

Table I.A.2.f(2012) Percent of private-sector establishments that offer health insurance that required a waiting period before new employees were eligible for health insurance by firm size and selected characteristics: United States, 2012

| 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 | 74.1% | 52.3% | 79.7% | 87.4% | 90.5% | 84.5% | 63.2% | 86.5% |
| Industry group ** | | | | | | | | |
| Agric., fish., forest. | 51.4% | 35.1% | 68.1% | 74.0% | 97.3% | 97.9% | 44.0% | 91.9% |
| Mining and manufacturing | 81.6% | 63.2% | 91.8% | 94.5% | 94.4% | 73.2% | 79.0% | 85.4% |
| Construction | 71.4% | 58.4% | 84.0% | 92.1% | 97.6% | 92.4% | 68.4% | 93.4% |
| Utilities and transp. | 69.9% | 53.2% | 93.8% | 93.8% | 89.9% | 63.2% | 66.9% | 72.8% |
| Wholesale trade | 75.7% | 56.7% | 86.5% | 94.3% | 91.4% | 68.8% | 72.0% | 80.6% |
| Fin. svcs. and real estate | 76.9% | 53.6% | 82.1% | 89.3% | 89.3% | 82.6% | 62.6% | 84.8% |
| Retail trade | 85.3% | 55.0% | 79.1% | 92.0% | 96.1% | 92.4% | 67.7% | 93.0% |
| Professional services | 68.8% | 53.2% | 78.2% | 82.6% | 89.5% | 76.6% | 61.4% | 82.2% |
| Other services | 70.7% | 44.1% | 71.7% | 82.4% | 86.7% | 89.0% | 55.8% | 88.0% |
| Ownership | | | | | | | | |
| For profit, incorporated | 76.0% | 53.9% | 82.3% | 89.7% | 92.1% | 84.1% | 65.6% | 86.5% |
| For profit, unincorporated | 71.2% | 54.0% | 81.4% | 88.9% | 90.2% | 86.0% | 62.2% | 87.7% |
| Nonprofit | 65.2% | 36.5% | 59.9% | 75.8% | 85.4% | 88.8% | 48.9% | 85.1% |
| Age of firm | | | | | | | | |
| Less than 5 years | 58.9% | 49.5% | 71.5% | 81.0% | 86.3% | 95.4% | 55.8% | 86.3% |
| 5-9 years | 63.5% | 50.3% | 79.6% | 86.0% | 88.6% | 90.7% | 59.5% | 87.1% |
| 10-19 years | 69.9% | 53.4% | 84.3% | 89.2% | 89.7% | 90.4% | 64.7% | 89.9% |
| 20 or more years | 79.2% | 53.8% | 79.0% | 87.9% | 91.0% | 84.2% | 66.2% | 86.2% |
| Multi/single status | | | | | | | | |
| 2 or more locations | 86.6% | 86.0% | 81.6% | 91.5% | 90.9% | 84.5% | 86.7% | 86.6% |
| 1 location only | 63.3% | 51.9% | 79.4% | 84.9% | 87.9% | 81.0% | 61.4% | 85.9% |
| Percent full-time employees | | | | | | | | |
| Less than 25% | 70.3% | 28.3% | 53.0% | 81.3% | 89.2% | 92.2% | 41.0% | 90.5% |
| 25-49 % | 75.1% | 49.1% | 58.5% | 78.5% | 92.5% | 88.0% | 56.0% | 88.3% |
| 50-74 % | 72.7% | 50.8% | 71.2% | 85.6% | 89.8% | 88.7% | 58.1% | 89.1% |
| 75% or more | 74.7% | 54.6% | 84.9% | 89.2% | 90.5% | 81.6% | 66.4% | 85.1% |
| Union presence | | | | | | | | |
| No union employees | 73.3% | 52.4% | 80.1% | 87.6% | 90.4% | 89.0% | 63.2% | 89.4% |
| Has union employees | 75.7% | 52.5% | 64.4% | 83.9% | 89.6% | 77.2% | 60.5% | 78.8% |
| Unknown | 81.3% | 43.9%* | 100.0% | 85.0% | 95.0% | 81.0% | 65.8% | 82.1% |
| Percent low wage employees | | | | | | | | |
| 50% or more low wage | 77.3% | 39.1% | 71.6% | 86.5% | 93.0% | 90.2% | 52.9% | 90.7% |
| Less than 50% low wage | 72.9% | 55.3% | 81.4% | 87.7% | 89.2% | 80.4% | 65.5% | 83.9% |

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.f(2012) Standard error for percent of private-sector establishments that offer health insurance that required a waiting period before new employees were eligible for health insurance by firm size and selected characteristics: United States, 2012

| 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 | 0.49% | 1.22% | 1.05% | 0.59% | 0.65% | 0.92% | 0.76% | 0.63% |
| Industry group ** | | | | | | | | |
| Agric., fish., forest. | 6.04% | 8.21% | 15.64% | 14.02% | 2.65% | 1.37% | 7.40% | 5.17% |
| Mining and manufacturing | 1.69% | 4.51% | 3.15% | 1.98% | 2.24% | 3.08% | 2.54% | 1.66% |
| Construction | 2.46% | 4.94% | 2.62% | 2.58% | 2.42% | 3.24% | 2.93% | 2.79% |
| Utilities and transp. | 2.25% | 6.63% | 10.22% | 2.66% | 3.87% | 4.58% | 3.99% | 3.96% |
| Wholesale trade | 1.85% | 3.10% | 3.18% | 2.23% | 2.50% | 5.69% | 2.37% | 3.18% |
| Fin. svcs. and real estate | 1.36% | 3.84% | 4.58% | 2.33% | 2.02% | 2.43% | 2.45% | 1.85% |
| Retail trade | 1.15% | 4.51% | 4.60% | 2.49% | 1.05% | 1.03% | 3.05% | 0.81% |
| Professional services | 0.81% | 1.48% | 1.61% | 1.65% | 0.84% | 2.18% | 1.10% | 1.09% |
| Other services | 0.75% | 1.14% | 1.92% | 2.32% | 2.19% | 1.60% | 1.09% | 1.24% |
| Ownership | | | | | | | | |
| For profit, incorporated | 0.56% | 1.67% | 0.99% | 0.46% | 0.45% | 1.04% | 1.11% | 0.72% |
| For profit, unincorporated | 1.18% | 1.59% | 2.09% | 1.43% | 2.39% | 1.83% | 1.38% | 1.45% |
| Nonprofit | 1.40% | 3.95% | 2.39% | 1.53% | 1.93% | 1.84% | 1.95% | 1.25% |
| Age of firm | | | | | | | | |
| Less than 5 years | 1.45% | 2.75% | 5.23% | 3.50% | 3.34% | 10.34% | 1.62% | 2.61% |
| 5-9 years | 1.37% | 2.31% | 3.16% | 2.06% | 1.23% | 3.92% | 1.56% | 1.30% |
| 10-19 years | 1.28% | 2.04% | 1.91% | 1.28% | 1.95% | 3.02% | 1.47% | 1.43% |
| 20 or more years | 0.54% | 1.92% | 1.83% | 0.71% | 0.76% | 0.96% | 1.26% | 0.74% |
| Multi/single status | | | | | | | | |
| 2 or more locations | 0.67% | 5.65% | 3.47% | 0.82% | 0.77% | 0.92% | 1.64% | 0.74% |
| 1 location only | 0.72% | 1.20% | 1.10% | 1.14% | 0.97% | 4.14% | 0.81% | 0.74% |
| Percent full-time employees | | | | | | | | |
| Less than 25% | 1.86% | 4.27% | 4.87% | 3.71% | 3.23% | 1.76% | 3.59% | 1.97% |
| 25-49 % | 2.02% | 4.88% | 3.98% | 2.94% | 1.77% | 2.40% | 2.96% | 1.57% |
| 50-74 % | 1.22% | 2.57% | 1.47% | 1.72% | 1.81% | 1.42% | 1.88% | 0.84% |
| 75% or more | 0.47% | 1.14% | 0.87% | 0.91% | 0.81% | 1.13% | 0.74% | 0.76% |
| Union presence | | | | | | | | |
| No union employees | 0.55% | 1.24% | 1.16% | 0.59% | 0.77% | 0.80% | 0.82% | 0.49% |
| Has union employees | 2.24% | 8.94% | 8.05% | 4.23% | 4.79% | 2.59% | 4.13% | 2.33% |
| Unknown | 1.59% | 13.98%* | 10.54% | 11.57% | 2.00% | 1.78% | 9.25% | 1.56% |
| Percent low wage employees | | | | | | | | |
| 50% or more low wage | 1.03% | 3.06% | 2.57% | 1.06% | 0.80% | 1.17% | 1.81% | 0.82% |
| Less than 50% low wage | 0.45% | 1.25% | 0.90% | 0.83% | 0.73% | 1.43% | 0.77% | 0.87% |

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.