

Table I.D.3.b(2008) Percent of total premiums for mixed-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, 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	27.4%	19.9%	32.7%	35.3%	30.2%	25.7%	30.5%	27.1%
Industry group **								
Agric., fish., forest.	20.6%	.	.	.	.	.	14.9% *	24.8%
Mining and manufacturing	21.7%	18.2%	29.8%	29.1%	23.8%	20.0%	29.8%	21.2%
Construction	29.2%	22.2%	33.8%	29.8%	27.6%	32.2%	27.8%	30.2%
Utilities and transp.	24.6%	20.3% *	30.8%	22.5%	26.1%	24.5%	22.3%	24.8%
Wholesale trade	28.7%	13.4%	36.4%	39.2%	36.2%	21.8%	33.7%	27.6%
Fin. svcs. and real estate	27.5%	20.0%	36.9%	33.7%	28.8%	26.8%	30.2%	27.3%
Retail trade	34.4%	23.4%	37.4%	48.8%	42.4%	31.7%	39.8%	33.5%
Professional services	27.4%	20.3%	33.5%	40.0%	32.6%	24.7%	32.3%	26.8%
Other services	33.4%	20.3%	25.1%	36.9%	34.0%	34.5%	25.7%	34.7%
Ownership								
For profit, incorporated	27.9%	20.9%	34.7%	34.9%	30.8%	26.2%	31.9%	27.4%
For profit, unincorporated	27.8%	19.9%	28.4%	39.8%	30.3%	26.1%	28.4%	27.7%
Nonprofit	24.5%	12.7%	23.8%	32.5%	27.4%	23.3%	22.1%	24.7%
Age of firm								
Less than 5 years	28.3%	30.0%	25.6%	32.6%	25.5%	25.0%	29.3%	27.3%
5-9 years	30.0%	21.7%	31.1%	33.8%	29.6%	32.8%	29.0%	30.7%
10-19 years	34.8%	17.3%	38.0%	44.6%	37.3%	32.0%	34.4%	35.0%
20 or more years	27.2%	18.0%	31.5%	33.6%	29.2%	24.9%	29.4%	26.9%
Unknown	25.9%	39.3% *	8.8% *	29.6%	28.4%	25.8%	16.2% *	25.9%
Multi/single status								
2 or more locations	26.6%	21.7% *	36.4%	36.3%	30.4%	25.6%	40.0%	26.4%
1 location only	30.2%	19.9%	32.4%	35.0%	29.8%	29.7%	29.6%	30.7%
Percent full-time employees								
Less than 25%	30.9%	23.4%	8.6% *	28.4%	31.4%	33.1%	18.8%	32.6%
25-49 %	33.7%	16.4% *	17.4% *	41.8%	37.6%	34.1%	20.9%	35.3%
50-74 %	27.2%	15.9%	32.0%	42.6%	33.4%	25.2%	27.8%	27.1%
75% or more	27.2%	20.7%	33.3%	34.7%	29.7%	25.4%	31.2%	26.7%
Union presence								
No union employees	29.5%	20.3%	33.1%	38.1%	31.1%	27.4%	31.6%	29.0%
Has union employees	21.2%	12.9% *	25.0% *	16.2%	24.9%	21.0%	14.8% *	21.5%
Unknown	27.3%	12.1% *	24.7% *	20.1% *	33.1%	27.2%	19.9% *	27.3%
Percent low wage employees								
50% or more low wage	31.4%	22.1%	24.9%	40.2%	34.1%	30.7%	29.5%	31.6%
Less than 50% low wage	26.9%	19.7%	33.3%	34.8%	29.7%	25.0%	30.5%	26.4%

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.D.3.b(2008) Standard error for percent of total premiums for mixed-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, 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	0.38%	1.27%	1.82%	1.43%	0.84%	0.64%	1.08%	0.43%
Industry group **								
Agric., fish., forest.	4.46%	.	.	.	.	.	4.79% *	6.25%
Mining and manufacturing	0.78%	4.00%	4.47%	2.22%	2.26%	0.70%	2.82%	0.81%
Construction	1.72%	3.11%	4.22%	2.94%	4.18%	3.02%	2.08%	2.40%
Utilities and transp.	1.45%	8.30% *	6.05%	3.92%	1.90%	1.86%	4.57%	1.42%
Wholesale trade	1.37%	2.69%	4.77%	4.35%	3.89%	2.09%	2.86%	2.07%
Fin. svcs. and real estate	1.23%	2.69%	6.34%	3.60%	1.30%	1.60%	2.69%	1.32%
Retail trade	0.80%	6.25%	6.03%	3.43%	3.51%	0.55%	4.57%	0.61%
Professional services	0.72%	2.06%	2.37%	1.72%	1.71%	0.95%	1.43%	0.78%
Other services	1.10%	3.04%	3.18%	2.49%	2.97%	1.49%	1.98%	1.28%
Ownership								
For profit, incorporated	0.45%	1.80%	1.92%	1.92%	0.95%	0.74%	1.42%	0.48%
For profit, unincorporated	1.15%	2.42%	5.05%	3.91%	2.62%	1.37%	2.27%	1.15%
Nonprofit	0.40%	2.10%	4.00%	2.18%	2.07%	0.79%	2.01%	0.43%
Age of firm								
Less than 5 years	1.73%	3.65%	5.46%	3.77%	4.52%	3.05%	3.45%	2.42%
5-9 years	1.72%	2.52%	3.87%	4.36%	4.21%	2.91%	3.13%	2.01%
10-19 years	2.06%	1.40%	5.70%	3.35%	2.47%	4.49%	2.28%	3.12%
20 or more years	0.48%	2.06%	1.71%	1.39%	1.15%	0.73%	1.39%	0.51%
Unknown	0.87%	12.43% *	2.78% *	6.36%	3.72%	0.81%	5.13% *	0.87%
Multi/single status								
2 or more locations	0.60%	6.76% *	5.17%	2.57%	0.93%	0.68%	4.07%	0.61%
1 location only	0.85%	1.35%	1.81%	1.70%	1.43%	1.97%	0.99%	0.94%
Percent full-time employees								
Less than 25%	2.89%	6.54%	8.15% *	7.54%	4.28%	2.99%	4.28%	2.90%
25-49 %	1.05%	5.36% *	9.33% *	5.14%	3.46%	2.03%	4.64%	1.67%
50-74 %	0.65%	3.03%	6.06%	3.40%	1.84%	1.18%	2.87%	0.97%
75% or more	0.41%	1.35%	2.15%	1.50%	0.93%	0.70%	1.12%	0.43%
Union presence								
No union employees	0.62%	1.25%	1.79%	1.58%	0.86%	0.94%	1.00%	0.65%
Has union employees	0.63%	4.26% *	7.64% *	3.62%	2.04%	0.59%	4.51% *	0.66%
Unknown	1.42%	7.13% *	11.63% *	7.77% *	3.45%	1.37%	9.93% *	1.41%
Percent low wage employees								
50% or more low wage	0.87%	4.91%	3.71%	2.19%	1.93%	1.04%	3.15%	0.98%
Less than 50% low wage	0.36%	1.26%	2.08%	1.44%	1.07%	0.61%	1.24%	0.42%

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.