Table I.C.3.b(2005) Percent of total premiums for mixed-provider plans contributed by employees enrolled in single coverage at private-sector 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 | $\begin{array}{r} \text { Less than } \\ 50 \\ \text { employees } \end{array}$ | 50 or more employees |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| United States | 18.0\% | 12.3\% | 14.4\% | 17.0\% | 19.2\% | 19.0\% | 14.4\% | 18.9\% |
| Industry group ** |  |  |  |  |  |  |  |  |
| Agric., fish., forest. | 9.9\% | 10.8\%* | 15.4\%* | 6.7\%* | 9.0\%* | 12.7\%* | 9.4\%* | 11.0\% |
| Mining and manufacturing | 16.7\% | 14.0\%* | 16.2\% | 18.7\% | 17.8\% | 16.0\% | 17.1\% | 16.7\% |
| Construction | 18.0\% | 15.5\% | 14.9\% | 19.2\% | 14.2\% | 25.1\% | 14.5\% | 20.5\% |
| Utilities and transp. | 19.6\% | 20.3\% | 19.0\% | 29.2\% | 22.0\% | 18.3\% | 25.4\% | 18.9\% |
| Wholesale trade | 16.6\% | 11.6\% | 15.2\% | 19.4\% | 17.1\% | 16.3\% | 12.6\% | 18.5\% |
| Fin. svs. and real estate | 16.8\% | 6.4\% | 10.9\% | 10.6\% | 15.9\% | 19.2\% | 8.4\% | 18.1\% |
| Retail trade | 22.9\% | 15.0\% | 20.6\% | 20.9\% | 30.0\% | 22.6\% | 18.5\% | 23.9\% |
| Professional services | 15.5\% | 12.5\% | 10.8\% | 14.2\% | 17.0\% | 16.4\% | 12.8\% | 16.3\% |
| Other services | 21.8\% | 12.7\% | 14.5\% | 20.7\% | 24.3\% | 23.7\% | 16.9\% | 23.3\% |
| Ownership |  |  |  |  |  |  |  |  |
| For profit, incorporated | 18.6\% | 12.8\% | 14.6\% | 17.5\% | 19.6\% | 19.7\% | 14.5\% | 19.6\% |
| For profit, unincorporated | 17.8\% | 13.2\% | 16.9\% | 13.8\% | 21.5\% | 18.5\% | 14.6\% | 19.0\% |
| Nonprofit | 15.6\% | 6.6\% | 9.3\% | 16.9\% | 16.9\% | 15.6\% | 13.4\% | 16.0\% |
| Age of firm |  |  |  |  |  |  |  |  |
| Less than 5 years | 19.4\% | 13.0\% | 22.0\% | 21.2\% | 11.0\%* | 47.9\% | 17.9\% | 21.4\%* |
| 5-9 years | 17.4\% | 17.5\% | 11.5\% | 13.7\% | 23.7\% | 20.5\% | 14.2\% | 20.8\% |
| 10-19 years | 16.9\% | 11.9\% | 13.4\% | 17.3\% | 21.1\% | 18.2\% | 13.7\% | 19.5\% |
| 20 or more years | 17.6\% | 10.8\% | 14.4\% | 17.1\% | 19.1\% | 18.1\% | 14.3\% | 18.4\% |
| Unknown | 19.4\% |  | 5.5\% | 13.2\%* | 16.3\% | 19.6\% | 8.1\%* | 19.4\% |
| Multi/single status |  |  |  |  |  |  |  |  |
| 2 or more locations | 18.6\% | 10.2\%* | 11.6\% | 15.3\% | 18.0\% | 19.1\% | 12.8\% | 18.7\% |
| 1 location only | 16.8\% | 12.4\% | 14.6\% | 17.7\% | 21.4\% | 17.0\% | 14.6\% | 20.0\% |
| Percent full-time employees |  |  |  |  |  |  |  |  |
| Less than 25\% | 19.7\% | 20.2\%* | 22.3\% | 19.1\%* | 34.0\% | 13.3\%* | 20.4\% | 19.4\% |
| 25-49 \% | 19.4\% | 13.2\% | 17.7\% | 19.1\% | 17.0\% | 20.9\% | 19.4\% | 19.3\% |
| 50-74 \% | 19.9\% | 10.6\% | 13.2\% | 19.5\% | 21.7\% | 21.1\% | 14.3\% | 21.0\% |
| 75\% or more | 17.7\% | 12.3\% | 14.2\% | 16.6\% | 18.6\% | 18.7\% | 14.0\% | 18.6\% |
| Union presence |  |  |  |  |  |  |  |  |
| No union employees | 18.1\% | 12.5\% | 14.3\% | 17.1\% | 19.4\% | 19.7\% | 14.2\% | 19.5\% |
| Has union employees | 16.8\% | 9.8\%* | 13.6\%* | 15.2\% | 17.1\% | 17.0\% | 16.6\% | 16.8\% |
| Unknown | 19.6\% | 8.1\%* | 19.4\%* | 20.1\%* | 20.6\% | 19.7\% | 18.4\% | 19.7\% |
| Percent low wage employees |  |  |  |  |  |  |  |  |
| $50 \%$ or more low wage | 21.8\% | 12.3\% | 17.4\% | 17.4\% | 22.1\% | 24.0\% | 16.4\% | 22.8\% |
| Less than $50 \%$ low wage | 17.3\% | 12.4\% | 13.9\% | 17.0\% | 18.7\% | 18.0\% | 14.1\% | 18.2\% |

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.C.3.b(2005) Standard error for percent of total premiums for mixed-provider plans contributed by employees enrolled in single coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2005

| Characteristics | Total | $\begin{array}{r} \text { Less than } \\ 10 \\ \text { employees } \end{array}$ | $\begin{array}{r} 10-24 \\ \text { employees } \end{array}$ | $\begin{array}{r} 25-99 \\ \text { employees } \end{array}$ | $100-999$ employees | 1000 or more employees | $\begin{array}{r} \text { Less than } \\ \text { employees } \end{array}$ | 50 or more employees |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| United States | 0.46\% | 0.85\% | 1.05\% | 1.33\% | 0.89\% | 0.51\% | 0.90\% | 0.44\% |
| Industry group ** |  |  |  |  |  |  |  |  |
| Agric., fish., forest. | 2.25\% | 4.22\%* | 4.71\%* | 6.80\%* | 3.01\%* | 3.87\%* | 3.16\%* | 2.85\% |
| Mining and manufacturing | 0.62\% | 4.31\%* | 1.85\% | 2.22\% | 1.66\% | 0.74\% | 1.17\% | 0.68\% |
| Construction | 1.54\% | 2.61\% | 1.97\% | 2.90\% | 2.62\% | 2.89\% | 1.56\% | 2.01\% |
| Utilities and transp. | 1.29\% | 4.21\% | 5.26\% | 6.69\% | 3.27\% | 1.62\% | 2.79\% | 1.23\% |
| Wholesale trade | 0.96\% | 2.72\% | 2.03\% | 3.70\% | 1.10\% | 1.33\% | 1.55\% | 1.24\% |
| Fin. svs. and real estate | 0.35\% | 1.79\% | 2.26\% | 0.90\% | 0.71\% | 0.44\% | 1.34\% | 0.37\% |
| Retail trade | 0.65\% | 2.09\% | 2.52\% | 3.48\% | 3.42\% | 0.87\% | 1.56\% | 0.85\% |
| Professional services | 0.48\% | 1.13\% | 1.60\% | 1.83\% | 1.27\% | 0.57\% | 1.38\% | 0.55\% |
| Other services | 1.39\% | 2.28\% | 2.28\% | 2.63\% | 2.12\% | 2.34\% | 1.77\% | 1.56\% |
| Ownership |  |  |  |  |  |  |  |  |
| For profit, incorporated | 0.43\% | 0.95\% | 1.29\% | 1.34\% | 0.94\% | 0.38\% | 0.89\% | 0.37\% |
| For profit, unincorporated | 1.45\% | 1.41\% | 1.92\% | 2.14\% | 2.77\% | 1.91\% | 1.02\% | 1.75\% |
| Nonprofit | 0.87\% | 1.35\% | 2.09\% | 3.53\% | 1.81\% | 1.01\% | 2.62\% | 0.78\% |
| Age of firm |  |  |  |  |  |  |  |  |
| Less than 5 years | 3.09\% | 2.50\% | 3.90\% | 4.95\% | 4.18\%* | 10.14\% | 2.30\% | 6.56\% |
| 5-9 years | 1.37\% | 2.93\% | 1.99\% | 3.38\% | 2.83\% | 2.33\% | 1.43\% | 1.63\% |
| 10-19 years | 1.16\% | 1.78\% | 1.54\% | 1.95\% | 1.95\% | 2.89\% | 1.24\% | 1.52\% |
| 20 or more years | 0.30\% | 1.11\% | 1.26\% | 1.36\% | 0.68\% | 0.58\% | 0.94\% | 0.30\% |
| Unknown | 0.54\% | . | 1.64\% | 6.94\%* | 2.02\% | 0.55\% | 3.13\%* | 0.54\% |
| Multi/single status |  |  |  |  |  |  |  |  |
| 2 or more locations | 0.38\% | 3.97\%* | 2.53\% | 1.57\% | 0.83\% | 0.51\% | 2.60\% | 0.40\% |
| 1 location only | 0.81\% | 0.85\% | 1.06\% | 1.68\% | 1.54\% | 1.02\% | 0.88\% | 1.07\% |
| Percent full-time employees |  |  |  |  |  |  |  |  |
| Less than 25\% | 2.61\% | 6.34\%* | 5.91\% | 6.51\%* | 5.41\% | 4.09\%* | 3.75\% | 3.58\% |
| 25-49 \% | 1.34\% | 2.98\% | 3.67\% | 4.86\% | 3.51\% | 1.28\% | 3.01\% | 1.18\% |
| 50-74 \% | 1.06\% | 1.34\% | 2.83\% | 2.56\% | 2.45\% | 1.51\% | 0.91\% | 1.33\% |
| 75\% or more | 0.45\% | 0.99\% | 1.00\% | 1.38\% | 0.79\% | 0.44\% | 0.99\% | 0.42\% |
| Union presence |  |  |  |  |  |  |  |  |
| No union employees | 0.50\% | 0.88\% | 1.09\% | 1.32\% | 0.84\% | 0.67\% | 0.84\% | 0.50\% |
| Has union employees | 1.09\% | 3.27\%* | 4.64\%* | 4.39\% | 2.93\% | 0.89\% | 4.64\% | 1.02\% |
| Unknown | 1.30\% | 5.93\%* | 6.87\% * | 7.42\%* | 3.23\% | 1.30\% | 5.16\% | 1.27\% |
| Percent low wage employees |  |  |  |  |  |  |  |  |
| $50 \%$ or more low wage | 1.02\% | 2.74\% | 2.20\% | 2.95\% | 2.37\% | 1.30\% | 1.01\% | 1.16\% |
| Less than 50\% low wage | 0.42\% | 1.08\% | 1.00\% | 1.29\% | 0.89\% | 0.46\% | 1.05\% | 0.35\% |

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
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