

**Table I.B.2.b.(1)(2006) 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, 2006**

| 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               | 52.8% | 12.8%                  | 11.4%           | 14.7%           | 32.6%             | 78.8%                  | 12.2%                  | 62.5%                |
| Industry group **           |       |                        |                 |                 |                   |                        |                        |                      |
| Agric., fish., forest.      | 34.6% | 19.3%                  | 11.6% *         | 21.2% *         | 27.2% *           | 66.2%                  | 19.4% *                | 43.2% *              |
| Mining and manufacturing    | 62.4% | 9.7%                   | 11.7% *         | 16.6%           | 45.2%             | 86.7%                  | 11.1%                  | 69.8%                |
| Construction                | 26.4% | 16.2%                  | 16.3%           | 18.3%           | 29.2%             | 67.7%                  | 16.8%                  | 36.2%                |
| Utilities and transp.       | 67.4% | 6.3% *                 | 6.5% *          | 14.9% *         | 43.2%             | 84.4%                  | 6.6%                   | 75.6%                |
| Wholesale trade             | 48.0% | 12.9%                  | 7.7% *          | 8.2%            | 33.7%             | 84.4%                  | 8.8%                   | 62.6%                |
| Fin. svcs. and real estate  | 60.3% | 8.6% *                 | 9.9%            | 7.3% *          | 32.0%             | 78.1%                  | 9.2%                   | 67.7%                |
| Retail trade                | 61.4% | 12.0%                  | 10.3%           | 15.1%           | 24.0%             | 83.0%                  | 11.9%                  | 70.6%                |
| Professional services       | 49.7% | 13.1%                  | 8.8%            | 14.8%           | 27.1%             | 76.5%                  | 10.9%                  | 58.5%                |
| Other services              | 40.7% | 14.2%                  | 16.1%           | 14.9%           | 28.3%             | 63.7%                  | 15.2%                  | 49.1%                |
| Ownership                   |       |                        |                 |                 |                   |                        |                        |                      |
| For profit, incorporated    | 54.1% | 11.0%                  | 10.9%           | 12.6%           | 32.6%             | 80.3%                  | 10.8%                  | 64.5%                |
| For profit, unincorporated  | 47.4% | 17.0%                  | 9.5% *          | 19.2%           | 38.7%             | 72.6%                  | 14.6%                  | 59.1%                |
| Nonprofit                   | 51.0% | 16.5%                  | 19.8% *         | 21.5%           | 29.4%             | 74.5%                  | 19.5%                  | 55.2%                |
| Age of firm                 |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 5 years           | 18.1% | 14.9%                  | 12.2%           | 12.9%           | 23.9% *           | 34.4% *                | 14.1%                  | 24.5%                |
| 5-9 years                   | 23.0% | 12.4%                  | 9.7% *          | 12.8%           | 22.1%             | 75.2%                  | 10.8%                  | 36.4%                |
| 10-19 years                 | 24.6% | 15.1%                  | 12.3%           | 13.9%           | 23.8%             | 61.6%                  | 13.3%                  | 33.3%                |
| 20 or more years            | 51.3% | 11.2%                  | 11.2%           | 15.0%           | 33.9%             | 82.2%                  | 11.6%                  | 60.7%                |
| Unknown                     | 75.6% | 12.1% *                | 30.4% *         | 31.7% *         | 52.8%             | 76.9%                  | 32.6%                  | 75.8%                |
| Multi/single status         |       |                        |                 |                 |                   |                        |                        |                      |
| 2 or more locations         | 68.7% | 8.5% *                 | 13.6%           | 12.7%           | 35.3%             | 79.7%                  | 13.8%                  | 69.8%                |
| 1 location only             | 18.9% | 12.8%                  | 11.3%           | 15.2%           | 28.5%             | 48.0%                  | 12.0%                  | 27.7%                |
| Percent full-time employees |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%               | 44.9% | 18.2% *                | 8.6% *          | 19.1% *         | 30.2% *           | 68.1%                  | 14.9% *                | 51.7%                |
| 25-49 %                     | 57.4% | 14.7%                  | 15.2%           | 10.1% *         | 32.1%             | 81.3%                  | 15.0%                  | 67.5%                |
| 50-74 %                     | 53.2% | 10.7%                  | 11.2% *         | 17.9%           | 27.7%             | 81.6%                  | 11.0%                  | 64.8%                |
| 75% or more                 | 52.7% | 12.9%                  | 11.4%           | 14.5%           | 33.2%             | 78.5%                  | 12.2%                  | 62.3%                |
| Union presence              |       |                        |                 |                 |                   |                        |                        |                      |
| No union employees          | 44.6% | 11.8%                  | 10.2%           | 12.0%           | 33.0%             | 77.6%                  | 10.6%                  | 56.5%                |
| Has union employees         | 71.9% | 34.9%                  | 28.4%           | 42.7%           | 28.3%             | 84.2%                  | 40.3%                  | 73.5%                |
| Unknown                     | 72.1% | 29.5%                  | 44.2% *         | 11.6% *         | 44.3%             | 74.7%                  | 29.2%                  | 73.0%                |
| Percent low wage employees  |       |                        |                 |                 |                   |                        |                        |                      |
| 50% or more low wage        | 57.4% | 15.1%                  | 19.5%           | 16.5%           | 33.8%             | 78.9%                  | 16.6%                  | 64.1%                |
| Less than 50% low wage      | 52.0% | 12.4%                  | 10.5%           | 14.4%           | 32.4%             | 78.7%                  | 11.6%                  | 62.2%                |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2006 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)(2006) 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, 2006**

| 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               | 0.80% | 0.71%                  | 1.08%           | 1.18%           | 1.29%             | 0.97%                  | 0.64%                  | 0.91%                |
| Industry group **           |       |                        |                 |                 |                   |                        |                        |                      |
| Agric., fish., forest.      | 5.50% | 4.49%                  | 5.72% *         | 8.05% *         | 15.15% *          | 14.49%                 | 6.21% *                | 13.38% *             |
| Mining and manufacturing    | 1.34% | 2.32%                  | 5.86% *         | 2.72%           | 3.13%             | 1.18%                  | 2.17%                  | 1.62%                |
| Construction                | 1.86% | 2.32%                  | 4.00%           | 4.22%           | 6.00%             | 7.05%                  | 2.50%                  | 4.11%                |
| Utilities and transp.       | 1.30% | 5.21% *                | 2.66% *         | 5.67% *         | 4.47%             | 2.11%                  | 1.60%                  | 1.36%                |
| Wholesale trade             | 2.30% | 2.62%                  | 2.52% *         | 1.58%           | 4.07%             | 2.97%                  | 1.24%                  | 2.72%                |
| Fin. svcs. and real estate  | 2.78% | 2.80% *                | 2.54%           | 2.83% *         | 4.22%             | 3.49%                  | 1.67%                  | 2.87%                |
| Retail trade                | 2.02% | 1.63%                  | 2.41%           | 3.01%           | 3.24%             | 2.33%                  | 1.53%                  | 2.06%                |
| Professional services       | 1.54% | 0.92%                  | 1.45%           | 1.58%           | 1.92%             | 1.42%                  | 0.67%                  | 1.75%                |
| Other services              | 1.74% | 1.19%                  | 2.60%           | 2.10%           | 4.31%             | 3.85%                  | 1.39%                  | 2.86%                |
| Ownership                   |       |                        |                 |                 |                   |                        |                        |                      |
| For profit, incorporated    | 0.96% | 0.81%                  | 1.08%           | 1.04%           | 1.54%             | 1.13%                  | 0.65%                  | 1.12%                |
| For profit, unincorporated  | 2.25% | 1.69%                  | 3.02% *         | 4.58%           | 3.10%             | 3.63%                  | 1.51%                  | 2.95%                |
| Nonprofit                   | 1.46% | 2.65%                  | 6.32% *         | 3.37%           | 1.96%             | 2.96%                  | 2.92%                  | 1.70%                |
| Age of firm                 |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 5 years           | 2.66% | 3.58%                  | 3.25%           | 3.41%           | 10.80% *          | 12.15% *               | 1.61%                  | 6.63%                |
| 5-9 years                   | 1.79% | 1.37%                  | 2.94% *         | 3.19%           | 4.93%             | 5.72%                  | 1.16%                  | 2.65%                |
| 10-19 years                 | 1.13% | 1.01%                  | 2.68%           | 3.34%           | 3.21%             | 5.72%                  | 1.48%                  | 2.98%                |
| 20 or more years            | 1.08% | 0.89%                  | 1.10%           | 1.38%           | 1.14%             | 1.38%                  | 0.85%                  | 1.14%                |
| Unknown                     | 0.94% | 8.59% *                | 13.37% *        | 12.52% *        | 4.75%             | 1.00%                  | 8.42%                  | 0.95%                |
| Multi/single status         |       |                        |                 |                 |                   |                        |                        |                      |
| 2 or more locations         | 0.89% | 2.88% *                | 2.37%           | 1.58%           | 1.59%             | 0.97%                  | 2.35%                  | 0.91%                |
| 1 location only             | 0.82% | 0.70%                  | 1.10%           | 1.45%           | 1.35%             | 7.68%                  | 0.57%                  | 1.72%                |
| Percent full-time employees |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%               | 4.70% | 6.21% *                | 3.09% *         | 5.89% *         | 9.81% *           | 5.02%                  | 4.84% *                | 5.27%                |
| 25-49 %                     | 3.62% | 3.34%                  | 3.14%           | 4.82% *         | 4.90%             | 2.76%                  | 2.56%                  | 3.91%                |
| 50-74 %                     | 2.24% | 1.41%                  | 3.53% *         | 4.62%           | 2.92%             | 2.35%                  | 1.45%                  | 2.68%                |
| 75% or more                 | 0.83% | 0.84%                  | 1.35%           | 1.37%           | 1.47%             | 1.05%                  | 0.82%                  | 1.00%                |
| Union presence              |       |                        |                 |                 |                   |                        |                        |                      |
| No union employees          | 1.10% | 0.91%                  | 0.96%           | 1.14%           | 1.22%             | 1.70%                  | 0.54%                  | 1.34%                |
| Has union employees         | 1.61% | 6.36%                  | 4.62%           | 5.45%           | 4.70%             | 1.00%                  | 3.52%                  | 1.79%                |
| Unknown                     | 1.89% | 8.38%                  | 14.17% *        | 8.50% *         | 9.36%             | 1.77%                  | 8.70%                  | 1.80%                |
| Percent low wage employees  |       |                        |                 |                 |                   |                        |                        |                      |
| 50% or more low wage        | 0.76% | 2.22%                  | 3.87%           | 3.06%           | 2.63%             | 1.57%                  | 1.80%                  | 0.69%                |
| Less than 50% low wage      | 0.99% | 0.86%                  | 1.13%           | 1.33%           | 1.28%             | 0.98%                  | 0.78%                  | 1.10%                |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2006 Medical Expenditure Panel Survey-Insurance Component.

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