Table I.A.2.e(2012) Percent of private-sector establishments that offer health insurance by plan provider arrangement by selected characteristics: United States, 2012

characteristics. Office States, 2012						
Characteristics	Conventional indemnity	Any managed care	Exclusive provider	Mixed provider		
United States	11.5%	91.3%	30.0%	72.4%		
Firm size						
Less than 50 employees	15.4%	86.5%	33.1%	58.4%		
50+ employees	7.2%	96.7%	26.4%	88.2%		
Less than 10 employees	16.6%	85.1%	33.1%	55.6%		
10-24 employees	14.0%	88.4%	33.5%	61.6%		
25-99 employees	11.7%	91.1%	32.3%	68.5%		
100-999 employees	9.3%	94.4%	28.0%	78.8%		
1000+ employees	5.5%	98.4%	24.7%	95.3%		
Industry group **						
Agric., fish., forest.	18.5%	84.5%	21.0%	66.5%		
Mining and manufacturing	9.9%	92.6%	30.0%	69.1%		
Construction	14.3%	88.2%	34.6%	60.2%		
Utilities and transp.	9.8%	93.1%	28.2%	72.3%		
Wholesale trade	9.8%	91.8%	25.5%	75.0%		
Fin. svs. and real estate	10.7%	92.5%	26.8%	79.7%		
Retail trade	9.0%	93.5%	22.7%	80.7%		
Professional services	12.4%	89.9%	34.3%	68.4%		
Other services	12.9%	91.0%	33.2%	69.8%		
Other services	12.970	91.076	33.2 /0	09.076		
Ownership						
For profit, incorporated	11.1%	91.8%	29.2%	73.9%		
For profit, unincorporated	13.9%	88.6%	29.0%	68.2%		
Nonprofit	10.5%	91.9%	37.8%	67.8%		
Age of firm						
Less than 5 years	13.2%	88.3%	32.9%	60.8%		
5-9 years	16.1%	86.3%	33.1%	59.9%		
10-19 years	14.3%	88.3%	31.5%	63.3%		
20 or more years	9.7%	93.4%	28.6%	78.7%		
Multi/single status						
2 or more locations	7.3%	96.2%	25.6%	88.0%		
1 location only	15.2%	86.9%	33.8%	58.8%		
Percent full-time employees						
Less than 25%	13.2%	91.9%	30.2%	70.3%		
25-49 %	12.3%	91.5%	27.6%	75.4%		
50-74 %	11.4%	91.1%	26.7%	72.2%		
75% or more	11.3%	91.2%	31.0%	72.2%		
Union presence						
No union employees	12.6%	90.1%	29.8%	68.4%		
Has union employees	6.2%	95.8%	31.5%	89.2%		
Unknown	6.2%	98.5%	30.4%	95.1%		
Percent low wage employees	8					
50% or more low wage	11.4%	92.3%	25.2%	76.2%		
Less than 50% low wage	11.6%	90.9%	31.8%	70.9%		
		55.676	5 5 / 6	. 3.070		

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.

<sup>\*\*</sup> 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.

Estimates previously displayed in this table prior to 2011 are now located in the following tables: Two or more plans (Table I.A.2.d), With waiting period (Table I.A.2.f), and Insurance to Retirees (Table I.A.2.h).

Table I.A.2.e(2012) Standard error for percent of private-sector establishments that offer health insurance by plan provider arrangement by selected characteristics: United States, 2012

Characteristics         Conventional indemnity         Any managed care         Exclusive provider         Mixed provider           United States         0.28%         0.32%         0.36%         0.49%           Firm size         Less than 50 employees         0.42%         0.50%         0.78%         0.23%           50+ employees         0.93%         0.25%         0.53%         0.27%           Less than 10 employees         0.68%         0.68%         1.13%         1.29%           10-24 employees         0.88%         0.68%         1.12%         0.37%           10-94 employees         0.88%         0.69%         1.12%         0.87%           100-99 employees         0.82%         0.52%         0.73%         0.84%           100-999 employees         0.83%         0.52%         0.73%         0.24%           100-999 employees         0.83%         0.52%         0.98%         1.43%         1.85%           Industry group **         4.66%         3.14%         4.42%         4.65%           Millies and transp.         2.55%         1.93%         1.74%         2.65%           Millies and transp.         2.55%         1.93%         1.74%         2.65%           Valoesale trade	arrangement by selected characteristics. Officed States, 2012							
Firm size	Characteristics	Conventional indemnity	Any managed care	Exclusive provider	Mixed provider			
Less than 50 employees         0.42%         0.53%         0.23%           50+ employees         0.39%         0.26%         0.53%         0.27%           Less than 10 employees         0.64%         0.71%         1.13%         1.29%           10-24 employees         0.58%         0.65%         1.165%         1.46%           25-99 employees         0.82%         0.52%         0.93%         0.28%           100-99 employees         0.82%         0.52%         0.93%         0.28%           100-90 employees         0.82%         0.84%         1.42%         4.65%           100-19 employees         0.88%         0.34%         1.43%         1.65%         1.25%         2.59	United States	0.28%	0.32%	0.36%	0.49%			
50+ employees         0.39%         0.26%         0.53%         0.27%           Less than 10 employees         0.64%         0.71%         1.13%         1.29%           10-24 employees         0.58%         0.65%         1.85%         1.46%           25-99 employees         0.82%         0.52%         0.73%         0.84%           1000-999 employees         0.39%         0.22%         0.98%         0.84%           1000-employees         0.39%         0.22%         0.98%         0.84%           1004-employees         0.39%         0.22%         0.98%         0.84%           1004-employees         4.60%         3.14%         4.42%         4.65%           Mining and manufacturing         0.88%         0.88%         1.43%         1.84%           Construction         1.78%         1.53%         1.55%         2.59%           Uhilities and transp.         2.55%         1.95%         1.74%         2.66%           Wholesale trade         1.11%         1.12%         1.97%         1.81%           Fin. svs. and real estate         0.89%         0.79%         1.23%         0.85%           Retail trade         0.81%         0.79%         1.01%         1.28%	Firm size							
Less than 10 employees         0.64%         0.71%         1.13%         1.29%           10-24 employees         0.58%         0.65%         1.65%         1.46%           25-99 employees         0.82%         0.52%         0.73%         0.84%           100-99 employees         0.82%         0.52%         0.98%         0.28%           10004 employees         0.39%         0.22%         0.98%         0.28%           1004 prophyses         0.88%         0.88%         1.43%         4.65%           Mining and manufacturing         0.88%         0.88%         1.43%         1.65%           Mining and manufacturing         0.88%         0.88%         1.43%         1.84%           Construction         1.78%         1.53%         1.59%         2.59%           Utilities and transp.         2.55%         1.95%         1.74%         2.66%           Wholesale trade         1.11%         1.12%         1.97%         1.81%           Fin. svs. and real estate         0.89%         0.79%         1.23%         0.85%           Retail trade         0.81%         0.79%         1.03%         0.68%           Professional services         0.36%         0.53%         0.93%         1.23% <td>Less than 50 employees</td> <td>0.42%</td> <td>0.50%</td> <td>0.78%</td> <td>0.83%</td>	Less than 50 employees	0.42%	0.50%	0.78%	0.83%			
10-24 employees         0.58%         0.65%         1.65%         1.46%         0.87%           25-99 employees         0.82%         0.52%         0.73%         0.84%           1000-999 employees         0.39%         0.22%         0.98%         0.28%           1000-employees         0.39%         0.22%         0.98%         0.84%           1000-employees         4.60%         3.14%         4.42%         4.65%           Mining and manufacturing         0.88%         0.88%         1.43%         1.84%           Construction         1.78%         1.53%         1.55%         2.59%           Utilities and transp.         2.55%         1.95%         1.74%         2.66%           Wholesale trade         1.11%         1.12%         1.97%         1.81%           Fin. svs. and real estate         0.89%         0.79%         1.23%         0.85%           Retall trade         0.81%         0.79%         1.01%         1.28%           Professional services         0.34%         0.55%         0.93%         1.23%           Ohreship         0.59%         0.32%         0.37%         0.43%           For profit, incorporated         0.04%         0.95%         1.13% <t< td=""><td>50+ employees</td><td>0.39%</td><td>0.26%</td><td>0.53%</td><td>0.27%</td></t<>	50+ employees	0.39%	0.26%	0.53%	0.27%			
25-99 employees         0.61%         0.69%         1.12%         0.87%           100-999 employees         0.32%         0.52%         0.73%         0.84%           1000-99 employees         0.39%         0.22%         0.98%         0.28%           Industry group **         Agric., fish., forest.         4.60%         3.14%         4.42%         4.65%           Mining and manufacturing         0.88%         0.88%         1.43%         1.84%           Construction         1.78%         1.53%         1.55%         2.59%           Wholesale trade         1.11%         1.12%         1.97%         1.81%           Vin. svs. and real estate         0.89%         0.79%         1.23%         0.85%           Ketali trade         0.81%         0.79%         1.23%         0.85%           Volter services         0.38%         0.53%         0.93%         1.23%           Other services         0.64%         0.55%         1.01%         1.23%           Ownership         0.64%         0.32%         0.37%         0.43%           For profit, incorporated         0.20%         0.32%         0.37%         0.43%           For profit, incorporated         1.01%         0.94%         0.	Less than 10 employees	0.64%	0.71%	1.13%	1.29%			
100-99 employees	10-24 employees	0.58%	0.65%	1.65%	1.46%			
1000+ employees			0.69%		0.87%			
1000+ employees	' '	0.82%	0.52%	0.73%	0.84%			
Agric., fish., forest.         4,60%         3,14%         4,42%         4,65%           Mining and manufacturing         0,88%         0,88%         1,43%         1,84%           Construction         1,78%         1,55%         2,55%         1,55%         2,56%           Utilities and transp.         2,55%         1,95%         1,74%         2,66%           Wholesale trade         1,11%         1,12%         1,97%         1,81%           Fin. svs. and real estate         0,89%         0,79%         1,23%         0,85%           Retail trade         0,81%         0,79%         1,01%         1,28%           Professional services         0,38%         0,53%         0,93%         1,23%           Other services         0,64%         0,55%         1,03%         0,68%           Ownership         0,64%         0,55%         1,03%         0,48%           For profit, incorporated         1,01%         0,91%         1,34%         1,30%           Nonprofit         0,93%         0,90%         1,13%         0,92%           Age of firm         1,01%         0,91%         0,34%         0,24%         0,24%           Less than 5 years         1,02%         0,55%	' '				0.28%			
Agric., fish., forest.         4,60%         3,14%         4,42%         4,65%           Mining and manufacturing         0,88%         0,88%         1,43%         1,84%           Construction         1,78%         1,55%         2,55%         1,55%         2,56%           Utilities and transp.         2,55%         1,95%         1,74%         2,66%           Wholesale trade         1,11%         1,12%         1,97%         1,81%           Fin. svs. and real estate         0,89%         0,79%         1,23%         0,85%           Retail trade         0,81%         0,79%         1,01%         1,28%           Professional services         0,38%         0,53%         0,93%         1,23%           Other services         0,64%         0,55%         1,03%         0,68%           Ownership         0,64%         0,55%         1,03%         0,48%           For profit, incorporated         1,01%         0,91%         1,34%         1,30%           Nonprofit         0,93%         0,90%         1,13%         0,92%           Age of firm         1,01%         0,91%         0,34%         0,24%         0,24%           Less than 5 years         1,02%         0,55%	Industry group **							
Construction         1.78%         1.53%         1.55%         2.59%           Utilities and transp.         2.55%         1.95%         1.74%         2.66%           Wholesale trade         1.11%         1.12%         1.97%         1.81%           Fin. svs. and real estate         0.89%         0.79%         1.23%         0.85%           Retail trade         0.81%         0.79%         1.01%         1.28%           Professional services         0.38%         0.53%         0.93%         1.23%           Other services         0.64%         0.55%         1.03%         0.68%           Ownership         0.00         0.93%         0.91%         1.34%         1.36%           For profit, incorporated         1.01%         0.91%         1.34%         1.36%           Age of firm         0.93%         0.90%         1.13%         0.92%           Age of firm         0.84         0.95%         0.86%         0.84%           5-9 years         0.74%         0.64%         0.95%         1.71%           10-19 years         0.72%         0.55%         0.86%         0.84%           20 or more locations         0.37%         0.28%         0.55%         0.86%		4.60%	3.14%	4.42%	4.65%			
Construction         1.78%         1.53%         1.55%         2.59%           Utilities and transp.         2.55%         1.95%         1.74%         2.66%           Wholesale trade         1.11%         1.12%         1.97%         1.81%           Fin. svs. and real estate         0.89%         0.79%         1.23%         0.85%           Retail trade         0.81%         0.79%         1.01%         1.28%           Professional services         0.38%         0.53%         0.93%         1.23%           Other services         0.64%         0.55%         1.03%         0.68%           Ownership         0.00         0.93%         0.91%         1.34%         1.36%           For profit, incorporated         1.01%         0.91%         1.34%         1.36%           Age of firm         0.93%         0.90%         1.13%         0.92%           Age of firm         0.84         0.95%         0.86%         0.84%           5-9 years         0.74%         0.64%         0.95%         1.71%           10-19 years         0.72%         0.55%         0.86%         0.84%           20 or more locations         0.37%         0.28%         0.55%         0.86%	Mining and manufacturing	0.88%	0.88%	1.43%	1.84%			
Utilities and transp.         2.55%         1.95%         1.74%         2.66%           Wholesale trade         1.11%         1.12%         1.97%         1.81%           Fin. svs. and real estate         0.89%         0.79%         1.23%         0.85%           Retail trade         0.81%         0.79%         1.01%         1.28%           Professional services         0.64%         0.55%         1.03%         0.68%           Ownership         0.64%         0.32%         0.37%         0.43%           For profit, incorporated         0.20%         0.91%         1.34%         1.30%           For profit, unincorporated         1.01%         0.91%         1.34%         1.30%           Nonprofit         0.93%         0.90%         1.13%         0.92%           Age of firm         1.23%         2.04%         2.04%           Less than 5 years         1.08%         1.23%         2.04%         2.04%           5-9 years         0.74%         0.64%         0.95%         1.71%           10-19 years         0.72%         0.55%         0.86%         0.84%           2 or more locations         0.37%         0.28%         0.55%         0.38%           1 location					2.59%			
Wholesale trade         1.11%         1.12%         1.97%         1.81%           Fin. svs. and real estate         0.89%         0.79%         1.23%         0.85%           Retail trade         0.81%         0.79%         1.01%         1.28%           Professional services         0.38%         0.53%         0.93%         1.23%           Other services         0.64%         0.55%         1.03%         0.68%           Ownership         For profit, incorporated         0.20%         0.32%         0.37%         0.43%           For profit, unincorporated         1.01%         0.91%         1.34%         1.30%           Nonprofit         0.93%         0.90%         1.13%         0.92%           Age of firm         1.88%         1.23%         2.04%         2.04%           Less than 5 years         0.74%         0.64%         0.95%         1.71%           5-9 years         0.74%         0.64%         0.95%         1.71%           10-19 years         0.72%         0.55%         0.86%         0.84%           20 or more years         0.54%         0.49%         0.48%         0.78%           2 or more locations         0.37%         0.28%         0.55%         0.8								
Fin. svs. and real estate         0.89%         0.79%         1.23%         0.85%           Retail trade         0.81%         0.79%         1.01%         1.28%           Professional services         0.38%         0.53%         0.93%         1.23%           Other services         0.64%         0.55%         1.03%         0.68%           Ownership         For profit, incorporated         0.20%         0.32%         0.37%         0.43%           For profit, unicorporated         1.01%         0.91%         1.34%         1.30%           Nonprofit         0.93%         0.90%         1.13%         0.92%           Age of firm         Less than 5 years         1.08%         1.23%         2.04%         2.04%           5-9 years         0.74%         0.64%         0.95%         1.71%         0.92%           10-19 years         0.72%         0.55%         0.86%         0.84%           20 or more years         0.54%         0.49%         0.48%         0.78%           Multi/single status         2 or more locations         0.37%         0.28%         0.55%         0.36%         0.87%           Less than 25%         1.43%         1.43%         1.41% <t< td=""><td>•</td><td></td><td></td><td></td><td></td></t<>	•							
Retail trade         0.81%         0.79%         1.01%         1.28%           Professional services         0.38%         0.53%         0.93%         1.23%           Other services         0.64%         0.55%         1.03%         0.68%           Ownership         For profit, incorporated         0.20%         0.32%         0.37%         0.43%           For profit, unincorporated         1.01%         0.91%         1.34%         1.30%           Nonprofit         0.93%         0.90%         1.13%         0.92%           Age of firm         Less than 5 years         1.08%         1.23%         2.04%         2.04%           5-9 years         0.74%         0.64%         0.95%         1.71%           10-19 years         0.72%         0.55%         0.86%         0.84%           20 or more years         0.54%         0.49%         0.48%         0.78%           Multi/single status         2 or more locations         0.37%         0.28%         0.55%         0.86%         0.38%           1 location only         0.44%         0.48%         0.75%         0.87%           Less than 25%         2.12%         1.16%         1.65%         1.20%								
Professional services         0.38%         0.53%         0.93%         1.23%           Other services         0.64%         0.55%         1.03%         0.68%           Ownership         For profit, incorporated         0.20%         0.32%         0.37%         0.43%           For profit, unincorporated         1.01%         0.91%         1.34%         1.30%           Nonprofit         0.93%         0.90%         1.13%         0.92%           Age of firm         Less than 5 years         1.08%         1.23%         2.04%         2.04%           5-9 years         0.74%         0.64%         0.95%         1.71%           10-19 years         0.72%         0.55%         0.86%         0.84%           20 or more years         0.54%         0.49%         0.48%         0.78%           Multi/single status         2 or more locations         0.37%         0.28%         0.55%         0.38%           1 location only         0.44%         0.48%         0.75%         0.87%           Percent full-time employees         Less than 25%         2.12%         1.16%         1.65%         1.20%           25-49 %         1.43%         1.34%         2.11%         1								
Other services         0.64%         0.55%         1.03%         0.68%           Ownership								
Ownership         Corprofit, incorporated         0.20%         0.32%         0.37%         0.43%           For profit, unincorporated         1.01%         0.91%         1.34%         1.30%           Nonprofit         0.93%         0.90%         1.13%         0.92%           Age of firm         Less than 5 years         1.08%         1.23%         2.04%         2.04%           5-9 years         0.74%         0.64%         0.95%         1.71%           10-19 years         0.72%         0.55%         0.86%         0.84%           20 or more years         0.54%         0.49%         0.48%         0.78%           Multi/single status         2 or more locations         0.37%         0.28%         0.55%         0.86%         0.84%           1 location only         0.44%         0.48%         0.75%         0.87%         0.87%           Percent full-time employees         2.12%         1.16%         1.65%         1.20%           25-49 %         1.43%         1.34%         2.11%         1.60%           50-74 %         0.91%         0.73%         1.41%         1.82%           75% or more         0.45%         0.47%         0.40%         0.57% <tr< td=""><td></td><td></td><td></td><td></td><td></td></tr<>								
For profit, incorporated         0.20%         0.32%         0.37%         0.43%           For profit, unincorporated         1.01%         0.91%         1.34%         1.30%           Nonprofit         0.93%         0.90%         1.13%         0.92%           Age of firm         Value           Less than 5 years         1.08%         1.23%         2.04%         2.04%           5-9 years         0.74%         0.64%         0.95%         1.71%           10-19 years         0.72%         0.55%         0.86%         0.84%           20 or more years         0.54%         0.49%         0.48%         0.78%           Multi/single status         2 or more locations         0.37%         0.28%         0.55%         0.38%           1 location only         0.44%         0.48%         0.75%         0.87%           Percent full-time employees         2.12%         1.16%         1.65%         1.20%           25-49 %         1.43%         1.34%         2.11%         1.60%           50-74 %         0.91%         0.73%         1.41%         1.82%           75% or more         0.45%         0.36%         0.55%         0.55%           Union presence		0.0476	0.5576	1.0070	0.0070			
For profit, unincorporated   1.01%   0.91%   0.90%   1.34%   1.30%   Nonprofit   0.93%   0.90%   0.90%   1.13%   0.92%	Ownership							
Nonprofit         0.93%         0.90%         1.13%         0.92%           Age of firm         Less than 5 years         1.08%         1.23%         2.04%         2.04%           5-9 years         0.74%         0.64%         0.95%         1.71%           10-19 years         0.72%         0.55%         0.86%         0.84%           20 or more years         0.54%         0.49%         0.48%         0.78%           Multi/single status         2 or more locations         0.37%         0.28%         0.55%         0.38%           1 location only         0.44%         0.48%         0.75%         0.87%           Percent full-time employees         Less than 25%         2.12%         1.16%         1.65%         1.20%           25-49 %         1.43%         1.34%         2.11%         1.60%           50-74 %         0.91%         0.73%         1.41%         1.82%           75% or more         0.45%         0.47%         0.40%         0.57%           Union presence         No union employees         0.85%         2.19%         1.57%           Unknown         0.90%         0.41%         0.94%         0.90%           Percent low wage em	For profit, incorporated	0.20%	0.32%	0.37%	0.43%			
Age of firm         Less than 5 years       1.08%       1.23%       2.04%       2.04%         5-9 years       0.74%       0.64%       0.95%       1.71%         10-19 years       0.72%       0.55%       0.86%       0.84%         20 or more years       0.54%       0.49%       0.48%       0.78%         Multi/single status         2 or more locations       0.37%       0.28%       0.55%       0.38%         1 location only       0.44%       0.48%       0.75%       0.87%         Percent full-time employees         Less than 25%       2.12%       1.16%       1.65%       1.20%         25-49%       1.43%       1.34%       2.11%       1.60%         50-74%       0.91%       0.73%       1.41%       1.82%         75% or more       0.45%       0.47%       0.40%       0.57%         Union presence       No union employees       0.85%       0.85%       2.19%       1.57%         Unknown       0.90%       0.41%       0.94%       0.90%         Percent low wage employees         50% or more low wage       0.29%       0.35%       0.82%       0.57% <td>• •</td> <td></td> <td></td> <td></td> <td></td>	• •							
Less than 5 years       1.08%       1.23%       2.04%       2.04%         5-9 years       0.74%       0.64%       0.95%       1.71%         10-19 years       0.72%       0.55%       0.86%       0.84%         20 or more years       0.54%       0.49%       0.48%       0.78%         Multi/single status         2 or more locations       0.37%       0.28%       0.55%       0.38%         1 location only       0.44%       0.48%       0.75%       0.87%         Percent full-time employees         Less than 25%       2.12%       1.16%       1.65%       1.20%         25-49 %       1.43%       1.34%       2.11%       1.60%         50-74 %       0.91%       0.73%       1.41%       1.82%         75% or more       0.45%       0.47%       0.40%       0.57%         Union presence       No union employees       0.85%       0.85%       2.19%       1.57%         Unknown       0.90%       0.41%       0.94%       0.90%         Percent low wage employees         50% or more low wage       0.29%       0.35%       0.82%       0.57%	Nonprofit	0.93%	0.90%	1.13%	0.92%			
5-9 years       0.74%       0.64%       0.95%       1.71%         10-19 years       0.72%       0.55%       0.86%       0.84%         20 or more years       0.54%       0.49%       0.48%       0.78%         Multi/single status         2 or more locations       0.37%       0.28%       0.55%       0.38%         1 location only       0.44%       0.48%       0.75%       0.87%         Percent full-time employees         Less than 25%       2.12%       1.16%       1.65%       1.20%         25-49 %       1.43%       1.34%       2.11%       1.60%         50-74 %       0.91%       0.73%       1.41%       1.82%         75% or more       0.45%       0.47%       0.40%       0.57%         Union presence         No union employees       0.31%       0.36%       0.55%       0.52%         Has union employees       0.85%       0.85%       2.19%       1.57%         Unknown       0.90%       0.41%       0.94%       0.90%         Percent low wage employees         50% or more low wage       0.29%       0.35%       0.82%       0.57%	•							
10-19 years       0.72%       0.55%       0.86%       0.84%         20 or more years       0.54%       0.49%       0.48%       0.78%         Multi/single status	•							
20 or more years       0.54%       0.49%       0.48%       0.78%         Multi/single status       0.28%       0.55%       0.38%         2 or more locations       0.37%       0.28%       0.55%       0.38%         1 location only       0.44%       0.48%       0.75%       0.87%         Percent full-time employees       0.44%       1.16%       1.65%       1.20%         Less than 25%       2.12%       1.16%       1.65%       1.20%         25-49 %       1.43%       1.34%       2.11%       1.60%         50-74 %       0.91%       0.73%       1.41%       1.82%         75% or more       0.45%       0.47%       0.40%       0.57%         Union presence       No union employees       0.31%       0.36%       0.55%       0.52%         Has union employees       0.85%       0.85%       2.19%       1.57%         Unknown       0.90%       0.41%       0.94%       0.90%         Percent low wage employees       0.29%       0.35%       0.82%       0.57%	5-9 years		0.64%	0.95%	1.71%			
Multi/single status         2 or more locations       0.37%       0.28%       0.55%       0.38%         1 location only       0.44%       0.48%       0.75%       0.87%         Percent full-time employees         Less than 25%       2.12%       1.16%       1.65%       1.20%         25-49 %       1.43%       1.34%       2.11%       1.60%         50-74 %       0.91%       0.73%       1.41%       1.82%         75% or more       0.45%       0.47%       0.40%       0.57%         Union presence       No union employees       0.31%       0.36%       0.55%       0.52%         Has union employees       0.85%       0.85%       2.19%       1.57%         Unknown       0.90%       0.41%       0.94%       0.90%         Percent low wage employees       50% or more low wage       0.29%       0.35%       0.82%       0.57%	-							
2 or more locations       0.37%       0.28%       0.55%       0.38%         1 location only       0.44%       0.48%       0.75%       0.87%         Percent full-time employees         Less than 25%       2.12%       1.16%       1.65%       1.20%         25-49 %       1.43%       1.34%       2.11%       1.60%         50-74 %       0.91%       0.73%       1.41%       1.82%         75% or more       0.45%       0.47%       0.40%       0.57%         Union presence       No union employees       0.31%       0.36%       0.55%       0.52%         Has union employees       0.85%       0.85%       2.19%       1.57%         Unknown       0.90%       0.41%       0.94%       0.90%         Percent low wage employees       0.29%       0.35%       0.82%       0.57%	20 or more years	0.54%	0.49%	0.48%	0.78%			
Percent full-time employees   Less than 25%   2.12%   1.16%   1.65%   1.20%   25-49 %   1.43%   1.34%   2.11%   1.60%   50-74 %   0.91%   0.47%   0.47%   0.40%   0.57%   0.57%   0.57%   0.57%   0.55%   0.52%   0.85%   0.85%   0.85%   0.85%   0.91%   0.90%   0.41%   0.94%   0.90%   0.90%   0.57%   0.55%   0.55%   0.52%   0.90%   0.41%   0.94%   0.90%   0.90%   0.57%   0.55%   0.	•							
Percent full-time employees Less than 25% 2.12% 1.16% 1.65% 1.20% 25-49 % 1.43% 1.34% 2.11% 1.60% 50-74 % 0.91% 0.73% 1.41% 1.82% 75% or more 0.45% 0.47% 0.40% 0.57%  Union presence No union employees 0.31% 0.36% 0.55% 0.52% Has union employees 0.85% 0.85% 2.19% 1.57% Unknown 0.90% 0.41% 0.94% 0.90%  Percent low wage employees 50% or more low wage 0.29% 0.35% 0.82% 0.55%								
Less than 25%       2.12%       1.16%       1.65%       1.20%         25-49 %       1.43%       1.34%       2.11%       1.60%         50-74 %       0.91%       0.73%       1.41%       1.82%         75% or more       0.45%       0.47%       0.40%       0.57%         Union presence       No union employees         No union employees       0.31%       0.36%       0.55%       0.52%         Has union employees       0.85%       0.85%       2.19%       1.57%         Unknown       0.90%       0.41%       0.94%       0.90%         Percent low wage employees       50% or more low wage       0.29%       0.35%       0.82%       0.57%	1 location only	0.44%	0.48%	0.75%	0.87%			
25-49 %       1.43%       1.34%       2.11%       1.60%         50-74 %       0.91%       0.73%       1.41%       1.82%         75% or more       0.45%       0.47%       0.40%       0.57%         Union presence         No union employees       0.31%       0.36%       0.55%       0.52%         Has union employees       0.85%       0.85%       2.19%       1.57%         Unknown       0.90%       0.41%       0.94%       0.90%         Percent low wage employees         50% or more low wage       0.29%       0.35%       0.82%       0.57%								
50-74 %       0.91%       0.73%       1.41%       1.82%         75% or more       0.45%       0.47%       0.40%       0.57%         Union presence         No union employees       0.31%       0.36%       0.55%       0.52%         Has union employees       0.85%       0.85%       2.19%       1.57%         Unknown       0.90%       0.41%       0.94%       0.90%         Percent low wage employees         50% or more low wage       0.29%       0.35%       0.82%       0.57%								
75% or more     0.45%     0.47%     0.40%     0.57%       Union presence     No union employees     0.31%     0.36%     0.55%     0.52%       Has union employees     0.85%     0.85%     2.19%     1.57%       Unknown     0.90%     0.41%     0.94%     0.90%       Percent low wage employees       50% or more low wage     0.29%     0.35%     0.82%     0.57%	25-49 %	1.43%	1.34%	2.11%	1.60%			
Union presence         No union employees       0.31%       0.36%       0.55%       0.52%         Has union employees       0.85%       0.85%       2.19%       1.57%         Unknown       0.90%       0.41%       0.94%       0.90%         Percent low wage employees         50% or more low wage       0.29%       0.35%       0.82%       0.57%	50-74 %	0.91%	0.73%	1.41%	1.82%			
No union employees       0.31%       0.36%       0.55%       0.52%         Has union employees       0.85%       0.85%       2.19%       1.57%         Unknown       0.90%       0.41%       0.94%       0.90%         Percent low wage employees         50% or more low wage       0.29%       0.35%       0.82%       0.57%	75% or more	0.45%	0.47%	0.40%	0.57%			
Has union employees       0.85%       0.85%       2.19%       1.57%         Unknown       0.90%       0.41%       0.94%       0.90%         Percent low wage employees         50% or more low wage       0.29%       0.35%       0.82%       0.57%	•							
Unknown       0.90%       0.41%       0.94%       0.90%         Percent low wage employees       50% or more low wage       0.29%       0.35%       0.82%       0.57%								
Percent low wage employees 50% or more low wage	Has union employees	0.85%	0.85%	2.19%	1.57%			
50% or more low wage 0.29% 0.35% 0.82% 0.57%	Unknown	0.90%	0.41%	0.94%	0.90%			
	Percent low wage employees	S						
Less than 50% low wage 0.39% 0.47% 0.45% 0.63%	50% or more low wage	0.29%	0.35%	0.82%	0.57%			
	Less than 50% low wage	0.39%	0.47%	0.45%	0.63%			

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.

<sup>\*\*</sup> 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.

Estimates previously displayed in this table prior to 2011 are now located in the following tables: Two or more plans (Table I.A.2.d), With waiting period (Table I.A.2.f), and Insurance to Retirees (Table I.A.2.h).