Table I.C.3.c(2008) Percent of total premiums for any-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, 2008

| Characteristics | Total | Less than 10 employees | $\begin{array}{r} 10-24 \\ \text { employees } \end{array}$ | $\begin{array}{r} 25-99 \\ \text { employees } \end{array}$ | $\begin{array}{r} 100-999 \\ \text { employees } \end{array}$ | 1000 or more employees | $\begin{array}{r}\text { Less than } \\ 50 \\ \hline\end{array}$ employees | 50 or more employees |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| United States | 17.9\% | 12.3\% | 15.9\% | 20.3\% | 21.9\% | 19.4\% | 15.2\% | 20.1\% |
| Industry group ** |  |  |  |  |  |  |  |  |
| Agric., fish., forest. | 9.4\%* | . | . | . | . | . | 5.7\%* | 9.8\%* |
| Mining and manufacturing | 21.0\% |  | . | . |  |  | 20.1\% | 21.4\% |
| Construction | 14.7\% |  | . |  |  |  | 13.2\% | 17.9\%* |
| Utilities and transp. | 23.0\% |  | . | . | . | . | 29.8\% | 19.2\% |
| Wholesale trade | 13.9\% |  | . |  |  |  | 11.4\% | 18.8\% |
| Fin. svs. and real estate | 13.9\% |  | . | . | . |  | 10.5\% | 15.5\% |
| Retail trade | 20.5\% |  | . | . |  |  | 18.4\% | 25.4\% |
| Professional services | 16.1\% | . | . | . | . | . | 13.1\% | 17.9\% |
| Other services | 26.1\% | . | . | . | . | . | 18.2\% | 36.2\% |
| Ownership |  |  |  |  |  |  |  |  |
| For profit, incorporated | 19.9\% | . | . | . | . | . | 17.2\% | 22.3\% |
| For profit, unincorporated | 14.9\% | . | . | . | . | . | 12.7\% | 17.1\% |
| Nonprofit | 12.5\% | . | . | . | . | . | 6.6\% | 15.2\% |
| Age of firm |  |  |  |  |  |  |  |  |
| Less than 5 years | 18.5\% | . | . | . | . | . | 19.4\% | 17.2\% * |
| 5-9 years | 14.5\% | . | . | . | . | . | 13.9\% | 16.5\% * |
| 10-19 years | 17.2\% | . | . | . | . | . | 15.3\% | 22.8\% |
| 20 or more years | 18.0\% | . | . | . | . | . | 14.8\% | 20.9\% |
| Unknown | 19.1\% | . | . | . | . | . | 4.8\%* | 19.1\% |
| Multi/single status |  |  |  |  |  |  |  |  |
| 2 or more locations | 20.8\% | . | . | . | . | . | 22.2\% | 20.7\% |
| 1 location only | 15.8\% | . | . | . | . | . | 14.8\% | 18.5\% |
| Percent full-time employees |  |  |  |  |  |  |  |  |
| Less than 25\% | 19.9\% | . | . | . | . | . | 12.2\%* | 25.5\%* |
| 25-49 \% | 20.8\% | . | . | . | . | . | 16.4\% | 23.2\% |
| 50-74 \% | 18.1\% |  | . | . | . | . | 16.9\% | 19.8\% |
| 75\% or more | 17.5\% | . | . | . | . | . | 14.9\% | 19.7\% |
| Union presence |  |  |  |  |  |  |  |  |
| No union employees | 17.9\% | . | . | . | . | . | 15.2\% | 21.3\% |
| Has union employees | 16.8\% | . | . | . | . | . | 17.9\%* | 16.7\% |
| Unknown | 20.0\% | . | . | . | . | . | 11.5\%* | 20.7\% |
| Percent low wage employees |  |  |  |  |  |  |  |  |
| $50 \%$ or more low wage | 22.7\% | . | . | . | . | . | 14.9\% | 28.8\% |
| Less than $50 \%$ low wage | 16.8\% | . | . | . | . | . | 15.3\% | 18.2\% |

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.C.3.c(2008) Standard error for percent of total premiums for any-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, 2008

| Characteristics | Total | $\begin{array}{r} \text { Less than } \\ 10 \\ \text { employees } \end{array}$ | $10-24$ employees | $\begin{array}{r} 25-99 \\ \text { employees } \end{array}$ | $100-999$ <br> employees | 1000 or more employees | $\begin{array}{r} \text { Less than } \\ 50 \\ \text { employees } \end{array}$ | 50 or more employees |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| United States | 0.60\% | 1.65\% | 1.81\% | 1.70\% | 1.89\% | 0.96\% | 1.05\% | 1.25\% |
| Industry group ** |  |  |  |  |  |  |  |  |
| Agric., fish., forest. | 4.38\%* | . | . | . | . |  | 2.71\%* | 4.34\% * |
| Mining and manufacturing | 3.09\% | . | . | . | . |  | 4.40\% | 3.13\% |
| Construction | 2.57\% | . | . | . | . |  | 3.16\% | 9.30\%* |
| Utilities and transp. | 2.50\% | . | . | . | . |  | 4.94\% | 2.72\% |
| Wholesale trade | 2.05\% | . | . | . | . |  | 2.37\% | 4.78\% |
| Fin. svs. and real estate | 1.44\% | . | . | . | . |  | 2.08\% | 2.40\% |
| Retail trade | 1.66\% | . | . | . | . |  | 1.69\% | 3.43\% |
| Professional services | 1.19\% | . | . | . | . |  | 1.47\% | 1.57\% |
| Other services | 2.29\% | . | . | . | . | . | 2.26\% | 3.11\% |
| Ownership |  |  |  |  |  |  |  |  |
| For profit, incorporated | 0.68\% | . | . | . | . | . | 1.02\% | 1.28\% |
| For profit, unincorporated | 1.99\% | . | . | . | . |  | 2.05\% | 3.06\% |
| Nonprofit | 1.47\% | . | . | . | . | . | 1.77\% | 1.54\% |
| Age of firm |  |  |  |  |  |  |  |  |
| Less than 5 years | 3.18\% | . | . | . | . | . | 3.15\% | 6.55\% * |
| 5-9 years | 1.79\% | . | . | . | . | . | 2.41\% | 6.36\% * |
| 10-19 years | 1.53\% | . | . | . | . |  | 1.71\% | 5.78\% |
| 20 or more years | 1.27\% | . | . | . | . | . | 1.59\% | 1.87\% |
| Unknown | 1.16\% | . | . | . | . | . | 2.58\%* | 1.15\% |
| Multi/single status |  |  |  |  |  |  |  |  |
| 2 or more locations | 1.16\% | . | . | . | . | . | 5.40\% | 1.05\% |
| 1 location only | 0.65\% | . | . | . | . | . | 1.09\% | 2.53\% |
| Percent full-time employees |  |  |  |  |  |  |  |  |
| Less than 25\% | 5.75\% | . | . | . | . | . | 6.20\%* | 10.16\%* |
| 25-49 \% | 4.70\% | . | . | . | . |  | 4.72\% | 6.46\% |
| 50-74 \% | 2.40\% | . | . | . | . | . | 2.98\% | 2.85\% |
| 75\% or more | 0.85\% | . | . | . | . | . | 1.02\% | 1.60\% |
| Union presence |  |  |  |  |  |  |  |  |
| No union employees | 0.64\% | . | . | . | . | . | 0.98\% | 1.52\% |
| Has union employees | 2.49\% | . | . | . | . |  | 5.91\%* | 2.28\% |
| Unknown | 3.06\% | . | . | . | . | . | 5.61\%* | 2.98\% |
| Percent low wage employees |  |  |  |  |  |  |  |  |
| $50 \%$ or more low wage | 2.66\% | . | . | . | . | . | 2.39\% | 3.58\% |
| Less than 50\% low wage | 0.75\% | . | . | . | . | . | 1.10\% | 1.34\% |

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.

