Table I.A.2.c.(3)(2008) Percent of private-sector establishments that offer health insurance that offer an any-provider plan that required no contribution from the employee for family coverage by firm size and selected characteristics: United States, 2008

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	3.3%	6.6%	4.2%	1.6%	0.4%	0.1%*	5.4%	0.4%
Industry group **								
Agric., fish., forest.	13.3%						14.2%	
Mining and manufacturing	2.8%						4.3%	
Construction	6.0%						6.7%	
Utilities and transp.	1.5%*						3.3%*	
Wholesale trade	4.4%						6.7%	
Fin. svs. and real estate	2.4%						5.7%	
Retail trade	1.5%						4.0%	
Professional services	3.9%						5.3%	
Other services	3.1%						5.0%	
Ownership								
For profit, incorporated	3.2%						5.5%	
For profit, unincorporated	4.0%						5.5%	
Nonprofit	3.2%						5.2%	
•								
Age of firm								
Less than 5 years	4.4%					•	4.7%	
5-9 years	3.8%	•	•	•	•	•	4.3%	•
10-19 years	5.3%	•	•	•	•	•	6.4%	•
20 or more years	3.2%	•		•	-		5.5%	
Unknown	0.2%*	•	•	•	•	•	•	
Multi/single status								
2 or more locations	0.4%						1.9%*	
1 location only	5.4%						5.7%	
Percent full-time employees								
Less than 25%	2.9%*						5.7%*	
25-49 %	1.9%	•	•	•	•		4.3%	•
50-74 %	3.1%		•	•			5.2%	
75% or more	3.5%		•	•			5.6%	
	0.070	·	•	•	•		5.070	
Union presence								
No union employees	3.7%				-		5.5%	
Has union employees	1.2%*						4.5%*	
Unknown	0.4%*						1.4%*	
Percent low wage employees								
50% or more low wage	2.4%						5.3%	
Less than 50% low wage	2.4 <i>%</i> 3.6%	•	·	•	•	•	5.5%	•
Less man 50 /0 low waye	5.0 /0	•	•	•	•	•	5.5%	•

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.

. 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.A.2.c.(3)(2008) Standard error for percent of private-sector establishments that offer health insurance that offer an any-provider plan that required no contribution from the employee for family coverage by firm size and selected characteristics: United States, 2008

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	0.07%	0.24%	0.54%	0.19%	0.09%	0.05%*	0.14%	0.06%
Industry group **								
Agric., fish., forest.	3.21%						4.21%	
Mining and manufacturing	0.45%						0.73%	
Construction	0.91%						1.01%	
Utilities and transp.	0.53%*						1.12%*	
Wholesale trade	0.60%			-	-		0.94%	
Fin. svs. and real estate	0.51%			-	-		1.20%	
Retail trade	0.29%						0.76%	
Professional services	0.27%						0.46%	
Other services	0.56%						0.89%	
Ownership								
For profit, incorporated	0.14%						0.28%	
For profit, unincorporated	0.38%						0.58%	
Nonprofit	0.58%						0.98%	
Age of firm								
Less than 5 years	0.79%						0.79%	
5-9 years	0.79%	•	•	-	-	•	0.79%	•
,	0.62%	•	•	•	•	•	0.70%	•
10-19 years		•	•			•		
20 or more years	0.25%	•	•	•	•	•	0.46%	•
Unknown	0.10%*	•	•	•	•			
Multi/single status								
2 or more locations	0.08%						0.62%*	
1 location only	0.14%						0.16%	
Percent full-time employees								
Less than 25%	1.03%*						1.89%*	
25-49 %	0.52%						1.16%	
50-74 %	0.41%						0.63%	
75% or more	0.12%						0.19%	
Union presence								
No union employees	0.09%						0.14%	
Has union employees	0.09%	•	•	•	•	•	0.14%	·
Unknown			•					
UTKHUWH	0.25%*	·	·	•	•	•	2.32%*	
Percent low wage employees								
50% or more low wage	0.31%						0.75%	
Less than 50% low wage	0.11%						0.20%	

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.

. 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.