Table I.C.3.a(2012) Percent of total premiums for exclusive-provider plans contributed by employees enrolled in single coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2012

| Characteristics | Total | $\begin{array}{r} \text { Less than } \\ \text { employees } \end{array}$ | $\begin{array}{r} 10-24 \\ \text { employees } \end{array}$ | $\begin{array}{r} 25-99 \\ \text { employees } \end{array}$ | 100-999 employees | $\begin{array}{r} 1000 \text { or } \\ \text { more } \\ \text { employees } \end{array}$ | $\begin{array}{r} \text { Less than } \\ \text { employees } \end{array}$ | 50 or more employees |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| United States | 20.9\% | 17.1\% | 19.6\% | 22.5\% | 20.5\% | 21.7\% | 19.4\% | 21.4\% |
| Industry group ** |  |  |  |  |  |  |  |  |
| Agric., fish., forest. | 13.1\%* | -- | -- | -- | -- | -- | 14.4\%* | 12.4\% * |
| Mining and manufacturing | 22.9\% | 18.6\% | 25.0\% | 28.7\% | 22.2\% | 19.2\% | 24.5\% | 22.5\% |
| Construction | 21.2\% | 31.6\% | 25.5\% | 13.9\%* | 21.1\% | 20.7\% | 25.3\% | 16.7\% |
| Utilities and transp. | 22.7\% | 15.0\%* | 36.0\% | 26.3\% | 22.4\% | 19.6\% | 26.8\% | 20.9\% |
| Wholesale trade | 21.9\% | 15.0\% | 23.9\% | 21.1\% | 24.1\% | 22.4\% | 20.3\% | 23.1\% |
| Fin. svs. and real estate | 21.5\% | 13.6\%* | 12.0\%* | 24.3\% | 22.1\% | 23.6\% | 14.1\% | 23.5\% |
| Retail trade | 25.6\% | 10.8\% | 22.9\% | 31.4\% | 33.1\% | 24.1\% | 21.4\% | 28.0\% |
| Professional services | 17.6\% | 17.1\% | 15.4\% | 17.1\% | 16.7\% | 18.8\% | 17.3\% | 17.7\% |
| Other services | 24.8\% | 16.4\% | 16.8\% | 25.4\% | 23.1\% | 31.2\% | 17.4\% | 28.4\% |
| Ownership |  |  |  |  |  |  |  |  |
| For profit, incorporated | 22.7\% | 17.5\% | 20.0\% | 23.5\% | 23.6\% | 24.4\% | 19.9\% | 24.1\% |
| For profit, unincorporated | 22.6\% | 19.4\% | 18.3\% | 26.3\% | 24.4\% | 21.9\% | 20.2\% | 23.9\% |
| Nonprofit | 16.0\% | 10.0\% | 18.9\%* | 17.8\% | 14.8\% | 16.5\% | 16.6\% | 15.9\% |
| Age of firm |  |  |  |  |  |  |  |  |
| Less than 5 years | 26.5\% | 21.8\% | 19.6\% | 35.8\% | 28.0\% | 9.4\% | 23.0\% | 30.7\% |
| 5-9 years | 20.4\% | 16.7\% | 20.8\% | 20.0\% | 20.7\% | 39.4\% | 20.7\% | 20.0\% |
| 10-19 years | 19.9\% | 16.8\% | 19.0\% | 24.4\% | 20.9\% | 15.7\% | 19.6\% | 20.2\% |
| 20 or more years | 20.7\% | 15.8\% | 19.6\% | 20.6\% | 19.8\% | 21.9\% | 18.4\% | 21.3\% |
| Multi/single status |  |  |  |  |  |  |  |  |
| 2 or more locations | 21.5\% | 28.7\% | 17.4\% | 20.4\% | 21.1\% | 21.7\% | 17.2\% | 21.6\% |
| 1 location only | 20.2\% | 17.0\% | 19.8\% | 22.9\% | 19.7\% | 19.9\% | 19.6\% | 20.9\% |
| Percent full-time employees |  |  |  |  |  |  |  |  |
| Less than 25\% | 27.0\% | 14.8\%* | 18.9\%* | 16.2\%* | 44.7\% | 30.7\% | 18.3\% | 32.2\% |
| 25-49 \% | 22.0\% | 16.3\%* | 22.2\%* | 24.0\% | 17.7\% | 27.4\% | 20.0\% | 22.8\% |
| 50-74 \% | 21.1\% | 13.9\% | 23.1\% | 23.9\% | 19.7\% | 23.0\% | 19.2\% | 21.8\% |
| 75\% or more | 20.6\% | 17.9\% | 19.1\% | 22.3\% | 20.3\% | 21.1\% | 19.5\% | 21.1\% |
| Union presence |  |  |  |  |  |  |  |  |
| No union employees | 20.9\% | 17.1\% | 19.5\% | 23.0\% | 21.2\% | 21.7\% | 19.2\% | 21.9\% |
| Has union employees | 17.3\% | 26.0\%* | 20.6\%* | 17.2\% | 16.8\% | 17.4\% | 29.0\% | 16.7\% |
| Unknown | 25.9\% | 6.3\%* | 35.6\%* | 19.9\% | 20.7\% | 26.3\% | 25.1\% | 25.9\% |
| Percent low wage employees |  |  |  |  |  |  |  |  |
| $50 \%$ or more low wage | 22.9\% | 11.5\%* | 25.6\% | 25.0\% | 21.7\% | 25.4\% | 20.5\% | 23.6\% |
| Less than $50 \%$ low wage | 20.5\% | 18.0\% | 18.8\% | 22.1\% | 20.1\% | 21.1\% | 19.3\% | 21.0\% |

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.
-- 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.C.3.a(2012) Standard error for percent of total premiums for exclusive-provider plans contributed by employees enrolled in single coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2012

| Characteristics | Total | $\begin{array}{r} \text { Less than } \\ \text { employees } \end{array}$ | employees | $\begin{array}{r} 25-99 \\ \text { employees } \end{array}$ | $100-999$ <br> employees | 1000 or more employees | $\begin{array}{r} \text { Less than } \\ \text { employees } \end{array}$ | 50 or more employees |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| United States | 0.43\% | 1.80\% | 1.67\% | 0.99\% | 1.05\% | 0.61\% | 0.78\% | 0.52\% |
| Industry group ** |  |  |  |  |  |  |  |  |
| Agric., fish., forest. | 4.77\%* | -- | -- | -- | -- | -- | 4.60\%* | 5.19\%* |
| Mining and manufacturing | 1.31\% | 2.56\% | 4.12\% | 4.35\% | 1.42\% | 1.37\% | 2.58\% | 1.34\% |
| Construction | 3.58\% | 6.82\% | 4.72\% | 4.95\%* | 3.76\% | 4.65\% | 4.79\% | 3.47\% |
| Utilities and transp. | 1.43\% | 4.57\%* | 8.18\% | 5.19\% | 3.85\% | 2.31\% | 4.68\% | 1.91\% |
| Wholesale trade | 2.07\% | 4.28\% | 4.82\% | 3.54\% | 3.58\% | 1.63\% | 2.94\% | 1.94\% |
| Fin. svs. and real estate | 1.36\% | 5.90\%* | 3.79\%* | 3.77\% | 1.56\% | 1.16\% | 3.58\% | 1.12\% |
| Retail trade | 1.57\% | 2.97\% | 4.63\% | 4.88\% | 3.97\% | 2.24\% | 2.52\% | 2.56\% |
| Professional services | 0.55\% | 2.22\% | 3.61\% | 1.30\% | 1.59\% | 0.78\% | 1.29\% | 0.73\% |
| Other services | 1.67\% | 3.03\% | 2.11\% | 3.77\% | 2.16\% | 1.88\% | 2.10\% | 1.84\% |
| Ownership |  |  |  |  |  |  |  |  |
| For profit, incorporated | 0.42\% | 2.01\% | 1.59\% | 1.26\% | 1.54\% | 0.73\% | 0.92\% | 0.58\% |
| For profit, unincorporated | 1.45\% | 5.47\% | 2.83\% | 2.85\% | 3.42\% | 1.19\% | 3.54\% | 1.75\% |
| Nonprofit | 0.92\% | 2.52\% | 8.65\%* | 2.91\% | 0.92\% | 0.97\% | 2.72\% | 0.77\% |
| Age of firm |  |  |  |  |  |  |  |  |
| Less than 5 years | 2.03\% | 4.14\% | 5.81\% | 5.03\% | 4.80\% | 2.72\% | 3.10\% | 3.07\% |
| 5-9 years | 1.80\% | 4.09\% | 2.70\% | 3.09\% | 3.67\% | 8.37\% | 2.36\% | 2.10\% |
| 10-19 years | 1.49\% | 1.87\% | 2.84\% | 2.67\% | 3.88\% | 3.98\% | 1.08\% | 2.82\% |
| 20 or more years | 0.82\% | 2.25\% | 2.65\% | 1.84\% | 1.31\% | 1.08\% | 1.22\% | 0.84\% |
| Multi/single status |  |  |  |  |  |  |  |  |
| 2 or more locations | 0.47\% | 6.93\% | 4.84\% | 1.97\% | 1.14\% | 0.62\% | 2.75\% | 0.43\% |
| 1 location only | 0.65\% | 1.80\% | 1.53\% | 1.20\% | 1.58\% | 2.69\% | 0.85\% | 1.11\% |
| Percent full-time employees |  |  |  |  |  |  |  |  |
| Less than $25 \%$ | 2.69\% | 4.48\%* | 6.37\%* | 10.07\%* | 5.05\% | 3.15\% | 2.08\% | 3.37\% |
| 25-49 \% | 1.67\% | 9.64\%* | 7.52\%* | 5.63\% | 3.83\% | 1.71\% | 4.93\% | 1.87\% |
| 50-74 \% | 1.41\% | 2.48\% | 4.30\% | 2.62\% | 2.36\% | 2.70\% | 2.26\% | 1.49\% |
| 75\% or more | 0.41\% | 1.90\% | 1.60\% | 1.11\% | 0.99\% | 0.50\% | 0.93\% | 0.56\% |
| Union presence |  |  |  |  |  |  |  |  |
| No union employees | 0.40\% | 1.80\% | 1.71\% | 1.04\% | 1.07\% | 0.83\% | 0.88\% | 0.48\% |
| Has union employees | 0.61\% | 10.64\%* | 7.49\%* | 3.88\% | 2.55\% | 1.11\% | 6.55\% | 0.68\% |
| Unknown | 1.85\% | 5.02\%* | 10.88\%* | 5.68\% | 5.41\% | 2.03\% | 7.18\% | 1.84\% |
| Percent low wage employees |  |  |  |  |  |  |  |  |
| $50 \%$ or more low wage | 1.09\% | 5.12\%* | 3.58\% | 2.70\% | 2.26\% | 1.70\% | 1.91\% | 1.27\% |
| Less than 50\% low wage | 0.53\% | 1.80\% | 1.79\% | 1.24\% | 1.10\% | 0.70\% | 0.87\% | 0.62\% |

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.
-- 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.

