | 4.30\% | 3.61\% | 0.62\% | 2.99\% |
| Nonprofit | 0.84\% | 2.63\% | 3.51\% | 1.25\% | 1.66\% | 2.32\% | 1.98\% | 1.11\% |
| Age of firm |  |  |  |  |  |  |  |  |
| Less than 5 years | 4.90\% | 1.77\% | 2.94\%* | 1.34\%* | 10.94\% | 12.80\% | 1.49\% | 7.64\% |
| 5-9 years | 2.24\% | 2.75\% | 3.57\%* | 2.85\% | 5.38\% | 6.22\% | 1.00\% | 5.44\% |
| 10-19 years | 1.87\% | 1.29\% | 2.18\% | 1.97\% | 2.72\% | 5.42\% | 1.05\% | 2.67\% |
| 20 or more years | 1.02\% | 0.82\% | 1.22\% | 1.76\% | 0.55\% | 1.46\% | 1.20\% | 1.14\% |
| Unknown | 1.69\% | 0.00\% | 13.81\%* | 8.65\%* | 4.44\% | 1.74\% | 14.24\%* | 1.70\% |
| Multi/single status |  |  |  |  |  |  |  |  |
| 2 or more locations | 0.74\% | 4.38\%* | 3.31\% | 1.51\% | 1.54\% | 0.96\% | 1.45\% | 0.84\% |
| 1 location only | 1.07\% | 0.81\% | 0.86\% | 1.77\% | 2.23\% | 4.64\% | 0.92\% | 1.82\% |
| Percent full-time employees |  |  |  |  |  |  |  |  |
| Less than 25\% | 5.92\% | 3.13\% | 7.08\%* | 7.42\% | 3.89\% | 6.16\% | 4.31\% | 6.08\% |
| 25-49 \% | 2.04\% | 2.26\% | 2.37\% * | 2.50\% | 6.12\% | 3.09\% | 1.96\% | 2.79\% |
| 50-74 \% | 2.06\% | 1.52\% | 2.07\% | 2.32\% | 3.93\% | 2.54\% | 2.29\% | 2.31\% |
| 75\% or more | 0.66\% | 0.82\% | 0.74\% | 1.61\% | 1.30\% | 0.95\% | 0.88\% | 0.76\% |
| Union presence |  |  |  |  |  |  |  |  |
| No union employees | 0.83\% | 0.81\% | 0.64\% | 1.52\% | 1.27\% | 1.33\% | 0.99\% | 1.04\% |
| Has union employees | 1.34\% | 6.66\% | 4.44\% | 6.09\% | 4.15\% | 1.51\% | 3.53\% | 1.28\% |
| Unknown | 1.56\% | 3.81\% | 10.19\%* | 12.28\%* | 6.56\% | 1.60\% | 7.42\%* | 1.59\% |
| Percent low wage employees ** |  |  |  |  |  |  |  |  |
| $50 \%$ or more low wage | 1.31\% | 2.19\% | 3.46\% | 3.17\% | 3.14\% | 1.42\% | 2.67\% | 1.55\% |
| Less than $50 \%$ low wage | 0.80\% | 0.76\% | 0.68\% | 1.55\% | 1.49\% | 0.95\% | 0.79\% | 0.87\% |

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.
${ }^{* *}$ 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.

