Table I.C.3.b(2012) Percent of total premiums for mixed-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 | Less than 10 employees | $10-24$ <br> employees | $\begin{array}{r} 25-99 \\ \text { employees } \end{array}$ | 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 | 20.7\% | 13.5\% | 17.9\% | 20.0\% | 20.3\% | 21.8\% | 17.2\% | 21.3\% |
| Industry group ** |  |  |  |  |  |  |  |  |
| Agric., fish., forest. | 20.5\% | -- | -- | -- | -- | -- | 14.6\%* | 22.5\% |
| Mining and manufacturing | 19.0\% | 17.3\% | 21.8\% | 19.0\% | 18.1\% | 19.2\% | 20.8\% | 18.8\% |
| Construction | 19.2\% | 14.0\% | 25.6\% | 18.1\% | 16.0\% | 23.1\% | 20.3\% | 18.4\% |
| Utilities and transp. | 19.8\% | 18.7\% | 15.2\% * | 20.5\% | 17.3\% | 20.4\% | 16.6\% | 20.1\% |
| Wholesale trade | 19.8\% | 12.8\% | 18.5\% | 20.6\% | 21.1\% | 20.6\% | 17.3\% | 20.7\% |
| Fin. svs. and real estate | 19.7\% | 20.4\% | 12.8\% | 13.9\% | 17.9\% | 21.2\% | 14.7\% | 20.3\% |
| Retail trade | 26.6\% | 12.6\% | 27.6\% | 27.5\% | 30.8\% | 26.6\% | 22.2\% | 27.3\% |
| Professional services | 19.2\% | 11.8\% | 14.3\% | 20.0\% | 18.9\% | 20.5\% | 15.3\% | 20.0\% |
| Other services | 23.4\% | 12.4\% | 16.9\% | 20.8\% | 26.9\% | 25.1\% | 16.3\% | 25.2\% |
| Ownership |  |  |  |  |  |  |  |  |
| For profit, incorporated | 21.6\% | 13.7\% | 20.3\% | 21.1\% | 20.8\% | 22.7\% | 18.3\% | 22.2\% |
| For profit, unincorporated | 21.5\% | 14.3\% | 15.1\% | 22.0\% | 22.9\% | 22.9\% | 16.9\% | 22.7\% |
| Nonprofit | 16.2\% | 10.2\% | 8.9\% | 13.4\% | 17.4\% | 17.1\% | 11.0\% | 16.9\% |
| Age of firm |  |  |  |  |  |  |  |  |
| Less than 5 years | 21.8\% | 15.8\% | 14.4\% | 27.5\% | 25.8\% | 21.9\% | 17.6\% | 26.4\% |
| 5-9 years | 21.8\% | 18.0\% | 19.9\% | 25.5\% | 21.2\% | 26.4\% | 21.0\% | 22.5\% |
| 10-19 years | 19.4\% | 11.6\% | 18.8\% | 22.0\% | 21.4\% | 18.8\% | 17.4\% | 20.7\% |
| 20 or more years | 20.7\% | 12.2\% | 17.8\% | 16.8\% | 19.6\% | 21.9\% | 15.8\% | 21.2\% |
| Multi/single status |  |  |  |  |  |  |  |  |
| 2 or more locations | 21.6\% | 19.1\% | 15.5\% | 18.7\% | 20.5\% | 22.0\% | 14.9\% | 21.7\% |
| 1 location only | 18.4\% | 13.4\% | 18.2\% | 20.4\% | 20.1\% | 15.1\% | 17.4\% | 19.4\% |
| Percent full-time employees |  |  |  |  |  |  |  |  |
| Less than 25\% | 24.8\% | 8.0\%* | 27.7\% | 30.1\% | 27.9\% | 25.0\% | 16.0\% | 26.8\% |
| 25-49 \% | 23.9\% | 10.0\% | 18.5\% | 18.9\% | 22.7\% | 26.5\% | 15.7\% | 25.3\% |
| 50-74 \% | 22.3\% | 16.3\% | 15.2\% | 23.1\% | 22.3\% | 23.4\% | 18.0\% | 23.1\% |
| 75\% or more | 20.1\% | 13.4\% | 18.2\% | 19.5\% | 19.9\% | 21.2\% | 17.1\% | 20.7\% |
| Union presence |  |  |  |  |  |  |  |  |
| No union employees | 20.5\% | 13.8\% | 18.0\% | 20.7\% | 20.9\% | 22.0\% | 17.4\% | 21.5\% |
| Has union employees | 19.2\% | 10.9\% * | 17.5\% | 11.8\% | 15.0\% | 20.4\% | 14.1\% | 19.4\% |
| Unknown | 22.7\% | 2.7\%* | 17.0\% * | 19.4\%* | 24.5\% | 22.8\% | 14.5\%* | 22.8\% |
| Percent low wage employees |  |  |  |  |  |  |  |  |
| $50 \%$ or more low wage | 24.4\% | 14.7\% | 17.0\% | 23.1\% | 24.6\% | 25.8\% | 17.9\% | 25.4\% |
| Less than $50 \%$ low wage | 19.9\% | 13.3\% | 18.1\% | 19.5\% | 19.4\% | 21.0\% | 17.1\% | 20.5\% |

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.b(2012) Standard error for percent of total premiums for mixed-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 | $\begin{array}{r} \text { Less than } \\ 10 \\ \text { employees } \end{array}$ | $\begin{array}{r} 10-24 \\ \text { employees } \end{array}$ | $\begin{array}{r} 25-99 \\ \text { employees } \end{array}$ | $100-999$ <br> employees | 1000 or more employees | $\begin{array}{r} \text { Less than } \\ 50 \\ \text { employees } \end{array}$ | 50 or more employees |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| United States | 0.30\% | 0.54\% | 0.71\% | 0.43\% | 0.53\% | 0.40\% | 0.41\% | 0.34\% |
| Industry group ** |  |  |  |  |  |  |  |  |
| Agric., fish., forest. | 2.90\% | -- | -- | -- | -- | -- | 6.08\%* | 3.15\% |
| Mining and manufacturing | 0.60\% | 2.95\% | 3.14\% | 0.84\% | 1.05\% | 0.74\% | 2.19\% | 0.66\% |
| Construction | 1.35\% | 3.60\% | 2.82\% | 3.72\% | 2.21\% | 1.77\% | 2.37\% | 1.55\% |
| Utilities and transp. | 1.12\% | 4.43\% | 5.90\%* | 3.49\% | 3.21\% | 1.24\% | 1.85\% | 1.23\% |
| Wholesale trade | 0.72\% | 3.55\% | 3.11\% | 1.59\% | 1.60\% | 1.16\% | 1.70\% | 1.07\% |
| Fin. svs. and real estate | 0.66\% | 2.74\% | 2.90\% | 1.43\% | 1.41\% | 0.97\% | 1.28\% | 0.66\% |
| Retail trade | 0.51\% | 2.44\% | 2.85\% | 2.31\% | 1.75\% | 0.60\% | 1.51\% | 0.41\% |
| Professional services | 0.45\% | 1.46\% | 1.80\% | 0.97\% | 0.57\% | 0.69\% | 0.96\% | 0.54\% |
| Other services | 1.29\% | 2.47\% | 1.70\% | 1.93\% | 1.98\% | 1.84\% | 1.15\% | 1.57\% |
| Ownership |  |  |  |  |  |  |  |  |
| For profit, incorporated | 0.39\% | 0.86\% | 0.75\% | 0.36\% | 0.78\% | 0.57\% | 0.50\% | 0.47\% |
| For profit, unincorporated | 0.54\% | 1.37\% | 1.67\% | 1.67\% | 0.76\% | 0.62\% | 1.07\% | 0.51\% |
| Nonprofit | 0.43\% | 1.96\% | 1.69\% | 1.24\% | 0.52\% | 0.85\% | 1.27\% | 0.55\% |
| Age of firm |  |  |  |  |  |  |  |  |
| Less than 5 years | 1.22\% | 2.40\% | 1.90\% | 2.00\% | 3.04\% | 4.66\% | 1.24\% | 1.98\% |
| 5-9 years | 1.23\% | 1.55\% | 3.24\% | 2.01\% | 2.07\% | 3.35\% | 1.28\% | 1.98\% |
| 10-19 years | 0.58\% | 1.45\% | 1.43\% | 0.99\% | 0.75\% | 1.12\% | 0.73\% | 0.91\% |
| 20 or more years | 0.33\% | 1.14\% | 0.74\% | 0.54\% | 0.62\% | 0.41\% | 0.48\% | 0.37\% |
| Multi/single status |  |  |  |  |  |  |  |  |
| 2 or more locations | 0.39\% | 5.20\% | 3.11\% | 1.27\% | 0.75\% | 0.44\% | 1.28\% | 0.39\% |
| 1 location only | 0.34\% | 0.50\% | 0.79\% | 0.49\% | 0.62\% | 1.56\% | 0.39\% | 0.44\% |
| Percent full-time employees |  |  |  |  |  |  |  |  |
| Less than 25\% | 1.12\% | 3.56\%* | 7.11\% | 4.48\% | 1.53\% | 1.01\% | 2.39\% | 1.07\% |
| 25-49 \% | 0.78\% | 2.50\% | 3.15\% | 2.46\% | 2.06\% | 0.95\% | 1.72\% | 0.91\% |
| 50-74 \% | 0.88\% | 2.48\% | 2.21\% | 2.21\% | 1.48\% | 1.19\% | 1.20\% | 0.93\% |
| 75\% or more | 0.34\% | 0.68\% | 0.87\% | 0.37\% | 0.59\% | 0.51\% | 0.43\% | 0.40\% |
| Union presence |  |  |  |  |  |  |  |  |
| No union employees | 0.24\% | 0.69\% | 0.68\% | 0.59\% | 0.32\% | 0.31\% | 0.44\% | 0.23\% |
| Has union employees | 0.58\% | 3.32\%* | 5.19\% | 2.29\% | 2.33\% | 0.41\% | 2.58\% | 0.61\% |
| Unknown | 1.07\% | 7.68\%* | 6.45\%* | 6.14\%* | 6.47\% | 1.06\% | 5.73\%* | 1.06\% |
| Percent low wage employees |  |  |  |  |  |  |  |  |
| $50 \%$ or more low wage | 0.55\% | 3.06\% | 1.75\% | 1.98\% | 1.34\% | 0.43\% | 1.44\% | 0.48\% |
| Less than $50 \%$ low wage | 0.32\% | 0.67\% | 0.90\% | 0.36\% | 0.63\% | 0.49\% | 0.42\% | 0.38\% |

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.

