

**Table I.D.3.c(2011) Percent of total premiums for any-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 employees | 25-99 employees | 100-999 employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
|-----------------------------|--------|------------------------|-----------------|-----------------|-------------------|------------------------|------------------------|----------------------|
| United States               | 28.4%  | 19.5%                  | 25.0%           | 32.8%           | 34.0%             | 26.1%                  | 24.5%                  | 30.3%                |
| Industry group **           |        |                        |                 |                 |                   |                        |                        |                      |
| Agric., fish., forest.      | 8.5% * | --                     | --              | --              | --                | --                     | 3.3% *                 | 42.3%                |
| Mining and manufacturing    | 26.8%  | --                     | --              | --              | --                | --                     | 19.4% *                | 27.8%                |
| Construction                | 31.8%  | --                     | --              | --              | --                | --                     | 24.2%                  | 39.2%                |
| Utilities and transp.       | 21.3%  | --                     | --              | --              | --                | --                     | 10.1% *                | 24.0%                |
| Wholesale trade             | 27.9%  | --                     | --              | --              | --                | --                     | 20.6% *                | 33.9%                |
| Fin. svcs. and real estate  | 23.8%  | --                     | --              | --              | --                | --                     | 19.1% *                | 26.3%                |
| Retail trade                | 31.7%  | --                     | --              | --              | --                | --                     | 28.7%                  | 32.9%                |
| Professional services       | 33.1%  | --                     | --              | --              | --                | --                     | 31.3%                  | 34.0%                |
| Other services              | 21.4%  | --                     | --              | --              | --                | --                     | 22.7%                  | 20.5%                |
| Ownership                   |        |                        |                 |                 |                   |                        |                        |                      |
| For profit, incorporated    | 28.6%  | --                     | --              | --              | --                | --                     | 25.6%                  | 30.1%                |
| For profit, unincorporated  | 30.5%  | --                     | --              | --              | --                | --                     | 21.3%                  | 44.8%                |
| Nonprofit                   | 26.4%  | --                     | --              | --              | --                | --                     | 21.7%                  | 27.0%                |
| Age of firm                 |        |                        |                 |                 |                   |                        |                        |                      |
| Less than 5 years           | 30.5%  | --                     | --              | --              | --                | --                     | 19.4%                  | 75.8%                |
| 5-9 years                   | 32.5%  | --                     | --              | --              | --                | --                     | 26.9%                  | 38.0%                |
| 10-19 years                 | 31.5%  | --                     | --              | --              | --                | --                     | 29.5%                  | 33.3%                |
| 20 or more years            | 26.9%  | --                     | --              | --              | --                | --                     | 22.1%                  | 28.4%                |
| Multi/single status         |        |                        |                 |                 |                   |                        |                        |                      |
| 2 or more locations         | 29.8%  | --                     | --              | --              | --                | --                     | 35.6%                  | 29.6%                |
| 1 location only             | 27.2%  | --                     | --              | --              | --                | --                     | 23.9%                  | 32.0%                |
| Percent full-time employees |        |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%               | 24.3%  | --                     | --              | --              | --                | --                     | 22.5% *                | 25.8%                |
| 25-49 %                     | 29.5%  | --                     | --              | --              | --                | --                     | 21.1% *                | 40.1%                |
| 50-74 %                     | 28.8%  | --                     | --              | --              | --                | --                     | 22.3%                  | 32.9%                |
| 75% or more                 | 28.5%  | --                     | --              | --              | --                | --                     | 24.9%                  | 30.0%                |
| Union presence              |        |                        |                 |                 |                   |                        |                        |                      |
| No union employees          | 30.1%  | --                     | --              | --              | --                | --                     | 25.8%                  | 32.8%                |
| Has union employees         | 20.1%  | --                     | --              | --              | --                | --                     | 9.4% *                 | 21.6%                |
| Unknown                     | 29.9%  | --                     | --              | --              | --                | --                     | 9.5% *                 | 32.5%                |
| Percent low wage employees  |        |                        |                 |                 |                   |                        |                        |                      |
| 50% or more low wage        | 33.2%  | --                     | --              | --              | --                | --                     | 26.6%                  | 37.0%                |
| Less than 50% low wage      | 27.9%  | --                     | --              | --              | --                | --                     | 24.2%                  | 29.6%                |

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.c(2011) Standard error for percent of total premiums for any-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 employees | 25-99 employees | 100-999 employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
|-----------------------------|---------|------------------------|-----------------|-----------------|-------------------|------------------------|------------------------|----------------------|
| United States               | 1.25%   | 2.60%                  | 3.56%           | 3.89%           | 3.08%             | 0.95%                  | 1.55%                  | 1.39%                |
| Industry group **           |         |                        |                 |                 |                   |                        |                        |                      |
| Agric., fish., forest.      | 10.85%* | --                     | --              | --              | --                | --                     | 11.35%*                | 12.24%               |
| Mining and manufacturing    | 1.77%   | --                     | --              | --              | --                | --                     | 6.92%*                 | 2.05%                |
| Construction                | 4.97%   | --                     | --              | --              | --                | --                     | 5.21%                  | 8.88%                |
| Utilities and transp.       | 4.68%   | --                     | --              | --              | --                | --                     | 5.32%*                 | 5.72%                |
| Wholesale trade             | 3.92%   | --                     | --              | --              | --                | --                     | 6.77%*                 | 4.61%                |
| Fin. svcs. and real estate  | 3.10%   | --                     | --              | --              | --                | --                     | 5.89%*                 | 3.01%                |
| Retail trade                | 2.50%   | --                     | --              | --              | --                | --                     | 7.04%                  | 4.54%                |
| Professional services       | 2.81%   | --                     | --              | --              | --                | --                     | 4.22%                  | 3.57%                |
| Other services              | 2.37%   | --                     | --              | --              | --                | --                     | 2.64%                  | 5.41%                |
| Ownership                   |         |                        |                 |                 |                   |                        |                        |                      |
| For profit, incorporated    | 0.89%   | --                     | --              | --              | --                | --                     | 1.89%                  | 1.16%                |
| For profit, unincorporated  | 3.97%   | --                     | --              | --              | --                | --                     | 4.33%                  | 5.03%                |
| Nonprofit                   | 3.53%   | --                     | --              | --              | --                | --                     | 3.60%                  | 3.94%                |
| Age of firm                 |         |                        |                 |                 |                   |                        |                        |                      |
| Less than 5 years           | 5.73%   | --                     | --              | --              | --                | --                     | 5.56%                  | 18.22%               |
| 5-9 years                   | 4.42%   | --                     | --              | --              | --                | --                     | 6.08%                  | 6.98%                |
| 10-19 years                 | 3.86%   | --                     | --              | --              | --                | --                     | 4.10%                  | 4.88%                |
| 20 or more years            | 1.28%   | --                     | --              | --              | --                | --                     | 1.98%                  | 1.37%                |
| Multi/single status         |         |                        |                 |                 |                   |                        |                        |                      |
| 2 or more locations         | 1.33%   | --                     | --              | --              | --                | --                     | 6.71%                  | 1.42%                |
| 1 location only             | 1.70%   | --                     | --              | --              | --                | --                     | 1.56%                  | 3.91%                |
| Percent full-time employees |         |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%               | 4.71%   | --                     | --              | --              | --                | --                     | 15.54%*                | 4.68%                |
| 25-49 %                     | 4.63%   | --                     | --              | --              | --                | --                     | 6.88%*                 | 10.60%               |
| 50-74 %                     | 3.19%   | --                     | --              | --              | --                | --                     | 2.74%                  | 4.09%                |
| 75% or more                 | 1.29%   | --                     | --              | --              | --                | --                     | 1.50%                  | 1.45%                |
| Union presence              |         |                        |                 |                 |                   |                        |                        |                      |
| No union employees          | 1.37%   | --                     | --              | --              | --                | --                     | 2.01%                  | 1.34%                |
| Has union employees         | 2.40%   | --                     | --              | --              | --                | --                     | 3.13%*                 | 2.93%                |
| Unknown                     | 5.70%   | --                     | --              | --              | --                | --                     | 6.59%*                 | 4.98%                |
| Percent low wage employees  |         |                        |                 |                 |                   |                        |                        |                      |
| 50% or more low wage        | 2.10%   | --                     | --              | --              | --                | --                     | 5.22%                  | 4.63%                |
| Less than 50% low wage      | 1.33%   | --                     | --              | --              | --                | --                     | 1.81%                  | 1.40%                |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2011 Medical Expenditure Panel Survey-Insurance Component.

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