

**Table I.A.2.a(2012) Percent of private-sector establishments that offer health insurance that self-insure at least one plan by firm size and selected characteristics: United States, 2012**

Characteristics	Total	Less than 100 employees	100-499 employees	500 or more employees	Less than 50 employees	50 or more employees
United States	37.2%	13.7%	25.2%	82.6%	13.7%	63.7%
Industry group **						
Agric., fish., forest.	20.6%	17.6% *	15.6% *	77.3%	17.5% *	37.9%
Mining and manufacturing	29.2%	11.1%	39.2%	89.4%	10.7%	57.5%
Construction	18.9%	16.6%	21.6%	81.5%	16.1%	39.1%
Utilities and transp.	44.5%	13.5%	41.8%	90.5%	14.1%	73.2%
Wholesale trade	33.9%	13.0%	39.7%	87.0%	12.5%	62.3%
Fin. svcs. and real estate	48.3%	12.0%	25.2%	85.0%	11.5%	68.6%
Retail trade	55.1%	11.3%	20.7%	85.9%	11.5%	74.3%
Professional services	28.2%	12.7%	26.4%	79.5%	12.8%	55.9%
Other services	35.1%	16.4%	15.1%	75.0%	16.6%	56.5%
Ownership						
For profit, incorporated	40.3%	12.5%	26.8%	84.6%	12.5%	68.2%
For profit, unincorporated	29.3%	14.5%	25.6%	78.1%	14.2%	57.2%
Nonprofit	27.3%	20.1%	20.0%	61.2%	21.0%	34.9%
Age of firm						
Less than 5 years	17.0%	16.1%	26.3%	44.4%	16.0%	25.9%
5-9 years	16.4%	15.6%	17.4%	41.9%	15.6%	20.6%
10-19 years	16.6%	12.3%	18.1%	60.2%	12.2%	33.5%
20 or more years	49.5%	13.1%	27.2%	84.3%	13.1%	69.0%
Multi/single status						
2 or more locations	63.8%	12.9%	26.2%	82.8%	12.7%	68.3%
1 location only	14.0%	13.8%	20.1%	37.4%	13.8%	17.2%
Percent full-time employees						
Less than 25%	45.0%	22.6%	12.2% *	75.5%	23.8%	59.5%
25-49 %	44.0%	14.1%	16.8%	79.8%	14.2%	64.6%
50-74 %	38.7%	11.7%	18.6%	87.3%	11.2%	69.5%
75% or more	35.3%	13.5%	28.7%	82.9%	13.5%	62.6%
Union presence						
No union employees	28.6%	12.8%	25.0%	77.8%	12.8%	53.9%
Has union employees	80.1%	42.1%	26.9%	94.2%	44.6%	87.2%
Unknown	78.6%	13.9% *	29.9%	84.6%	13.9% *	81.9%
Percent low wage employees						
50% or more low wage	46.3%	13.1%	16.8%	80.6%	13.1%	64.6%
Less than 50% low wage	33.7%	13.8%	29.4%	84.1%	13.8%	63.2%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2012 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.

\*\* 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.a(2012) Standard error for percent of private-sector establishments that offer health insurance that self-insure at least one plan by firm size and selected characteristics: United States, 2012**

Characteristics	Total	Less than 100 employees	100-499 employees	500 or more employees	Less than 50 employees	50 or more employees
United States	0.45%	0.54%	0.65%	0.92%	0.62%	0.61%
Industry group **						
Agric., fish., forest.	5.47%	5.91% *	6.73% *	8.87%	6.10% *	8.14%
Mining and manufacturing	1.17%	1.35%	2.85%	1.99%	1.29%	2.40%
Construction	1.48%	1.78%	4.17%	7.14%	1.76%	2.35%
Utilities and transp.	3.10%	3.72%	7.49%	1.92%	4.11%	3.29%
Wholesale trade	1.40%	1.98%	5.07%	2.32%	2.35%	2.09%
Fin. svcs. and real estate	1.36%	1.67%	2.39%	1.46%	1.85%	1.46%
Retail trade	1.60%	1.42%	2.23%	1.60%	1.70%	1.56%
Professional services	1.08%	0.96%	1.03%	1.72%	1.01%	1.35%
Other services	1.16%	1.15%	2.25%	1.60%	1.11%	1.77%
Ownership						
For profit, incorporated	0.48%	0.60%	0.93%	0.98%	0.69%	0.67%
For profit, unincorporated	0.61%	0.95%	3.77%	1.64%	1.18%	2.00%
Nonprofit	0.95%	1.18%	2.35%	3.11%	1.43%	1.31%
Age of firm						
Less than 5 years	1.92%	2.01%	5.54%	9.19%	2.13%	4.41%
5-9 years	1.48%	1.69%	2.52%	8.64%	1.64%	2.12%
10-19 years	0.90%	1.19%	3.06%	2.78%	1.32%	1.90%
20 or more years	0.64%	0.65%	1.11%	1.02%	0.60%	0.67%
Multi/single status						
2 or more locations	0.68%	1.10%	0.74%	0.92%	1.86%	0.66%
1 location only	0.57%	0.59%	1.68%	4.54%	0.62%	1.29%
Percent full-time employees						
Less than 25%	0.73%	2.92%	4.14% *	1.62%	3.27%	1.90%
25-49 %	1.70%	1.98%	3.71%	1.35%	2.12%	1.88%
50-74 %	1.22%	1.04%	2.61%	1.29%	1.09%	1.38%
75% or more	0.61%	0.75%	0.78%	1.20%	0.86%	0.89%
Union presence						
No union employees	0.35%	0.56%	0.48%	1.10%	0.64%	0.58%
Has union employees	1.17%	2.48%	4.51%	1.14%	3.19%	1.43%
Unknown	1.27%	4.55% *	5.84%	0.96%	4.67% *	0.95%
Percent low wage employees						
50% or more low wage	1.20%	1.29%	1.98%	1.25%	1.49%	1.16%
Less than 50% low wage	0.41%	0.52%	1.14%	1.17%	0.58%	0.83%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2012 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.

\*\* 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.