Table I.A.2.d(2011) Percent of private-sector establishments that offer health insurance that offer two or more health insurance plans by firm size and selected characteristics: United States, 2011

| 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 <br> employees | 1000 or more employees | $\begin{array}{r} \text { Less than } \\ \text { employees } \end{array}$ | 50 or more employees |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| United States | 42.5\% | 13.6\% | 24.6\% | 38.5\% | 51.1\% | 79.7\% | 18.9\% | 68.2\% |
| Industry group ** |  |  |  |  |  |  |  |  |
| Agric., fish., forest. | 11.0\% | 9.2\%* | -- | 9.3\%* | 32.1\%* | 54.6\% | 6.6\%* | 38.3\% |
| Mining and manufacturing | 32.1\% | 10.6\%* | 18.9\% | 36.7\% | 47.9\% | 67.6\% | 18.1\% | 54.7\% |
| Construction | 23.4\% | 13.8\% | 25.3\% | 45.7\% | 52.7\% | 67.1\% | 18.8\% | 58.2\% |
| Utilities and transp. | 48.6\% | 6.4\%* | 18.2\%* | 37.2\% | 42.7\% | 88.5\% | 15.3\% | 72.7\% |
| Wholesale trade | 42.1\% | 19.8\% | 28.1\% | 44.7\% | 51.0\% | 80.7\% | 25.1\% | 65.7\% |
| Fin. svs. and real estate | 55.6\% | 17.1\% | 24.4\% | 42.5\% | 55.9\% | 79.5\% | 21.5\% | 71.7\% |
| Retail trade | 49.6\% | 12.7\% | 20.3\% | 38.6\% | 41.3\% | 74.5\% | 16.7\% | 67.2\% |
| Professional services | 40.5\% | 13.4\% | 30.1\% | 42.2\% | 57.9\% | 85.4\% | 20.1\% | 71.0\% |
| Other services | 39.2\% | 12.5\% | 22.2\% | 29.9\% | 46.8\% | 82.3\% | 16.6\% | 66.5\% |
| Ownership |  |  |  |  |  |  |  |  |
| For profit, incorporated | 44.5\% | 13.1\% | 25.3\% | 38.6\% | 48.4\% | 80.8\% | 19.0\% | 69.8\% |
| For profit, unincorporated | 37.3\% | 17.2\% | 23.4\% | 40.4\% | 59.3\% | 74.1\% | 19.8\% | 67.2\% |
| Nonprofit | 35.4\% | 8.6\% | 21.6\% | 36.4\% | 54.8\% | 72.8\% | 16.2\% | 56.0\% |
| Age of firm |  |  |  |  |  |  |  |  |
| Less than 5 years | 22.9\% | 17.0\% | 27.1\% | 41.7\% | 53.7\% | 90.3\% | 20.0\% | 54.3\% |
| 5-9 years | 25.5\% | 16.4\% | 27.4\% | 39.6\% | 57.5\% | 64.6\% | 20.5\% | 54.5\% |
| 10-19 years | 27.1\% | 12.4\% | 26.5\% | 36.3\% | 52.9\% | 78.3\% | 17.9\% | 59.7\% |
| 20 or more years | 52.4\% | 11.4\% | 21.9\% | 38.7\% | 50.2\% | 79.9\% | 18.5\% | 69.7\% |
| Multi/single status |  |  |  |  |  |  |  |  |
| 2 or more locations | 66.9\% | 16.0\% | 21.5\% | 38.8\% | 51.2\% | 79.7\% | 26.6\% | 70.0\% |
| 1 location only | 20.6\% | 13.6\% | 24.9\% | 38.3\% | 50.3\% | 79.7\% | 18.4\% | 47.8\% |
| Percent full-time employees |  |  |  |  |  |  |  |  |
| Less than 25\% | 41.0\% | 9.5\%* | 16.5\% | 18.9\% | 38.7\% | 83.8\% | 10.8\% | 64.6\% |
| 25-49 \% | 44.7\% | 9.4\%* | 17.8\% | 30.5\% | 42.8\% | 78.0\% | 14.7\% | 66.1\% |
| 50-74 \% | 42.3\% | 12.1\% | 21.0\% | 36.0\% | 51.6\% | 79.1\% | 16.2\% | 69.0\% |
| 75\% or more | 42.3\% | 14.5\% | 26.4\% | 41.3\% | 53.4\% | 79.7\% | 20.3\% | 68.6\% |
| Union presence |  |  |  |  |  |  |  |  |
| No union employees | 36.8\% | 13.3\% | 24.2\% | 37.5\% | 49.7\% | 79.5\% | 18.5\% | 64.1\% |
| Has union employees | 72.5\% | 19.6\% | 35.9\% | 55.5\% | 56.6\% | 87.4\% | 28.4\% | 83.2\% |
| Unknown | 68.0\% | 23.8\%* | 25.4\%* | 40.5\% | 66.6\% | 73.3\% | 26.9\% | 72.1\% |
| Percent low wage employees |  |  |  |  |  |  |  |  |
| $50 \%$ or more low wage | 45.6\% | 11.3\% | 15.9\% | 28.2\% | 44.0\% | 78.7\% | 14.0\% | 65.3\% |
| Less than $50 \%$ low wage | 41.3\% | 14.2\% | 26.5\% | 42.0\% | 54.9\% | 80.2\% | 20.1\% | 69.7\% |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2011 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.d(2011) Standard error for percent of private-sector establishments that offer health insurance that offer two or more health insurance plans by firm size and selected characteristics: United States, 2011

| Characteristics | Total | $\begin{array}{r} \text { Less than } \\ \text { employes } \end{array}$ | $10-24$ employees | $\begin{array}{r} 25-99 \\ \text { employees } \end{array}$ | $\begin{array}{r} 100-999 \\ \text { employees } \end{array}$ | $\begin{array}{r} 1000 \text { or } \\ \text { more } \\ \text { employees } \end{array}$ | $\begin{array}{r} \text { Less than } \\ \text { employes } \end{array}$ | 50 or more employees |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| United States | 0.39\% | 0.53\% | 1.35\% | 0.84\% | 0.56\% | 0.89\% | 0.61\% | 0.44\% |
| Industry group ** |  |  |  |  |  |  |  |  |
| Agric., fish., forest. | 2.45\% | 4.35\%* | -- | 7.58\%* | 14.78\%* | 11.29\% | 2.39\%* | 9.18\% |
| Mining and manufacturing | 1.46\% | 3.42\%* | 5.26\% | 2.62\% | 2.01\% | 2.86\% | 2.28\% | 1.64\% |
| Construction | 1.56\% | 2.21\% | 3.13\% | 6.53\% | 5.70\% | 8.39\% | 1.37\% | 5.00\% |
| Utilities and transp. | 1.93\% | 2.95\%* | 6.77\%* | 5.26\% | 3.92\% | 2.36\% | 2.11\% | 1.83\% |
| Wholesale trade | 1.69\% | 3.43\% | 3.56\% | 4.96\% | 3.83\% | 3.26\% | 2.13\% | 2.18\% |
| Fin. svs. and real estate | 1.25\% | 1.50\% | 5.10\% | 3.70\% | 3.01\% | 1.90\% | 1.45\% | 1.58\% |
| Retail trade | 0.81\% | 2.55\% | 2.21\% | 3.62\% | 2.90\% | 1.48\% | 2.08\% | 1.33\% |
| Professional services | 0.42\% | 0.73\% | 2.47\% | 2.40\% | 2.42\% | 1.04\% | 0.71\% | 0.93\% |
| Other services | 0.92\% | 1.42\% | 2.02\% | 2.43\% | 1.96\% | 1.42\% | 1.29\% | 1.06\% |
| Ownership |  |  |  |  |  |  |  |  |
| For profit, incorporated | 0.46\% | 0.67\% | 1.42\% | 1.36\% | 0.96\% | 0.89\% | 0.70\% | 0.57\% |
| For profit, unincorporated | 1.11\% | 1.51\% | 3.42\% | 3.41\% | 3.04\% | 2.93\% | 0.72\% | 1.84\% |
| Nonprofit | 1.49\% | 1.90\% | 3.48\% | 4.41\% | 1.39\% | 3.58\% | 1.71\% | 1.10\% |
| Age of firm |  |  |  |  |  |  |  |  |
| Less than 5 years | 0.84\% | 1.14\% | 3.44\% | 6.66\% | 5.88\% | 16.70\% | 1.02\% | 5.52\% |
| 5-9 years | 1.44\% | 1.54\% | 3.29\% | 2.18\% | 4.20\% | 9.24\% | 1.78\% | 2.85\% |
| 10-19 years | 1.21\% | 1.63\% | 2.21\% | 1.84\% | 2.68\% | 2.67\% | 1.29\% | 1.86\% |
| 20 or more years | 0.47\% | 0.96\% | 1.36\% | 1.05\% | 0.60\% | 0.92\% | 0.61\% | 0.51\% |
| Multi/single status |  |  |  |  |  |  |  |  |
| 2 or more locations | 0.58\% | 4.27\% | 3.18\% | 1.21\% | 0.54\% | 0.89\% | 1.81\% | 0.57\% |
| 1 location only | 0.60\% | 0.55\% | 1.30\% | 1.25\% | 1.43\% | 4.99\% | 0.62\% | 1.46\% |
| Percent full-time employees |  |  |  |  |  |  |  |  |
| Less than 25\% | 1.25\% | 4.07\%* | 4.30\% | 4.48\% | 3.84\% | 2.22\% | 3.10\% | 2.79\% |
| 25-49 \% | 2.30\% | 3.11\%* | 3.41\% | 2.25\% | 3.08\% | 3.61\% | 2.22\% | 2.94\% |
| 50-74 \% | 1.16\% | 1.42\% | 3.64\% | 2.85\% | 1.31\% | 2.02\% | 1.64\% | 1.47\% |
| 75\% or more | 0.62\% | 0.80\% | 1.55\% | 1.23\% | 1.23\% | 1.05\% | 0.66\% | 0.66\% |
| Union presence |  |  |  |  |  |  |  |  |
| No union employees | 0.36\% | 0.69\% | 1.46\% | 0.92\% | 0.73\% | 0.91\% | 0.69\% | 0.36\% |
| Has union employees | 1.32\% | 4.77\% | 6.94\% | 6.03\% | 4.97\% | 1.38\% | 3.41\% | 0.92\% |
| Unknown | 1.48\% | 10.01\%* | 10.49\%* | 9.36\% | 3.00\% | 1.70\% | 7.72\% | 1.48\% |
| Percent low wage employees |  |  |  |  |  |  |  |  |
| $50 \%$ or more low wage | 0.97\% | 1.24\% | 2.01\% | 1.12\% | 1.02\% | 1.44\% | 1.21\% | 0.90\% |
| Less than 50\% low wage | 0.53\% | 0.67\% | 1.49\% | 1.27\% | 0.94\% | 1.00\% | 0.60\% | 0.59\% |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2011 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.

