

**Table I.A.2.a(2008) Percent of private-sector establishments that offer health insurance that self-insure at least one plan by firm size and selected characteristics: United States, 2008**

Characteristics	Total	Less than 100 employees	100-499 employees	500 or more employees	Less than 50 employees	50 or more employees
United States	34.2%	13.1%	29.2%	81.8%	13.0%	62.7%
Industry group **						
Agric., fish., forest.	15.1%	12.1%	12.5%*	71.9%	11.7%	33.6%
Mining and manufacturing	25.5%	9.9%	41.6%	84.8%	9.1%	52.4%
Construction	17.5%	14.6%	39.1%	76.2%	14.5%	39.8%
Utilities and transp.	41.5%	9.3%	26.7%*	87.3%	9.0%	69.3%
Wholesale trade	28.8%	9.3%	42.9%	86.1%	9.0%	63.6%
Fin. svcs. and real estate	46.5%	10.5%	29.7%	85.5%	10.1%	71.1%
Retail trade	53.7%	12.6%	31.3%	89.4%	12.7%	77.9%
Professional services	26.3%	14.3%	23.2%	74.6%	14.7%	49.9%
Other services	31.4%	14.9%	24.2%	71.2%	14.6%	54.5%
Ownership						
For profit, incorporated	37.6%	12.9%	31.7%	84.1%	12.8%	67.3%
For profit, unincorporated	25.0%	11.8%	28.2%	78.3%	11.7%	57.6%
Nonprofit	23.1%	17.2%	20.9%	50.8%	17.9%	30.1%
Age of firm						
Less than 5 years	16.1%	14.9%	17.9%	54.6%	15.1%	24.6%
5-9 years	15.3%	14.1%	20.5%	44.7%	14.3%	22.6%
10-19 years	16.3%	12.1%	22.4%	63.0%	12.2%	34.0%
20 or more years	33.0%	12.8%	29.7%	82.0%	12.6%	57.8%
Unknown	82.3%	28.6%*	48.5%	84.5%	27.6%*	82.8%
Multi/single status						
2 or more locations	63.5%	11.0%	30.3%	82.0%	9.8%	68.3%
1 location only	13.6%	13.3%	24.1%	38.8%	13.2%	17.9%
Percent full-time employees						
Less than 25%	39.2%	18.7%	12.2%*	76.1%	19.5%	55.7%
25-49 %	44.7%	13.7%	18.3%	84.2%	13.1%	68.7%
50-74 %	32.8%	11.8%	23.8%	83.7%	11.9%	62.7%
75% or more	33.0%	13.0%	32.8%	81.5%	13.0%	62.4%
Union presence						
No union employees	27.9%	12.4%	27.6%	77.6%	12.4%	55.0%
Has union employees	72.5%	32.4%	44.3%	92.3%	32.6%	84.8%
Unknown	81.2%	25.3%*	50.7%	87.7%	25.8%*	85.8%
Percent low wage employees						
50% or more low wage	43.0%	13.8%	25.3%	80.7%	13.8%	63.4%
Less than 50% low wage	31.3%	12.9%	31.1%	82.4%	12.9%	62.3%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2008 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.A.2.a(2008) Standard error for percent of private-sector establishments that offer health insurance that self-insure at least one plan by firm size and selected characteristics: United States, 2008**

Characteristics	Total	Less than 100 employees	100-499 employees	500 or more employees	Less than 50 employees	50 or more employees
United States	0.44%	0.53%	1.65%	0.56%	0.57%	0.62%
Industry group **						
Agric., fish., forest.	3.57%	2.98%	10.11%*	19.28%	3.37%	9.38%
Mining and manufacturing	1.36%	1.16%	4.12%	1.49%	1.57%	1.68%
Construction	1.97%	1.87%	4.17%	5.25%	2.00%	3.29%
Utilities and transp.	2.68%	2.23%	8.82%*	2.92%	2.38%	2.82%
Wholesale trade	1.33%	1.37%	3.39%	2.07%	1.42%	2.26%
Fin. svcs. and real estate	1.16%	1.16%	2.67%	1.25%	1.32%	1.63%
Retail trade	1.22%	1.29%	5.33%	0.74%	1.41%	1.01%
Professional services	1.09%	0.86%	2.96%	2.18%	0.90%	1.85%
Other services	1.25%	0.91%	3.01%	1.97%	1.13%	1.72%
Ownership						
For profit, incorporated	0.69%	0.61%	1.71%	0.66%	0.63%	0.67%
For profit, unincorporated	1.33%	1.51%	2.80%	1.93%	1.72%	0.90%
Nonprofit	1.07%	1.22%	3.60%	2.84%	1.42%	2.27%
Age of firm						
Less than 5 years	2.28%	2.27%	5.23%	7.60%	2.44%	3.61%
5-9 years	0.93%	1.03%	5.71%	9.24%	0.97%	3.45%
10-19 years	0.79%	0.71%	2.72%	4.80%	0.81%	2.56%
20 or more years	0.66%	0.61%	2.12%	0.88%	0.72%	1.10%
Unknown	0.97%	9.13%*	4.81%	0.87%	12.22%*	1.00%
Multi/single status						
2 or more locations	0.87%	0.76%	2.11%	0.55%	1.23%	0.75%
1 location only	0.56%	0.56%	1.91%	3.43%	0.59%	0.94%
Percent full-time employees						
Less than 25%	1.69%	2.17%	4.57%*	2.12%	2.73%	2.92%
25-49 %	1.83%	2.17%	3.53%	1.59%	2.27%	1.96%
50-74 %	1.62%	0.83%	3.67%	1.81%	0.78%	2.13%
75% or more	0.82%	0.64%	1.95%	0.87%	0.69%	0.95%
Union presence						
No union employees	0.40%	0.53%	1.86%	0.54%	0.59%	0.86%
Has union employees	2.34%	3.68%	5.10%	1.64%	4.51%	1.59%
Unknown	1.65%	7.72%*	9.05%	1.44%	8.78%*	1.51%
Percent low wage employees						
50% or more low wage	1.04%	1.37%	2.44%	0.76%	1.48%	1.10%
Less than 50% low wage	0.54%	0.41%	1.98%	0.73%	0.47%	0.79%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2008 Medical Expenditure Panel Survey-Insurance Component.

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