Table I.D.3.a(2006) Percent of total premiums for exclusive-provider plans contributed by employees enrolled in family coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2006

| Characteristics | Total | $\begin{array}{r} \text { Less than } \\ \text { employees } \end{array}$ | $\begin{array}{r} 10-24 \\ \text { employees } \end{array}$ | $\begin{array}{r} 25-99 \\ \text { employees } \end{array}$ | 100-999 employees | $\begin{array}{r} 1000 \text { or } \\ \text { more } \\ \text { employees } \end{array}$ | Less than employees | 50 or more employees |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| United States | 27.0\% | 22.6\% | 30.5\% | 36.8\% | 34.9\% | 22.0\% | 29.9\% | 26.3\% |
| Industry group ** |  |  |  |  |  |  |  |  |
| Agric., fish., forest. | 4.1\%* | . | . | . | . |  | 5.2\%* | 2.1\%* |
| Mining and manufacturing | 25.6\% | 30.4\% | 26.5\% | 42.3\% | 26.3\% | 18.4\% | 34.7\% | 23.8\% |
| Construction | 27.7\% | 21.5\% | 29.1\% | 24.3\% | 35.9\% | 35.1\% | 25.8\% | 30.7\% |
| Utilities and transp. | 20.5\% | 24.3\% | 20.7\%* | 29.6\% | 36.6\% | 17.1\% | 28.1\% | 19.0\% |
| Wholesale trade | 29.2\% | 16.8\% | 36.4\% | 32.0\% | 35.5\% | 24.2\% | 30.3\% | 28.7\% |
| Fin. svs. and real estate | 26.4\% | 25.5\% | 27.4\% | 46.9\% | 29.6\% | 24.6\% | 28.0\% | 26.3\% |
| Retail trade | 41.4\% | 19.6\%* | 36.4\% | 49.7\% | 52.2\% | 39.9\% | 35.6\% | 44.0\% |
| Professional services | 23.8\% | 19.6\% | 36.3\% | 39.3\% | 36.6\% | 18.8\% | 30.6\% | 23.0\% |
| Other services | 33.2\% | 28.7\% | 24.2\% | 37.0\% | 39.5\% | 29.8\% | 30.0\% | 34.7\% |
| Ownership |  |  |  |  |  |  |  |  |
| For profit, incorporated | 28.4\% | 21.6\% | 31.5\% | 37.1\% | 35.7\% | 23.5\% | 31.0\% | 27.6\% |
| For profit, unincorporated | 25.4\% | 25.8\% | 27.0\% | 34.4\% | 31.8\% | 21.0\% | 25.5\% | 25.3\% |
| Nonprofit | 23.0\% | 21.0\%* | 16.9\% | 37.0\% | 33.3\% | 18.4\% | 25.9\% | 22.8\% |
| Age of firm |  |  |  |  |  |  |  |  |
| Less than 5 years | 37.8\% | 26.2\% | 22.7\%* | 51.6\% | 43.8\% | 30.8\% | 32.0\% | 45.7\% |
| 5-9 years | 36.8\% | 37.6\% | 34.5\% | 45.8\% | 34.9\% | 23.1\% | 37.6\% | 35.6\% |
| 10-19 years | 34.3\% | 23.1\% | 28.4\% | 39.8\% | 47.5\% | 21.6\% | 28.6\% | 38.7\% |
| 20 or more years | 26.2\% | 16.1\% | 31.8\% | 34.6\% | 32.2\% | 21.4\% | 29.0\% | 25.5\% |
| Unknown | 22.9\% | 14.8\%* | . | 0.1\%* | 26.2\% | 22.9\% | 8.1\%* | 23.0\% |
| Multi/single status |  |  |  |  |  |  |  |  |
| 2 or more locations | 23.6\% | 8.4\%* | 32.0\% | 32.8\% | 31.0\% | 21.8\% | 32.7\% | 23.5\% |
| 1 location only | 33.5\% | 22.8\% | 30.4\% | 37.7\% | 39.5\% | 25.6\% | 29.7\% | 38.2\% |
| Percent full-time employees |  |  |  |  |  |  |  |  |
| Less than 25\% | 42.5\% | 27.5\%* | 13.4\%* | 52.3\% | 59.3\% | 29.0\%* | 39.1\% | 44.0\% |
| 25-49 \% | 20.1\% | 19.1\%* | 20.1\%* | 44.5\% | 20.9\% | 18.4\% * | 27.0\% | 18.6\% |
| 50-74 \% | 30.6\% | 26.5\% | 30.3\% | 40.3\% | 40.8\% | 24.5\% | 29.6\% | 30.8\% |
| 75\% or more | 26.7\% | 22.0\% | 31.3\% | 36.2\% | 33.7\% | 21.9\% | 29.9\% | 25.9\% |
| Union presence |  |  |  |  |  |  |  |  |
| No union employees | 30.3\% | 23.4\% | 30.8\% | 38.4\% | 36.3\% | 25.1\% | 30.9\% | 30.0\% |
| Has union employees | 17.7\% | 3.2\%* | 8.1\%* | 25.5\%* | 29.5\% | 15.3\% | 8.4\%* | 18.1\% |
| Unknown | 26.4\% | 20.6\%* | 98.9\% | 37.1\% | 24.8\% | 26.1\% | 39.6\% | 26.1\% |
| Percent low wage employees |  |  |  |  |  |  |  |  |
| $50 \%$ or more low wage | 34.0\% | 25.5\%* | 19.7\%* | 46.3\% | 39.9\% | 31.3\% | 31.2\% | 34.6\% |
| Less than $50 \%$ low wage | 26.3\% | 22.3\% | 31.6\% | 36.1\% | 34.2\% | 21.1\% | 29.8\% | 25.4\% |

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.D.3.a(2006) Standard error for percent of total premiums for exclusive-provider plans contributed by employees enrolled in family coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States 2006

| Characteristics | Total | Less than 10 employees | $10-24$ employees | $\begin{array}{r} 25-99 \\ \text { employees } \end{array}$ | $\begin{array}{r} 100-999 \\ \text { employees } \end{array}$ | $\begin{array}{r} 1000 \text { or } \\ \text { more } \\ \text { employees } \end{array}$ | Less than employees | 50 or more employees |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| United States | 0.52\% | 1.87\% | 1.89\% | 1.83\% | 1.39\% | 0.51\% | 1.07\% | 0.61\% |
| Industry group ** |  |  |  |  |  |  |  |  |
| Agric., fish., forest. | 4.13\%* | . | . |  | . |  | 9.71\%* | 3.04\%* |
| Mining and manufacturing | 1.20\% | 7.27\% | 6.31\% | 4.86\% | 1.96\% | 1.21\% | 3.39\% | 1.55\% |
| Construction | 2.46\% | 3.94\% | 5.82\% | 3.26\% | 4.41\% | 8.04\% | 2.66\% | 4.01\% |
| Utilities and transp. | 2.65\% | 6.18\% | 6.50\%* | 6.88\% | 8.23\% | 1.91\% | 5.44\% | 2.04\% |
| Wholesale trade | 2.10\% | 4.40\% | 7.72\% | 6.87\% | 2.11\% | 3.03\% | 3.62\% | 2.51\% |
| Fin. svs. and real estate | 1.66\% | 7.43\% | 7.93\% | 8.36\% | 4.94\% | 1.41\% | 4.32\% | 1.63\% |
| Retail trade | 2.29\% | 6.91\%* | 5.64\% | 5.98\% | 4.10\% | 3.83\% | 5.07\% | 2.93\% |
| Professional services | 0.92\% | 3.01\% | 4.51\% | 3.74\% | 3.76\% | 0.94\% | 2.38\% | 1.06\% |
| Other services | 2.26\% | 7.32\% | 4.38\% | 4.89\% | 5.20\% | 1.11\% | 3.83\% | 1.33\% |
| Ownership |  |  |  |  |  |  |  |  |
| For profit, incorporated | 0.61\% | 2.25\% | 2.00\% | 1.49\% | 1.48\% | 0.49\% | 0.94\% | 0.78\% |
| For profit, unincorporated | 1.73\% | 3.82\% | 5.49\% | 6.20\% | 3.17\% | 1.44\% | 2.86\% | 2.31\% |
| Nonprofit | 1.27\% | 8.43\%* | 4.92\% | 4.35\% | 3.64\% | 1.08\% | 3.44\% | 1.25\% |
| Age of firm |  |  |  |  |  |  |  |  |
| Less than 5 years | 2.98\% | 6.54\% | 10.75\%* | 9.14\% | 9.29\% | 6.64\% | 5.10\% | 5.81\% |
| 5-9 years | 3.02\% | 6.53\% | 7.14\% | 6.00\% | 8.54\% | 2.94\% | 4.16\% | 3.89\% |
| 10-19 years | 1.93\% | 4.12\% | 5.02\% | 6.07\% | 3.72\% | 1.87\% | 3.09\% | 2.73\% |
| 20 or more years | 0.86\% | 2.66\% | 3.08\% | 2.50\% | 1.66\% | 1.08\% | 2.54\% | 0.93\% |
| Unknown | 0.99\% | 5.91\%* | . | 0.03\%* | 4.79\% | 0.93\% | 5.63\%* | 0.98\% |
| Multi/single status |  |  |  |  |  |  |  |  |
| 2 or more locations | 0.47\% | 3.40\%* | 6.97\% | 2.94\% | 2.03\% | 0.41\% | 3.57\% | 0.53\% |
| 1 location only | 0.77\% | 1.91\% | 1.80\% | 2.00\% | 2.22\% | 2.58\% | 1.03\% | 1.71\% |
| Percent full-time employees |  |  |  |  |  |  |  |  |
| Less than 25\% | 7.26\% | 9.44\%* | 4.73\%* | 11.77\% | 11.46\% | 10.41\%* | 7.51\% | 8.61\% |
| 25-49 \% | 4.42\% | 6.46\%* | 8.57\%* | 10.39\% | 5.79\% | 7.57\%* | 6.65\% | 4.86\% |
| 50-74 \% | 1.35\% | 6.79\% | 6.77\% | 8.45\% | 5.00\% | 2.15\% | 4.49\% | 2.09\% |
| 75\% or more | 0.41\% | 2.48\% | 1.84\% | 1.90\% | 1.49\% | 0.55\% | 1.22\% | 0.55\% |
| Union presence |  |  |  |  |  |  |  |  |
| No union employees | 0.48\% | 2.12\% | 1.87\% | 2.07\% | 2.12\% | 0.64\% | 0.82\% | 0.77\% |
| Has union employees | 1.18\% | 4.58\%* | 5.85\%* | 7.64\%* | 3.55\% | 0.97\% | 4.62\%* | 1.16\% |
| Unknown | 2.88\% | 8.25\%* | 29.49\% | 11.12\% | 6.86\% | 3.31\% | 11.49\% | 3.26\% |
| Percent low wage employees |  |  |  |  |  |  |  |  |
| $50 \%$ or more low wage | 1.44\% | 9.96\%* | 6.71\%* | 4.79\% | 4.19\% | 1.35\% | 3.31\% | 1.72\% |
| Less than 50\% low wage | 0.53\% | 2.04\% | 2.04\% | 1.97\% | 1.35\% | 0.57\% | 1.33\% | 0.61\% |

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.

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** 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.

