Table I.C.3.a(2006) Percent of total premiums for exclusive-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, 2006

| Characteristics | Total | $\begin{array}{r} \text { Less than } \\ 10 \end{array}$ employees | 10-24 <br> employees | $\begin{array}{r} 25-99 \\ \text { employees } \end{array}$ | 100-999 employees | $\begin{array}{r} 1000 \text { or } \\ \text { more } \\ \text { employees } \end{array}$ | Less than 50 employees employees | 50 or more employees |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| United States | 20.3\% | 15.5\% | 18.8\% | 22.8\% | 21.2\% | 20.2\% | 19.7\% | 20.5\% |
| Industry group ** |  |  |  |  |  |  |  |  |
| Agric., fish., forest. | 13.1\%* | . | . |  | . | . | 22.2\% | 4.2\%* |
| Mining and manufacturing | 17.1\% | 9.1\%* | 14.4\% | 20.0\% | 18.1\% | 16.6\% | 16.7\% | 17.3\% |
| Construction | 17.9\% | 17.1\% | 21.5\% | 18.9\% | 17.1\% | 10.9\%* | 19.1\% | 15.9\% |
| Utilities and transp. | 23.5\% | 31.8\% | 34.6\% | 39.6\% | 20.6\%* | 18.1\% | 40.5\% | 19.0\% |
| Wholesale trade | 21.1\% | 11.1\% | 17.9\% | 18.7\% | 27.4\% | 22.8\% | 17.3\% | 23.6\% |
| Fin. svs. and real estate | 21.4\% | 14.9\%* | 7.1\%* | 27.2\% | 20.3\% | 23.0\% | 15.8\% | 22.5\% |
| Retail trade | 26.3\% | 13.1\% | 23.4\% | 28.2\% | 28.8\% | 30.2\% | 19.8\% | 30.3\% |
| Professional services | 17.3\% | 13.0\% | 18.4\% | 21.3\% | 17.6\% | 16.5\% | 18.3\% | 17.0\% |
| Other services | 24.6\% | 22.3\% | 17.9\% | 24.3\% | 27.5\% | 25.7\% | 22.6\% | 25.6\% |
| Ownership |  |  |  |  |  |  |  |  |
| For profit, incorporated | 22.0\% | 16.4\% | 20.0\% | 23.2\% | 24.4\% | 22.1\% | 20.5\% | 22.7\% |
| For profit, unincorporated | 21.1\% | 17.2\% | 17.5\% | 26.8\% | 21.8\% | 21.0\% | 20.0\% | 21.8\% |
| Nonprofit | 14.5\% | 5.3\%* | 7.2\% | 18.5\% | 13.8\% | 15.1\% | 13.6\% | 14.6\% |
| Age of firm |  |  |  |  |  |  |  |  |
| Less than 5 years | 22.4\% | 20.2\% | 25.1\% | 25.3\% | 22.8\% | 16.9\%* | 23.2\% | 20.9\% |
| 5-9 years | 21.7\% | 18.6\% | 16.8\% | 27.7\% | 21.3\% | 21.8\% | 20.4\% | 23.2\% |
| 10-19 years | 23.0\% | 15.0\% | 17.6\% | 28.8\% | 28.5\% | 21.9\% | 20.7\% | 25.5\% |
| 20 or more years | 19.4\% | 13.5\% | 19.1\% | 20.4\% | 19.4\% | 20.0\% | 18.8\% | 19.6\% |
| Unknown | 20.5\% | 8.0\%* | 26.1\%* | 15.8\% | 23.2\% | 20.5\% | 17.2\% | 20.5\% |
| Multi/single status |  |  |  |  |  |  |  |  |
| 2 or more locations | 20.3\% | 8.5\%* | 15.5\% | 18.5\% | 20.4\% | 20.5\% | 20.0\% | 20.3\% |
| 1 location only | 20.3\% | 15.6\% | 19.0\% | 24.0\% | 22.1\% | 15.3\% | 19.7\% | 21.2\% |
| Percent full-time employees |  |  |  |  |  |  |  |  |
| Less than 25\% | 32.1\% | 14.5\%* | 21.2\% | 24.7\% | 43.8\% | 32.8\% | 19.6\% | 36.1\% |
| 25-49 \% | 18.9\% | 20.5\% | 19.2\% * | 29.9\% | 21.3\% | 14.2\%* | 23.3\% | 16.5\% |
| 50-74 \% | 21.9\% | 15.1\% | 19.7\% | 26.8\%* | 22.3\% | 22.6\% | 20.3\% | 22.6\% |
| 75\% or more | 19.8\% | 15.3\% | 18.6\% | 22.1\% | 20.3\% | 20.0\% | 19.4\% | 20.0\% |
| Union presence |  |  |  |  |  |  |  |  |
| No union employees | 21.1\% | 15.6\% | 19.0\% | 23.4\% | 21.8\% | 22.3\% | 19.9\% | 21.8\% |
| Has union employees | 15.8\% | 2.1\%* | 9.1\%* | 13.7\% | 18.4\% | 15.6\% | 10.8\% | 16.0\% |
| Unknown | 21.0\% | 21.6\%* | 25.5\%* | 35.2\% | 15.6\%* | 20.8\% | 25.7\%* | 20.8\% |
| Percent low wage employees |  |  |  |  |  |  |  |  |
| $50 \%$ or more low wage | 25.2\% | 16.0\% | 19.0\% | 29.4\% | 25.3\% | 27.8\% | 21.3\% | 26.6\% |
| Less than $50 \%$ low wage | 19.5\% | 15.4\% | 18.8\% | 21.9\% | 20.3\% | 19.2\% | 19.5\% | 19.5\% |

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.

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.a(2006) Standard error for percent of total premiums for exclusive-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, 2006

| Characteristics | Total | $\begin{array}{r} \text { Less than } \\ \text { employes } \end{array}$ | $\begin{array}{r} 10-24 \\ \text { employees } \end{array}$ | $\begin{array}{r} 25-99 \\ \text { employees } \end{array}$ | $\begin{array}{r} \text { 100-999 } \\ \text { employees } \end{array}$ | $\begin{array}{r} 1000 \text { or } \\ \text { more } \\ \text { employees } \end{array}$ | $\begin{array}{r} \text { Less than } \\ \text { employees } \end{array}$ | 50 or more employees |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| United States | 0.50\% | 1.23\% | 1.26\% | 0.83\% | 0.88\% | 0.75\% | 0.63\% | 0.62\% |
| Industry group ** |  |  |  |  |  |  |  |  |
| Agric., fish., forest. | 5.23\%* |  | . |  |  |  | 6.38\% | 1.27\% * |
| Mining and manufacturing | 0.87\% | 3.21\%* | 2.93\% | 3.00\% | 1.96\% | 1.44\% | 1.63\% | 1.08\% |
| Construction | 2.21\% | 3.32\% | 4.73\% | 4.41\% | 4.30\% | 4.14\%* | 2.72\% | 3.30\% |
| Utilities and transp. | 3.49\% | 9.46\% | 8.95\% | 9.90\% | 9.99\%* | 2.54\% | 10.24\% | 2.44\% |
| Wholesale trade | 2.49\% | 2.04\% | 4.91\% | 3.30\% | 2.78\% | 4.40\% | 3.07\% | 3.40\% |
| Fin. svs. and real estate | 1.12\% | 4.73\%* | 5.40\%* | 4.20\% | 3.66\% | 0.71\% | 3.24\% | 1.10\% |
| Retail trade | 1.89\% | 2.92\% | 2.66\% | 3.81\% | 4.14\% | 2.45\% | 1.67\% | 2.19\% |
| Professional services | 0.67\% | 1.44\% | 1.77\% | 2.58\% | 1.47\% | 0.90\% | 1.56\% | 0.84\% |
| Other services | 1.37\% | 4.86\% | 2.22\% | 2.85\% | 4.29\% | 1.34\% | 2.63\% | 1.29\% |
| Ownership |  |  |  |  |  |  |  |  |
| For profit, incorporated | 0.51\% | 1.37\% | 1.18\% | 1.01\% | 1.26\% | 0.89\% | 0.58\% | 0.71\% |
| For profit, unincorporated | 1.59\% | 2.75\% | 4.22\% | 3.61\% | 3.59\% | 1.52\% | 2.14\% | 1.84\% |
| Nonprofit | 0.60\% | 3.40\%* | 1.84\% | 2.93\% | 1.14\% | 1.29\% | 2.22\% | 0.81\% |
| Age of firm |  |  |  |  |  |  |  |  |
| Less than 5 years | 2.84\% | 3.62\% | 7.45\% | 5.70\% | 4.64\% | 5.35\%* | 3.47\% | 2.88\% |
| 5-9 years | 1.28\% | 3.59\% | 3.32\% | 5.13\% | 4.11\% | 4.98\% | 2.68\% | 2.59\% |
| 10-19 years | 0.93\% | 3.36\% | 2.41\% | 4.33\% | 3.24\% | 1.77\% | 1.89\% | 1.97\% |
| 20 or more years | 0.70\% | 1.78\% | 2.20\% | 1.08\% | 0.79\% | 1.08\% | 0.85\% | 0.79\% |
| Unknown | 1.40\% | 2.52\%* | 8.48\%* | 4.59\% | 3.90\% | 1.50\% | 4.93\% | 1.41\% |
| Multi/single status |  |  |  |  |  |  |  |  |
| 2 or more locations | 0.53\% | 9.38\%* | 4.58\% | 2.09\% | 1.39\% | 0.72\% | 2.15\% | 0.56\% |
| 1 location only | 0.85\% | 1.27\% | 1.20\% | 1.18\% | 2.10\% | 2.54\% | 0.67\% | 1.73\% |
| Percent full-time employees |  |  |  |  |  |  |  |  |
| Less than 25\% | 5.05\% | 5.24\%* | 6.17\% | 5.02\% | 8.14\% | 4.24\% | 4.59\% | 5.44\% |
| 25-49 \% | 3.54\% | 5.13\% | 5.86\%* | 6.77\% | 4.60\% | 4.67\%* | 4.60\% | 3.52\% |
| 50-74 \% | 1.20\% | 2.69\% | 4.28\% | 8.58\%* | 3.25\% | 2.01\% | 2.78\% | 1.04\% |
| 75\% or more | 0.44\% | 1.46\% | 1.42\% | 0.92\% | 1.15\% | 0.80\% | 0.65\% | 0.65\% |
| Union presence |  |  |  |  |  |  |  |  |
| No union employees | 0.46\% | 1.27\% | 1.34\% | 1.01\% | 0.74\% | 0.72\% | 0.72\% | 0.48\% |
| Has union employees | 1.70\% | 2.78\%* | 5.05\%* | 2.40\% | 3.53\% | 1.97\% | 2.16\% | 1.70\% |
| Unknown | 1.72\% | 9.70\%* | 9.19\%* | 9.34\% | 6.58\%* | 1.88\% | 9.64\%* | 1.72\% |
| Percent low wage employees |  |  |  |  |  |  |  |  |
| $50 \%$ or more low wage | 1.15\% | 3.58\% | 2.42\% | 4.75\% | 1.98\% | 1.90\% | 2.01\% | 1.34\% |
| Less than $50 \%$ low wage | 0.55\% | 1.75\% | 1.47\% | 1.08\% | 1.16\% | 0.72\% | 0.67\% | 0.71\% |

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.

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.

