Table I.D.3.b(2012) Percent of total premiums for mixed-provider plans contributed by employees enrolled in family 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 <br> employees | 1000 or more employees | $\begin{array}{r} \text { Less than } \\ \text { employees } \end{array}$ | 50 or more employees |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| United States | 26.8\% | 22.2\% | 30.9\% | 31.9\% | 29.0\% | 25.5\% | 29.0\% | 26.5\% |
| Industry group ** |  |  |  |  |  |  |  |  |
| Agric., fish., forest. | 22.4\% | -- | -- | -- | -- | -- | 10.9\%* | 28.8\% |
| Mining and manufacturing | 20.7\% | 32.4\% | 21.8\% | 24.7\% | 21.2\% | 19.8\% | 26.1\% | 20.3\% |
| Construction | 28.6\% | 22.4\% | 40.6\% | 31.3\% | 24.8\% | 26.9\% | 30.5\% | 27.5\% |
| Utilities and transp. | 23.4\% | 12.8\%* | 38.5\% | 21.9\% | 27.4\% | 22.8\% | 20.0\% | 23.5\% |
| Wholesale trade | 27.2\% | 14.3\%* | 31.7\% | 37.3\% | 28.9\% | 24.8\% | 31.4\% | 26.6\% |
| Fin. svs. and real estate | 26.9\% | 16.2\% | 30.0\% | 24.3\% | 30.7\% | 26.7\% | 25.0\% | 27.1\% |
| Retail trade | 33.5\% | 25.6\% | 39.3\% | 53.4\% | 42.2\% | 30.9\% | 38.9\% | 32.9\% |
| Professional services | 27.6\% | 30.7\% | 31.4\% | 35.6\% | 31.9\% | 25.2\% | 32.3\% | 27.0\% |
| Other services | 31.3\% | 12.5\% | 26.5\% | 32.1\% | 32.6\% | 32.4\% | 24.2\% | 32.5\% |
| Ownership |  |  |  |  |  |  |  |  |
| For profit, incorporated | 27.1\% | 23.0\% | 32.6\% | 32.3\% | 29.2\% | 25.9\% | 30.2\% | 26.8\% |
| For profit, unincorporated | 29.7\% | 21.9\% | 28.2\% | 37.6\% | 33.6\% | 27.6\% | 28.0\% | 30.0\% |
| Nonprofit | 22.8\% | 14.3\% | 24.6\% | 23.4\% | 25.2\% | 22.0\% | 22.2\% | 22.8\% |
| Age of firm |  |  |  |  |  |  |  |  |
| Less than 5 years | 32.2\% | 28.3\% | 29.4\% | 32.9\% | 38.1\% | 25.0\% | 31.6\% | 32.6\% |
| 5-9 years | 31.6\% | 22.3\% | 30.5\% | 36.1\% | 33.3\% | 28.7\% | 29.9\% | 32.7\% |
| 10-19 years | 33.1\% | 22.2\% | 35.0\% | 36.0\% | 38.8\% | 27.8\% | 30.4\% | 34.6\% |
| 20 or more years | 25.8\% | 19.7\% | 29.2\% | 28.9\% | 26.3\% | 25.4\% | 27.2\% | 25.7\% |
| Multi/single status |  |  |  |  |  |  |  |  |
| 2 or more locations | 26.0\% | 11.8\%* | 34.5\% | 30.7\% | 27.3\% | 25.6\% | 29.2\% | 26.0\% |
| 1 location only | 29.7\% | 22.3\% | 30.6\% | 32.2\% | 31.8\% | 22.9\% | 29.0\% | 30.2\% |
| Percent full-time employees |  |  |  |  |  |  |  |  |
| Less than 25\% | 32.0\% | 16.3\%* | 25.0\%* | 23.8\% | 29.8\%* | 36.0\% | 22.0\%* | 33.4\% |
| 25-49 \% | 31.3\% | 21.3\% | 20.9\% | 28.5\% | 31.9\% | 32.2\% | 23.6\% | 32.0\% |
| 50-74 \% | 30.3\% | 31.3\% | 27.0\% | 36.3\% | 37.9\% | 28.8\% | 32.4\% | 30.0\% |
| 75\% or more | 26.1\% | 20.7\% | 31.6\% | 31.7\% | 28.3\% | 24.6\% | 28.9\% | 25.8\% |
| Union presence |  |  |  |  |  |  |  |  |
| No union employees | 28.0\% | 23.5\% | 31.7\% | 32.9\% | 30.3\% | 25.5\% | 30.4\% | 27.6\% |
| Has union employees | 22.2\% | 9.7\%* | 21.4\% | 18.1\% | 21.6\% | 22.6\% | 13.6\%* | 22.6\% |
| Unknown | 28.4\% | 13.5\%* | 40.9\% | 39.6\% | 26.5\% | 28.3\% | 34.3\% | 28.3\% |
| Percent low wage employees |  |  |  |  |  |  |  |  |
| $50 \%$ or more low wage | 33.0\% | 20.6\% | 34.0\% | 43.5\% | 38.9\% | 31.4\% | 33.7\% | 33.0\% |
| Less than $50 \%$ low wage | 26.0\% | 22.3\% | 30.7\% | 30.9\% | 27.9\% | 24.7\% | 28.6\% | 25.7\% |

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

| Characteristics | Total | $\begin{array}{r} \text { Less than } \\ 10 \\ \text { employees } \end{array}$ | $\begin{array}{r} 10-24 \\ \text { employees } \end{array}$ | $\begin{array}{r} 25-99 \\ \text { employees } \end{array}$ | $100-999$ employees | 1000 or more employees | $\begin{array}{r} \text { Less than } \\ 50 \\ \text { employees } \end{array}$ | 50 or more employees |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| United States | 0.41\% | 2.24\% | 1.80\% | 0.85\% | 0.74\% | 0.37\% | 0.98\% | 0.39\% |
| Industry group ** |  |  |  |  |  |  |  |  |
| Agric., fish., forest. | 3.42\% | -- | -- | -- | -- | -- | 4.35\%* | 3.94\% |
| Mining and manufacturing | 0.59\% | 6.13\% | 4.93\% | 2.00\% | 1.00\% | 0.66\% | 2.65\% | 0.60\% |
| Construction | 1.59\% | 6.36\% | 3.84\% | 3.00\% | 3.36\% | 2.23\% | 2.65\% | 1.68\% |
| Utilities and transp. | 1.14\% | 11.02\%* | 7.25\% | 5.77\% | 4.65\% | 0.69\% | 5.19\% | 1.06\% |
| Wholesale trade | 1.00\% | 4.48\%* | 7.01\% | 4.35\% | 2.44\% | 0.98\% | 2.67\% | 1.12\% |
| Fin. svs. and real estate | 1.01\% | 3.85\% | 6.49\% | 2.37\% | 1.00\% | 1.30\% | 3.10\% | 1.19\% |
| Retail trade | 1.16\% | 6.71\% | 6.31\% | 2.81\% | 5.16\% | 1.28\% | 4.73\% | 1.28\% |
| Professional services | 0.84\% | 2.18\% | 3.91\% | 2.72\% | 1.72\% | 0.72\% | 2.47\% | 0.84\% |
| Other services | 0.72\% | 2.12\% | 3.56\% | 1.93\% | 3.19\% | 1.05\% | 1.67\% | 0.89\% |
| Ownership |  |  |  |  |  |  |  |  |
| For profit, incorporated | 0.49\% | 2.21\% | 2.19\% | 0.88\% | 0.98\% | 0.49\% | 0.75\% | 0.49\% |
| For profit, unincorporated | 1.33\% | 6.34\% | 5.78\% | 2.72\% | 2.42\% | 1.04\% | 3.97\% | 1.07\% |
| Nonprofit | 0.61\% | 3.74\% | 4.62\% | 2.77\% | 1.30\% | 0.76\% | 1.50\% | 0.62\% |
| Age of firm |  |  |  |  |  |  |  |  |
| Less than 5 years | 1.89\% | 4.43\% | 2.71\% | 7.42\% | 4.21\% | 3.81\% | 3.01\% | 2.31\% |
| 5-9 years | 2.46\% | 3.69\% | 5.89\% | 3.78\% | 3.70\% | 3.22\% | 3.34\% | 3.28\% |
| 10-19 years | 1.36\% | 2.51\% | 3.44\% | 2.11\% | 2.89\% | 1.31\% | 1.73\% | 1.49\% |
| 20 or more years | 0.42\% | 3.75\% | 2.17\% | 1.28\% | 0.95\% | 0.40\% | 1.04\% | 0.42\% |
| Multi/single status |  |  |  |  |  |  |  |  |
| 2 or more locations | 0.36\% | 5.30\%* | 3.40\% | 1.66\% | 0.90\% | 0.36\% | 2.85\% | 0.36\% |
| 1 location only | 0.94\% | 2.26\% | 1.77\% | 1.19\% | 1.27\% | 1.38\% | 1.18\% | 1.12\% |
| Percent full-time employees |  |  |  |  |  |  |  |  |
| Less than 25\% | 2.86\% | 9.85\%* | 9.09\%* | 5.09\% | 8.94\%* | 3.14\% | 8.52\%* | 2.59\% |
| 25-49 \% | 1.61\% | 5.82\% | 5.82\% | 5.95\% | 3.14\% | 1.64\% | 3.87\% | 1.46\% |
| 50-74 \% | 1.26\% | 5.71\% | 5.27\% | 3.40\% | 3.70\% | 1.26\% | 2.95\% | 1.27\% |
| 75\% or more | 0.49\% | 2.59\% | 1.85\% | 0.86\% | 0.93\% | 0.43\% | 1.08\% | 0.47\% |
| Union presence |  |  |  |  |  |  |  |  |
| No union employees | 0.45\% | 2.32\% | 2.01\% | 0.79\% | 0.54\% | 0.55\% | 1.19\% | 0.48\% |
| Has union employees | 0.81\% | 9.86\%* | 5.66\% | 5.15\% | 3.38\% | 0.70\% | 4.16\%* | 0.76\% |
| Unknown | 0.66\% | 8.23\%* | 9.91\% | 7.28\% | 3.67\% | 0.65\% | 6.45\% | 0.67\% |
| Percent low wage employees |  |  |  |  |  |  |  |  |
| $50 \%$ or more low wage | 0.83\% | 4.67\% | 7.01\% | 3.45\% | 2.16\% | 1.12\% | 5.02\% | 0.86\% |
| Less than 50\% low wage | 0.50\% | 2.29\% | 1.81\% | 0.84\% | 0.88\% | 0.44\% | 0.80\% | 0.51\% |

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.

