Table I.D.3.a(2011) Percent of total premiums for exclusive-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, 2011

| Characteristics | Total | Less than 10 employees | 10-24 <br> employees | $\begin{array}{r} 25-99 \\ \text { employees } \end{array}$ | $\begin{array}{r} 100-999 \\ \text { employees } \end{array}$ | $\begin{array}{r} 1000 \text { or } \\ \text { more } \\ \text { employees } \end{array}$ | Less than 50 employees | 50 or more employees |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| United States | 28.3\% | 25.5\% | 33.8\% | 34.5\% | 33.0\% | 25.3\% | 31.3\% | 27.6\% |
| Industry group ** |  |  |  |  |  |  |  |  |
| Agric., fish., forest. | 32.0\%* | -- | -- | -- | -- | -- | 43.3\% | 29.7\%* |
| Mining and manufacturing | 27.2\% | 23.1\% | 41.4\% | 28.4\% | 26.5\% | 23.9\% | 34.5\% | 25.2\% |
| Construction | 27.9\% | 21.4\% | 29.9\%* | 33.0\% | 48.0\% | 14.2\% | 25.9\% | 31.1\% |
| Utilities and transp. | 25.6\% | 34.2\% | 44.1\% | 36.4\% | 29.2\% | 23.4\% | 38.6\% | 24.3\% |
| Wholesale trade | 28.0\% | 38.3\% | 22.1\% | 35.7\% | 31.6\% | 22.3\% | 28.1\% | 27.9\% |
| Fin. svs. and real estate | 28.5\% | 12.9\%* | 22.8\% * | 30.4\% | 24.1\% | 29.7\% | 20.6\% | 29.0\% |
| Retail trade | 39.1\% | 29.3\% | 30.9\% | 54.6\% | 56.7\% | 31.0\% | 33.9\% | 41.6\% |
| Professional services | 26.2\% | 24.2\% | 43.1\% | 35.6\% | 34.2\% | 21.9\% | 36.0\% | 24.9\% |
| Other services | 34.4\% | 24.7\% | 26.6\% | 34.0\% | 37.7\% | 36.9\% | 27.2\% | 37.1\% |
| Ownership |  |  |  |  |  |  |  |  |
| For profit, incorporated | 29.8\% | 26.9\% | 33.1\% | 37.6\% | 31.9\% | 27.1\% | 32.0\% | 29.2\% |
| For profit, unincorporated | 26.5\% | 18.9\%* | 42.5\% | 27.1\% | 54.4\% | 23.0\% | 30.6\% | 25.8\% |
| Nonprofit | 25.3\% | 30.1\% | 28.7\% | 24.4\% | 30.9\% | 23.0\% | 25.8\% | 25.3\% |
| Age of firm |  |  |  |  |  |  |  |  |
| Less than 5 years | 34.6\% | 34.5\% | 38.3\% | 41.7\% | 37.6\% | 22.3\%* | 38.6\% | 30.1\% |
| 5-9 years | 36.2\% | 22.2\% | 43.0\% | 37.1\% | 43.1\% | 31.4\%* | 33.6\% | 38.8\% |
| 10-19 years | 30.1\% | 32.0\% | 31.3\% | 39.0\% | 26.9\% | 19.9\% | 34.6\% | 26.8\% |
| 20 or more years | 27.3\% | 18.7\% | 32.2\% | 31.7\% | 33.1\% | 25.5\% | 27.7\% | 27.3\% |
| Multi/single status |  |  |  |  |  |  |  |  |
| 2 or more locations | 26.7\% | 39.1\% | 20.0\% * | 32.8\% | 31.9\% | 25.6\% | 26.6\% | 26.7\% |
| 1 location only | 31.8\% | 25.4\% | 34.4\% | 34.9\% | 34.5\% | 19.1\% | 31.6\% | 32.1\% |
| Percent full-time employees |  |  |  |  |  |  |  |  |
| Less than 25\% | 22.2\% | 5.5\%* | 7.5\%* | 39.2\% | 16.8\%* | 43.7\% | 15.1\%* | 24.2\% |
| 25-49 \% | 32.9\% | 38.9\% * | 32.0\% | 34.5\% | 36.7\% | 28.4\% | 35.8\% | 31.2\% |
| 50-74 \% | 29.1\% | 23.1\% | 23.4\% | 30.1\% | 33.4\% | 27.5\% | 24.7\% | 30.2\% |
| 75\% or more | 28.2\% | 25.5\% | 34.9\% | 34.8\% | 33.6\% | 25.0\% | 32.2\% | 27.3\% |
| Union presence |  |  |  |  |  |  |  |  |
| No union employees | 31.3\% | 25.6\% | 35.6\% | 36.9\% | 34.2\% | 28.0\% | 32.7\% | 30.9\% |
| Has union employees | 19.0\% | 29.3\% * | 19.7\% * | 17.7\% | 27.2\% | 17.8\% | 17.6\% | 19.1\% |
| Unknown | 31.1\% | 18.8\%* | 0.9\%* | 22.2\%* | 32.3\% | 31.8\% | 18.7\%* | 31.5\% |
| Percent low wage employees |  |  |  |  |  |  |  |  |
| $50 \%$ or more low wage | 34.0\% | 24.1\%* | 44.8\% | 29.6\% | 41.3\% | 30.6\% | 32.2\% | 34.7\% |
| Less than $50 \%$ low wage | 27.7\% | 25.7\% | 32.4\% | 35.2\% | 31.7\% | 25.0\% | 31.2\% | 27.0\% |

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.D.3.a(2011) Standard error for percent of total premiums for exclusive-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, 2011

| Characteristics | Total | $\begin{array}{r} \text { Less than } \\ \text { employees } \end{array}$ | $10-24$ employees | $\begin{array}{r} 25-99 \\ \text { employees } \end{array}$ | $100-999$ employees | 1000 or more employees | $\begin{array}{r} \text { Less than } \\ 50 \\ \text { employees } \end{array}$ | 50 or more employees |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| United States | 0.75\% | 1.83\% | 2.67\% | 1.59\% | 1.65\% | 1.48\% | 1.86\% | 0.92\% |
| Industry group ** |  |  |  |  |  |  |  |  |
| Agric., fish., forest. | 10.36\%* | -- | -- | -- | -- | -- | 12.27\% | 9.20\% * |
| Mining and manufacturing | 2.00\% | 6.02\% | 8.69\% | 3.47\% | 3.33\% | 1.06\% | 3.70\% | 1.90\% |
| Construction | 4.15\% | 5.47\% | 9.30\%* | 6.13\% | 7.55\% | 4.03\% | 4.12\% | 6.14\% |
| Utilities and transp. | 3.77\% | 9.67\% | 11.07\% | 8.72\% | 6.70\% | 4.79\% | 5.97\% | 4.01\% |
| Wholesale trade | 2.87\% | 7.93\% | 4.87\% | 3.92\% | 6.38\% | 2.60\% | 4.97\% | 2.55\% |
| Fin. svs. and real estate | 1.01\% | 7.69\%* | 7.64\%* | 7.24\% | 4.89\% | 1.13\% | 4.58\% | 1.16\% |
| Retail trade | 1.76\% | 6.52\% | 6.90\% | 4.04\% | 4.70\% | 1.77\% | 4.39\% | 1.66\% |
| Professional services | 1.38\% | 3.38\% | 4.14\% | 3.10\% | 2.35\% | 1.45\% | 2.78\% | 1.50\% |
| Other services | 2.33\% | 5.09\% | 3.43\% | 6.01\% | 4.90\% | 4.11\% | 3.37\% | 2.97\% |
| Ownership |  |  |  |  |  |  |  |  |
| For profit, incorporated | 0.81\% | 2.08\% | 2.57\% | 1.93\% | 2.70\% | 1.50\% | 1.80\% | 0.79\% |
| For profit, unincorporated | 2.53\% | 6.30\%* | 8.75\% | 4.11\% | 4.28\% | 3.03\% | 3.56\% | 3.10\% |
| Nonprofit | 1.17\% | 8.40\% | 6.52\% | 3.58\% | 1.91\% | 1.68\% | 4.41\% | 1.26\% |
| Age of firm |  |  |  |  |  |  |  |  |
| Less than 5 years | 3.80\% | 7.16\% | 7.06\% | 7.31\% | 10.03\% | 6.79\%* | 5.74\% | 7.82\% |
| 5-9 years | 4.20\% | 6.13\% | 8.01\% | 3.93\% | 7.76\% | 10.72\%* | 4.79\% | 6.39\% |
| 10-19 years | 1.99\% | 4.52\% | 4.62\% | 4.17\% | 3.80\% | 3.58\% | 2.94\% | 2.82\% |
| 20 or more years | 0.94\% | 4.19\% | 4.12\% | 1.41\% | 1.80\% | 1.59\% | 2.44\% | 1.13\% |
| Multi/single status |  |  |  |  |  |  |  |  |
| 2 or more locations | 1.21\% | 11.19\% | 6.89\%* | 2.17\% | 2.26\% | 1.64\% | 5.02\% | 1.26\% |
| 1 location only | 1.41\% | 1.83\% | 2.67\% | 1.76\% | 2.60\% | 4.44\% | 1.89\% | 1.41\% |
| Percent full-time employees |  |  |  |  |  |  |  |  |
| Less than 25\% | 6.31\% | 6.55\%* | 10.00\%* | 9.44\% | 11.26\%* | 5.69\% | 7.10\%* | 6.92\% |
| 25-49 \% | 3.07\% | 12.19\%* | 7.71\% | 6.81\% | 6.75\% | 4.12\% | 7.02\% | 2.43\% |
| 50-74 \% | 2.32\% | 4.84\% | 6.48\% | 7.98\% | 5.43\% | 2.19\% | 3.18\% | 4.00\% |
| 75\% or more | 0.82\% | 2.29\% | 2.96\% | 1.86\% | 1.35\% | 1.52\% | 2.14\% | 1.12\% |
| Union presence |  |  |  |  |  |  |  |  |
| No union employees | 0.94\% | 1.96\% | 2.47\% | 1.61\% | 1.84\% | 0.92\% | 1.77\% | 0.85\% |
| Has union employees | 1.76\% | 12.73\%* | 7.60\%* | 4.15\% | 3.85\% | 2.13\% | 3.50\% | 1.85\% |
| Unknown | 1.73\% | 8.69\%* | 6.93\%* | 11.12\%* | 5.65\% | 2.08\% | 10.77\%* | 2.04\% |
| Percent low wage employees |  |  |  |  |  |  |  |  |
| $50 \%$ or more low wage | 2.76\% | 9.00\%* | 8.77\% | 5.72\% | 5.03\% | 2.44\% | 7.13\% | 2.51\% |
| Less than $50 \%$ low wage | 0.82\% | 2.30\% | 2.87\% | 1.32\% | 1.50\% | 1.48\% | 2.05\% | 1.09\% |

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.

