

Table I.A.1(2009) Number of private-sector establishments by firm size and selected characteristics: United States, 2009

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	6,536,034	3,793,267	786,079	520,905	451,086	984,697	4,878,345	1,657,689
Industry group **								
Agric., fish., forest.	179,587	148,696	19,837	6,608	2,500*	1,946	172,884	6,703
Mining and manufacturing	289,833	137,124	50,075	47,162	26,104	29,368	212,422	77,411
Construction	596,607	461,271	77,259	39,309	12,728	6,041	562,473	34,135
Utilities and transp.	160,410	81,584	19,203	11,943	12,672	35,008	108,571	51,839
Wholesale trade	371,241	200,711	47,820	38,385	37,424	46,901	267,033	104,208
Fin. svcs. and real estate	809,587	391,115	48,597	49,988	84,453	235,435	465,441	344,147
Retail trade	920,087	436,562	94,388	54,722	58,703	275,712	562,201	357,885
Professional services	1,570,726	971,727	190,333	125,440	123,337	159,889	1,233,484	337,242
Other services	1,637,955	964,479	238,565	147,348	93,165	194,398	1,293,836	344,119
Ownership								
For profit, incorporated	4,458,141	2,371,014	565,451	376,741	305,212	839,721	3,153,225	1,304,916
For profit, unincorporated	1,567,044	1,164,793	156,036	81,573	55,674	108,969	1,368,513	198,531
Nonprofit	510,850	257,460	64,592	62,590	90,200	36,007	356,607	154,242
Age of firm								
Less than 5 years	860,379	691,205	101,632	41,059	13,853	12,631	819,274	41,105
5-9 years	896,210	673,494	119,464	62,917	27,993	12,343	834,992	61,218
10-19 years	1,409,414	967,462	200,861	110,871	68,955	61,266	1,234,078	175,337
20 or more years	3,370,030	1,461,106	364,123	306,058	340,285	898,458	1,990,001	1,380,029
Multi/single status								
2 or more locations	1,637,376	18,948	62,991	182,241	390,042	983,154	159,856	1,477,520
1 location only	4,898,658	3,774,320	723,087	338,664	61,044	1,543	4,718,489	180,168
Percent full-time employees								
Less than 25%	927,046	677,960	101,391	53,231	34,497	59,967	814,873	112,173
25-49 %	474,861	243,644	64,890	41,737	34,033	90,556	331,328	143,533
50-74 %	1,044,787	608,551	123,667	69,558	56,499	186,512	771,557	273,230
75% or more	4,089,340	2,263,112	496,131	356,378	326,058	647,662	2,960,587	1,128,753
Union presence								
No union employees	5,931,843	3,639,898	745,785	486,144	408,007	652,009	4,666,998	1,264,845
Has union employees	351,834	93,449	25,853	25,269	23,666	183,597	131,843	219,990
Unknown	252,357	59,921	14,441	9,491	19,413	149,092	79,504	172,853
Percent low-wage employees								
50% or more low wage	2,220,445	1,283,347	250,771	159,240	153,287	373,800	1,628,162	592,283
Less than 50% low wage	4,315,589	2,509,921	535,307	361,664	297,799	610,897	3,250,183	1,065,406

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2009 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.

Totals may not sum exactly because of rounding.

Table I.A.1(2009) Standard error for number of private-sector establishments by firm size and selected characteristics: United States, 2009

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	21,727	21,534	5,603	9,853	6,358	12,076	17,573	10,781
Industry group **								
Agric., fish., forest.	9,907	9,543	2,843	1,900	774*	560	9,291	965
Mining and manufacturing	6,121	5,050	4,020	2,193	1,225	1,228	6,588	1,672
Construction	11,143	12,487	2,313	2,470	1,426	1,180	12,453	2,276
Utilities and transp.	4,275	3,108	1,598	1,129	951	1,764	4,030	2,100
Wholesale trade	5,585	4,366	3,640	3,451	1,842	2,225	6,627	3,224
Fin. svcs. and real estate	16,961	9,406	4,619	2,976	1,901	9,472	11,755	8,200
Retail trade	14,025	12,336	4,383	3,908	3,151	7,881	11,855	7,577
Professional services	9,379	9,755	4,543	3,888	2,177	5,467	8,737	7,908
Other services	15,663	8,937	5,993	4,430	4,586	7,584	12,346	6,704
Ownership								
For profit, incorporated	35,339	22,501	6,730	7,875	7,025	14,505	24,364	14,883
For profit, unincorporated	22,410	17,852	5,130	2,542	2,649	6,311	17,841	7,150
Nonprofit	14,081	10,227	2,388	3,930	3,400	1,697	13,840	4,198
Age of firm								
Less than 5 years	21,742	19,149	10,174	3,261	1,915	1,299	21,484	2,615
5-9 years	9,807	10,318	7,347	2,846	1,961	1,630	8,321	3,162
10-19 years	16,369	13,844	7,912	4,869	2,801	3,756	15,180	6,199
20 or more years	20,138	19,047	7,491	7,643	5,492	11,675	16,739	11,655
Multi/single status								
2 or more locations	8,426	1,451	4,908	6,165	5,226	12,069	4,203	9,310
1 location only	18,132	22,347	6,886	7,094	2,875	286	18,799	4,558
Percent full-time employees								
Less than 25%	26,750	27,927	3,124	3,629	2,262	3,353	26,375	3,247
25-49 %	16,438	12,065	5,521	2,748	1,438	6,497	14,097	7,055
50-74 %	18,654	17,582	5,271	3,644	4,338	8,698	22,805	7,808
75% or more	26,847	21,681	7,945	9,248	6,065	12,597	22,238	12,431
Union presence								
No union employees	22,312	21,137	4,309	9,743	5,487	13,966	15,740	13,544
Has union employees	9,014	5,507	3,061	1,461	1,021	8,474	6,070	7,740
Unknown	9,589	6,328	1,602	1,358	1,979	5,966	6,358	6,757
Percent low-wage employees								
50% or more low wage	18,306	21,444	8,713	3,839	4,814	10,742	19,520	11,598
Less than 50% low wage	31,086	31,462	10,733	7,570	4,754	8,015	26,253	8,815

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2009 Medical Expenditure Panel Survey-Insurance Component.

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* 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.

Totals may not sum exactly because of rounding.

Table I.A.1.a(2009) Percent of number of private-sector establishments by firm size and selected characteristics: United States, 2009

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	6,536,034	58.0%	12.0%	8.0%	6.9%	15.1%	74.6%	25.4%
Industry group **								
Agric., fish., forest.	179,587	82.8%	11.0%	3.7%	1.4% *	1.1%	96.3%	3.7%
Mining and manufacturing	289,833	47.3%	17.3%	16.3%	9.0%	10.1%	73.3%	26.7%
Construction	596,607	77.3%	12.9%	6.6%	2.1%	1.0%	94.3%	5.7%
Utilities and transp.	160,410	50.9%	12.0%	7.4%	7.9%	21.8%	67.7%	32.3%
Wholesale trade	371,241	54.1%	12.9%	10.3%	10.1%	12.6%	71.9%	28.1%
Fin. svcs. and real estate	809,587	48.3%	6.0%	6.2%	10.4%	29.1%	57.5%	42.5%
Retail trade	920,087	47.4%	10.3%	5.9%	6.4%	30.0%	61.1%	38.9%
Professional services	1,570,726	61.9%	12.1%	8.0%	7.9%	10.2%	78.5%	21.5%
Other services	1,637,955	58.9%	14.6%	9.0%	5.7%	11.9%	79.0%	21.0%
Ownership								
For profit, incorporated	4,458,141	53.2%	12.7%	8.5%	6.8%	18.8%	70.7%	29.3%
For profit, unincorporated	1,567,044	74.3%	10.0%	5.2%	3.6%	7.0%	87.3%	12.7%
Nonprofit	510,850	50.4%	12.6%	12.3%	17.7%	7.0%	69.8%	30.2%
Age of firm								
Less than 5 years	860,379	80.3%	11.8%	4.8%	1.6%	1.5%	95.2%	4.8%
5-9 years	896,210	75.1%	13.3%	7.0%	3.1%	1.4%	93.2%	6.8%
10-19 years	1,409,414	68.6%	14.3%	7.9%	4.9%	4.3%	87.6%	12.4%
20 or more years	3,370,030	43.4%	10.8%	9.1%	10.1%	26.7%	59.0%	41.0%
Multi/single status								
2 or more locations	1,637,376	1.2%	3.8%	11.1%	23.8%	60.0%	9.8%	90.2%
1 location only	4,898,658	77.0%	14.8%	6.9%	1.2%	0.0%	96.3%	3.7%
Percent full-time employees								
Less than 25%	927,046	73.1%	10.9%	5.7%	3.7%	6.5%	87.9%	12.1%
25-49 %	474,861	51.3%	13.7%	8.8%	7.2%	19.1%	69.8%	30.2%
50-74 %	1,044,787	58.2%	11.8%	6.7%	5.4%	17.9%	73.8%	26.2%
75% or more	4,089,340	55.3%	12.1%	8.7%	8.0%	15.8%	72.4%	27.6%
Union presence								
No union employees	5,931,843	61.4%	12.6%	8.2%	6.9%	11.0%	78.7%	21.3%
Has union employees	351,834	26.6%	7.3%	7.2%	6.7%	52.2%	37.5%	62.5%
Unknown	252,357	23.7%	5.7%	3.8%	7.7%	59.1%	31.5%	68.5%
Percent low-wage employees								
50% or more low wage	2,220,445	57.8%	11.3%	7.2%	6.9%	16.8%	73.3%	26.7%
Less than 50% low wage	4,315,589	58.2%	12.4%	8.4%	6.9%	14.2%	75.3%	24.7%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2009 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.

Percents may not add to 100% because of rounding.

Table I.A.1.a(2009) Standard error for percent of number of private-sector establishments by firm size and selected characteristics: United States, 2009

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	21,727	0.18%	0.10%	0.16%	0.10%	0.17%	0.13%	0.13%
Industry group **								
Agric., fish., forest.	9,907	2.19%	1.67%	0.97%	0.46%*	0.28%	0.42%	0.42%
Mining and manufacturing	6,121	1.18%	1.23%	0.92%	0.33%	0.46%	0.85%	0.85%
Construction	11,143	0.75%	0.49%	0.42%	0.26%	0.21%	0.45%	0.45%
Utilities and transp.	4,275	1.33%	0.80%	0.70%	0.68%	0.91%	1.28%	1.28%
Wholesale trade	5,585	0.85%	0.94%	0.82%	0.58%	0.65%	1.00%	1.00%
Fin. svcs. and real estate	16,961	0.73%	0.54%	0.38%	0.37%	0.78%	0.65%	0.65%
Retail trade	14,025	0.90%	0.54%	0.41%	0.36%	0.75%	0.69%	0.69%
Professional services	9,379	0.45%	0.29%	0.25%	0.15%	0.33%	0.45%	0.45%
Other services	15,663	0.36%	0.30%	0.29%	0.28%	0.39%	0.32%	0.32%
Ownership								
For profit, incorporated	35,339	0.15%	0.15%	0.20%	0.15%	0.24%	0.19%	0.19%
For profit, unincorporated	22,410	0.46%	0.32%	0.18%	0.16%	0.34%	0.35%	0.35%
Nonprofit	14,081	0.91%	0.32%	0.64%	0.63%	0.40%	1.03%	1.03%
Age of firm								
Less than 5 years	21,742	1.11%	1.08%	0.33%	0.21%	0.17%	0.31%	0.31%
5-9 years	9,807	0.85%	0.81%	0.30%	0.21%	0.18%	0.31%	0.31%
10-19 years	16,369	0.44%	0.53%	0.37%	0.18%	0.26%	0.41%	0.41%
20 or more years	20,138	0.39%	0.24%	0.23%	0.17%	0.32%	0.29%	0.29%
Multi/single status								
2 or more locations	8,426	0.09%	0.29%	0.42%	0.37%	0.49%	0.26%	0.26%
1 location only	18,132	0.21%	0.15%	0.16%	0.06%	0.01%	0.09%	0.09%
Percent full-time employees								
Less than 25%	26,750	1.10%	0.55%	0.49%	0.25%	0.39%	0.46%	0.46%
25-49 %	16,438	1.27%	1.12%	0.54%	0.35%	1.17%	1.27%	1.27%
50-74 %	18,654	0.77%	0.37%	0.34%	0.42%	0.97%	0.99%	0.99%
75% or more	26,847	0.31%	0.19%	0.23%	0.17%	0.26%	0.25%	0.25%
Union presence								
No union employees	22,312	0.18%	0.11%	0.18%	0.10%	0.21%	0.18%	0.18%
Has union employees	9,014	1.26%	0.87%	0.52%	0.38%	1.74%	1.51%	1.51%
Unknown	9,589	2.08%	0.74%	0.55%	0.79%	1.79%	1.94%	1.94%
Percent low-wage employees								
50% or more low wage	18,306	0.62%	0.44%	0.18%	0.22%	0.46%	0.52%	0.52%
Less than 50% low wage	31,086	0.36%	0.29%	0.19%	0.12%	0.14%	0.16%	0.16%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2009 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.

Percents may not add to 100% because of rounding.

Table I.A.2(2009) Percent of private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2009

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	55.0%	33.6%	62.5%	81.6%	94.3%	99.2%	41.0%	96.2%
Industry group **								
Agric., fish., forest.	26.4%	20.6%	39.1%	83.1%	68.2%	100.0%	24.1%	85.7%
Mining and manufacturing	67.7%	43.0%	79.2%	90.4%	97.9%	99.8%	56.9%	97.2%
Construction	42.3%	31.1%	73.5%	87.8%	90.1%	100.0%	39.3%	92.0%
Utilities and transp.	57.1%	26.7%	67.8%	84.5%	94.2%	99.3%	37.6%	97.9%
Wholesale trade	66.6%	44.9%	81.8%	90.2%	98.5%	99.0%	54.2%	98.2%
Fin. svcs. and real estate	67.8%	39.0%	75.7%	90.0%	97.4%	98.5%	45.6%	97.8%
Retail trade	59.1%	25.5%	60.4%	84.7%	93.0%	99.6%	34.4%	97.9%
Professional services	58.8%	40.7%	72.3%	88.1%	97.8%	99.4%	48.2%	97.3%
Other services	45.4%	28.1%	43.4%	65.2%	86.1%	99.4%	33.2%	91.5%
Ownership								
For profit, incorporated	59.6%	36.3%	65.1%	81.8%	93.4%	99.3%	44.4%	96.3%
For profit, unincorporated	37.9%	25.5%	49.5%	72.8%	92.5%	99.0%	29.6%	94.6%
Nonprofit	67.5%	45.5%	71.0%	91.9%	98.2%	99.1%	54.5%	97.6%
Age of firm								
Less than 5 years	27.6%	21.5%	40.4%	63.7%	77.6%	89.0%	25.1%	78.4%
5-9 years	37.4%	28.8%	52.1%	68.0%	87.6%	93.9%	33.9%	85.4%
10-19 years	47.9%	35.3%	63.3%	76.6%	92.2%	95.2%	41.9%	90.0%
20 or more years	69.6%	40.5%	71.7%	88.7%	95.9%	99.7%	49.9%	98.0%
Multi/single status								
2 or more locations	95.2%	48.3%	74.3%	86.7%	94.8%	99.2%	75.8%	97.3%
1 location only	41.6%	33.6%	61.5%	78.9%	91.1%	97.6%	39.8%	87.3%
Percent full-time employees								
Less than 25%	21.0%	10.1%	21.4%	40.3%	77.0%	93.7%	12.7%	80.8%
25-49 %	54.0%	30.4%	51.0%	68.1%	90.4%	99.6%	36.8%	93.8%
50-74 %	52.8%	32.2%	51.5%	78.7%	92.4%	99.4%	37.4%	96.3%
75% or more	63.4%	41.4%	75.2%	90.0%	96.8%	99.7%	50.2%	98.1%
Union presence								
No union employees	52.2%	33.2%	62.2%	81.6%	94.3%	98.9%	40.5%	95.5%
Has union employees	85.9%	55.2%	82.7%	92.1%	95.8%	99.9%	63.7%	99.3%
Unknown	77.5%	28.9%	43.4%	56.9%	92.4%	99.7%	33.4%	97.8%
Percent low wage employees								
50% or more low wage	41.0%	17.9%	32.8%	59.5%	88.7%	98.5%	22.2%	92.7%
Less than 50% low wage	62.2%	41.7%	76.4%	91.4%	97.1%	99.7%	50.4%	98.2%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2009 Medical Expenditure Panel Survey-Insurance Component.

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Table I.A.2(2009) Standard error for percent of private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2009

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	0.35%	0.56%	0.90%	0.51%	0.41%	0.21%	0.43%	0.19%
Industry group **								
Agric., fish., forest.	2.37%	2.61%	9.05%	12.09%	12.94%	0.00%	2.49%	6.16%
Mining and manufacturing	1.59%	2.26%	3.76%	1.04%	1.33%	0.16%	1.89%	0.62%
Construction	1.15%	1.70%	2.50%	2.76%	4.98%	0.00%	1.32%	1.86%
Utilities and transp.	2.42%	3.35%	5.22%	5.13%	2.62%	0.30%	3.07%	0.64%
Wholesale trade	1.33%	2.22%	3.35%	2.56%	0.75%	0.82%	1.73%	0.54%
Fin. svcs. and real estate	0.99%	1.75%	3.69%	1.93%	0.60%	0.56%	1.54%	0.49%
Retail trade	1.01%	1.51%	2.70%	1.64%	0.97%	0.24%	1.21%	0.27%
Professional services	0.54%	0.99%	1.26%	1.29%	0.24%	0.25%	0.71%	0.29%
Other services	0.80%	1.05%	1.31%	1.66%	1.29%	0.24%	0.75%	0.59%
Ownership								
For profit, incorporated	0.33%	0.42%	1.12%	0.50%	0.68%	0.23%	0.34%	0.28%
For profit, unincorporated	0.95%	1.18%	1.32%	2.77%	1.22%	0.32%	1.05%	0.49%
Nonprofit	1.01%	2.03%	1.70%	1.12%	0.53%	0.74%	1.36%	0.56%
Age of firm								
Less than 5 years	1.23%	1.49%	3.62%	4.81%	4.43%	3.97%	1.30%	2.11%
5-9 years	0.52%	0.91%	2.72%	1.80%	2.49%	2.25%	0.59%	2.26%
10-19 years	0.86%	1.28%	2.27%	1.81%	1.48%	2.36%	1.04%	1.75%
20 or more years	0.49%	1.22%	0.90%	0.55%	0.39%	0.07%	0.76%	0.12%
Multi/single status								
2 or more locations	0.17%	6.33%	2.89%	1.16%	0.43%	0.21%	1.97%	0.19%
1 location only	0.45%	0.57%	0.88%	0.63%	1.30%	2.20%	0.48%	1.02%
Percent full-time employees								
Less than 25%	0.68%	0.65%	1.75%	3.32%	2.57%	2.46%	0.52%	2.49%
25-49 %	1.13%	1.95%	3.35%	3.13%	2.25%	0.38%	1.24%	0.99%
50-74 %	0.52%	0.81%	2.04%	1.96%	1.25%	0.32%	0.84%	0.55%
75% or more	0.35%	0.70%	1.02%	0.47%	0.38%	0.10%	0.53%	0.19%
Union presence								
No union employees	0.38%	0.58%	0.92%	0.56%	0.43%	0.31%	0.45%	0.27%
Has union employees	0.92%	3.05%	4.55%	2.62%	1.67%	0.06%	2.26%	0.23%
Unknown	1.88%	4.27%	3.54%	8.24%	2.56%	0.11%	3.35%	0.55%
Percent low wage employees								
50% or more low wage	0.61%	0.86%	1.27%	1.26%	0.65%	0.56%	0.64%	0.39%
Less than 50% low wage	0.38%	0.67%	0.86%	0.64%	0.49%	0.16%	0.49%	0.30%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2009 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

** 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.a(2009) Percent of private-sector establishments that offer health insurance that self-insure at least one plan by firm size and selected characteristics: United States, 2009

Characteristics	Total	Less than 100 employees	100-499 employees	500 or more employees	Less than 50 employees	50 or more employees
United States	35.1%	13.5%	25.7%	82.1%	13.3%	62.4%
Industry group **						
Agric., fish., forest.	13.6%	10.2%	31.9%*	64.3%	9.4%	43.8%
Mining and manufacturing	27.2%	12.4%	33.2%	84.6%	11.9%	51.8%
Construction	20.1%	18.3%	19.9%	73.4%	18.2%	33.4%
Utilities and transp.	47.3%	14.6%	31.7%	89.3%	14.4%	73.8%
Wholesale trade	31.0%	10.1%	41.9%	87.8%	9.0%	62.2%
Fin. svcs. and real estate	46.6%	9.4%	29.5%	85.2%	8.6%	70.5%
Retail trade	53.4%	13.5%	26.0%	87.4%	13.5%	75.5%
Professional services	26.3%	12.2%	22.4%	78.2%	12.0%	52.3%
Other services	32.4%	16.5%	16.6%	71.8%	16.7%	53.7%
Ownership						
For profit, incorporated	38.3%	12.9%	28.0%	84.4%	12.7%	66.8%
For profit, unincorporated	27.3%	13.0%	31.1%	77.1%	12.8%	58.6%
Nonprofit	23.6%	18.5%	15.8%	54.7%	18.1%	30.5%
Age of firm						
Less than 5 years	18.4%	15.9%	25.9%	51.5%	16.4%	31.0%
5-9 years	16.5%	13.5%	26.9%	57.1%	13.5%	32.5%
10-19 years	18.7%	12.3%	23.1%	65.6%	12.2%	39.9%
20 or more years	44.1%	13.5%	26.2%	84.1%	13.1%	66.9%
Multi/single status						
2 or more locations	62.8%	12.1%	26.6%	82.3%	10.5%	67.2%
1 location only	13.8%	13.6%	21.2%	33.4%	13.4%	18.8%
Percent full-time employees						
Less than 25%	34.2%	17.9%	17.7%	68.0%	18.7%	51.9%
25-49 %	41.8%	17.2%	18.3%	81.3%	18.1%	63.2%
50-74 %	39.8%	13.2%	20.9%	86.7%	12.7%	69.5%
75% or more	33.5%	12.9%	27.9%	82.1%	12.6%	61.5%
Union presence						
No union employees	29.3%	12.2%	25.2%	79.8%	12.0%	56.5%
Has union employees	70.7%	36.9%	27.0%	92.0%	37.4%	83.5%
Unknown	70.6%	27.3%	40.5%	80.5%	28.7%	77.2%
Percent low wage employees						
50% or more low wage	43.4%	14.6%	20.0%	78.6%	14.7%	62.4%
Less than 50% low wage	32.2%	13.2%	28.3%	84.1%	12.9%	62.4%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2009 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.a(2009) Standard error for percent of private-sector establishments that offer health insurance that self-insure at least one plan by firm size and selected characteristics: United States, 2009

Characteristics	Total	Less than 100 employees	100-499 employees	500 or more employees	Less than 50 employees	50 or more employees
United States	0.41%	0.47%	0.75%	0.48%	0.46%	0.45%
Industry group **						
Agric., fish., forest.	2.18%	2.16%	14.34%*	12.22%	2.39%	10.87%
Mining and manufacturing	0.91%	1.17%	4.79%	1.71%	1.15%	2.30%
Construction	1.35%	1.56%	4.72%	5.86%	1.61%	3.54%
Utilities and transp.	2.02%	2.12%	4.66%	1.50%	2.31%	1.70%
Wholesale trade	1.11%	1.67%	2.80%	2.04%	1.82%	2.06%
Fin. svcs. and real estate	1.08%	1.57%	2.05%	0.78%	1.23%	0.95%
Retail trade	0.92%	1.43%	3.67%	0.90%	1.47%	1.26%
Professional services	0.89%	0.75%	1.32%	1.06%	0.85%	0.58%
Other services	0.87%	1.01%	2.07%	1.56%	1.03%	1.36%
Ownership						
For profit, incorporated	0.47%	0.49%	1.52%	0.37%	0.52%	0.50%
For profit, unincorporated	1.33%	1.10%	3.84%	2.12%	1.16%	1.88%
Nonprofit	1.60%	1.53%	1.95%	3.10%	1.41%	2.21%
Age of firm						
Less than 5 years	1.69%	1.85%	5.67%	7.09%	1.85%	4.21%
5-9 years	1.46%	1.80%	4.65%	4.36%	1.76%	2.38%
10-19 years	1.01%	0.97%	1.38%	2.53%	0.85%	1.65%
20 or more years	0.35%	0.41%	0.85%	0.65%	0.50%	0.37%
Multi/single status						
2 or more locations	0.46%	1.26%	0.85%	0.48%	1.70%	0.46%
1 location only	0.55%	0.57%	2.49%	5.95%	0.57%	1.22%
Percent full-time employees						
Less than 25%	1.91%	1.54%	2.86%	3.10%	1.85%	2.54%
25-49 %	1.70%	1.95%	2.92%	0.86%	2.02%	1.79%
50-74 %	1.41%	1.11%	1.93%	0.94%	1.13%	1.16%
75% or more	0.58%	0.57%	1.02%	0.59%	0.56%	0.67%
Union presence						
No union employees	0.57%	0.46%	0.88%	0.64%	0.48%	0.79%
Has union employees	1.62%	2.55%	4.77%	1.05%	2.86%	1.44%
Unknown	1.01%	5.65%	6.75%	1.37%	5.74%	1.25%
Percent low wage employees						
50% or more low wage	0.79%	1.23%	1.09%	0.68%	1.38%	0.88%
Less than 50% low wage	0.43%	0.54%	0.89%	0.52%	0.52%	0.38%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2009 Medical Expenditure Panel Survey-Insurance Component.

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** 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.b(2009) Percent of private-sector establishments that offer health insurance that offer at least one health insurance plan that required no contribution from the employee for single coverage by firm size and selected characteristics: United States, 2009

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	38.2%	64.2%	47.0%	32.0%	18.4%	11.1%	56.5%	15.2%
Industry group **								
Agric., fish., forest.	70.8%	73.9%	91.8%	58.2%	--	--	76.0%	32.7%
Mining and manufacturing	33.3%	58.8%	38.6%	24.1%	--	--	45.6%	13.5%
Construction	58.1%	70.6%	45.2%	43.7%	--	--	61.8%	32.5%
Utilities and transp.	31.6%	52.5%	31.4%	30.4%	--	--	43.3%	22.1%
Wholesale trade	45.2%	70.9%	52.4%	36.5%	--	--	62.1%	21.2%
Fin. svcs. and real estate	32.2%	70.6%	45.9%	31.1%	--	--	63.0%	12.8%
Retail trade	21.1%	58.5%	38.2%	23.1%	--	--	47.9%	6.3%
Professional services	46.0%	63.7%	49.3%	35.0%	--	--	57.8%	24.7%
Other services	36.3%	59.1%	49.8%	29.8%	--	--	53.4%	13.0%
Ownership								
For profit, incorporated	36.0%	64.2%	45.8%	30.0%	--	--	55.5%	14.4%
For profit, unincorporated	43.2%	61.4%	46.2%	32.9%	--	--	56.8%	13.9%
Nonprofit	46.1%	70.9%	57.9%	41.7%	--	--	63.6%	23.5%
Age of firm								
Less than 5 years	48.2%	58.9%	45.4%	22.1%	--	--	53.4%	14.7%
5-9 years	51.1%	63.7%	39.2%	34.7%	--	--	56.1%	23.7%
10-19 years	46.0%	63.1%	42.0%	31.3%	--	--	55.2%	15.9%
20 or more years	33.1%	66.3%	51.5%	32.8%	--	--	58.0%	14.8%
Multi/single status								
2 or more locations	15.5%	47.5%	39.6%	29.8%	--	--	36.4%	13.8%
1 location only	55.5%	64.3%	47.7%	33.3%	--	--	57.8%	28.0%
Percent full-time employees								
Less than 25%	37.6%	68.0%	51.1%	36.0%	--	--	61.4%	10.3%
25-49 %	31.1%	62.2%	54.9%	29.4%	--	--	57.2%	7.4%
50-74 %	35.4%	64.6%	46.6%	28.5%	--	--	57.5%	11.2%
75% or more	39.5%	64.0%	46.1%	32.6%	--	--	55.9%	17.5%
Union presence								
No union employees	39.4%	63.8%	46.6%	30.9%	--	--	56.1%	13.1%
Has union employees	38.6%	72.8%	60.9%	49.4%	--	--	66.9%	27.7%
Unknown	18.7%	64.4%	25.8% *	36.6% *	--	--	51.7%	13.6%
Percent low wage employees								
50% or more low wage	28.4%	64.9%	45.9%	27.6%	--	--	56.2%	10.1%
Less than 50% low wage	41.5%	64.0%	47.2%	33.3%	--	--	56.6%	17.9%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2009 Medical Expenditure Panel Survey-Insurance Component.

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-- 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.A.2.b(2009) Standard error for percent of private-sector establishments that offer health insurance that offer at least one health insurance plan that required no contribution from the employee for single coverage by firm size and selected characteristics: United States, 2009

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	0.37%	0.72%	1.10%	0.69%	0.74%	0.61%	0.56%	0.62%
Industry group **								
Agric., fish., forest.	5.25%	6.20%	11.69%	14.65%	--	--	5.08%	8.92%
Mining and manufacturing	1.66%	3.18%	4.16%	1.85%	--	--	2.45%	1.47%
Construction	2.33%	2.11%	3.89%	2.98%	--	--	2.37%	2.69%
Utilities and transp.	1.93%	6.56%	7.55%	6.35%	--	--	4.80%	2.81%
Wholesale trade	0.56%	1.98%	5.24%	3.39%	--	--	1.14%	1.47%
Fin. svcs. and real estate	0.73%	1.93%	4.23%	2.82%	--	--	1.82%	1.08%
Retail trade	1.14%	3.55%	4.08%	2.75%	--	--	2.52%	0.79%
Professional services	0.90%	1.12%	2.66%	2.08%	--	--	1.20%	1.11%
Other services	1.10%	2.51%	3.45%	1.92%	--	--	1.41%	0.95%
Ownership								
For profit, incorporated	0.54%	1.01%	1.00%	0.80%	--	--	0.77%	0.69%
For profit, unincorporated	0.95%	1.24%	3.03%	2.92%	--	--	1.17%	1.33%
Nonprofit	1.54%	4.10%	3.34%	2.68%	--	--	2.44%	1.50%
Age of firm								
Less than 5 years	2.64%	3.70%	2.68%	3.67%	--	--	3.04%	2.60%
5-9 years	1.43%	1.54%	4.17%	3.67%	--	--	1.69%	2.85%
10-19 years	1.45%	2.28%	1.98%	1.87%	--	--	1.63%	1.36%
20 or more years	0.41%	0.69%	1.49%	1.23%	--	--	0.62%	0.56%
Multi/single status								
2 or more locations	0.55%	10.78%	2.41%	1.38%	--	--	2.21%	0.59%
1 location only	0.49%	0.73%	1.25%	0.92%	--	--	0.52%	1.12%
Percent full-time employees								
Less than 25%	1.89%	3.72%	7.94%	6.05%	--	--	2.09%	1.74%
25-49 %	1.45%	4.20%	5.60%	3.51%	--	--	2.30%	1.12%
50-74 %	1.64%	2.18%	3.60%	2.32%	--	--	2.11%	0.92%
75% or more	0.55%	1.07%	1.17%	0.70%	--	--	0.87%	0.74%
Union presence								
No union employees	0.32%	0.63%	1.23%	0.68%	--	--	0.52%	0.49%
Has union employees	2.00%	3.68%	4.09%	4.70%	--	--	3.01%	1.96%
Unknown	2.04%	8.28%	10.91%*	12.15%*	--	--	4.95%	1.71%
Percent low wage employees								
50% or more low wage	0.63%	2.47%	3.75%	1.29%	--	--	1.63%	0.81%
Less than 50% low wage	0.43%	0.71%	1.21%	0.82%	--	--	0.62%	0.88%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2009 Medical Expenditure Panel Survey-Insurance Component.

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** 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.b.(1)(2009) Percent of private-sector establishments that offer health insurance that offer an exclusive-provider plan that required no contribution from the employee for single coverage by firm size and selected characteristics: United States, 2009

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	11.0%	18.5%	14.6%	8.9%	4.8%	3.2%	16.6%	4.0%
Industry group **								
Agric., fish., forest.	11.1%*	--	--	--	--	--	10.3%*	16.5%*
Mining and manufacturing	9.6%	--	--	--	--	--	12.9%	4.2%
Construction	17.2%	--	--	--	--	--	18.7%	6.6%*
Utilities and transp.	5.3%	--	--	--	--	--	8.9%	2.4%*
Wholesale trade	14.7%	--	--	--	--	--	19.9%	7.4%
Fin. svcs. and real estate	8.3%	--	--	--	--	--	18.4%	2.0%
Retail trade	7.3%	--	--	--	--	--	18.1%	1.3%
Professional services	12.9%	--	--	--	--	--	15.8%	7.7%
Other services	11.3%	--	--	--	--	--	16.6%	3.9%
Ownership								
For profit, incorporated	10.5%	--	--	--	--	--	16.6%	3.6%
For profit, unincorporated	12.2%	--	--	--	--	--	15.7%	4.4%
Nonprofit	13.4%	--	--	--	--	--	18.5%	6.8%
Age of firm								
Less than 5 years	14.2%	--	--	--	--	--	16.2%	1.0%*
5-9 years	14.1%	--	--	--	--	--	15.7%	5.5%
10-19 years	14.0%	--	--	--	--	--	16.8%	4.7%
20 or more years	9.4%	--	--	--	--	--	16.9%	3.9%
Multi/single status								
2 or more locations	4.0%	--	--	--	--	--	9.4%	3.6%
1 location only	16.4%	--	--	--	--	--	17.1%	7.8%
Percent full-time employees								
Less than 25%	11.2%	--	--	--	--	--	17.5%	4.0%*
25-49 %	8.3%	--	--	--	--	--	15.3%	1.9%*
50-74 %	11.3%	--	--	--	--	--	19.1%	2.6%
75% or more	11.2%	--	--	--	--	--	16.2%	4.6%
Union presence								
No union employees	11.2%	--	--	--	--	--	16.6%	2.9%
Has union employees	13.2%	--	--	--	--	--	18.6%	11.2%
Unknown	4.7%	--	--	--	--	--	16.6%*	2.9%
Percent low wage employees								
50% or more low wage	8.9%	--	--	--	--	--	18.0%	2.9%
Less than 50% low wage	11.8%	--	--	--	--	--	16.3%	4.6%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2009 Medical Expenditure Panel Survey-Insurance Component.

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Table I.A.2.b.(1)(2009) Standard error for percent of private-sector establishments that offer health insurance that offer an exclusive-provider plan that required no contribution from the employee for single coverage by firm size and selected characteristics: United States, 2009

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	0.37%	0.83%	1.22%	0.45%	0.43%	0.26%	0.80%	0.25%
Industry group **								
Agric., fish., forest.	3.40% *	--	--	--	--	--	3.15% *	6.71% *
Mining and manufacturing	1.17%	--	--	--	--	--	1.62%	1.01%
Construction	2.14%	--	--	--	--	--	2.27%	2.11% *
Utilities and transp.	1.03%	--	--	--	--	--	2.36%	1.13% *
Wholesale trade	1.38%	--	--	--	--	--	1.95%	1.36%
Fin. svcs. and real estate	0.60%	--	--	--	--	--	1.54%	0.41%
Retail trade	0.38%	--	--	--	--	--	0.97%	0.17%
Professional services	0.67%	--	--	--	--	--	1.01%	0.84%
Other services	0.92%	--	--	--	--	--	1.54%	0.47%
Ownership								
For profit, incorporated	0.44%	--	--	--	--	--	1.02%	0.37%
For profit, unincorporated	0.50%	--	--	--	--	--	0.80%	0.76%
Nonprofit	0.98%	--	--	--	--	--	2.03%	1.06%
Age of firm								
Less than 5 years	1.14%	--	--	--	--	--	1.29%	0.45% *
5-9 years	1.17%	--	--	--	--	--	1.40%	1.29%
10-19 years	1.20%	--	--	--	--	--	1.67%	0.66%
20 or more years	0.38%	--	--	--	--	--	1.00%	0.25%
Multi/single status								
2 or more locations	0.22%	--	--	--	--	--	1.40%	0.23%
1 location only	0.78%	--	--	--	--	--	0.85%	0.60%
Percent full-time employees								
Less than 25%	1.19%	--	--	--	--	--	1.66%	1.26% *
25-49 %	1.12%	--	--	--	--	--	2.30%	0.60% *
50-74 %	0.54%	--	--	--	--	--	1.03%	0.41%
75% or more	0.38%	--	--	--	--	--	0.87%	0.39%
Union presence								
No union employees	0.48%	--	--	--	--	--	0.83%	0.23%
Has union employees	1.50%	--	--	--	--	--	3.09%	1.17%
Unknown	0.93%	--	--	--	--	--	5.85% *	0.42%
Percent low wage employees								
50% or more low wage	0.62%	--	--	--	--	--	1.82%	0.31%
Less than 50% low wage	0.43%	--	--	--	--	--	0.87%	0.43%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2009 Medical Expenditure Panel Survey-Insurance Component.

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** 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.b.(2)(2009) Percent of private-sector establishments that offer health insurance that offer a mixed-provider plan that required no contribution from the employee for single coverage by firm size and selected characteristics: United States, 2009

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	23.2%	35.7%	28.3%	22.0%	13.2%	9.2%	32.3%	11.8%
Industry group **								
Agric., fish., forest.	39.0%	--	--	--	--	--	42.7%	12.0%*
Mining and manufacturing	20.8%	--	--	--	--	--	27.9%	9.3%
Construction	35.5%	--	--	--	--	--	36.8%	26.7%
Utilities and transp.	23.7%	--	--	--	--	--	27.5%	20.7%
Wholesale trade	25.6%	--	--	--	--	--	34.3%	13.4%
Fin. svcs. and real estate	19.6%	--	--	--	--	--	33.5%	10.8%
Retail trade	11.2%	--	--	--	--	--	22.4%	5.0%
Professional services	30.0%	--	--	--	--	--	35.2%	20.4%
Other services	20.9%	--	--	--	--	--	29.9%	8.5%
Ownership								
For profit, incorporated	21.9%	--	--	--	--	--	31.3%	11.4%
For profit, unincorporated	26.0%	--	--	--	--	--	33.0%	10.9%
Nonprofit	28.6%	--	--	--	--	--	38.1%	16.3%
Age of firm								
Less than 5 years	27.6%	--	--	--	--	--	30.1%	11.8%
5-9 years	31.2%	--	--	--	--	--	33.5%	18.5%
10-19 years	27.9%	--	--	--	--	--	33.0%	11.1%
20 or more years	20.3%	--	--	--	--	--	32.1%	11.6%
Multi/single status								
2 or more locations	11.9%	--	--	--	--	--	24.7%	10.8%
1 location only	31.9%	--	--	--	--	--	32.8%	20.9%
Percent full-time employees								
Less than 25%	22.0%	--	--	--	--	--	35.7%	6.4%
25-49 %	18.6%	--	--	--	--	--	33.4%	5.2%
50-74 %	19.3%	--	--	--	--	--	29.2%	8.5%
75% or more	24.6%	--	--	--	--	--	32.6%	13.8%
Union presence								
No union employees	23.5%	--	--	--	--	--	32.1%	10.0%
Has union employees	26.9%	--	--	--	--	--	38.0%	22.6%
Unknown	13.3%	--	--	--	--	--	29.7%	10.7%
Percent low wage employees								
50% or more low wage	15.2%	--	--	--	--	--	27.8%	6.9%
Less than 50% low wage	25.9%	--	--	--	--	--	33.3%	14.4%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2009 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.

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** 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.b.(2)(2009) Standard error for percent of private-sector establishments that offer health insurance that offer a mixed-provider plan that required no contribution from the employee for single coverage by firm size and selected characteristics: United States, 2009

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	0.50%	1.01%	0.95%	0.70%	0.57%	0.55%	0.67%	0.52%
Industry group **								
Agric., fish., forest.	6.14%	--	--	--	--	--	6.52%	6.29%*
Mining and manufacturing	1.57%	--	--	--	--	--	2.21%	1.14%
Construction	1.98%	--	--	--	--	--	2.23%	1.73%
Utilities and transp.	1.63%	--	--	--	--	--	3.63%	2.83%
Wholesale trade	1.60%	--	--	--	--	--	2.61%	1.58%
Fin. svcs. and real estate	0.68%	--	--	--	--	--	0.65%	1.03%
Retail trade	0.90%	--	--	--	--	--	2.08%	0.77%
Professional services	0.88%	--	--	--	--	--	1.08%	1.22%
Other services	1.12%	--	--	--	--	--	1.75%	1.08%
Ownership								
For profit, incorporated	0.68%	--	--	--	--	--	0.95%	0.56%
For profit, unincorporated	1.36%	--	--	--	--	--	1.88%	1.14%
Nonprofit	1.19%	--	--	--	--	--	2.32%	1.27%
Age of firm								
Less than 5 years	2.47%	--	--	--	--	--	2.84%	2.63%
5-9 years	1.66%	--	--	--	--	--	1.99%	3.07%
10-19 years	1.65%	--	--	--	--	--	1.81%	1.15%
20 or more years	0.42%	--	--	--	--	--	0.63%	0.48%
Multi/single status								
2 or more locations	0.45%	--	--	--	--	--	2.38%	0.51%
1 location only	0.69%	--	--	--	--	--	0.75%	1.34%
Percent full-time employees								
Less than 25%	1.53%	--	--	--	--	--	2.49%	0.99%
25-49 %	1.11%	--	--	--	--	--	2.51%	0.86%
50-74 %	1.73%	--	--	--	--	--	2.38%	0.85%
75% or more	0.51%	--	--	--	--	--	0.65%	0.60%
Union presence								
No union employees	0.47%	--	--	--	--	--	0.65%	0.46%
Has union employees	1.24%	--	--	--	--	--	2.98%	1.83%
Unknown	1.32%	--	--	--	--	--	6.10%	1.54%
Percent low wage employees								
50% or more low wage	0.69%	--	--	--	--	--	1.27%	0.66%
Less than 50% low wage	0.62%	--	--	--	--	--	0.67%	0.75%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2009 Medical Expenditure Panel Survey-Insurance Component.

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** 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.b.(3)(2009) Percent of private-sector establishments that offer health insurance that offer an any-provider plan that required no contribution from the employee for single coverage by firm size and selected characteristics: United States, 2009

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	5.7%	11.8%	6.7%	2.9%	1.6%	0.3%	9.6%	0.9%
Industry group **								
Agric., fish., forest.	21.1%	--	--	--	--	--	23.5%	--
Mining and manufacturing	3.8%	--	--	--	--	--	5.6%	--
Construction	8.6%	--	--	--	--	--	9.5%	--
Utilities and transp.	3.2%	--	--	--	--	--	7.1%	--
Wholesale trade	5.5%	--	--	--	--	--	8.7%	--
Fin. svcs. and real estate	5.7%	--	--	--	--	--	13.7%	--
Retail trade	3.4%	--	--	--	--	--	8.6%	--
Professional services	6.3%	--	--	--	--	--	9.1%	--
Other services	5.6%	--	--	--	--	--	8.9%	--
Ownership								
For profit, incorporated	5.3%	--	--	--	--	--	9.3%	--
For profit, unincorporated	7.5%	--	--	--	--	--	10.3%	--
Nonprofit	6.1%	--	--	--	--	--	9.8%	--
Age of firm								
Less than 5 years	7.6%	--	--	--	--	--	8.5%	--
5-9 years	8.1%	--	--	--	--	--	9.3%	--
10-19 years	6.1%	--	--	--	--	--	7.6%	--
20 or more years	5.1%	--	--	--	--	--	10.9%	--
Multi/single status								
2 or more locations	1.1%	--	--	--	--	--	4.2%	--
1 location only	9.3%	--	--	--	--	--	9.9%	--
Percent full-time employees								
Less than 25%	5.8%	--	--	--	--	--	10.0%	--
25-49 %	5.1%	--	--	--	--	--	9.8%	--
50-74 %	6.4%	--	--	--	--	--	11.9%	--
75% or more	5.6%	--	--	--	--	--	9.1%	--
Union presence								
No union employees	6.1%	--	--	--	--	--	9.3%	--
Has union employees	4.6%	--	--	--	--	--	14.7%	--
Unknown	1.7%*	--	--	--	--	--	11.1%*	--
Percent low wage employees								
50% or more low wage	5.1%	--	--	--	--	--	11.7%	--
Less than 50% low wage	5.9%	--	--	--	--	--	9.1%	--

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2009 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

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** 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.b.(3)(2009) Standard error for percent of private-sector establishments that offer health insurance that offer an any-provider plan that required no contribution from the employee for single coverage by firm size and selected characteristics: United States, 2009

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	0.20%	0.61%	0.71%	0.40%	0.19%	0.06%	0.30%	0.06%
Industry group **								
Agric., fish., forest.	3.70%	--	--	--	--	--	4.15%	--
Mining and manufacturing	0.64%	--	--	--	--	--	1.05%	--
Construction	1.21%	--	--	--	--	--	1.46%	--
Utilities and transp.	0.86%	--	--	--	--	--	1.80%	--
Wholesale trade	1.02%	--	--	--	--	--	1.74%	--
Fin. svcs. and real estate	0.49%	--	--	--	--	--	1.10%	--
Retail trade	0.51%	--	--	--	--	--	1.16%	--
Professional services	0.47%	--	--	--	--	--	0.70%	--
Other services	0.54%	--	--	--	--	--	0.89%	--
Ownership								
For profit, incorporated	0.33%	--	--	--	--	--	0.57%	--
For profit, unincorporated	0.62%	--	--	--	--	--	0.97%	--
Nonprofit	0.99%	--	--	--	--	--	1.52%	--
Age of firm								
Less than 5 years	1.23%	--	--	--	--	--	1.42%	--
5-9 years	0.99%	--	--	--	--	--	1.14%	--
10-19 years	0.52%	--	--	--	--	--	0.63%	--
20 or more years	0.20%	--	--	--	--	--	0.45%	--
Multi/single status								
2 or more locations	0.07%	--	--	--	--	--	0.96%	--
1 location only	0.32%	--	--	--	--	--	0.35%	--
Percent full-time employees								
Less than 25%	1.27%	--	--	--	--	--	2.72%	--
25-49 %	0.95%	--	--	--	--	--	1.98%	--
50-74 %	0.60%	--	--	--	--	--	0.97%	--
75% or more	0.26%	--	--	--	--	--	0.39%	--
Union presence								
No union employees	0.20%	--	--	--	--	--	0.26%	--
Has union employees	0.73%	--	--	--	--	--	2.89%	--
Unknown	0.62%*	--	--	--	--	--	5.24%*	--
Percent low wage employees								
50% or more low wage	0.49%	--	--	--	--	--	1.14%	--
Less than 50% low wage	0.23%	--	--	--	--	--	0.34%	--

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2009 Medical Expenditure Panel Survey-Insurance Component.

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** 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.c(2009) Percent of private-sector establishments that offer health insurance that offer at least one health insurance plan that required no contribution from the employee for family coverage by firm size and selected characteristics: United States, 2009

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	19.9%	35.7%	26.0%	12.0%	5.2%	6.0%	30.8%	6.3%
Industry group **								
Agric., fish., forest.	42.2%	40.6%	74.9%	--	--	--	46.1%	--
Mining and manufacturing	19.4%	40.7%	20.0%	--	--	--	27.6%	--
Construction	35.0%	43.7%	26.0%	--	--	--	37.2%	--
Utilities and transp.	17.7%	35.4%	15.3% *	--	--	--	26.1%	--
Wholesale trade	25.8%	43.5%	28.6%	--	--	--	36.5%	--
Fin. svcs. and real estate	13.4%	31.5%	27.7%	--	--	--	28.9%	--
Retail trade	10.9%	31.3%	23.0%	--	--	--	26.0%	--
Professional services	23.1%	33.8%	24.1%	--	--	--	29.4%	--
Other services	19.1%	34.1%	28.3%	--	--	--	30.2%	--
Ownership								
For profit, incorporated	19.0%	36.2%	24.7%	--	--	--	30.4%	--
For profit, unincorporated	22.2%	31.8%	26.9%	--	--	--	29.6%	--
Nonprofit	22.5%	41.9%	34.7%	--	--	--	35.7%	--
Age of firm								
Less than 5 years	25.2%	32.4%	23.1%	--	--	--	28.6%	--
5-9 years	27.3%	36.5%	22.7%	--	--	--	31.1%	--
10-19 years	24.9%	35.7%	21.9%	--	--	--	30.8%	--
20 or more years	16.9%	36.3%	29.1%	--	--	--	31.1%	--
Multi/single status								
2 or more locations	6.5%	34.3%	19.1%	--	--	--	16.4%	--
1 location only	30.1%	35.7%	26.7%	--	--	--	31.7%	--
Percent full-time employees								
Less than 25%	19.6%	37.6%	34.7%	--	--	--	34.5%	--
25-49 %	16.3%	34.2%	28.6%	--	--	--	30.5%	--
50-74 %	18.3%	35.5%	29.1%	--	--	--	31.9%	--
75% or more	20.6%	35.7%	24.7%	--	--	--	30.3%	--
Union presence								
No union employees	19.5%	34.6%	24.8%	--	--	--	29.6%	--
Has union employees	29.5%	55.0%	52.9%	--	--	--	52.3%	--
Unknown	11.1%	53.6%	22.5% *	--	--	--	41.8%	--
Percent low wage employees								
50% or more low wage	13.8%	34.6%	26.1%	--	--	--	29.6%	--
Less than 50% low wage	21.9%	36.0%	25.9%	--	--	--	31.0%	--

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2009 Medical Expenditure Panel Survey-Insurance Component.

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Table I.A.2.c(2009) Standard error for percent of private-sector establishments that offer health insurance that offer at least one health insurance plan that required no contribution from the employee for family coverage by firm size and selected characteristics: United States, 2009

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	0.33%	1.03%	1.14%	0.68%	0.24%	0.43%	0.58%	0.29%
Industry group **								
Agric., fish., forest.	3.98%	4.98%	13.36%	--	--	--	3.92%	--
Mining and manufacturing	1.70%	2.98%	2.27%	--	--	--	2.41%	--
Construction	1.24%	2.74%	2.62%	--	--	--	1.56%	--
Utilities and transp.	1.65%	6.16%	6.95% *	--	--	--	3.53%	--
Wholesale trade	1.14%	3.36%	5.76%	--	--	--	2.24%	--
Fin. svcs. and real estate	0.83%	2.97%	5.13%	--	--	--	2.39%	--
Retail trade	1.00%	3.19%	3.29%	--	--	--	2.27%	--
Professional services	1.15%	1.55%	2.71%	--	--	--	1.30%	--
Other services	0.98%	2.15%	2.88%	--	--	--	1.44%	--
Ownership								
For profit, incorporated	0.33%	1.02%	1.10%	--	--	--	0.65%	--
For profit, unincorporated	1.15%	2.02%	3.87%	--	--	--	1.48%	--
Nonprofit	1.21%	2.95%	4.00%	--	--	--	1.80%	--
Age of firm								
Less than 5 years	1.93%	3.08%	2.64%	--	--	--	2.12%	--
5-9 years	1.61%	2.96%	3.04%	--	--	--	1.94%	--
10-19 years	0.96%	1.39%	2.01%	--	--	--	1.05%	--
20 or more years	0.39%	1.28%	1.98%	--	--	--	0.71%	--
Multi/single status								
2 or more locations	0.31%	8.92%	3.63%	--	--	--	1.89%	--
1 location only	0.63%	1.01%	1.20%	--	--	--	0.63%	--
Percent full-time employees								
Less than 25%	1.36%	2.30%	4.73%	--	--	--	1.98%	--
25-49 %	1.33%	3.87%	4.31%	--	--	--	2.29%	--
50-74 %	1.10%	3.24%	3.52%	--	--	--	2.05%	--
75% or more	0.50%	1.42%	1.33%	--	--	--	0.92%	--
Union presence								
No union employees	0.42%	1.15%	1.14%	--	--	--	0.64%	--
Has union employees	1.87%	5.86%	3.35%	--	--	--	4.39%	--
Unknown	1.34%	10.04%	9.40% *	--	--	--	5.87%	--
Percent low wage employees								
50% or more low wage	0.80%	2.77%	2.48%	--	--	--	1.92%	--
Less than 50% low wage	0.47%	1.03%	1.32%	--	--	--	0.75%	--

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2009 Medical Expenditure Panel Survey-Insurance Component.

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Table I.A.2.c.(1)(2009) Percent of private-sector establishments that offer health insurance that offer an exclusive-provider plan that required no contribution from the employee for family coverage by firm size and selected characteristics: United States, 2009

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	5.7%	10.0%	7.6%	3.2%	1.3%	2.1%	8.7%	1.9%
Industry group **								
Agric., fish., forest.	2.5%*	--	--	--	--	--	1.9%*	--
Mining and manufacturing	6.4%	--	--	--	--	--	9.7%	--
Construction	10.1%	--	--	--	--	--	11.0%	--
Utilities and transp.	3.7%	--	--	--	--	--	7.2%	--
Wholesale trade	7.2%	--	--	--	--	--	9.1%	--
Fin. svcs. and real estate	3.4%	--	--	--	--	--	8.3%	--
Retail trade	4.0%	--	--	--	--	--	9.9%	--
Professional services	6.5%	--	--	--	--	--	7.5%	--
Other services	5.8%	--	--	--	--	--	9.4%	--
Ownership								
For profit, incorporated	5.7%	--	--	--	--	--	9.2%	--
For profit, unincorporated	5.8%	--	--	--	--	--	7.4%	--
Nonprofit	5.6%	--	--	--	--	--	8.3%	--
Age of firm								
Less than 5 years	7.8%	--	--	--	--	--	9.0%	--
5-9 years	6.7%	--	--	--	--	--	7.9%	--
10-19 years	7.4%	--	--	--	--	--	9.1%	--
20 or more years	4.8%	--	--	--	--	--	8.7%	--
Multi/single status								
2 or more locations	1.9%	--	--	--	--	--	3.5%	--
1 location only	8.6%	--	--	--	--	--	9.1%	--
Percent full-time employees								
Less than 25%	3.7%	--	--	--	--	--	6.6%	--
25-49 %	4.9%	--	--	--	--	--	8.7%	--
50-74 %	5.7%	--	--	--	--	--	10.3%	--
75% or more	5.9%	--	--	--	--	--	8.6%	--
Union presence								
No union employees	5.5%	--	--	--	--	--	8.5%	--
Has union employees	10.1%	--	--	--	--	--	14.2%	--
Unknown	2.3%*	--	--	--	--	--	11.3%*	--
Percent low wage employees								
50% or more low wage	3.9%	--	--	--	--	--	8.7%	--
Less than 50% low wage	6.3%	--	--	--	--	--	8.7%	--

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2009 Medical Expenditure Panel Survey-Insurance Component.

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Table I.A.2.c.(1)(2009) Standard error for percent of private-sector establishments that offer health insurance that offer an exclusive-provider plan that required no contribution from the employee for family coverage by firm size and selected characteristics: United States, 2009

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	0.25%	0.69%	0.80%	0.49%	0.17%	0.32%	0.53%	0.22%
Industry group **								
Agric., fish., forest.	1.65% *	--	--	--	--	--	1.80% *	--
Mining and manufacturing	1.17%	--	--	--	--	--	1.78%	--
Construction	1.23%	--	--	--	--	--	1.35%	--
Utilities and transp.	0.99%	--	--	--	--	--	2.00%	--
Wholesale trade	0.89%	--	--	--	--	--	1.22%	--
Fin. svcs. and real estate	0.54%	--	--	--	--	--	1.40%	--
Retail trade	0.56%	--	--	--	--	--	1.43%	--
Professional services	0.39%	--	--	--	--	--	0.61%	--
Other services	0.82%	--	--	--	--	--	1.45%	--
Ownership								
For profit, incorporated	0.23%	--	--	--	--	--	0.46%	--
For profit, unincorporated	0.70%	--	--	--	--	--	0.95%	--
Nonprofit	0.64%	--	--	--	--	--	1.35%	--
Age of firm								
Less than 5 years	0.90%	--	--	--	--	--	1.02%	--
5-9 years	1.04%	--	--	--	--	--	1.25%	--
10-19 years	0.83%	--	--	--	--	--	1.03%	--
20 or more years	0.31%	--	--	--	--	--	0.79%	--
Multi/single status								
2 or more locations	0.19%	--	--	--	--	--	0.58%	--
1 location only	0.52%	--	--	--	--	--	0.55%	--
Percent full-time employees								
Less than 25%	0.90%	--	--	--	--	--	1.48%	--
25-49 %	0.89%	--	--	--	--	--	1.88%	--
50-74 %	0.68%	--	--	--	--	--	1.42%	--
75% or more	0.24%	--	--	--	--	--	0.51%	--
Union presence								
No union employees	0.35%	--	--	--	--	--	0.59%	--
Has union employees	1.27%	--	--	--	--	--	1.84%	--
Unknown	0.74% *	--	--	--	--	--	5.10% *	--
Percent low wage employees								
50% or more low wage	0.67%	--	--	--	--	--	1.76%	--
Less than 50% low wage	0.28%	--	--	--	--	--	0.58%	--

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2009 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

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** 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.c.(2)(2009) Percent of private-sector establishments that offer health insurance that offer a mixed-provider plan that required no contribution from the employee for family coverage by firm size and selected characteristics: United States, 2009

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	12.2%	20.6%	14.8%	8.2%	3.7%	5.3%	17.9%	5.1%
Industry group **								
Agric., fish., forest.	24.1%	--	--	--	--	--	26.9%	--
Mining and manufacturing	11.2%	--	--	--	--	--	15.0%	--
Construction	22.2%	--	--	--	--	--	23.0%	--
Utilities and transp.	12.8%	--	--	--	--	--	16.2%	--
Wholesale trade	15.2%	--	--	--	--	--	21.8%	--
Fin. svcs. and real estate	7.6%	--	--	--	--	--	14.6%	--
Retail trade	5.8%	--	--	--	--	--	12.5%	--
Professional services	15.7%	--	--	--	--	--	18.6%	--
Other services	10.9%	--	--	--	--	--	16.8%	--
Ownership								
For profit, incorporated	11.5%	--	--	--	--	--	17.2%	--
For profit, unincorporated	13.8%	--	--	--	--	--	17.7%	--
Nonprofit	14.4%	--	--	--	--	--	23.2%	--
Age of firm								
Less than 5 years	13.9%	--	--	--	--	--	15.6%	--
5-9 years	17.3%	--	--	--	--	--	19.5%	--
10-19 years	14.8%	--	--	--	--	--	18.2%	--
20 or more years	10.5%	--	--	--	--	--	17.6%	--
Multi/single status								
2 or more locations	5.2%	--	--	--	--	--	11.4%	--
1 location only	17.5%	--	--	--	--	--	18.3%	--
Percent full-time employees								
Less than 25%	12.9%	--	--	--	--	--	22.3%	--
25-49 %	10.4%	--	--	--	--	--	19.6%	--
50-74 %	9.8%	--	--	--	--	--	16.5%	--
75% or more	12.8%	--	--	--	--	--	17.7%	--
Union presence								
No union employees	11.5%	--	--	--	--	--	17.1%	--
Has union employees	22.1%	--	--	--	--	--	32.5%	--
Unknown	7.7%	--	--	--	--	--	23.1%	--
Percent low wage employees								
50% or more low wage	7.8%	--	--	--	--	--	15.8%	--
Less than 50% low wage	13.7%	--	--	--	--	--	18.3%	--

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2009 Medical Expenditure Panel Survey-Insurance Component.

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** 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.c.(2)(2009) Standard error for percent of private-sector establishments that offer health insurance that offer a mixed-provider plan that required no contribution from the employee for family coverage by firm size and selected characteristics: United States, 2009

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	0.43%	1.10%	1.22%	0.59%	0.26%	0.42%	0.65%	0.26%
Industry group **								
Agric., fish., forest.	4.50%	--	--	--	--	--	4.83%	--
Mining and manufacturing	1.14%	--	--	--	--	--	1.73%	--
Construction	1.28%	--	--	--	--	--	1.47%	--
Utilities and transp.	1.67%	--	--	--	--	--	3.23%	--
Wholesale trade	0.85%	--	--	--	--	--	1.78%	--
Fin. svcs. and real estate	0.56%	--	--	--	--	--	1.18%	--
Retail trade	0.53%	--	--	--	--	--	1.15%	--
Professional services	0.89%	--	--	--	--	--	0.92%	--
Other services	0.74%	--	--	--	--	--	1.13%	--
Ownership								
For profit, incorporated	0.47%	--	--	--	--	--	0.77%	--
For profit, unincorporated	0.96%	--	--	--	--	--	1.50%	--
Nonprofit	1.10%	--	--	--	--	--	1.79%	--
Age of firm								
Less than 5 years	1.75%	--	--	--	--	--	1.97%	--
5-9 years	1.06%	--	--	--	--	--	1.25%	--
10-19 years	0.47%	--	--	--	--	--	0.59%	--
20 or more years	0.54%	--	--	--	--	--	0.97%	--
Multi/single status								
2 or more locations	0.27%	--	--	--	--	--	1.72%	--
1 location only	0.67%	--	--	--	--	--	0.73%	--
Percent full-time employees								
Less than 25%	1.17%	--	--	--	--	--	2.11%	--
25-49 %	1.03%	--	--	--	--	--	1.87%	--
50-74 %	0.92%	--	--	--	--	--	1.67%	--
75% or more	0.45%	--	--	--	--	--	0.71%	--
Union presence								
No union employees	0.41%	--	--	--	--	--	0.63%	--
Has union employees	1.63%	--	--	--	--	--	4.37%	--
Unknown	1.01%	--	--	--	--	--	6.50%	--
Percent low wage employees								
50% or more low wage	0.58%	--	--	--	--	--	1.40%	--
Less than 50% low wage	0.50%	--	--	--	--	--	0.63%	--

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2009 Medical Expenditure Panel Survey-Insurance Component.

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** 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.c.(3)(2009) Percent of private-sector establishments that offer health insurance that offer an any-provider plan that required no contribution from the employee for family coverage by firm size and selected characteristics: United States, 2009

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	2.8%	5.7%	4.2%	1.1%	0.5%	0.1% *	4.8%	0.3%
Industry group **								
Agric., fish., forest.	16.0%	--	--	--	--	--	17.8%	--
Mining and manufacturing	2.2%	--	--	--	--	--	3.3% *	--
Construction	5.0%	--	--	--	--	--	5.3%	--
Utilities and transp.	1.3%	--	--	--	--	--	2.7% *	--
Wholesale trade	3.8%	--	--	--	--	--	6.0%	--
Fin. svcs. and real estate	2.6%	--	--	--	--	--	6.6% *	--
Retail trade	1.6%	--	--	--	--	--	4.2%	--
Professional services	2.6%	--	--	--	--	--	3.8%	--
Other services	2.6%	--	--	--	--	--	4.3%	--
Ownership								
For profit, incorporated	2.6%	--	--	--	--	--	4.7%	--
For profit, unincorporated	3.6%	--	--	--	--	--	5.0%	--
Nonprofit	3.0%	--	--	--	--	--	5.1%	--
Age of firm								
Less than 5 years	4.0%	--	--	--	--	--	4.6%	--
5-9 years	3.9%	--	--	--	--	--	4.4%	--
10-19 years	3.2%	--	--	--	--	--	4.0%	--
20 or more years	2.5%	--	--	--	--	--	5.5%	--
Multi/single status								
2 or more locations	0.4%	--	--	--	--	--	2.0%	--
1 location only	4.7%	--	--	--	--	--	5.0%	--
Percent full-time employees								
Less than 25%	3.7%	--	--	--	--	--	6.7%	--
25-49 %	1.3% *	--	--	--	--	--	2.3% *	--
50-74 %	3.1%	--	--	--	--	--	5.8%	--
75% or more	2.9%	--	--	--	--	--	4.7%	--
Union presence								
No union employees	2.9%	--	--	--	--	--	4.5%	--
Has union employees	3.0%	--	--	--	--	--	9.1%	--
Unknown	1.6% *	--	--	--	--	--	11.0% *	--
Percent low wage employees								
50% or more low wage	2.5%	--	--	--	--	--	5.9%	--
Less than 50% low wage	2.9%	--	--	--	--	--	4.6%	--

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2009 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.

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** 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.c.(3)(2009) Standard error for percent of private-sector establishments that offer health insurance that offer an any-provider plan that required no contribution from the employee for family coverage by firm size and selected characteristics: United States, 2009

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	0.21%	0.48%	0.40%	0.15%	0.12%	0.03%*	0.35%	0.05%
Industry group **								
Agric., fish., forest.	4.36%	--	--	--	--	--	4.90%	--
Mining and manufacturing	0.63%	--	--	--	--	--	1.10%*	--
Construction	0.92%	--	--	--	--	--	1.00%	--
Utilities and transp.	0.35%	--	--	--	--	--	0.87%*	--
Wholesale trade	0.75%	--	--	--	--	--	1.33%	--
Fin. svcs. and real estate	0.71%	--	--	--	--	--	2.10%*	--
Retail trade	0.42%	--	--	--	--	--	1.02%	--
Professional services	0.31%	--	--	--	--	--	0.44%	--
Other services	0.46%	--	--	--	--	--	0.79%	--
Ownership								
For profit, incorporated	0.18%	--	--	--	--	--	0.33%	--
For profit, unincorporated	0.46%	--	--	--	--	--	0.71%	--
Nonprofit	0.69%	--	--	--	--	--	1.15%	--
Age of firm								
Less than 5 years	0.66%	--	--	--	--	--	0.76%	--
5-9 years	0.71%	--	--	--	--	--	0.84%	--
10-19 years	0.42%	--	--	--	--	--	0.49%	--
20 or more years	0.21%	--	--	--	--	--	0.45%	--
Multi/single status								
2 or more locations	0.06%	--	--	--	--	--	0.58%	--
1 location only	0.35%	--	--	--	--	--	0.37%	--
Percent full-time employees								
Less than 25%	0.84%	--	--	--	--	--	1.77%	--
25-49 %	0.46%*	--	--	--	--	--	0.71%*	--
50-74 %	0.41%	--	--	--	--	--	0.63%	--
75% or more	0.24%	--	--	--	--	--	0.39%	--
Union presence								
No union employees	0.23%	--	--	--	--	--	0.35%	--
Has union employees	0.78%	--	--	--	--	--	2.37%	--
Unknown	0.60%*	--	--	--	--	--	5.27%*	--
Percent low wage employees								
50% or more low wage	0.45%	--	--	--	--	--	1.11%	--
Less than 50% low wage	0.29%	--	--	--	--	--	0.44%	--

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2009 Medical Expenditure Panel Survey-Insurance Component.

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** 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.d(2009) Percent of private-sector establishments that offer health insurance that offer two or more health insurance plans by firm size and selected characteristics: United States, 2009

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	39.5%	13.4%	22.1%	35.9%	49.3%	79.6%	17.8%	66.6%
Industry group **								
Agric., fish., forest.	10.8%	4.7% *	2.7% *	27.1% *	29.6% *	76.9%	6.1%	44.4%
Mining and manufacturing	31.9%	9.7%	20.8%	32.2%	50.8%	74.9%	16.3%	57.1%
Construction	22.1%	12.8%	24.6%	36.6%	55.3%	76.2%	18.3%	49.3%
Utilities and transp.	45.9%	10.8% *	15.6% *	29.3%	44.7%	84.5%	15.4%	70.5%
Wholesale trade	33.5%	14.1%	18.2%	33.3%	46.9%	73.5%	17.9%	55.5%
Fin. svcs. and real estate	49.8%	15.3%	27.4%	43.1%	52.2%	76.5%	19.4%	68.9%
Retail trade	51.4%	10.9%	18.4%	33.0%	45.5%	78.8%	16.2%	70.8%
Professional services	37.1%	14.7%	25.9%	42.1%	53.5%	86.6%	19.6%	68.8%
Other services	37.1%	13.6%	20.0%	30.3%	43.2%	80.0%	16.8%	64.7%
Ownership								
For profit, incorporated	41.3%	13.6%	21.1%	35.4%	47.6%	79.0%	17.9%	67.4%
For profit, unincorporated	33.8%	13.7%	26.1%	40.2%	48.0%	84.5%	17.8%	68.4%
Nonprofit	34.9%	11.1%	22.9%	33.7%	55.5%	78.9%	16.7%	58.3%
Age of firm								
Less than 5 years	20.6%	11.7%	17.6%	37.8%	42.1%	88.2%	14.3%	60.5%
5-9 years	22.6%	14.4%	22.7%	33.6%	43.7%	73.1%	17.9%	48.2%
10-19 years	27.1%	14.2%	22.1%	35.8%	47.0%	78.9%	18.0%	56.7%
20 or more years	47.4%	13.0%	22.6%	36.1%	50.4%	79.6%	18.4%	68.7%
Multi/single status								
2 or more locations	66.2%	17.1% *	26.7%	37.2%	49.6%	79.6%	29.4%	69.3%
1 location only	19.0%	13.4%	21.6%	35.1%	47.1%	77.3%	17.1%	42.0%
Percent full-time employees								
Less than 25%	36.0%	9.9% *	12.4% *	22.5%	34.8%	82.6%	11.0%	64.5%
25-49 %	38.4%	6.0%	12.1%	23.5%	42.5%	78.0%	9.2%	64.9%
50-74 %	43.4%	13.8%	21.8%	31.5%	52.2%	83.2%	16.5%	72.9%
75% or more	39.0%	14.2%	23.6%	38.6%	50.7%	78.5%	19.2%	65.5%
Union presence								
No union employees	34.6%	13.0%	21.3%	35.1%	48.6%	76.1%	17.3%	61.8%
Has union employees	70.3%	20.2%	41.7%	49.1%	63.6%	91.2%	28.8%	86.2%
Unknown	68.9%	23.9% *	12.2% *	33.4%	45.6%	80.6%	22.1%	76.2%
Percent low wage employees								
50% or more low wage	44.9%	9.8%	11.3%	23.6%	45.1%	79.6%	11.2%	67.0%
Less than 50% low wage	37.7%	14.2%	24.2%	39.4%	51.2%	79.6%	19.3%	66.5%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2009 Medical Expenditure Panel Survey-Insurance Component.

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Table I.A.2.d(2009) Standard error for percent of private-sector establishments that offer health insurance that offer two or more health insurance plans by firm size and selected characteristics: United States, 2009

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	0.46%	0.82%	0.90%	1.52%	0.74%	0.81%	0.60%	0.43%
Industry group **								
Agric., fish., forest.	2.07%	1.70% *	1.51% *	10.96% *	12.90% *	12.09%	1.63%	10.48%
Mining and manufacturing	1.58%	1.41%	3.12%	3.57%	3.60%	3.31%	1.64%	2.22%
Construction	1.96%	2.42%	2.41%	5.18%	5.58%	6.25%	1.88%	3.39%
Utilities and transp.	2.03%	4.71% *	5.58% *	6.58%	4.60%	2.20%	3.80%	1.65%
Wholesale trade	0.98%	3.15%	3.34%	3.79%	3.82%	2.20%	1.45%	1.20%
Fin. svcs. and real estate	1.35%	2.40%	2.64%	4.15%	2.43%	2.11%	1.88%	1.71%
Retail trade	1.48%	2.11%	2.23%	3.83%	2.69%	1.38%	1.24%	1.89%
Professional services	0.68%	1.25%	2.12%	2.01%	2.20%	1.13%	1.21%	1.06%
Other services	0.46%	1.33%	2.15%	1.61%	1.64%	1.72%	1.03%	0.61%
Ownership								
For profit, incorporated	0.52%	0.97%	0.78%	1.62%	0.70%	0.88%	0.58%	0.63%
For profit, unincorporated	1.00%	0.97%	3.22%	2.61%	2.29%	1.82%	0.96%	1.94%
Nonprofit	1.80%	1.52%	2.71%	2.62%	3.13%	1.98%	1.15%	2.45%
Age of firm								
Less than 5 years	1.22%	1.57%	3.79%	5.75%	7.58%	5.80%	1.42%	3.69%
5-9 years	0.88%	1.35%	2.88%	3.74%	3.81%	5.59%	1.14%	3.15%
10-19 years	1.01%	1.27%	1.57%	2.51%	2.82%	1.83%	0.93%	1.27%
20 or more years	0.61%	0.87%	1.70%	1.88%	1.05%	0.90%	0.75%	0.59%
Multi/single status								
2 or more locations	0.54%	6.08% *	3.10%	1.76%	0.94%	0.81%	2.70%	0.47%
1 location only	0.57%	0.84%	1.05%	1.65%	2.50%	5.63%	0.65%	1.43%
Percent full-time employees								
Less than 25%	1.68%	3.03% *	3.79% *	3.23%	4.46%	1.99%	1.55%	2.19%
25-49 %	1.08%	1.70%	2.23%	2.49%	4.17%	2.15%	1.28%	1.55%
50-74 %	1.12%	1.11%	2.94%	3.47%	3.18%	1.15%	1.07%	1.22%
75% or more	0.57%	1.03%	1.04%	1.75%	1.00%	1.11%	0.71%	0.61%
Union presence								
No union employees	0.54%	0.80%	0.90%	1.57%	0.69%	0.95%	0.59%	0.53%
Has union employees	1.31%	2.65%	3.71%	6.86%	3.23%	0.93%	2.12%	1.16%
Unknown	1.54%	7.26% *	9.81% *	9.97%	4.80%	1.68%	4.19%	1.52%
Percent low wage employees								
50% or more low wage	1.05%	0.71%	1.46%	1.72%	2.03%	1.62%	0.56%	1.28%
Less than 50% low wage	0.41%	0.96%	1.01%	1.76%	0.80%	0.85%	0.64%	0.24%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2009 Medical Expenditure Panel Survey-Insurance Component.

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* 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.e(2009) Percent of private-sector establishments that offer health insurance by plan options and insurance offerings to retirees by selected characteristics: United States, 2009

Characteristics	Two or more plans	Conventional indemnity	Any managed care	Exclusive provider	Mixed provider	Insurance to retirees under 65	Insurance to retirees 65 and over	With waiting period
United States	39.5%	12.1%	91.0%	31.1%	72.2%	11.2%	11.3%	74.0%
Firm size								
Less than 50 employees	17.8%	15.7%	86.2%	30.4%	59.9%	1.5%	2.7%	64.7%
50+ employees	66.6%	7.6%	97.0%	32.0%	87.6%	23.4%	22.1%	85.6%
Less than 10 employees	13.4%	17.0%	84.6%	29.4%	57.8%	1.2%	2.6%	55.2%
10-24 employees	22.1%	14.3%	87.7%	32.2%	62.1%	1.6%	2.7%	79.4%
25-99 employees	35.9%	10.6%	92.9%	33.2%	69.6%	2.4%	3.4%	86.2%
100-999 employees	49.3%	9.6%	94.4%	31.1%	77.5%	7.5%	8.6%	89.4%
1000+ employees	79.6%	6.3%	98.8%	32.0%	94.8%	34.5%	31.8%	83.7%
Industry group **								
Agric., fish., forest.	10.8%	25.9%	75.5%	17.3%	59.2%	2.6%*	6.9%*	44.6%
Mining and manufacturing	31.9%	8.9%	93.8%	33.4%	69.3%	9.2%	9.0%	83.5%
Construction	22.1%	14.0%	88.4%	30.6%	63.4%	2.4%	3.8%	72.8%
Utilities and transp.	45.9%	9.0%	93.4%	31.0%	78.9%	22.5%	18.9%	76.5%
Wholesale trade	33.5%	11.5%	90.0%	29.8%	70.2%	8.7%	9.9%	75.4%
Fin. svcs. and real estate	49.8%	10.5%	92.2%	30.3%	79.4%	23.1%	24.6%	78.2%
Retail trade	51.4%	10.0%	93.5%	27.9%	78.9%	14.4%	11.7%	81.6%
Professional services	37.1%	13.6%	89.8%	33.1%	70.1%	8.8%	8.7%	69.9%
Other services	37.1%	12.9%	91.1%	32.6%	69.0%	6.5%	7.4%	69.4%
Ownership								
For profit, incorporated	41.3%	11.5%	91.6%	31.1%	73.5%	12.5%	12.0%	76.2%
For profit, unincorporated	33.8%	14.8%	88.1%	29.6%	68.1%	7.2%	9.5%	70.2%
Nonprofit	34.9%	11.8%	91.5%	33.7%	69.1%	7.6%	8.9%	63.3%
Age of firm								
Less than 5 years	20.6%	15.8%	86.3%	31.2%	61.3%	1.6%	1.9%	64.3%
5-9 years	22.6%	14.6%	87.6%	28.6%	64.4%	1.7%	1.9%	65.8%
10-19 years	27.1%	12.7%	90.2%	30.8%	66.1%	1.8%	2.4%	70.5%
20 or more years	47.4%	11.2%	92.2%	31.6%	76.2%	16.2%	16.2%	77.2%
Multi/single status								
2 or more locations	66.2%	7.9%	96.7%	31.0%	87.9%	23.8%	22.6%	85.8%
1 location only	19.0%	15.3%	86.7%	31.2%	60.2%	1.6%	2.7%	65.0%
Percent full-time employees								
Less than 25%	36.0%	14.4%	90.6%	26.1%	72.2%	5.4%	5.5%	60.9%
25-49 %	38.4%	11.3%	91.1%	31.4%	72.1%	9.5%	9.0%	76.3%
50-74 %	43.4%	13.7%	91.3%	31.4%	70.5%	12.0%	10.8%	74.5%
75% or more	39.0%	11.7%	91.0%	31.4%	72.6%	11.6%	12.1%	74.6%
Union presence								
No union employees	34.6%	12.7%	90.2%	29.7%	70.1%	7.2%	7.9%	73.7%
Has union employees	70.3%	9.9%	95.2%	39.3%	82.5%	38.6%	35.2%	73.9%
Unknown	68.9%	5.3%	97.7%	40.9%	88.9%	32.1%	29.0%	78.8%
Percent low wage employees								
50% or more low wage	44.9%	13.4%	91.1%	29.7%	72.2%	11.5%	10.8%	74.7%
Less than 50% low wage	37.7%	11.7%	91.0%	31.6%	72.2%	11.1%	11.5%	73.8%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2009 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.e(2009) Standard error for percent of private-sector establishments that offer health insurance by plan options and insurance offerings to retirees by selected characteristics: United States, 2009

Characteristics	Two or more plans	Conventional indemnity	Any managed care	Exclusive provider	Mixed provider	Insurance to retirees under 65	Insurance to retirees 65 and over	With waiting period
United States	0.46%	0.32%	0.35%	0.56%	0.48%	0.33%	0.30%	0.40%
Firm size								
Less than 50 employees	0.60%	0.50%	0.54%	0.86%	0.67%	0.13%	0.22%	0.54%
50+ employees	0.43%	0.28%	0.20%	0.63%	0.22%	0.84%	0.64%	0.60%
Less than 10 employees	0.82%	0.86%	0.85%	1.10%	1.12%	0.20%	0.31%	0.94%
10-24 employees	0.90%	0.96%	0.66%	1.56%	1.13%	0.17%	0.29%	0.83%
25-99 employees	1.52%	0.65%	0.54%	1.06%	0.97%	0.36%	0.24%	0.52%
100-999 employees	0.74%	0.39%	0.38%	1.04%	0.74%	0.36%	0.40%	0.69%
1000+ employees	0.81%	0.39%	0.13%	0.82%	0.30%	1.24%	1.04%	0.90%
Industry group **								
Agric., fish., forest.	2.07%	3.71%	3.59%	3.85%	4.66%	0.80%*	2.60%*	8.28%
Mining and manufacturing	1.58%	1.02%	1.01%	1.39%	1.47%	0.67%	0.80%	0.89%
Construction	1.96%	1.90%	1.30%	2.21%	1.57%	0.58%	0.75%	1.84%
Utilities and transp.	2.03%	1.00%	0.79%	1.46%	1.79%	1.36%	1.50%	3.02%
Wholesale trade	0.98%	1.36%	1.41%	1.77%	1.93%	0.72%	0.33%	1.64%
Fin. svcs. and real estate	1.35%	0.65%	0.71%	1.56%	0.70%	1.46%	0.84%	1.24%
Retail trade	1.48%	0.75%	0.47%	0.77%	0.59%	1.01%	0.91%	1.21%
Professional services	0.68%	0.62%	0.55%	0.81%	0.87%	0.69%	0.67%	1.01%
Other services	0.46%	0.81%	0.79%	1.50%	1.19%	0.62%	0.40%	0.57%
Ownership								
For profit, incorporated	0.52%	0.41%	0.42%	0.52%	0.61%	0.38%	0.37%	0.57%
For profit, unincorporated	1.00%	0.93%	0.85%	1.52%	1.08%	0.95%	0.81%	0.92%
Nonprofit	1.80%	1.17%	0.71%	1.16%	0.97%	0.32%	0.66%	1.35%
Age of firm								
Less than 5 years	1.22%	1.36%	1.41%	1.73%	1.29%	0.42%	0.45%	2.92%
5-9 years	0.88%	1.17%	1.09%	1.53%	2.10%	0.30%	0.36%	1.04%
10-19 years	1.01%	0.71%	0.68%	1.68%	1.46%	0.30%	0.34%	1.48%
20 or more years	0.61%	0.37%	0.43%	0.49%	0.54%	0.55%	0.47%	0.43%
Multi/single status								
2 or more locations	0.54%	0.29%	0.23%	0.63%	0.37%	0.82%	0.64%	0.57%
1 location only	0.57%	0.48%	0.50%	0.87%	0.76%	0.13%	0.20%	0.66%
Percent full-time employees								
Less than 25%	1.68%	2.01%	1.56%	2.18%	1.51%	1.19%	1.55%	1.38%
25-49 %	1.08%	0.95%	0.78%	1.88%	1.07%	1.12%	0.91%	1.30%
50-74 %	1.12%	0.77%	0.52%	0.96%	0.79%	0.87%	0.58%	1.49%
75% or more	0.57%	0.42%	0.43%	0.58%	0.57%	0.39%	0.29%	0.39%
Union presence								
No union employees	0.54%	0.39%	0.35%	0.63%	0.46%	0.25%	0.22%	0.43%
Has union employees	1.31%	1.16%	0.95%	1.45%	1.47%	2.03%	1.86%	2.28%
Unknown	1.54%	0.80%	0.65%	2.68%	1.18%	2.32%	1.73%	1.85%
Percent low wage employees								
50% or more low wage	1.05%	0.61%	0.59%	1.10%	0.75%	0.53%	0.60%	0.99%
Less than 50% low wage	0.41%	0.37%	0.37%	0.71%	0.57%	0.32%	0.27%	0.32%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2009 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(2009) 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, 2009

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	74.0%	55.2%	79.4%	86.2%	89.4%	83.7%	64.7%	85.6%
Industry group **								
Agric., fish., forest.	44.6%	29.8%	65.0%	70.0%	100.0%	77.1%	40.2%	77.0%
Mining and manufacturing	83.5%	68.8%	93.7%	95.0%	93.4%	73.7%	81.7%	86.4%
Construction	72.8%	62.0%	84.7%	90.1%	89.6%	86.4%	70.6%	87.9%
Utilities and transp.	76.5%	71.0%	93.5%	81.5%	89.3%	67.6%	79.3%	74.1%
Wholesale trade	75.4%	59.1%	77.3%	94.1%	92.4%	78.1%	67.9%	86.0%
Fin. svcs. and real estate	78.2%	59.6%	82.1%	87.4%	86.5%	85.1%	66.0%	85.9%
Retail trade	81.6%	53.6%	83.7%	93.2%	95.2%	87.9%	67.5%	89.4%
Professional services	69.9%	56.3%	78.2%	82.7%	88.5%	73.7%	64.1%	80.6%
Other services	69.4%	45.7%	69.5%	79.7%	86.7%	90.2%	55.8%	87.9%
Ownership								
For profit, incorporated	76.2%	58.0%	81.7%	89.3%	90.5%	83.0%	67.9%	85.5%
For profit, unincorporated	70.2%	55.8%	78.8%	84.8%	86.5%	87.7%	62.4%	86.9%
Nonprofit	63.3%	33.7%	62.0%	71.4%	87.4%	88.9%	46.6%	84.7%
Age of firm								
Less than 5 years	64.3%	53.9%	76.8%	83.6%	88.3%	88.6%	60.6%	88.4%
5-9 years	65.8%	53.7%	82.8%	83.4%	86.3%	68.5%	63.0%	81.0%
10-19 years	70.5%	56.3%	81.0%	87.0%	85.8%	89.9%	65.1%	88.1%
20 or more years	77.2%	55.4%	78.3%	86.7%	90.3%	83.5%	65.8%	85.5%
Multi/single status								
2 or more locations	85.8%	70.5%	83.7%	89.7%	90.0%	83.7%	84.8%	85.8%
1 location only	65.0%	55.1%	79.0%	84.2%	84.8%	79.9%	63.4%	83.8%
Percent full-time employees								
Less than 25%	60.9%	32.0%	57.3%	71.1%	80.4%	84.6%	42.0%	82.6%
25-49 %	76.3%	49.7%	76.1%	76.7%	90.9%	93.0%	60.1%	90.9%
50-74 %	74.5%	54.6%	78.0%	83.7%	92.9%	86.5%	62.5%	87.7%
75% or more	74.6%	57.5%	81.3%	88.5%	89.4%	81.6%	67.1%	84.8%
Union presence								
No union employees	73.7%	55.1%	79.6%	86.5%	90.0%	86.6%	64.7%	87.8%
Has union employees	73.9%	57.6%	75.4%	82.6%	84.9%	75.9%	65.4%	77.2%
Unknown	78.8%	54.2%	82.8%	79.4%	81.4%	81.2%	62.9%	81.3%
Percent low wage employees								
50% or more low wage	74.7%	41.1%	74.2%	85.5%	91.1%	86.8%	54.5%	88.0%
Less than 50% low wage	73.8%	58.3%	80.5%	86.4%	88.6%	81.9%	67.0%	84.4%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2009 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

** 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(2009) 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, 2009

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	0.40%	0.94%	0.83%	0.52%	0.69%	0.90%	0.54%	0.60%
Industry group **								
Agric., fish., forest.	8.28%	8.90%	13.68%	14.27%	10.54%	7.71%	9.00%	7.72%
Mining and manufacturing	0.89%	2.66%	1.78%	1.06%	1.50%	1.43%	1.52%	1.03%
Construction	1.84%	3.07%	2.03%	2.43%	3.65%	4.79%	2.24%	2.16%
Utilities and transp.	3.02%	6.64%	2.56%	5.04%	3.56%	4.07%	3.76%	3.26%
Wholesale trade	1.64%	3.89%	2.83%	1.56%	2.30%	2.33%	2.83%	1.35%
Fin. svcs. and real estate	1.24%	2.57%	2.93%	1.19%	1.22%	1.62%	2.21%	1.08%
Retail trade	1.21%	3.91%	2.32%	1.52%	1.57%	1.65%	2.58%	1.19%
Professional services	1.01%	1.59%	1.75%	1.18%	0.80%	2.91%	0.98%	1.64%
Other services	0.57%	1.51%	1.99%	2.26%	1.73%	1.17%	0.80%	0.83%
Ownership								
For profit, incorporated	0.57%	1.52%	1.35%	0.59%	0.66%	0.93%	0.80%	0.63%
For profit, unincorporated	0.92%	1.22%	1.81%	2.76%	1.98%	2.03%	1.08%	1.34%
Nonprofit	1.35%	3.19%	2.74%	3.14%	1.51%	1.42%	1.79%	1.36%
Age of firm								
Less than 5 years	2.92%	3.61%	5.56%	3.17%	3.16%	2.83%	3.19%	1.58%
5-9 years	1.04%	1.67%	1.92%	2.42%	3.46%	4.38%	1.18%	1.86%
10-19 years	1.48%	2.69%	1.21%	1.25%	1.49%	2.37%	1.73%	0.85%
20 or more years	0.43%	0.94%	0.79%	0.98%	0.71%	0.87%	0.64%	0.66%
Multi/single status								
2 or more locations	0.57%	9.98%	2.80%	1.06%	0.64%	0.89%	1.43%	0.61%
1 location only	0.66%	0.95%	1.00%	0.80%	2.31%	6.43%	0.61%	1.45%
Percent full-time employees								
Less than 25%	1.38%	4.12%	7.41%	3.90%	4.99%	3.95%	2.74%	2.12%
25-49 %	1.30%	3.60%	4.08%	2.66%	1.73%	1.15%	2.25%	0.75%
50-74 %	1.49%	2.36%	3.00%	3.17%	1.90%	2.16%	1.57%	1.47%
75% or more	0.39%	1.27%	0.99%	0.71%	0.68%	1.14%	0.67%	0.65%
Union presence								
No union employees	0.43%	1.01%	0.81%	0.58%	0.63%	0.78%	0.66%	0.50%
Has union employees	2.28%	6.40%	3.71%	4.94%	2.29%	2.54%	3.93%	2.13%
Unknown	1.85%	10.06%	7.61%	9.12%	4.62%	1.92%	6.73%	1.64%
Percent low wage employees								
50% or more low wage	0.99%	2.18%	1.62%	1.14%	1.20%	1.27%	1.69%	0.96%
Less than 50% low wage	0.32%	0.89%	0.95%	0.74%	0.73%	1.17%	0.40%	0.79%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2009 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

** 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.g(2009) Average length of waiting period (in weeks) before new employees were eligible for health insurance at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2009

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	7.9	6.2	8.6	9.0	9.5	8.5	7.1	8.8
Industry group **								
Agric., fish., forest.	5.0	3.1 *	9.2	6.8	12.1	6.2 *	4.5	8.5
Mining and manufacturing	8.6	7.3	10.0	10.0	9.7	6.5	8.6	8.6
Construction	9.0	8.3	9.5	11.3	9.0	8.4	8.9	9.6
Utilities and transp.	9.5	10.1	12.0	9.9	10.0	7.8	10.6	8.5
Wholesale trade	7.5	6.4	7.8	9.4	9.0	6.9	7.1	8.1
Fin. svcs. and real estate	7.2	6.0	8.0	8.2	8.0	7.3	6.5	7.6
Retail trade	10.1	6.3	10.7	11.2	12.8	10.7	8.3	11.0
Professional services	6.8	6.1	7.4	6.9	8.6	6.5	6.5	7.3
Other services	7.8	5.1	8.2	9.5	10.1	9.5	6.4	9.7
Ownership								
For profit, incorporated	8.2	6.6	9.2	9.7	9.7	8.5	7.6	8.9
For profit, unincorporated	7.5	6.5	7.8	8.6	9.2	8.7	7.0	8.8
Nonprofit	5.9	2.9	5.5	6.0	8.9	8.7	4.1	8.3
Age of firm								
Less than 5 years	6.8	5.9	7.9	8.5	7.7	10.1	6.5	8.7
5-9 years	6.7	5.4	8.7	7.9	9.0	8.0	6.4	8.3
10-19 years	7.8	6.5	9.0	9.6	9.0	9.4	7.4	9.3
20 or more years	8.2	6.4	8.5	9.1	9.7	8.5	7.4	8.8
Multi/single status								
2 or more locations	8.8	9.1	8.9	9.0	9.6	8.5	8.8	8.8
1 location only	7.2	6.2	8.6	9.1	8.9	7.2	7.0	8.8
Percent full-time employees								
Less than 25%	7.2	3.9	8.3	7.6	9.5	9.5	5.3	9.3
25-49 %	9.1	6.3	9.3	8.4	11.1	10.7	7.4	10.6
50-74 %	8.7	6.3	9.6	8.6	10.6	10.4	7.2	10.3
75% or more	7.7	6.4	8.4	9.3	9.1	7.6	7.2	8.2
Union presence								
No union employees	7.9	6.2	8.6	9.0	9.5	8.9	7.1	9.1
Has union employees	7.4	6.8	8.6	9.1	9.3	6.9	7.8	7.2
Unknown	8.8	6.6 *	12.2	9.0	9.4	8.9	8.2	8.9
Percent low wage employees								
50% or more low wage	9.3	5.3	10.3	10.1	11.1	10.6	7.1	10.7
Less than 50% low wage	7.4	6.4	8.3	8.7	8.7	7.3	7.2	7.8

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2009 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.g(2009) Standard error for average length of waiting period (in weeks) before new employees were eligible for health insurance at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2009

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	0.09	0.16	0.20	0.17	0.18	0.16	0.10	0.12
Industry group **								
Agric., fish., forest.	1.14	0.96 *	2.63	1.41	2.50	2.23 *	1.14	2.19
Mining and manufacturing	0.20	0.57	0.61	0.36	0.31	0.24	0.33	0.12
Construction	0.36	0.61	0.43	0.95	0.92	1.30	0.40	0.77
Utilities and transp.	0.72	1.79	1.66	1.10	0.77	0.54	1.34	0.43
Wholesale trade	0.25	0.63	0.44	0.44	0.35	0.53	0.41	0.27
Fin. svcs. and real estate	0.15	0.23	0.46	0.39	0.47	0.31	0.18	0.27
Retail trade	0.27	0.58	0.64	0.35	0.48	0.40	0.44	0.28
Professional services	0.16	0.34	0.29	0.24	0.27	0.19	0.21	0.15
Other services	0.14	0.24	0.43	0.42	0.60	0.42	0.16	0.26
Ownership								
For profit, incorporated	0.12	0.22	0.33	0.25	0.18	0.16	0.15	0.11
For profit, unincorporated	0.16	0.23	0.25	0.57	0.52	0.36	0.19	0.23
Nonprofit	0.13	0.31	0.63	0.38	0.31	0.68	0.23	0.26
Age of firm								
Less than 5 years	0.48	0.75	0.75	0.70	0.53	0.72	0.57	0.60
5-9 years	0.20	0.34	0.43	0.40	0.75	0.88	0.24	0.46
10-19 years	0.24	0.38	0.46	0.40	0.42	0.43	0.29	0.19
20 or more years	0.12	0.21	0.26	0.25	0.19	0.15	0.16	0.12
Multi/single status								
2 or more locations	0.13	1.56	0.60	0.22	0.21	0.16	0.27	0.13
1 location only	0.10	0.17	0.22	0.27	0.22	1.39	0.10	0.22
Percent full-time employees								
Less than 25%	0.28	0.72	1.65	0.81	0.86	0.80	0.54	0.48
25-49 %	0.28	0.71	0.99	0.66	0.79	0.64	0.50	0.48
50-74 %	0.28	0.38	0.70	0.39	0.53	0.62	0.23	0.44
75% or more	0.09	0.20	0.22	0.20	0.21	0.17	0.13	0.12
Union presence								
No union employees	0.09	0.18	0.18	0.18	0.22	0.20	0.09	0.14
Has union employees	0.32	1.08	0.92	0.96	0.74	0.32	0.79	0.28
Unknown	0.32	2.39 *	2.02	1.84	1.45	0.38	1.28	0.35
Percent low wage employees								
50% or more low wage	0.23	0.37	0.63	0.50	0.37	0.29	0.28	0.26
Less than 50% low wage	0.08	0.19	0.21	0.14	0.18	0.17	0.11	0.13

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2009 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.B.1(2009) Number of private-sector employees by firm size and selected characteristics: United States, 2009

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	110,519,994	12,669,585	9,838,011	15,342,214	19,239,769	53,430,415	29,804,923	80,715,071
Industry group **								
Agric., fish., forest.	1,228,148	381,612	204,452	231,795 *	77,879	332,409 *	694,194	533,954
Mining and manufacturing	12,106,853	529,134	731,982	1,935,212	2,784,541	6,125,985	2,055,769	10,051,084
Construction	5,458,965	1,482,913	1,061,052	1,487,786	977,675	449,539	3,251,193	2,207,772
Utilities and transp.	4,965,254	279,406	261,878	406,900	628,061	3,389,010	749,399	4,215,854
Wholesale trade	5,313,590	650,353	571,281	925,777	1,189,482	1,976,696	1,640,538	3,673,051
Fin. svcs. and real estate	11,169,423	1,119,628	504,861	941,915	1,527,552	7,075,466	2,048,930	9,120,493
Retail trade	14,379,460	1,463,305	1,052,266	1,290,252	1,146,671	9,426,966	3,213,448	11,166,012
Professional services	29,145,172	3,199,840	2,301,186	3,657,018	6,305,795	13,681,332	7,154,681	21,990,491
Other services	26,753,130	3,563,394	3,149,054	4,465,558	4,602,113	10,973,011	8,996,771	17,756,360
Ownership								
For profit, incorporated	79,451,204	8,055,740	7,075,894	10,864,418	12,286,595	41,168,558	20,402,672	59,048,532
For profit, unincorporated	16,639,076	3,645,323	1,979,937	2,589,163	2,618,626	5,806,027	6,798,915	9,840,161
Nonprofit	14,429,714	968,522	782,180	1,888,633	4,334,549	6,455,830	2,603,336	11,826,378
Age of firm								
Less than 5 years	5,839,449	2,124,330	1,211,180	1,264,441	659,359	580,139	3,959,670	1,879,779
5-9 years	8,006,137	2,135,095	1,512,384	1,825,997	1,381,215	1,151,446	4,630,435	3,375,703
10-19 years	15,722,652	3,258,146	2,529,699	3,242,558	3,127,103	3,565,145	7,391,893	8,330,759
20 or more years	80,951,756	5,152,014	4,584,748	9,009,217	14,072,093	48,133,685	13,822,925	67,128,831
Multi/single status								
2 or more locations	65,548,325	70,110	464,656	2,602,932	10,695,971	51,714,657	1,477,878	64,070,447
1 location only	44,971,669	12,599,475	9,373,355	12,739,282	8,543,798	1,715,758	28,327,045	16,644,624
Percent full-time employees								
Less than 25%	8,037,964	1,933,799	1,286,641	1,460,445	1,397,758	1,959,322	4,107,050	3,930,914
25-49 %	8,588,138	1,172,779	894,592	1,293,455	1,792,247	3,435,066	2,647,791	5,940,347
50-74 %	17,492,817	2,316,776	1,444,323	1,856,160	2,261,032	9,614,526	4,635,817	12,857,000
75% or more	76,401,076	7,246,232	6,212,455	10,732,155	13,788,733	38,421,501	18,414,265	57,986,811
Union presence								
No union employees	83,492,995	12,117,305	9,263,661	14,051,762	16,740,139	31,320,128	28,186,375	55,306,621
Has union employees	17,469,966	343,848	408,619	975,535	2,040,281	13,701,683	1,104,233	16,365,734
Unknown	9,557,033	208,432	165,731	314,917	459,350	8,408,604	514,316	9,042,717
Percent low-wage employees								
50% or more low wage	31,896,513	4,209,048	3,115,419	4,529,998	5,791,779	14,250,268	9,603,015	22,293,497
Less than 50% low wage	78,623,482	8,460,537	6,722,592	10,812,216	13,447,990	39,180,146	20,201,908	58,421,574

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2009 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.

Totals may not sum exactly because of rounding.

Table I.B.1(2009) Standard error for number of private-sector employees by firm size and selected characteristics: United States, 2009

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	1,090,007	119,969	157,314	214,201	353,374	930,523	304,280	1,026,265
Industry group **								
Agric., fish., forest.	166,380	20,879	32,288	78,533 *	20,738	158,098 *	79,994	159,842
Mining and manufacturing	363,156	30,619	60,048	113,405	167,955	310,784	54,618	384,995
Construction	201,082	50,637	65,040	76,744	151,517	98,435	101,171	235,352
Utilities and transp.	257,785	19,564	22,198	51,363	99,028	249,005	31,641	241,369
Wholesale trade	222,908	25,270	48,339	106,044	66,624	171,185	90,991	197,663
Fin. svcs. and real estate	491,788	49,210	39,100	87,741	91,446	430,238	88,303	447,316
Retail trade	511,490	42,538	47,582	88,163	129,705	546,982	75,702	511,923
Professional services	604,167	45,423	78,071	158,077	245,466	602,688	150,831	635,341
Other services	720,709	64,716	93,918	176,019	316,792	721,425	123,426	722,080
Ownership								
For profit, incorporated	1,270,685	100,789	146,322	203,759	383,155	934,212	222,039	1,188,948
For profit, unincorporated	370,005	52,288	96,267	74,675	202,723	335,582	152,036	320,947
Nonprofit	368,511	53,277	29,301	126,194	246,920	259,272	121,331	376,717
Age of firm								
Less than 5 years	219,335	52,389	126,933	112,831	119,366	83,992	167,854	141,526
5-9 years	292,430	57,843	97,738	102,747	133,239	175,797	90,580	240,934
10-19 years	523,297	47,555	111,167	137,177	239,494	330,352	125,515	470,625
20 or more years	1,071,350	70,521	101,071	241,747	230,705	1,014,539	223,055	1,034,352
Multi/single status								
2 or more locations	1,001,869	6,783	52,252	109,486	238,861	936,490	45,516	990,207
1 location only	555,039	116,870	150,474	174,138	418,614	265,507	268,608	503,241
Percent full-time employees								
Less than 25%	200,615	83,485	50,623	122,977	118,754	150,867	92,318	161,187
25-49 %	262,953	70,715	79,391	101,363	152,011	258,848	124,847	275,509
50-74 %	610,201	57,063	85,860	107,741	145,451	604,748	145,049	624,276
75% or more	1,201,387	110,264	149,709	220,694	370,762	988,541	278,311	1,132,834
Union presence								
No union employees	1,048,526	91,136	124,428	231,500	398,698	871,007	228,727	979,413
Has union employees	383,886	32,109	54,032	71,223	177,390	300,268	98,893	392,824
Unknown	429,053	23,495	15,880	62,513	58,510	426,033	42,475	424,832
Percent low-wage employees								
50% or more low wage	524,005	77,772	99,499	133,010	327,822	460,342	130,862	516,270
Less than 50% low wage	903,837	126,984	180,341	181,068	283,119	682,851	251,746	810,575

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2009 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.

Totals may not sum exactly because of rounding.

Table I.B.1.a(2009) Percent of number of private-sector employees by firm size and selected characteristics: United States, 2009

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	110,519,994	11.5%	8.9%	13.9%	17.4%	48.3%	27.0%	73.0%
Industry group **								
Agric., fish., forest.	1,228,148	31.1%	16.6%	18.9%	6.3%	27.1% *	56.5%	43.5%
Mining and manufacturing	12,106,853	4.4%	6.0%	16.0%	23.0%	50.6%	17.0%	83.0%
Construction	5,458,965	27.2%	19.4%	27.3%	17.9%	8.2%	59.6%	40.4%
Utilities and transp.	4,965,254	5.6%	5.3%	8.2%	12.6%	68.3%	15.1%	84.9%
Wholesale trade	5,313,590	12.2%	10.8%	17.4%	22.4%	37.2%	30.9%	69.1%
Fin. svcs. and real estate	11,169,423	10.0%	4.5%	8.4%	13.7%	63.3%	18.3%	81.7%
Retail trade	14,379,460	10.2%	7.3%	9.0%	8.0%	65.6%	22.3%	77.7%
Professional services	29,145,172	11.0%	7.9%	12.5%	21.6%	46.9%	24.5%	75.5%
Other services	26,753,130	13.3%	11.8%	16.7%	17.2%	41.0%	33.6%	66.4%
Ownership								
For profit, incorporated	79,451,204	10.1%	8.9%	13.7%	15.5%	51.8%	25.7%	74.3%
For profit, unincorporated	16,639,076	21.9%	11.9%	15.6%	15.7%	34.9%	40.9%	59.1%
Nonprofit	14,429,714	6.7%	5.4%	13.1%	30.0%	44.7%	18.0%	82.0%
Age of firm								
Less than 5 years	5,839,449	36.4%	20.7%	21.7%	11.3%	9.9%	67.8%	32.2%
5-9 years	8,006,137	26.7%	18.9%	22.8%	17.3%	14.4%	57.8%	42.2%
10-19 years	15,722,652	20.7%	16.1%	20.6%	19.9%	22.7%	47.0%	53.0%
20 or more years	80,951,756	6.4%	5.7%	11.1%	17.4%	59.5%	17.1%	82.9%
Multi/single status								
2 or more locations	65,548,325	0.1%	0.7%	4.0%	16.3%	78.9%	2.3%	97.7%
1 location only	44,971,669	28.0%	20.8%	28.3%	19.0%	3.8%	63.0%	37.0%
Percent full-time employees								
Less than 25%	8,037,964	24.1%	16.0%	18.2%	17.4%	24.4%	51.1%	48.9%
25-49 %	8,588,138	13.7%	10.4%	15.1%	20.9%	40.0%	30.8%	69.2%
50-74 %	17,492,817	13.2%	8.3%	10.6%	12.9%	55.0%	26.5%	73.5%
75% or more	76,401,076	9.5%	8.1%	14.0%	18.0%	50.3%	24.1%	75.9%
Union presence								
No union employees	83,492,995	14.5%	11.1%	16.8%	20.0%	37.5%	33.8%	66.2%
Has union employees	17,469,966	2.0%	2.3%	5.6%	11.7%	78.4%	6.3%	93.7%
Unknown	9,557,033	2.2%	1.7%	3.3%	4.8%	88.0%	5.4%	94.6%
Percent low-wage employees								
50% or more low wage	31,896,513	13.2%	9.8%	14.2%	18.2%	44.7%	30.1%	69.9%
Less than 50% low wage	78,623,482	10.8%	8.6%	13.8%	17.1%	49.8%	25.7%	74.3%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2009 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.

Percents may not add to 100% because of rounding.

Table I.B.1.a(2009) Standard error for percent of number of private employees by firm size and selected characteristics: United States, 2009

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	1,090,007	0.12%	0.14%	0.24%	0.30%	0.43%	0.31%	0.31%
Industry group **								
Agric., fish., forest.	166,380	3.93%	3.67%	5.30%	1.55%	7.69% *	7.04%	7.04%
Mining and manufacturing	363,156	0.26%	0.54%	1.00%	1.14%	1.58%	0.86%	0.86%
Construction	201,082	1.60%	1.30%	1.73%	2.20%	1.45%	2.94%	2.94%
Utilities and transp.	257,785	0.49%	0.47%	1.07%	1.94%	2.48%	0.63%	0.63%
Wholesale trade	222,908	0.51%	1.04%	1.64%	1.33%	2.15%	1.63%	1.63%
Fin. svcs. and real estate	491,788	0.50%	0.36%	0.80%	1.02%	1.53%	0.75%	0.75%
Retail trade	511,490	0.42%	0.47%	0.79%	0.94%	1.61%	0.97%	0.97%
Professional services	604,167	0.26%	0.34%	0.57%	0.82%	1.29%	0.76%	0.76%
Other services	720,709	0.29%	0.46%	0.96%	1.08%	1.78%	1.01%	1.01%
Ownership								
For profit, incorporated	1,270,685	0.18%	0.15%	0.36%	0.34%	0.47%	0.39%	0.39%
For profit, unincorporated	370,005	0.54%	0.50%	0.48%	1.17%	1.54%	0.95%	0.95%
Nonprofit	368,511	0.50%	0.26%	0.85%	1.27%	1.39%	0.93%	0.93%
Age of firm								
Less than 5 years	219,335	1.47%	1.64%	1.69%	1.68%	1.61%	1.77%	1.77%
5-9 years	292,430	1.14%	0.83%	1.38%	1.27%	1.99%	1.58%	1.58%
10-19 years	523,297	0.64%	0.78%	0.88%	1.18%	1.60%	1.41%	1.41%
20 or more years	1,071,350	0.11%	0.13%	0.32%	0.31%	0.58%	0.31%	0.31%
Multi/single status								
2 or more locations	1,001,869	0.01%	0.08%	0.19%	0.33%	0.47%	0.07%	0.07%
1 location only	555,039	0.35%	0.42%	0.37%	0.82%	0.56%	0.74%	0.74%
Percent full-time employees								
Less than 25%	200,615	0.79%	0.85%	1.59%	1.33%	1.46%	1.02%	1.02%
25-49 %	262,953	0.79%	0.91%	1.29%	1.44%	2.41%	1.62%	1.62%
50-74 %	610,201	0.67%	0.56%	0.80%	0.64%	1.78%	1.25%	1.25%
75% or more	1,201,387	0.16%	0.11%	0.37%	0.50%	0.57%	0.42%	0.42%
Union presence								
No union employees	1,048,526	0.18%	0.18%	0.34%	0.42%	0.62%	0.40%	0.40%
Has union employees	383,886	0.20%	0.33%	0.37%	0.90%	0.97%	0.57%	0.57%
Unknown	429,053	0.25%	0.19%	0.61%	0.66%	1.10%	0.42%	0.42%
Percent low-wage employees								
50% or more low wage	524,005	0.29%	0.36%	0.41%	0.96%	0.94%	0.55%	0.55%
Less than 50% low wage	903,837	0.19%	0.17%	0.25%	0.33%	0.44%	0.31%	0.31%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2009 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.

Percents may not add to 100% because of rounding.

Table I.B.2(2009) Percent of private-sector employees in establishments that offer health insurance by firm size and selected characteristics: United States, 2009

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	87.6%	42.5%	66.6%	85.0%	96.3%	99.7%	59.6%	97.9%
Industry group **								
Agric., fish., forest.	66.1%	24.1%	52.4%	88.8%	94.7%	100.0%	41.8%	97.6%
Mining and manufacturing	95.4%	53.6%	83.3%	92.0%	99.0%	99.9%	78.4%	98.9%
Construction	76.5%	41.7%	80.3%	92.1%	90.5%	100.0%	64.5%	94.2%
Utilities and transp.	92.9%	38.9%	68.8%	86.1%	96.6%	99.4%	58.8%	99.0%
Wholesale trade	90.9%	58.8%	83.1%	91.2%	96.9%	100.0%	75.1%	98.0%
Fin. svcs. and real estate	93.6%	50.3%	81.1%	95.3%	99.0%	99.9%	66.5%	99.6%
Retail trade	89.4%	32.3%	66.4%	89.8%	96.4%	99.9%	54.6%	99.4%
Professional services	91.3%	51.2%	77.9%	90.8%	98.0%	100.0%	68.5%	98.7%
Other services	78.0%	34.3%	45.4%	69.6%	92.7%	98.9%	45.4%	94.6%
Ownership								
For profit, incorporated	88.9%	45.6%	69.4%	85.4%	95.5%	99.7%	63.0%	97.9%
For profit, unincorporated	75.3%	32.1%	53.8%	77.1%	96.7%	99.3%	44.4%	96.6%
Nonprofit	94.2%	55.7%	74.2%	93.1%	98.4%	100.0%	72.8%	98.9%
Age of firm								
Less than 5 years	53.7%	27.4%	44.4%	68.2%	88.6%	98.5%	38.3%	86.3%
5-9 years	67.0%	36.7%	56.8%	73.4%	92.6%	95.6%	49.7%	90.7%
10-19 years	77.8%	42.7%	67.0%	82.1%	94.3%	99.2%	58.7%	94.8%
20 or more years	93.9%	50.9%	75.5%	90.7%	97.5%	99.8%	69.6%	98.9%
Multi/single status								
2 or more locations	98.6%	61.6%	79.5%	89.0%	96.6%	99.8%	82.0%	99.0%
1 location only	71.4%	42.4%	66.0%	84.2%	96.1%	97.2%	58.5%	93.5%
Percent full-time employees								
Less than 25%	54.7%	15.4%	24.7%	43.1%	87.4%	98.5%	23.5%	87.2%
25-49 %	81.0%	33.5%	54.6%	75.4%	93.1%	99.8%	48.5%	95.5%
50-74 %	84.9%	37.8%	55.0%	81.4%	94.7%	99.1%	50.4%	97.3%
75% or more	92.4%	52.7%	79.7%	92.4%	98.0%	99.9%	71.6%	99.0%
Union presence								
No union employees	84.4%	41.9%	66.2%	84.7%	96.4%	99.5%	59.0%	97.3%
Has union employees	98.3%	66.2%	86.2%	95.4%	97.1%	99.9%	81.1%	99.5%
Unknown	95.9%	39.1%	44.2%	63.9%	90.3%	99.9%	46.1%	98.8%
Percent low wage employees								
50% or more low wage	76.5%	22.2%	35.7%	63.7%	91.7%	99.4%	34.3%	94.7%
Less than 50% low wage	92.0%	52.6%	81.0%	93.9%	98.3%	99.8%	71.6%	99.1%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2009 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

** 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.B.2(2009) Standard error for percent of private-sector employees in establishments that offer health insurance by firm size and selected characteristics: United States, 2009

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	0.22%	0.65%	0.96%	0.70%	0.45%	0.11%	0.46%	0.14%
Industry group **								
Agric., fish., forest.	4.21%	2.84%	9.09%	12.16%	10.27%	0.00%	4.76%	1.57%
Mining and manufacturing	0.27%	1.75%	2.77%	1.18%	0.68%	0.06%	1.20%	0.22%
Construction	1.28%	1.40%	1.95%	1.99%	6.75%	0.00%	1.08%	2.15%
Utilities and transp.	1.06%	5.11%	5.72%	5.81%	1.46%	0.25%	5.19%	0.46%
Wholesale trade	0.71%	1.94%	3.94%	2.99%	1.87%	0.03%	1.70%	0.69%
Fin. svcs. and real estate	0.31%	2.02%	3.25%	1.44%	0.36%	0.04%	1.29%	0.08%
Retail trade	0.65%	1.76%	2.65%	2.12%	0.79%	0.06%	1.03%	0.10%
Professional services	0.28%	1.37%	1.13%	1.17%	0.49%	0.02%	0.94%	0.18%
Other services	0.87%	1.27%	1.47%	1.69%	1.30%	0.62%	0.73%	0.60%
Ownership								
For profit, incorporated	0.25%	0.70%	1.17%	0.69%	0.60%	0.07%	0.42%	0.16%
For profit, unincorporated	0.66%	1.61%	1.50%	2.84%	0.95%	0.54%	1.23%	0.46%
Nonprofit	0.27%	1.37%	2.18%	1.05%	0.57%	0.02%	0.83%	0.32%
Age of firm								
Less than 5 years	1.75%	1.74%	3.88%	3.10%	3.50%	1.22%	1.57%	2.92%
5-9 years	1.22%	1.28%	2.54%	1.88%	1.78%	4.74%	0.73%	2.44%
10-19 years	0.41%	1.55%	1.89%	1.67%	1.17%	0.42%	0.92%	0.72%
20 or more years	0.14%	1.02%	1.11%	0.52%	0.52%	0.06%	0.62%	0.14%
Multi/single status								
2 or more locations	0.09%	6.76%	2.25%	1.36%	0.43%	0.05%	2.09%	0.08%
1 location only	0.56%	0.65%	1.01%	0.84%	0.95%	3.08%	0.48%	0.82%
Percent full-time employees								
Less than 25%	0.80%	1.36%	2.54%	3.02%	3.17%	0.57%	1.34%	1.95%
25-49 %	1.31%	1.75%	3.27%	2.68%	2.44%	0.09%	1.47%	1.21%
50-74 %	0.53%	1.25%	2.34%	2.64%	1.01%	0.48%	1.02%	0.45%
75% or more	0.15%	0.82%	1.04%	0.78%	0.47%	0.05%	0.50%	0.18%
Union presence								
No union employees	0.33%	0.62%	1.04%	0.75%	0.45%	0.22%	0.46%	0.26%
Has union employees	0.21%	2.57%	4.74%	2.00%	1.49%	0.08%	2.01%	0.19%
Unknown	0.35%	6.14%	4.47%	8.88%	4.30%	0.06%	4.24%	0.34%
Percent low wage employees								
50% or more low wage	0.55%	0.99%	1.79%	1.34%	1.25%	0.14%	0.83%	0.41%
Less than 50% low wage	0.22%	0.97%	0.93%	0.76%	0.25%	0.15%	0.50%	0.22%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2009 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

** 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.B.2.a(2009) Percent of private-sector employees eligible for health insurance at establishments that offer health insurance by firm size and selected characteristics: United States, 2009

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	79.5%	80.7%	79.1%	78.8%	76.8%	80.5%	79.3%	79.5%
Industry group **								
Agric., fish., forest.	77.0%	86.6%	74.0%	57.3%	89.9%	84.6%	75.3%	77.9%
Mining and manufacturing	93.5%	83.5%	89.9%	93.8%	93.6%	94.2%	90.2%	94.0%
Construction	85.0%	88.0%	85.2%	86.4%	84.0%	78.2%	86.1%	83.9%
Utilities and transp.	85.4%	85.0%	84.8%	84.1%	85.6%	85.5%	85.3%	85.4%
Wholesale trade	91.0%	87.7%	89.5%	92.3%	90.6%	91.6%	90.4%	91.1%
Fin. svcs. and real estate	88.3%	87.6%	86.9%	88.5%	88.5%	88.3%	88.3%	88.2%
Retail trade	71.6%	75.3%	72.4%	74.4%	70.2%	71.2%	73.8%	71.3%
Professional services	82.1%	82.3%	82.8%	82.3%	78.6%	83.4%	82.8%	81.9%
Other services	63.9%	70.1%	63.3%	58.9%	54.3%	68.5%	62.9%	64.2%
Ownership								
For profit, incorporated	80.6%	84.1%	80.8%	81.9%	77.7%	80.8%	81.7%	80.4%
For profit, unincorporated	76.1%	78.3%	78.3%	71.5%	77.2%	76.4%	77.4%	75.7%
Nonprofit	76.7%	62.6%	65.5%	70.5%	74.2%	82.3%	65.9%	78.5%
Age of firm								
Less than 5 years	73.5%	80.5%	77.7%	70.2%	71.2%	69.6%	77.4%	69.9%
5-9 years	76.4%	83.9%	77.8%	75.3%	70.3%	78.3%	79.0%	74.4%
10-19 years	74.5%	82.8%	78.2%	77.0%	68.4%	72.6%	79.0%	72.0%
20 or more years	80.8%	78.7%	80.0%	80.8%	79.5%	81.3%	79.7%	80.9%
Multi/single status								
2 or more locations	80.7%	86.6%	82.7%	81.7%	79.5%	80.9%	79.6%	80.7%
1 location only	77.0%	80.6%	78.8%	78.1%	73.5%	68.7%	79.3%	74.6%
Percent full-time employees								
Less than 25%	34.0%	47.1%	33.0%	32.7%	29.8%	35.3%	35.9%	33.5%
25-49 %	48.7%	50.5%	42.7%	40.9%	47.8%	52.0%	44.8%	49.6%
50-74 %	70.5%	70.1%	64.2%	62.6%	65.6%	73.4%	66.1%	71.3%
75% or more	87.2%	88.9%	88.0%	87.9%	86.5%	87.1%	88.1%	87.0%
Union presence								
No union employees	78.8%	80.9%	79.3%	78.3%	76.0%	80.0%	79.4%	78.6%
Has union employees	82.4%	76.2%	74.7%	83.5%	83.2%	82.5%	76.4%	82.7%
Unknown	79.3%	80.4%	83.1%	81.0%	76.9%	79.3%	79.0%	79.3%
Percent low wage employees								
50% or more low wage	62.5%	65.5%	55.0%	56.8%	54.4%	67.1%	57.1%	63.3%
Less than 50% low wage	85.2%	83.9%	84.0%	85.0%	85.8%	85.4%	84.3%	85.4%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2009 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

** 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.B.2.a(2009) Standard error for percent of private-sector employees eligible for health insurance at establishments that offer health insurance by firm size and selected characteristics: United States, 2009

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	0.35%	0.28%	0.85%	0.55%	1.36%	0.39%	0.50%	0.42%
Industry group **								
Agric., fish., forest.	6.27%	4.96%	11.48%	10.14%	10.33%	12.35%	5.74%	7.60%
Mining and manufacturing	0.45%	1.94%	1.39%	0.74%	1.14%	0.56%	1.27%	0.46%
Construction	1.05%	1.04%	2.11%	1.94%	4.18%	5.21%	1.07%	2.08%
Utilities and transp.	1.62%	3.66%	2.99%	4.45%	2.35%	2.11%	1.72%	1.75%
Wholesale trade	0.79%	1.50%	2.01%	1.26%	1.72%	1.14%	0.62%	1.08%
Fin. svcs. and real estate	0.74%	1.17%	2.09%	1.96%	1.57%	0.91%	0.89%	0.79%
Retail trade	0.61%	2.06%	2.12%	1.49%	1.89%	0.91%	1.53%	0.80%
Professional services	0.69%	0.74%	0.85%	0.98%	1.54%	1.06%	0.59%	0.83%
Other services	0.96%	1.32%	1.49%	1.33%	3.07%	1.04%	1.10%	1.14%
Ownership								
For profit, incorporated	0.39%	0.36%	0.87%	0.73%	1.93%	0.51%	0.44%	0.45%
For profit, unincorporated	1.44%	1.12%	1.77%	2.56%	2.11%	2.67%	1.28%	1.85%
Nonprofit	0.65%	1.71%	2.71%	1.03%	1.37%	1.19%	1.56%	0.76%
Age of firm								
Less than 5 years	1.54%	2.23%	3.07%	3.51%	5.22%	4.02%	1.83%	3.23%
5-9 years	1.70%	1.52%	2.39%	2.52%	3.30%	4.63%	1.97%	2.53%
10-19 years	1.16%	1.20%	1.28%	1.28%	3.76%	1.96%	0.89%	1.69%
20 or more years	0.29%	0.61%	1.04%	1.12%	0.85%	0.55%	0.65%	0.35%
Multi/single status								
2 or more locations	0.40%	7.87%	2.21%	1.44%	1.57%	0.47%	1.72%	0.41%
1 location only	0.59%	0.29%	0.88%	0.66%	2.02%	4.07%	0.52%	1.11%
Percent full-time employees								
Less than 25%	1.70%	3.73%	3.68%	3.55%	2.43%	2.23%	2.22%	1.90%
25-49 %	1.24%	3.26%	2.22%	3.39%	3.17%	1.71%	2.23%	1.26%
50-74 %	0.76%	1.09%	2.07%	1.46%	1.52%	1.10%	0.54%	0.98%
75% or more	0.38%	0.56%	0.86%	0.30%	1.34%	0.52%	0.58%	0.48%
Union presence								
No union employees	0.40%	0.38%	0.80%	0.58%	1.47%	0.63%	0.41%	0.45%
Has union employees	0.81%	3.13%	5.04%	2.77%	1.87%	0.99%	2.78%	0.90%
Unknown	1.63%	7.38%	4.15%	6.34%	2.68%	1.79%	5.07%	1.64%
Percent low wage employees								
50% or more low wage	0.81%	1.24%	1.78%	1.59%	3.52%	0.74%	0.99%	0.93%
Less than 50% low wage	0.38%	0.34%	0.81%	0.57%	0.86%	0.54%	0.35%	0.48%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2009 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

** 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.B.2.a.(1)(2009) Percent of private-sector employees eligible for health insurance that are enrolled in health insurance at establishments that offer health insurance by firm size and selected characteristics: United States, 2009

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	76.9%	78.0%	74.4%	74.8%	77.0%	77.6%	75.2%	77.3%
Industry group **								
Agric., fish., forest.	81.2%	80.8%	53.4%	78.4%	81.7%	90.2%	67.0%	88.8%
Mining and manufacturing	85.3%	78.3%	75.8%	80.2%	83.9%	88.6%	77.4%	86.5%
Construction	79.2%	81.7%	76.8%	77.9%	79.8%	83.1%	78.7%	79.7%
Utilities and transp.	84.2%	72.9%	77.1%	82.7%	81.1%	85.7%	75.9%	85.1%
Wholesale trade	83.4%	81.1%	77.9%	80.3%	81.0%	87.8%	76.7%	85.7%
Fin. svcs. and real estate	83.3%	79.1%	80.1%	81.7%	80.4%	84.7%	79.9%	83.8%
Retail trade	65.6%	74.8%	70.7%	69.4%	69.0%	63.9%	71.6%	64.6%
Professional services	80.7%	76.6%	74.9%	76.2%	78.7%	83.9%	75.8%	81.8%
Other services	62.3%	77.5%	70.4%	61.3%	62.7%	59.7%	70.1%	60.4%
Ownership								
For profit, incorporated	76.5%	77.8%	74.6%	74.9%	77.1%	76.8%	75.0%	76.8%
For profit, unincorporated	74.5%	77.6%	71.5%	69.0%	70.6%	78.0%	74.2%	74.7%
Nonprofit	81.5%	80.4%	78.4%	80.4%	80.8%	82.5%	78.6%	81.9%
Age of firm								
Less than 5 years	70.2%	77.3%	73.3%	63.6%	61.5%	77.5%	71.4%	68.8%
5-9 years	71.5%	78.4%	74.0%	70.9%	71.8%	64.4%	76.5%	67.5%
10-19 years	73.0%	77.2%	74.7%	71.5%	72.3%	72.0%	74.2%	72.3%
20 or more years	78.1%	78.4%	74.5%	77.4%	78.9%	78.3%	75.9%	78.5%
Multi/single status								
2 or more locations	77.5%	70.1%	78.5%	79.5%	76.9%	77.5%	78.3%	77.5%
1 location only	75.8%	78.0%	74.2%	73.7%	77.2%	82.4%	75.0%	76.8%
Percent full-time employees								
Less than 25%	47.1%	74.3%	52.8%	48.7%	40.6%	43.6%	59.3%	43.4%
25-49 %	59.4%	79.0%	67.4%	52.6%	64.3%	55.6%	67.5%	57.7%
50-74 %	67.4%	76.4%	66.9%	65.5%	66.8%	67.0%	70.1%	66.9%
75% or more	80.2%	78.4%	76.1%	77.4%	80.3%	81.7%	76.7%	81.1%
Union presence								
No union employees	75.0%	77.6%	73.7%	73.9%	76.2%	74.7%	74.5%	75.2%
Has union employees	82.9%	88.5%	89.2%	86.1%	81.8%	82.6%	89.1%	82.6%
Unknown	79.9%	75.6%	66.8%	72.8%	82.7%	80.1%	70.1%	80.2%
Percent low wage employees								
50% or more low wage	60.7%	74.6%	58.0%	53.7%	61.2%	61.0%	62.1%	60.5%
Less than 50% low wage	81.0%	78.5%	76.6%	78.8%	81.0%	82.4%	77.2%	81.9%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2009 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

** 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.B.2.a.(1)(2009) Standard error for percent of private-sector employees eligible for health insurance that are enrolled in health insurance at establishments that offer health insurance by firm size and selected characteristics: United States, 2009

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	0.33%	0.55%	0.63%	0.67%	0.58%	0.61%	0.32%	0.39%
Industry group **								
Agric., fish., forest.	4.69%	4.73%	11.98%	12.89%	10.80%	4.22%	6.36%	5.09%
Mining and manufacturing	0.82%	2.68%	1.27%	1.41%	2.02%	0.93%	1.36%	0.81%
Construction	0.77%	0.92%	1.62%	1.90%	3.95%	2.89%	0.77%	1.66%
Utilities and transp.	0.70%	4.49%	3.53%	5.18%	2.43%	1.01%	2.44%	0.83%
Wholesale trade	0.80%	2.27%	3.40%	1.41%	2.15%	0.73%	2.00%	1.07%
Fin. svcs. and real estate	0.59%	1.99%	1.67%	1.92%	1.56%	0.85%	1.30%	0.67%
Retail trade	0.88%	2.30%	1.91%	1.59%	2.72%	1.00%	1.29%	0.98%
Professional services	0.37%	1.17%	0.92%	0.89%	0.81%	0.59%	0.75%	0.41%
Other services	0.84%	1.29%	2.19%	3.12%	2.92%	1.17%	1.14%	0.96%
Ownership								
For profit, incorporated	0.47%	0.58%	0.65%	0.58%	0.91%	0.67%	0.38%	0.53%
For profit, unincorporated	0.87%	1.40%	2.73%	2.34%	3.41%	1.58%	0.86%	1.30%
Nonprofit	0.50%	2.00%	2.35%	1.74%	0.75%	0.64%	1.18%	0.54%
Age of firm								
Less than 5 years	1.50%	1.24%	2.39%	2.50%	4.42%	4.83%	1.30%	3.22%
5-9 years	1.03%	1.46%	2.17%	3.17%	3.87%	4.70%	0.92%	1.70%
10-19 years	0.68%	1.12%	1.44%	1.12%	1.57%	2.10%	0.77%	1.22%
20 or more years	0.30%	0.66%	0.89%	1.06%	0.57%	0.51%	0.44%	0.32%
Multi/single status								
2 or more locations	0.44%	4.82%	1.81%	0.78%	0.72%	0.60%	1.54%	0.44%
1 location only	0.29%	0.56%	0.65%	0.78%	0.93%	3.97%	0.29%	0.71%
Percent full-time employees								
Less than 25%	2.06%	4.07%	7.25%	6.04%	5.69%	3.14%	2.80%	2.36%
25-49 %	1.59%	3.70%	2.25%	3.61%	2.76%	2.89%	2.42%	1.88%
50-74 %	0.91%	1.52%	2.51%	2.87%	1.36%	1.50%	1.77%	1.12%
75% or more	0.30%	0.46%	0.63%	0.55%	0.49%	0.46%	0.33%	0.38%
Union presence								
No union employees	0.33%	0.54%	0.69%	0.64%	0.77%	0.64%	0.31%	0.41%
Has union employees	0.61%	2.90%	2.09%	1.93%	3.16%	0.74%	1.13%	0.65%
Unknown	1.00%	5.74%	8.89%	7.29%	2.90%	1.06%	4.34%	0.97%
Percent low wage employees								
50% or more low wage	0.83%	1.78%	2.30%	2.52%	2.09%	1.35%	1.31%	0.93%
Less than 50% low wage	0.32%	0.68%	0.67%	0.50%	0.45%	0.47%	0.36%	0.37%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2009 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

** 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.B.2.b(2009) Percent of private-sector employees that are enrolled in health insurance at establishments that offer health insurance by firm size and selected characteristics: United States, 2009

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	61.1%	62.9%	58.8%	58.9%	59.2%	62.5%	59.6%	61.5%
Industry group **								
Agric., fish., forest.	62.5%	70.0%	39.5%	45.0%	73.4%	76.3%	50.4%	69.2%
Mining and manufacturing	79.7%	65.4%	68.2%	75.3%	78.5%	83.4%	69.8%	81.4%
Construction	67.3%	71.9%	65.5%	67.3%	67.0%	64.9%	67.7%	66.9%
Utilities and transp.	71.9%	62.0%	65.4%	69.5%	69.4%	73.3%	64.8%	72.7%
Wholesale trade	75.9%	71.1%	69.8%	74.0%	73.5%	80.4%	69.4%	78.1%
Fin. svcs. and real estate	73.5%	69.3%	69.7%	72.3%	71.2%	74.8%	70.5%	74.0%
Retail trade	47.0%	56.4%	51.2%	51.6%	48.4%	45.5%	52.8%	46.1%
Professional services	66.2%	63.0%	62.0%	62.8%	61.9%	70.0%	62.8%	67.0%
Other services	39.8%	54.3%	44.5%	36.1%	34.1%	40.9%	44.0%	38.8%
Ownership								
For profit, incorporated	61.7%	65.5%	60.3%	61.4%	59.9%	62.0%	61.3%	61.7%
For profit, unincorporated	56.7%	60.7%	56.0%	49.3%	54.5%	59.6%	57.5%	56.5%
Nonprofit	62.6%	50.4%	51.4%	56.7%	60.0%	67.9%	51.8%	64.3%
Age of firm								
Less than 5 years	51.6%	62.2%	57.0%	44.7%	43.8%	53.9%	55.3%	48.1%
5-9 years	54.6%	65.8%	57.6%	53.4%	50.5%	50.4%	60.4%	50.2%
10-19 years	54.4%	63.9%	58.4%	55.0%	49.5%	52.3%	58.7%	52.0%
20 or more years	63.1%	61.7%	59.6%	62.6%	62.7%	63.6%	60.5%	63.5%
Multi/single status								
2 or more locations	62.5%	60.7%	64.9%	65.0%	61.1%	62.7%	62.3%	62.5%
1 location only	58.4%	62.9%	58.5%	57.6%	56.7%	56.6%	59.4%	57.3%
Percent full-time employees								
Less than 25%	16.0%	35.0%	17.4%	15.9%	12.1%	15.4%	21.3%	14.5%
25-49 %	28.9%	39.9%	28.8%	21.5%	30.7%	28.9%	30.2%	28.6%
50-74 %	47.5%	53.6%	43.0%	41.0%	43.8%	49.2%	46.4%	47.7%
75% or more	70.0%	69.6%	67.0%	68.0%	69.4%	71.2%	67.6%	70.6%
Union presence								
No union employees	59.1%	62.8%	58.4%	57.9%	58.0%	59.8%	59.2%	59.1%
Has union employees	68.3%	67.5%	66.6%	71.9%	68.1%	68.1%	68.0%	68.3%
Unknown	63.3%	60.8%	55.5%	59.0%	63.6%	63.5%	55.3%	63.6%
Percent low wage employees								
50% or more low wage	37.9%	48.9%	31.9%	30.5%	33.3%	40.9%	35.5%	38.3%
Less than 50% low wage	69.0%	65.9%	64.3%	67.0%	69.6%	70.3%	65.1%	70.0%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2009 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

** 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.B.2.b(2009) Standard error for percent of private-sector employees that are enrolled in health insurance at establishments that offer health insurance by firm size and selected characteristics: United States, 2009

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	0.41%	0.53%	0.96%	0.56%	1.23%	0.65%	0.42%	0.48%
Industry group **								
Agric., fish., forest.	6.31%	6.09%	10.56%	10.07%	10.65%	11.46%	6.63%	7.14%
Mining and manufacturing	0.94%	2.82%	1.80%	1.53%	2.27%	1.06%	1.90%	0.90%
Construction	1.18%	1.32%	2.42%	2.72%	4.83%	4.79%	1.33%	2.30%
Utilities and transp.	1.46%	5.88%	3.58%	6.70%	2.87%	1.90%	3.29%	1.48%
Wholesale trade	0.96%	2.47%	3.32%	1.81%	1.82%	1.16%	1.58%	1.04%
Fin. svcs. and real estate	0.91%	2.05%	1.96%	2.44%	2.19%	1.35%	1.29%	1.03%
Retail trade	0.59%	2.06%	1.64%	1.38%	1.99%	0.77%	1.47%	0.75%
Professional services	0.68%	0.81%	1.15%	1.11%	1.55%	0.92%	0.74%	0.77%
Other services	0.85%	1.41%	1.72%	1.91%	2.50%	1.17%	1.09%	1.00%
Ownership								
For profit, incorporated	0.55%	0.57%	1.04%	0.51%	1.87%	0.86%	0.35%	0.65%
For profit, unincorporated	1.09%	1.56%	1.77%	2.58%	1.99%	2.48%	1.04%	1.47%
Nonprofit	0.72%	1.38%	2.68%	1.46%	1.28%	1.27%	1.50%	0.78%
Age of firm								
Less than 5 years	1.53%	2.06%	2.40%	2.84%	2.49%	4.58%	0.90%	2.91%
5-9 years	1.36%	1.63%	2.02%	3.49%	3.69%	5.15%	1.65%	2.22%
10-19 years	1.15%	1.46%	1.58%	1.21%	3.29%	2.47%	0.70%	1.73%
20 or more years	0.34%	0.82%	1.30%	1.20%	0.92%	0.62%	0.59%	0.37%
Multi/single status								
2 or more locations	0.52%	5.51%	2.64%	1.51%	1.39%	0.61%	2.18%	0.52%
1 location only	0.42%	0.54%	0.97%	0.62%	1.70%	4.74%	0.36%	0.99%
Percent full-time employees								
Less than 25%	0.75%	3.02%	1.75%	1.73%	1.44%	1.37%	1.29%	1.06%
25-49 %	0.90%	2.67%	1.71%	1.85%	2.25%	1.60%	1.18%	1.16%
50-74 %	0.86%	0.96%	2.34%	2.09%	1.56%	0.95%	1.16%	1.01%
75% or more	0.47%	0.58%	0.93%	0.54%	1.26%	0.71%	0.49%	0.61%
Union presence								
No union employees	0.41%	0.57%	0.99%	0.65%	1.51%	0.84%	0.36%	0.52%
Has union employees	0.61%	4.16%	5.23%	2.52%	2.18%	0.75%	2.72%	0.64%
Unknown	1.42%	5.09%	8.98%	5.80%	3.01%	1.52%	4.90%	1.46%
Percent low wage employees								
50% or more low wage	0.70%	1.29%	1.03%	1.36%	2.52%	1.19%	0.69%	0.77%
Less than 50% low wage	0.44%	0.68%	1.02%	0.47%	0.85%	0.61%	0.39%	0.54%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2009 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

** 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.B.2.b.(1)(2009) Percent of private-sector enrollees that are enrolled in self-insured plans at establishments that offer health insurance by firm size and selected characteristics: United States, 2009

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	56.1%	13.0%	9.9%	16.0%	32.5%	82.9%	11.6%	65.8%
Industry group **								
Agric., fish., forest.	56.6%	9.8%	1.0% *	32.1% *	44.2% *	89.4%	8.1%	76.2%
Mining and manufacturing	62.0%	10.1%	6.2% *	16.3%	43.6%	88.3%	10.8%	69.2%
Construction	23.4%	19.4%	12.8%	16.6%	17.6%	83.2%	16.2%	30.8%
Utilities and transp.	73.2%	10.5%	20.4%	11.5% *	38.4%	89.5%	13.2%	78.9%
Wholesale trade	51.6%	10.9%	5.9% *	15.3%	39.7%	88.7%	9.8%	64.3%
Fin. svcs. and real estate	67.0%	6.6%	8.2% *	23.0%	27.9%	88.0%	8.7%	75.3%
Retail trade	67.8%	12.8%	12.6%	9.0%	24.2%	89.5%	11.9%	77.9%
Professional services	54.8%	12.1%	8.6%	16.0%	33.0%	81.9%	10.4%	64.2%
Other services	40.1%	15.9%	12.0%	14.5%	21.2%	60.5%	13.0%	47.6%
Ownership								
For profit, incorporated	57.6%	12.6%	9.3%	14.9%	34.6%	83.3%	11.3%	67.8%
For profit, unincorporated	49.0%	11.8%	11.1%	14.9%	33.5%	79.2%	11.2%	61.1%
Nonprofit	54.8%	19.3%	13.1%	22.9%	26.4%	83.6%	14.8%	60.0%
Age of firm								
Less than 5 years	22.3%	11.9%	10.3% *	9.9% *	17.5%	66.0%	10.7%	34.8%
5-9 years	23.9%	13.6%	10.2% *	14.0%	25.1%	57.0%	11.5%	35.1%
10-19 years	29.3%	11.3%	9.9%	14.3%	26.1%	62.8%	10.4%	41.0%
20 or more years	63.0%	13.9%	9.8%	17.2%	34.6%	84.8%	12.3%	69.9%
Multi/single status								
2 or more locations	73.4%	20.2% *	7.7% *	14.7%	35.6%	84.0%	10.8%	74.5%
1 location only	19.0%	12.9%	10.1%	16.3%	28.3%	46.9%	11.7%	27.1%
Percent full-time employees								
Less than 25%	38.7%	23.4%	18.0%	11.3% *	16.4% *	68.3%	20.9%	46.1%
25-49 %	51.7%	18.1%	13.6% *	8.9%	32.2%	81.5%	15.1%	60.5%
50-74 %	65.5%	12.4%	11.5%	17.2%	31.3%	87.9%	12.4%	75.1%
75% or more	55.2%	12.3%	9.5%	16.1%	32.9%	82.3%	11.2%	64.9%
Union presence								
No union employees	47.6%	11.1%	8.0%	14.7%	31.0%	81.9%	10.0%	59.2%
Has union employees	75.3%	46.1%	36.3%	26.9%	41.0%	85.2%	34.5%	77.6%
Unknown	78.8%	29.3%	27.9% *	24.8%	45.0%	82.5%	29.8%	79.9%
Percent low wage employees								
50% or more low wage	59.1%	15.1%	10.3%	15.5%	27.1%	81.9%	12.5%	65.8%
Less than 50% low wage	55.6%	12.6%	9.9%	16.0%	33.6%	83.1%	11.5%	65.8%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2009 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.B.2.b.(1)(2009) Standard error for percent of private-sector enrollees that are enrolled in self-insured plans at establishments that offer health insurance by firm size and selected characteristics: United States, 2009

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	0.73%	0.54%	0.47%	1.07%	1.91%	0.82%	0.50%	0.80%
Industry group **								
Agric., fish., forest.	11.17%	2.84%	1.54% *	11.00% *	15.41% *	14.56%	1.83%	12.90%
Mining and manufacturing	2.05%	2.36%	2.42% *	3.03%	4.64%	1.36%	1.77%	2.13%
Construction	1.83%	2.33%	2.62%	3.84%	3.91%	5.40%	2.09%	3.24%
Utilities and transp.	2.42%	2.19%	5.59%	6.53% *	6.96%	2.30%	3.33%	2.56%
Wholesale trade	2.30%	2.92%	2.40% *	2.41%	3.04%	2.78%	2.29%	2.23%
Fin. svcs. and real estate	1.68%	1.90%	2.86% *	6.29%	4.17%	1.63%	1.79%	1.73%
Retail trade	2.12%	3.71%	1.71%	1.86%	4.27%	1.29%	1.18%	2.17%
Professional services	1.36%	1.37%	0.99%	1.75%	3.68%	0.89%	0.88%	1.10%
Other services	2.13%	0.99%	1.60%	2.89%	3.44%	3.83%	0.87%	2.86%
Ownership								
For profit, incorporated	0.86%	0.64%	0.64%	1.10%	2.47%	0.93%	0.63%	0.91%
For profit, unincorporated	2.30%	1.14%	2.32%	3.40%	3.55%	2.38%	1.08%	2.57%
Nonprofit	2.12%	1.23%	3.01%	4.76%	3.86%	1.93%	1.34%	2.08%
Age of firm								
Less than 5 years	2.98%	2.37%	4.52% *	4.04% *	4.07%	11.71%	1.22%	5.20%
5-9 years	2.84%	1.87%	4.33% *	3.48%	6.04%	9.67%	2.18%	4.54%
10-19 years	2.38%	1.18%	1.41%	2.53%	4.17%	6.16%	0.84%	3.66%
20 or more years	0.69%	0.89%	1.14%	1.20%	2.17%	0.73%	0.77%	0.70%
Multi/single status								
2 or more locations	0.65%	8.42% *	3.61% *	2.11%	2.00%	0.67%	2.66%	0.61%
1 location only	1.05%	0.54%	0.53%	1.32%	3.10%	7.18%	0.57%	1.94%
Percent full-time employees								
Less than 25%	2.08%	5.14%	5.17%	4.39% *	5.51% *	4.46%	3.45%	2.61%
25-49 %	3.47%	3.76%	4.10% *	1.82%	5.37%	4.13%	1.92%	3.99%
50-74 %	2.86%	1.91%	2.60%	4.44%	4.87%	2.05%	1.16%	2.50%
75% or more	0.84%	0.53%	0.52%	1.33%	2.10%	1.02%	0.54%	0.90%
Union presence								
No union employees	0.91%	0.68%	0.66%	1.19%	2.04%	1.15%	0.55%	1.03%
Has union employees	1.59%	6.40%	8.78%	5.66%	6.65%	1.03%	3.37%	1.59%
Unknown	1.88%	5.41%	10.84% *	7.09%	6.49%	1.50%	7.19%	1.82%
Percent low wage employees								
50% or more low wage	1.04%	1.90%	2.61%	3.06%	4.18%	1.45%	1.34%	1.23%
Less than 50% low wage	0.80%	0.60%	0.48%	1.16%	1.78%	0.88%	0.64%	0.93%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2009 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.B.2.c(2009) Percent of private-sector employees working in establishments that offer two or more health insurance plans by firm size and selected characteristics: United States, 2009

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	66.5%	18.5%	26.2%	40.0%	55.2%	86.6%	27.3%	75.3%
Industry group **								
Agric., fish., forest.	50.3%	5.9% *	5.0% *	29.8% *	37.0% *	92.7%	12.7%	71.1%
Mining and manufacturing	65.6%	14.7%	23.2%	36.7%	58.1%	83.9%	24.1%	72.3%
Construction	41.0%	19.4%	30.2%	38.3%	50.2%	81.0%	30.7%	51.2%
Utilities and transp.	76.6%	12.7% *	17.9% *	32.9%	46.8%	91.7%	20.6%	82.5%
Wholesale trade	59.0%	19.7%	22.1%	42.3%	55.8%	84.6%	28.4%	69.5%
Fin. svcs. and real estate	74.9%	22.2%	34.1%	47.7%	59.6%	88.2%	31.2%	81.5%
Retail trade	75.5%	15.0%	22.4%	34.3%	48.0%	90.8%	25.1%	83.5%
Professional services	67.9%	21.0%	30.1%	47.4%	57.7%	88.0%	30.5%	76.3%
Other services	60.5%	16.3%	23.8%	35.6%	52.5%	80.7%	23.9%	69.4%
Ownership								
For profit, incorporated	67.5%	18.7%	25.1%	40.6%	55.1%	86.6%	27.5%	76.4%
For profit, unincorporated	62.6%	21.1%	30.9%	41.7%	55.2%	87.4%	28.1%	73.6%
Nonprofit	64.4%	11.4%	26.8%	35.0%	55.6%	86.1%	24.4%	70.9%
Age of firm								
Less than 5 years	44.3%	18.8%	22.4%	39.8%	53.6%	88.3%	23.7%	63.6%
5-9 years	43.3%	20.6%	25.5%	36.1%	42.3%	83.3%	26.0%	56.2%
10-19 years	52.6%	19.3%	27.9%	42.6%	59.9%	79.2%	28.2%	66.1%
20 or more years	71.2%	17.4%	26.2%	39.9%	55.5%	87.2%	27.8%	77.5%
Multi/single status								
2 or more locations	80.6%	18.8% *	38.2%	44.7%	59.3%	86.9%	38.7%	81.4%
1 location only	37.9%	18.5%	25.5%	39.0%	50.1%	79.5%	26.5%	50.1%
Percent full-time employees								
Less than 25%	51.8%	12.8%	13.9%	28.0%	32.2%	84.2%	14.3%	62.3%
25-49 %	58.3%	7.5%	13.2%	28.6%	51.3%	82.5%	14.8%	68.2%
50-74 %	72.6%	19.9%	26.8%	36.5%	55.8%	90.7%	23.9%	81.7%
75% or more	66.9%	19.8%	28.2%	42.5%	57.7%	86.1%	30.1%	75.3%
Union presence								
No union employees	59.7%	17.9%	25.1%	39.0%	53.6%	84.4%	26.4%	70.1%
Has union employees	86.0%	28.9%	49.0%	54.0%	67.1%	92.9%	45.2%	88.3%
Unknown	81.3%	25.1% *	15.1% *	33.4% *	60.0%	84.6%	21.8%	82.9%
Percent low wage employees								
50% or more low wage	65.3%	12.3%	13.2%	29.3%	50.7%	85.7%	15.8%	73.1%
Less than 50% low wage	66.8%	19.8%	28.9%	43.1%	57.0%	87.0%	29.9%	76.1%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2009 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.B.2.c(2009) Standard error for percent of private-sector employees working in establishments that offer two or more health insurance plans by firm size and selected characteristics: United States, 2009

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	0.65%	0.95%	1.34%	1.73%	1.93%	0.58%	0.90%	0.70%
Industry group **								
Agric., fish., forest.	9.29%	2.81% *	2.09% *	12.48% *	14.58% *	12.08%	3.51%	12.42%
Mining and manufacturing	1.68%	2.27%	3.27%	4.06%	4.48%	1.81%	2.37%	1.87%
Construction	2.95%	3.23%	3.64%	5.89%	7.37%	4.89%	2.91%	3.82%
Utilities and transp.	0.81%	5.88% *	5.66% *	8.45%	7.89%	1.02%	4.41%	1.01%
Wholesale trade	2.08%	4.59%	3.81%	5.45%	5.48%	3.31%	1.73%	2.90%
Fin. svcs. and real estate	1.75%	3.87%	3.01%	4.92%	5.48%	2.10%	2.13%	1.93%
Retail trade	1.68%	2.19%	3.08%	3.54%	5.22%	0.92%	1.73%	1.90%
Professional services	1.63%	2.20%	2.84%	2.44%	3.75%	1.26%	1.91%	1.63%
Other services	1.01%	1.22%	2.23%	2.26%	3.13%	2.31%	1.70%	1.32%
Ownership								
For profit, incorporated	0.71%	1.15%	1.44%	1.87%	2.26%	0.67%	0.73%	0.81%
For profit, unincorporated	1.29%	1.54%	3.80%	3.06%	2.87%	2.08%	2.29%	1.49%
Nonprofit	1.55%	2.32%	3.62%	2.27%	2.94%	2.25%	1.91%	1.61%
Age of firm								
Less than 5 years	2.67%	2.95%	4.69%	4.86%	6.57%	7.16%	1.80%	3.48%
5-9 years	3.29%	2.11%	3.53%	3.73%	6.80%	5.13%	1.43%	5.25%
10-19 years	1.54%	1.37%	2.53%	3.04%	4.23%	3.43%	1.68%	1.83%
20 or more years	0.87%	0.97%	1.92%	2.29%	2.69%	0.72%	0.99%	0.98%
Multi/single status								
2 or more locations	0.57%	7.60% *	4.47%	2.19%	1.64%	0.72%	2.54%	0.58%
1 location only	1.05%	0.96%	1.40%	2.04%	3.38%	5.50%	0.97%	1.94%
Percent full-time employees								
Less than 25%	2.94%	3.56%	3.92%	4.79%	5.49%	2.50%	2.55%	3.64%
25-49 %	2.65%	2.13%	3.37%	4.23%	6.44%	2.32%	2.85%	3.08%
50-74 %	1.85%	1.87%	3.82%	3.82%	4.39%	1.40%	1.81%	1.52%
75% or more	0.67%	1.12%	1.42%	1.96%	1.94%	0.76%	0.90%	0.70%
Union presence								
No union employees	0.81%	0.90%	1.30%	1.77%	2.08%	0.80%	0.98%	0.93%
Has union employees	0.80%	4.17%	5.90%	6.69%	4.95%	0.99%	4.04%	0.80%
Unknown	1.73%	11.43% *	9.88% *	10.50% *	3.91%	1.59%	5.76%	1.68%
Percent low wage employees								
50% or more low wage	1.37%	1.39%	1.96%	1.84%	3.68%	1.36%	1.74%	1.53%
Less than 50% low wage	0.65%	1.13%	1.58%	1.91%	1.84%	0.77%	0.87%	0.75%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2009 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.B.3(2009) Number of full-time private-sector employees by firm size and selected characteristics: United States, 2009

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	87,721,498	8,793,558	7,152,256	11,961,025	15,402,517	44,412,142	21,488,680	66,232,817
Industry group **								
Agric., fish., forest.	951,157	241,607	154,112	157,532 *	69,853	328,053 *	470,314	480,844 *
Mining and manufacturing	11,738,136	437,428	662,839	1,859,101	2,719,961	6,058,808	1,854,973	9,883,163
Construction	5,010,982	1,242,785	985,969	1,412,496	931,161	438,571	2,881,781	2,129,201
Utilities and transp.	4,188,384	224,651	225,070	355,992	542,682	2,839,989	639,288	3,549,096
Wholesale trade	4,983,163	562,361	513,459	844,687	1,123,764	1,938,892	1,469,859	3,513,304
Fin. svcs. and real estate	10,075,831	874,396	430,097	838,691	1,360,228	6,572,419	1,680,312	8,395,519
Retail trade	9,783,386	894,471	743,019	987,996	886,552	6,271,348	2,157,734	7,625,652
Professional services	23,575,783	2,306,841	1,792,134	2,930,401	4,955,193	11,591,213	5,402,919	18,172,864
Other services	17,414,675	2,009,017	1,645,558	2,574,128	2,813,123	8,372,849	4,931,500	12,483,175
Ownership								
For profit, incorporated	64,749,652	6,024,926	5,376,565	8,789,042	10,127,193	34,431,926	15,521,109	49,228,543
For profit, unincorporated	12,236,603	2,267,643	1,292,051	1,795,712	2,040,618	4,840,579	4,375,397	7,861,206
Nonprofit	10,735,242	500,989	483,641	1,376,271	3,234,705	5,139,636	1,592,175	9,143,068
Age of firm								
Less than 5 years	3,767,632	1,327,774	731,528	798,899	449,532	459,899	2,438,814	1,328,818
5-9 years	5,744,163	1,493,899	1,056,629	1,280,763	1,032,959	879,912	3,222,520	2,521,643
10-19 years	11,976,774	2,361,173	1,863,698	2,501,694	2,395,990	2,854,219	5,450,670	6,526,104
20 or more years	66,232,929	3,610,711	3,500,402	7,379,669	11,524,036	40,218,112	10,376,677	55,856,252
Multi/single status								
2 or more locations	54,320,160	50,380	361,154	2,089,693	8,680,041	43,138,893	1,127,618	53,192,542
1 location only	33,401,337	8,743,178	6,791,103	9,871,332	6,722,476	1,273,249	20,361,062	13,040,275
Percent full-time employees								
Less than 25%	774,104	77,246	114,039	158,550	157,323	266,947	283,496	490,608
25-49 %	3,124,314	397,112	329,144	464,907	654,701	1,278,451	937,149	2,187,165
50-74 %	10,930,400	1,355,464	881,305	1,138,526	1,437,553	6,117,552	2,772,178	8,158,222
75% or more	72,892,679	6,963,736	5,827,768	10,199,043	13,152,940	36,749,192	17,495,857	55,396,822
Union presence								
No union employees	64,740,232	8,405,644	6,706,344	10,832,412	13,327,040	25,468,791	20,226,488	44,513,744
Has union employees	14,946,973	254,192	341,470	895,214	1,711,727	11,744,369	910,602	14,036,371
Unknown	8,034,293	133,721	104,442	233,399	363,750	7,198,981	351,590	7,682,702
Percent low-wage employees								
50% or more low wage	19,245,414	2,127,390	1,536,638	2,531,350	3,460,472	9,589,564	4,834,749	14,410,665
Less than 50% low wage	68,476,084	6,666,168	5,615,618	9,429,675	11,942,045	34,822,578	16,653,931	51,822,152

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2009 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.

Totals may not sum exactly because of rounding.

Table I.B.3(2009) Standard error for number of full-time private-sector employees by firm size and selected characteristics: United States, 2009

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	1,082,341	117,326	150,024	198,976	349,197	901,174	282,934	1,002,231
Industry group **								
Agric., fish., forest.	151,947	13,586	28,514	47,775 *	19,637	157,355 *	60,093	155,279 *
Mining and manufacturing	359,977	25,461	57,281	106,094	161,807	309,848	46,837	379,671
Construction	189,302	44,055	60,543	76,049	150,201	96,535	89,167	225,896
Utilities and transp.	227,806	18,052	21,084	48,128	87,020	213,746	24,655	219,281
Wholesale trade	234,058	23,898	47,076	100,685	58,019	169,796	88,362	200,937
Fin. svcs. and real estate	486,136	28,986	30,939	81,864	72,187	432,737	59,284	448,139
Retail trade	385,856	36,605	41,316	80,931	103,195	413,021	67,019	372,486
Professional services	435,167	38,133	62,863	140,632	197,889	458,512	115,998	452,591
Other services	669,406	40,191	75,980	125,358	286,457	631,645	66,202	661,522
Ownership								
For profit, incorporated	1,149,300	110,072	127,049	171,290	366,438	858,230	176,447	1,094,123
For profit, unincorporated	322,733	47,244	67,948	96,918	204,803	297,715	137,426	281,708
Nonprofit	237,067	28,051	19,825	91,902	196,098	147,382	67,024	251,856
Age of firm								
Less than 5 years	168,313	46,343	79,723	91,113	92,740	75,107	114,291	131,562
5-9 years	229,693	62,429	83,362	104,424	100,341	128,119	81,940	203,122
10-19 years	470,520	48,397	98,783	117,531	238,864	274,636	112,692	403,197
20 or more years	932,224	74,865	80,217	205,969	185,580	936,610	186,106	918,165
Multi/single status								
2 or more locations	901,515	6,666	40,018	91,199	223,933	883,396	38,303	891,621
1 location only	529,346	115,152	136,394	183,680	425,748	202,625	259,437	440,289
Percent full-time employees								
Less than 25%	32,950	5,942	7,673	15,701	14,276	25,015	13,192	29,902
25-49 %	105,207	24,677	30,685	36,439	54,047	102,529	47,602	111,320
50-74 %	410,048	34,603	53,446	63,492	90,328	400,971	89,134	412,823
75% or more	1,179,558	106,100	142,401	216,370	366,424	969,137	260,111	1,129,979
Union presence								
No union employees	1,068,596	97,921	124,491	215,577	392,037	831,502	227,391	977,293
Has union employees	382,643	24,657	45,663	68,827	138,002	335,734	89,033	399,764
Unknown	431,463	17,937	13,779	59,838	48,942	420,859	36,211	423,977
Percent low-wage employees								
50% or more low wage	409,856	61,177	55,653	75,370	233,137	340,102	90,444	378,781
Less than 50% low wage	932,017	108,981	160,756	175,122	273,520	720,862	240,775	852,524

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2009 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.

Totals may not sum exactly because of rounding.

Table I.B.3.a(2009) Percent of number of full-time private-sector employees by firm size and selected characteristics: United States, 2009

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	87,721,498	10.0%	8.2%	13.6%	17.6%	50.6%	24.5%	75.5%
Industry group **								
Agric., fish., forest.	951,157	25.4%	16.2%	16.6% *	7.3%	34.5% *	49.4%	50.6% *
Mining and manufacturing	11,738,136	3.7%	5.6%	15.8%	23.2%	51.6%	15.8%	84.2%
Construction	5,010,982	24.8%	19.7%	28.2%	18.6%	8.8%	57.5%	42.5%
Utilities and transp.	4,188,384	5.4%	5.4%	8.5%	13.0%	67.8%	15.3%	84.7%
Wholesale trade	4,983,163	11.3%	10.3%	17.0%	22.6%	38.9%	29.5%	70.5%
Fin. svcs. and real estate	10,075,831	8.7%	4.3%	8.3%	13.5%	65.2%	16.7%	83.3%
Retail trade	9,783,386	9.1%	7.6%	10.1%	9.1%	64.1%	22.1%	77.9%
Professional services	23,575,783	9.8%	7.6%	12.4%	21.0%	49.2%	22.9%	77.1%
Other services	17,414,675	11.5%	9.4%	14.8%	16.2%	48.1%	28.3%	71.7%
Ownership								
For profit, incorporated	64,749,652	9.3%	8.3%	13.6%	15.6%	53.2%	24.0%	76.0%
For profit, unincorporated	12,236,603	18.5%	10.6%	14.7%	16.7%	39.6%	35.8%	64.2%
Nonprofit	10,735,242	4.7%	4.5%	12.8%	30.1%	47.9%	14.8%	85.2%
Age of firm								
Less than 5 years	3,767,632	35.2%	19.4%	21.2%	11.9%	12.2%	64.7%	35.3%
5-9 years	5,744,163	26.0%	18.4%	22.3%	18.0%	15.3%	56.1%	43.9%
10-19 years	11,976,774	19.7%	15.6%	20.9%	20.0%	23.8%	45.5%	54.5%
20 or more years	66,232,929	5.5%	5.3%	11.1%	17.4%	60.7%	15.7%	84.3%
Multi/single status								
2 or more locations	54,320,160	0.1%	0.7%	3.8%	16.0%	79.4%	2.1%	97.9%
1 location only	33,401,337	26.2%	20.3%	29.6%	20.1%	3.8%	61.0%	39.0%
Percent full-time employees								
Less than 25%	774,104	10.0%	14.7%	20.5%	20.3%	34.5%	36.6%	63.4%
25-49 %	3,124,314	12.7%	10.5%	14.9%	21.0%	40.9%	30.0%	70.0%
50-74 %	10,930,400	12.4%	8.1%	10.4%	13.2%	56.0%	25.4%	74.6%
75% or more	72,892,679	9.6%	8.0%	14.0%	18.0%	50.4%	24.0%	76.0%
Union presence								
No union employees	64,740,232	13.0%	10.4%	16.7%	20.6%	39.3%	31.2%	68.8%
Has union employees	14,946,973	1.7%	2.3%	6.0%	11.5%	78.6%	6.1%	93.9%
Unknown	8,034,293	1.7%	1.3%	2.9%	4.5%	89.6%	4.4%	95.6%
Percent low-wage employees								
50% or more low wage	19,245,414	11.1%	8.0%	13.2%	18.0%	49.8%	25.1%	74.9%
Less than 50% low wage	68,476,084	9.7%	8.2%	13.8%	17.4%	50.9%	24.3%	75.7%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2009 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.

Percents may not add to 100% because of rounding.

Table I.B.3.a(2009) Standard error for percent of number of full-time private-sector employees by firm size and selected characteristics: United States, 2009

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	1,082,341	0.13%	0.14%	0.26%	0.41%	0.50%	0.34%	0.34%
Industry group **								
Agric., fish., forest.	151,947	4.23%	3.73%	5.18% *	2.14%	8.92% *	7.51%	7.51% *
Mining and manufacturing	359,977	0.22%	0.52%	0.98%	1.13%	1.56%	0.81%	0.81%
Construction	189,302	1.55%	1.39%	1.88%	2.37%	1.53%	3.01%	3.01%
Utilities and transp.	227,806	0.52%	0.58%	1.05%	2.01%	2.41%	0.80%	0.80%
Wholesale trade	234,058	0.49%	1.03%	1.60%	1.29%	2.08%	1.57%	1.57%
Fin. svcs. and real estate	486,136	0.43%	0.32%	0.81%	1.01%	1.55%	0.62%	0.62%
Retail trade	385,856	0.48%	0.59%	0.92%	1.14%	1.81%	0.98%	0.98%
Professional services	435,167	0.21%	0.31%	0.61%	0.87%	1.24%	0.66%	0.66%
Other services	669,406	0.34%	0.45%	1.21%	1.40%	1.96%	1.13%	1.13%
Ownership								
For profit, incorporated	1,149,300	0.21%	0.16%	0.39%	0.44%	0.51%	0.42%	0.42%
For profit, unincorporated	322,733	0.61%	0.45%	0.72%	1.59%	1.96%	1.11%	1.11%
Nonprofit	237,067	0.31%	0.23%	0.87%	1.34%	1.22%	0.73%	0.73%
Age of firm								
Less than 5 years	168,313	1.62%	1.75%	1.91%	2.02%	2.15%	2.40%	2.40%
5-9 years	229,693	1.33%	1.00%	2.02%	1.28%	1.95%	2.02%	2.02%
10-19 years	470,520	0.69%	0.76%	1.02%	1.54%	1.76%	1.42%	1.42%
20 or more years	932,224	0.11%	0.13%	0.35%	0.39%	0.65%	0.32%	0.32%
Multi/single status								
2 or more locations	901,515	0.01%	0.07%	0.19%	0.42%	0.55%	0.07%	0.07%
1 location only	529,346	0.32%	0.42%	0.61%	1.10%	0.58%	0.82%	0.82%
Percent full-time employees								
Less than 25%	32,950	0.69%	1.26%	1.92%	1.67%	2.08%	1.72%	1.72%
25-49 %	105,207	0.80%	0.98%	1.28%	1.39%	2.53%	1.77%	1.77%
50-74 %	410,048	0.64%	0.55%	0.77%	0.65%	1.81%	1.20%	1.20%
75% or more	1,179,558	0.17%	0.12%	0.38%	0.50%	0.60%	0.45%	0.45%
Union presence								
No union employees	1,068,596	0.21%	0.18%	0.39%	0.56%	0.73%	0.47%	0.47%
Has union employees	382,643	0.18%	0.32%	0.42%	0.85%	0.94%	0.63%	0.63%
Unknown	431,463	0.22%	0.20%	0.67%	0.71%	1.13%	0.42%	0.42%
Percent low-wage employees								
50% or more low wage	409,856	0.26%	0.36%	0.41%	1.12%	1.00%	0.51%	0.51%
Less than 50% low wage	932,017	0.19%	0.16%	0.30%	0.38%	0.48%	0.36%	0.36%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2009 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.

Percents may not add to 100% because of rounding.

Table I.B.3.b(2009) Percent of private-sector full-time employees at establishments that offer health insurance by firm size and selected characteristics: United States, 2009

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	91.0%	49.4%	75.2%	90.4%	97.4%	99.8%	67.6%	98.6%
Industry group **								
Agric., fish., forest.	73.4%	30.7%	55.9%	91.2%	94.6%	100.0%	48.8%	97.4%
Mining and manufacturing	96.3%	58.6%	85.3%	92.8%	99.2%	100.0%	81.6%	99.0%
Construction	79.2%	45.6%	80.5%	92.5%	92.4%	100.0%	67.4%	95.0%
Utilities and transp.	93.7%	42.8%	72.6%	86.0%	97.2%	99.7%	62.5%	99.3%
Wholesale trade	92.2%	60.7%	84.1%	94.2%	97.0%	100.0%	76.8%	98.7%
Fin. svcs. and real estate	95.2%	55.7%	87.1%	97.4%	98.9%	100.0%	72.6%	99.7%
Retail trade	91.5%	38.9%	73.6%	94.0%	97.3%	100.0%	63.1%	99.6%
Professional services	93.7%	57.2%	83.3%	94.9%	98.8%	100.0%	74.6%	99.3%
Other services	84.6%	42.6%	56.3%	77.9%	94.4%	99.0%	54.7%	96.4%
Ownership								
For profit, incorporated	91.7%	51.5%	77.0%	91.1%	96.7%	99.8%	70.0%	98.6%
For profit, unincorporated	82.2%	39.8%	64.4%	83.6%	98.2%	99.6%	53.5%	98.2%
Nonprofit	96.7%	68.2%	84.3%	94.2%	98.9%	100.0%	82.7%	99.2%
Age of firm								
Less than 5 years	63.4%	34.7%	57.9%	80.1%	90.7%	99.3%	48.4%	91.0%
5-9 years	73.9%	44.5%	66.4%	82.5%	94.1%	96.8%	58.7%	93.4%
10-19 years	82.5%	49.2%	74.6%	87.8%	95.9%	99.3%	65.7%	96.5%
20 or more years	95.6%	57.0%	81.8%	93.7%	98.3%	99.9%	75.9%	99.3%
Multi/single status								
2 or more locations	99.1%	69.2%	84.6%	93.1%	97.9%	99.8%	87.5%	99.4%
1 location only	77.8%	49.3%	74.7%	89.8%	96.7%	97.5%	66.5%	95.4%
Percent full-time employees								
Less than 25%	73.6%	38.5%	40.1%	55.0%	90.4%	99.4%	43.5%	91.1%
25-49 %	81.6%	33.9%	55.7%	75.2%	92.6%	99.9%	49.6%	95.4%
50-74 %	85.8%	38.3%	55.9%	81.7%	94.9%	99.2%	51.3%	97.5%
75% or more	92.4%	52.6%	79.9%	92.6%	98.0%	99.9%	71.5%	99.0%
Union presence								
No union employees	88.4%	48.6%	74.8%	90.2%	97.4%	99.7%	66.9%	98.2%
Has union employees	98.9%	75.2%	89.9%	96.4%	98.2%	99.9%	86.6%	99.7%
Unknown	97.5%	53.8%	53.1%	75.4%	91.8%	99.9%	56.5%	99.3%
Percent low wage employees								
50% or more low wage	82.3%	28.5%	42.0%	72.2%	92.7%	99.6%	41.4%	96.0%
Less than 50% low wage	93.5%	56.1%	84.3%	95.2%	98.8%	99.8%	75.2%	99.3%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2009 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

** 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.B.3.b(2009) Standard error for percent of private-sector full-time employees at establishments that offer health insurance by firm size and selected characteristics: United States, 2009

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	0.15%	0.74%	0.90%	0.61%	0.43%	0.08%	0.45%	0.14%
Industry group **								
Agric., fish., forest.	3.70%	4.03%	9.07%	11.34%	10.36%	0.00%	5.08%	1.65%
Mining and manufacturing	0.27%	2.02%	2.77%	1.10%	0.61%	0.01%	1.05%	0.22%
Construction	1.31%	1.74%	2.03%	1.80%	6.19%	0.00%	1.14%	2.00%
Utilities and transp.	1.15%	5.85%	5.06%	6.81%	1.46%	0.16%	5.75%	0.40%
Wholesale trade	0.67%	1.79%	4.13%	1.56%	1.94%	0.02%	1.80%	0.50%
Fin. svcs. and real estate	0.18%	2.07%	2.40%	1.38%	0.39%	0.02%	1.15%	0.07%
Retail trade	0.44%	1.72%	2.07%	1.28%	0.81%	0.03%	0.80%	0.10%
Professional services	0.24%	1.43%	1.09%	0.74%	0.32%	0.01%	1.09%	0.15%
Other services	0.66%	1.48%	1.73%	2.11%	1.17%	0.53%	1.11%	0.60%
Ownership								
For profit, incorporated	0.18%	0.84%	1.18%	0.65%	0.59%	0.07%	0.35%	0.13%
For profit, unincorporated	0.73%	1.23%	1.97%	2.74%	0.54%	0.31%	1.43%	0.29%
Nonprofit	0.20%	2.31%	2.51%	1.24%	0.55%	0.02%	1.08%	0.32%
Age of firm								
Less than 5 years	2.22%	1.91%	5.08%	2.62%	4.07%	0.30%	2.02%	3.35%
5-9 years	1.48%	1.61%	2.77%	1.72%	2.11%	3.34%	0.81%	2.15%
10-19 years	0.36%	1.75%	1.74%	1.44%	1.11%	0.42%	1.06%	0.56%
20 or more years	0.15%	1.28%	1.02%	0.40%	0.52%	0.06%	0.64%	0.13%
Multi/single status								
2 or more locations	0.07%	8.70%	2.47%	0.98%	0.23%	0.05%	1.91%	0.06%
1 location only	0.56%	0.73%	0.87%	0.76%	1.04%	3.04%	0.43%	0.95%
Percent full-time employees								
Less than 25%	1.81%	4.07%	5.37%	3.31%	3.12%	0.24%	3.50%	2.11%
25-49 %	1.38%	1.84%	3.28%	2.85%	2.74%	0.08%	1.58%	1.31%
50-74 %	0.50%	1.32%	2.36%	2.79%	1.08%	0.46%	1.15%	0.45%
75% or more	0.14%	0.82%	1.01%	0.76%	0.45%	0.05%	0.52%	0.17%
Union presence								
No union employees	0.25%	0.72%	1.07%	0.70%	0.40%	0.17%	0.50%	0.24%
Has union employees	0.16%	2.69%	4.33%	1.67%	1.31%	0.04%	2.11%	0.17%
Unknown	0.28%	7.87%	6.05%	8.12%	4.05%	0.04%	5.50%	0.24%
Percent low wage employees								
50% or more low wage	0.49%	1.09%	2.16%	1.94%	1.60%	0.20%	1.16%	0.43%
Less than 50% low wage	0.14%	0.98%	0.76%	0.56%	0.18%	0.11%	0.44%	0.16%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2009 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

** 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.B.3.b.(1)(2009) Percent of private-sector full-time employees eligible for health insurance at establishments that offer health insurance by firm size and selected characteristics: United States, 2009

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	89.1%	91.2%	90.9%	90.4%	88.9%	88.4%	90.8%	88.7%
Industry group **								
Agric., fish., forest.	86.5%	93.6%	85.0%	80.2%	98.5%	85.6%	86.8%	86.3%
Mining and manufacturing	95.0%	89.4%	94.8%	96.0%	95.2%	94.8%	94.2%	95.1%
Construction	87.2%	91.7%	88.8%	88.9%	84.4%	79.4%	89.6%	85.0%
Utilities and transp.	89.2%	89.0%	91.1%	92.0%	93.8%	88.0%	90.6%	89.1%
Wholesale trade	94.3%	93.1%	94.7%	96.6%	95.4%	93.0%	95.3%	94.0%
Fin. svcs. and real estate	92.2%	93.3%	92.4%	95.3%	96.1%	91.0%	93.9%	92.0%
Retail trade	87.9%	90.6%	87.4%	88.2%	85.0%	88.2%	88.3%	87.8%
Professional services	90.4%	91.4%	93.4%	93.3%	90.8%	89.1%	93.0%	89.9%
Other services	80.1%	89.6%	86.6%	79.7%	74.2%	80.4%	84.7%	79.1%
Ownership								
For profit, incorporated	89.5%	91.8%	91.2%	91.1%	88.6%	89.0%	91.1%	89.2%
For profit, unincorporated	87.0%	90.4%	92.4%	86.5%	88.2%	85.2%	91.0%	85.8%
Nonprofit	88.5%	88.4%	85.0%	90.5%	90.2%	87.3%	87.5%	88.7%
Age of firm								
Less than 5 years	87.1%	91.0%	90.3%	86.8%	86.9%	80.8%	90.5%	83.8%
5-9 years	89.2%	91.1%	90.5%	89.2%	85.4%	90.9%	90.4%	88.2%
10-19 years	85.0%	91.3%	90.4%	88.1%	79.3%	81.9%	89.7%	82.3%
20 or more years	89.8%	91.3%	91.4%	91.7%	91.2%	88.9%	91.4%	89.6%
Multi/single status								
2 or more locations	89.0%	98.1%	94.9%	92.8%	90.5%	88.5%	92.7%	88.9%
1 location only	89.2%	91.2%	90.7%	89.9%	86.8%	84.9%	90.7%	87.7%
Percent full-time employees								
Less than 25%	86.7%	93.0%	88.3%	86.5%	90.3%	83.8%	89.4%	85.9%
25-49 %	86.0%	95.4%	89.7%	83.5%	87.2%	84.6%	89.4%	85.2%
50-74 %	87.5%	92.5%	89.0%	88.4%	90.5%	86.1%	90.2%	87.0%
75% or more	89.4%	90.9%	91.2%	90.9%	88.8%	88.9%	90.9%	89.1%
Union presence								
No union employees	89.4%	91.6%	91.4%	90.7%	88.6%	88.6%	91.3%	88.8%
Has union employees	88.1%	83.8%	81.5%	87.2%	91.0%	88.0%	81.9%	88.5%
Unknown	88.5%	87.8%	97.5%	88.9%	89.7%	88.3%	88.7%	88.4%
Percent low wage employees								
50% or more low wage	80.4%	85.6%	80.3%	78.8%	75.4%	82.1%	79.9%	80.5%
Less than 50% low wage	91.2%	92.1%	92.4%	92.8%	92.6%	90.1%	92.5%	90.9%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2009 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

** 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.B.3.b.(1)(2009) Standard error for percent of private-sector full-time employees eligible for health insurance at establishments that offer health insurance by firm size and selected characteristics: United States, 2009

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	0.34%	0.42%	0.75%	0.36%	1.31%	0.38%	0.51%	0.43%
Industry group **								
Agric., fish., forest.	4.90%	2.36%	11.60%	10.81%	10.41%	12.54%	3.90%	5.80%
Mining and manufacturing	0.42%	1.54%	1.03%	0.62%	0.86%	0.57%	1.14%	0.43%
Construction	0.97%	1.22%	1.63%	1.79%	4.12%	5.15%	0.94%	1.98%
Utilities and transp.	1.67%	3.52%	2.37%	2.22%	0.98%	2.31%	1.97%	1.86%
Wholesale trade	0.46%	1.38%	1.61%	1.32%	0.86%	1.03%	0.78%	0.55%
Fin. svcs. and real estate	0.66%	1.19%	1.84%	1.65%	0.71%	0.93%	0.76%	0.73%
Retail trade	0.55%	0.93%	1.84%	2.00%	1.35%	0.73%	1.85%	0.61%
Professional services	0.49%	0.98%	0.57%	0.75%	0.86%	0.81%	0.65%	0.51%
Other services	1.37%	0.61%	1.33%	1.58%	4.51%	1.59%	0.97%	1.68%
Ownership								
For profit, incorporated	0.36%	0.44%	0.79%	0.50%	1.50%	0.53%	0.47%	0.44%
For profit, unincorporated	1.27%	0.82%	1.12%	2.15%	2.11%	2.52%	0.81%	1.75%
Nonprofit	0.53%	2.21%	2.56%	1.52%	1.09%	1.21%	1.96%	0.71%
Age of firm								
Less than 5 years	1.32%	1.54%	2.73%	2.95%	3.54%	4.41%	1.45%	2.38%
5-9 years	0.90%	1.45%	2.18%	2.36%	2.06%	2.94%	1.33%	1.26%
10-19 years	1.40%	0.74%	0.67%	1.16%	4.23%	2.47%	0.69%	2.03%
20 or more years	0.21%	0.79%	0.73%	0.62%	0.69%	0.33%	0.62%	0.29%
Multi/single status								
2 or more locations	0.38%	1.20%	1.05%	1.05%	1.17%	0.38%	1.34%	0.38%
1 location only	0.72%	0.42%	0.77%	0.46%	1.80%	1.79%	0.53%	1.32%
Percent full-time employees								
Less than 25%	1.87%	3.59%	2.63%	4.29%	2.29%	2.62%	1.95%	1.92%
25-49 %	0.81%	0.73%	2.58%	3.87%	2.62%	1.87%	2.17%	0.90%
50-74 %	0.78%	0.95%	1.40%	1.14%	1.36%	1.04%	1.00%	0.80%
75% or more	0.43%	0.49%	0.89%	0.41%	1.46%	0.53%	0.62%	0.52%
Union presence								
No union employees	0.47%	0.35%	0.65%	0.39%	1.43%	0.67%	0.40%	0.58%
Has union employees	0.60%	2.89%	5.38%	2.89%	2.07%	0.70%	2.84%	0.71%
Unknown	1.00%	8.49%	1.05%	3.65%	2.63%	1.10%	5.43%	1.02%
Percent low wage employees								
50% or more low wage	0.83%	1.16%	1.86%	1.74%	4.21%	0.94%	1.31%	0.95%
Less than 50% low wage	0.31%	0.40%	0.58%	0.51%	0.64%	0.44%	0.44%	0.38%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2009 Medical Expenditure Panel Survey-Insurance Component.

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** 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.B.3.b.(1).a(2009) Percent of private-sector full-time employees eligible for health insurance that are enrolled in health insurance at establishments that offer health insurance by firm size and selected characteristics: United States, 2009

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	79.6%	79.4%	76.4%	76.7%	79.3%	80.7%	77.0%	80.1%
Industry group **								
Agric., fish., forest.	81.8%	79.0%	54.2%	79.7%	83.1%	90.2%	66.8%	89.2%
Mining and manufacturing	85.5%	79.7%	76.1%	80.4%	84.1%	88.8%	77.9%	86.7%
Construction	79.4%	82.1%	77.5%	78.2%	79.3%	83.1%	79.2%	79.5%
Utilities and transp.	85.6%	72.8%	78.3%	83.6%	84.1%	87.0%	77.0%	86.6%
Wholesale trade	83.8%	82.0%	79.5%	80.7%	81.2%	87.9%	77.7%	85.8%
Fin. svcs. and real estate	84.5%	80.6%	81.2%	82.4%	81.4%	85.9%	81.1%	85.0%
Retail trade	71.5%	77.7%	72.6%	70.2%	69.7%	71.5%	73.4%	71.2%
Professional services	82.8%	78.5%	76.7%	77.7%	81.1%	86.1%	77.8%	83.9%
Other services	66.9%	78.8%	75.2%	67.3%	69.2%	63.8%	73.9%	65.2%
Ownership								
For profit, incorporated	79.0%	79.1%	76.3%	76.6%	78.7%	79.9%	76.6%	79.5%
For profit, unincorporated	78.1%	79.5%	74.1%	72.7%	75.7%	81.3%	76.8%	78.5%
Nonprofit	84.3%	82.7%	81.7%	81.7%	83.4%	86.0%	80.8%	84.8%
Age of firm								
Less than 5 years	74.0%	79.6%	77.2%	66.1%	71.0%	79.4%	74.6%	73.4%
5-9 years	74.7%	79.9%	75.8%	73.6%	76.2%	69.3%	78.0%	71.9%
10-19 years	76.0%	78.9%	76.4%	74.3%	75.2%	76.5%	76.2%	75.8%
20 or more years	80.6%	79.6%	76.4%	78.8%	80.6%	81.3%	77.5%	81.1%
Multi/single status								
2 or more locations	80.4%	71.3%	80.2%	81.0%	79.4%	80.6%	80.0%	80.4%
1 location only	77.8%	79.5%	76.1%	75.7%	79.2%	86.0%	76.8%	78.9%
Percent full-time employees								
Less than 25%	75.6%	90.5%	82.9%	77.8%	72.1%	73.7%	83.9%	73.2%
25-49 %	68.7%	89.0%	74.0%	65.9%	73.2%	64.1%	77.1%	66.8%
50-74 %	73.1%	81.1%	71.4%	68.6%	69.2%	74.1%	73.9%	72.9%
75% or more	80.9%	78.7%	76.9%	77.8%	80.8%	82.4%	77.3%	81.7%
Union presence								
No union employees	78.1%	79.0%	75.6%	75.9%	78.8%	78.8%	76.4%	78.6%
Has union employees	84.5%	90.0%	91.0%	86.2%	82.3%	84.4%	90.2%	84.2%
Unknown	81.5%	76.1%	70.9%	75.1%	84.8%	81.6%	72.1%	81.7%
Percent low wage employees								
50% or more low wage	67.0%	77.2%	62.4%	57.8%	67.3%	68.3%	66.4%	67.1%
Less than 50% low wage	82.3%	79.8%	78.0%	80.0%	82.0%	83.9%	78.5%	83.2%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2009 Medical Expenditure Panel Survey-Insurance Component.

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Table I.B.3.b.(1).a(2009) Standard error for percent of private-sector full-time employees eligible for health insurance that are enrolled in health insurance at establishments that offer health insurance by firm size and selected characteristics: United States, 2009

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	0.29%	0.47%	0.54%	0.55%	0.50%	0.50%	0.32%	0.36%
Industry group **								
Agric., fish., forest.	4.70%	5.27%	12.17%	12.97%	10.85%	4.22%	6.28%	5.00%
Mining and manufacturing	0.84%	2.58%	1.21%	1.44%	2.01%	0.93%	1.42%	0.82%
Construction	0.80%	1.08%	1.33%	1.85%	3.99%	2.91%	0.62%	1.72%
Utilities and transp.	0.91%	4.72%	3.42%	4.65%	2.80%	1.63%	2.51%	0.99%
Wholesale trade	0.75%	2.23%	3.29%	1.47%	2.16%	0.75%	1.92%	1.08%
Fin. svcs. and real estate	0.51%	1.87%	1.40%	1.79%	1.69%	0.77%	1.22%	0.59%
Retail trade	0.82%	2.19%	1.70%	1.60%	2.70%	0.97%	1.29%	0.93%
Professional services	0.33%	1.17%	0.74%	0.93%	0.88%	0.57%	0.72%	0.36%
Other services	0.83%	1.40%	1.63%	2.48%	2.43%	0.92%	1.14%	0.97%
Ownership								
For profit, incorporated	0.39%	0.42%	0.47%	0.52%	0.76%	0.54%	0.30%	0.44%
For profit, unincorporated	0.47%	1.34%	2.49%	1.81%	2.76%	0.87%	1.05%	0.78%
Nonprofit	0.45%	2.10%	1.79%	1.71%	0.64%	0.62%	1.49%	0.48%
Age of firm								
Less than 5 years	1.31%	1.11%	2.12%	2.55%	3.35%	5.68%	1.03%	2.75%
5-9 years	1.10%	1.50%	1.91%	2.68%	3.22%	4.65%	1.08%	2.04%
10-19 years	0.68%	1.05%	1.35%	1.33%	1.63%	1.80%	0.67%	1.28%
20 or more years	0.25%	0.63%	0.97%	0.94%	0.49%	0.44%	0.49%	0.28%
Multi/single status								
2 or more locations	0.37%	5.17%	1.89%	0.80%	0.69%	0.49%	1.35%	0.37%
1 location only	0.24%	0.48%	0.60%	0.64%	1.16%	4.37%	0.31%	0.64%
Percent full-time employees								
Less than 25%	1.65%	4.51%	5.46%	4.14%	3.48%	1.62%	3.65%	1.58%
25-49 %	1.71%	2.14%	2.58%	2.48%	2.42%	2.14%	1.55%	1.82%
50-74 %	0.94%	1.54%	2.50%	3.12%	1.43%	1.51%	1.72%	1.13%
75% or more	0.30%	0.43%	0.61%	0.53%	0.47%	0.46%	0.32%	0.40%
Union presence								
No union employees	0.30%	0.49%	0.69%	0.51%	0.61%	0.50%	0.31%	0.38%
Has union employees	0.60%	2.40%	1.58%	1.87%	3.28%	0.73%	1.18%	0.65%
Unknown	1.04%	5.79%	9.04%	7.67%	2.56%	1.08%	4.59%	0.99%
Percent low wage employees								
50% or more low wage	0.82%	1.84%	2.39%	2.50%	1.95%	1.09%	1.46%	0.92%
Less than 50% low wage	0.27%	0.52%	0.55%	0.46%	0.41%	0.39%	0.33%	0.32%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2009 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

** 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.B.3.b.(2)(2009) Percent of private-sector full-time employees that are enrolled in health insurance at establishments that offer health insurance by firm size and selected characteristics: United States, 2009

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	70.9%	72.5%	69.4%	69.4%	70.5%	71.4%	69.9%	71.1%
Industry group **								
Agric., fish., forest.	70.7%	74.0%	46.0%	63.9%	81.9%	77.2%	58.0%	77.0%
Mining and manufacturing	81.2%	71.3%	72.2%	77.2%	80.0%	84.2%	73.4%	82.4%
Construction	69.3%	75.3%	68.9%	69.5%	66.9%	66.0%	71.0%	67.6%
Utilities and transp.	76.4%	64.8%	71.3%	76.9%	78.9%	76.5%	69.7%	77.1%
Wholesale trade	79.0%	76.4%	75.3%	77.9%	77.5%	81.7%	74.1%	80.7%
Fin. svcs. and real estate	77.9%	75.2%	75.0%	78.5%	78.2%	78.2%	76.1%	78.2%
Retail trade	62.9%	70.4%	63.5%	61.9%	59.3%	63.1%	64.8%	62.5%
Professional services	74.9%	71.7%	71.6%	72.6%	73.6%	76.7%	72.4%	75.4%
Other services	53.6%	70.6%	65.1%	53.6%	51.3%	51.3%	62.6%	51.6%
Ownership								
For profit, incorporated	70.7%	72.6%	69.6%	69.8%	69.8%	71.1%	69.8%	70.9%
For profit, unincorporated	68.0%	71.8%	68.5%	62.9%	66.8%	69.2%	69.9%	67.4%
Nonprofit	74.7%	73.1%	69.5%	74.0%	75.2%	75.0%	70.7%	75.2%
Age of firm								
Less than 5 years	64.5%	72.4%	69.7%	57.3%	61.7%	64.2%	67.5%	61.5%
5-9 years	66.6%	72.8%	68.5%	65.7%	65.1%	63.0%	70.5%	63.4%
10-19 years	64.6%	72.0%	69.1%	65.5%	59.6%	62.7%	68.3%	62.4%
20 or more years	72.4%	72.6%	69.8%	72.3%	73.5%	72.2%	70.9%	72.6%
Multi/single status								
2 or more locations	71.6%	70.0%	76.1%	75.2%	71.9%	71.3%	74.1%	71.5%
1 location only	69.4%	72.5%	69.0%	68.1%	68.7%	73.0%	69.6%	69.2%
Percent full-time employees								
Less than 25%	65.5%	84.2%	73.2%	67.3%	65.1%	61.8%	75.0%	62.9%
25-49 %	59.1%	84.9%	66.3%	55.0%	63.8%	54.2%	68.9%	56.9%
50-74 %	63.9%	75.0%	63.6%	60.7%	62.6%	63.8%	66.7%	63.4%
75% or more	72.3%	71.6%	70.2%	70.8%	71.7%	73.3%	70.3%	72.8%
Union presence								
No union employees	69.8%	72.4%	69.2%	68.9%	69.8%	69.8%	69.8%	69.8%
Has union employees	74.4%	75.4%	74.2%	75.2%	74.9%	74.3%	73.9%	74.5%
Unknown	72.0%	66.8%	69.1%	66.8%	76.1%	72.1%	63.9%	72.3%
Percent low wage employees								
50% or more low wage	53.9%	66.1%	50.1%	45.5%	50.7%	56.1%	53.0%	54.0%
Less than 50% low wage	75.1%	73.5%	72.1%	74.2%	75.9%	75.6%	72.6%	75.7%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2009 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

** 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.B.3.b.(2)(2009) Standard error for percent of private-sector full-time employees that are enrolled in health insurance at establishments that offer health insurance by firm size and selected characteristics: United States, 2009

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	0.48%	0.49%	0.80%	0.44%	1.20%	0.64%	0.39%	0.59%
Industry group **								
Agric., fish., forest.	5.48%	5.84%	11.43%	11.30%	10.74%	11.71%	5.73%	6.31%
Mining and manufacturing	0.96%	2.54%	1.54%	1.48%	2.21%	1.02%	1.88%	0.91%
Construction	1.09%	1.64%	1.97%	2.57%	4.67%	4.74%	1.13%	2.26%
Utilities and transp.	1.96%	6.25%	3.20%	4.89%	2.14%	2.82%	3.49%	2.11%
Wholesale trade	0.80%	2.26%	3.17%	2.16%	2.14%	1.13%	1.58%	1.10%
Fin. svcs. and real estate	0.83%	2.33%	1.99%	2.22%	1.90%	1.26%	1.47%	0.95%
Retail trade	0.67%	2.20%	1.99%	1.82%	2.46%	0.59%	1.84%	0.78%
Professional services	0.56%	1.28%	1.04%	1.05%	1.14%	0.81%	0.76%	0.59%
Other services	1.27%	1.41%	1.81%	2.08%	3.57%	1.39%	1.20%	1.55%
Ownership								
For profit, incorporated	0.55%	0.55%	0.91%	0.48%	1.53%	0.80%	0.44%	0.65%
For profit, unincorporated	0.91%	1.58%	2.25%	1.89%	2.28%	2.39%	1.05%	1.49%
Nonprofit	0.68%	3.17%	3.10%	1.77%	1.17%	1.31%	2.19%	0.81%
Age of firm								
Less than 5 years	1.35%	1.81%	1.99%	3.22%	3.18%	5.29%	1.13%	2.68%
5-9 years	1.44%	1.52%	2.43%	3.76%	2.70%	4.89%	1.29%	2.39%
10-19 years	1.43%	1.40%	1.46%	1.23%	3.74%	2.83%	0.65%	2.22%
20 or more years	0.35%	0.91%	1.12%	0.87%	0.76%	0.51%	0.56%	0.42%
Multi/single status								
2 or more locations	0.58%	4.94%	2.25%	1.24%	1.27%	0.62%	1.82%	0.58%
1 location only	0.53%	0.49%	0.79%	0.55%	1.66%	4.12%	0.34%	1.16%
Percent full-time employees								
Less than 25%	2.07%	6.23%	5.49%	5.65%	4.20%	1.62%	3.97%	1.84%
25-49 %	1.37%	2.36%	3.21%	3.40%	3.60%	1.63%	2.40%	1.40%
50-74 %	1.02%	1.27%	2.73%	3.08%	1.87%	1.10%	1.90%	1.11%
75% or more	0.54%	0.56%	0.91%	0.49%	1.32%	0.74%	0.47%	0.67%
Union presence								
No union employees	0.53%	0.56%	0.79%	0.49%	1.51%	0.81%	0.28%	0.67%
Has union employees	0.71%	3.47%	5.45%	2.78%	3.10%	0.70%	3.04%	0.79%
Unknown	1.19%	7.68%	9.03%	6.42%	2.61%	1.27%	6.16%	1.23%
Percent low wage employees								
50% or more low wage	0.79%	1.85%	1.94%	1.48%	3.20%	1.28%	1.25%	0.87%
Less than 50% low wage	0.43%	0.52%	0.74%	0.51%	0.65%	0.60%	0.35%	0.54%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2009 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

** 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.B.4(2009) Number of part-time private-sector employees by firm size and selected characteristics: United States, 2009

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	22,798,497	3,876,027	2,685,755	3,381,189	3,837,253	9,018,273	8,316,243	14,482,254
Industry group **								
Agric., fish., forest.	276,991	140,005	50,340	74,263 *	8,027 *	4,356 *	223,881	53,110 *
Mining and manufacturing	368,717	91,706	69,144	76,112	64,579	67,177	200,796	167,921
Construction	447,983	240,128	75,083	75,290	46,514 *	10,968 *	369,411	78,572
Utilities and transp.	776,870	54,754	36,808	50,907	85,379	549,021	110,111	666,758
Wholesale trade	330,427	87,992	57,822	81,090	65,719 *	37,804	170,679	159,747 *
Fin. svcs. and real estate	1,093,592	245,233	74,764	103,223	167,324	503,047	368,618	724,974
Retail trade	4,596,074	568,834	309,246	302,257	260,119	3,155,618	1,055,714	3,540,360
Professional services	5,569,389	892,999	509,052	726,617	1,350,602	2,090,119	1,751,762	3,817,627
Other services	9,338,455	1,554,377	1,503,496	1,891,429	1,788,990	2,600,163	4,065,270	5,273,185
Ownership								
For profit, incorporated	14,701,552	2,030,814	1,699,329	2,075,376	2,159,401	6,736,632	4,881,563	9,819,988
For profit, unincorporated	4,402,473	1,377,680	687,887	793,451	578,007	965,448	2,423,518	1,978,955
Nonprofit	3,694,472	467,533	298,540	512,362	1,099,844	1,316,193	1,011,161	2,683,311
Age of firm								
Less than 5 years	2,071,818	796,556	479,652	465,543	209,826	120,241	1,520,857	550,961
5-9 years	2,261,974	641,196	455,755	545,233	348,256	271,533 *	1,407,915	854,059
10-19 years	3,745,878	896,973	666,002	740,864	731,113	710,926	1,941,223	1,804,655
20 or more years	14,718,826	1,541,302	1,084,346	1,629,548	2,548,057	7,915,573	3,446,248	11,272,579
Multi/single status								
2 or more locations	11,228,165	19,730	103,503	513,239	2,015,930	8,575,764	350,260	10,877,905
1 location only	11,570,332	3,856,298	2,582,253	2,867,950	1,821,322	442,509	7,965,983	3,604,349
Percent full-time employees								
Less than 25%	7,263,860	1,856,553	1,172,602	1,301,895	1,240,435	1,692,375	3,823,554	3,440,306
25-49 %	5,463,823	775,667	565,448	828,548	1,137,545	2,156,615	1,710,642	3,753,182
50-74 %	6,562,417	961,312	563,018	717,633	823,479	3,496,975	1,863,639	4,698,777
75% or more	3,508,397	282,496	384,687	533,112	635,794	1,672,308	918,407	2,589,989
Union presence								
No union employees	18,752,763	3,711,661	2,557,317	3,219,350	3,413,099	5,851,337	7,959,887	10,792,876
Has union employees	2,522,994	89,656	67,149	80,321	328,554	1,957,314	193,631	2,329,363
Unknown	1,522,740	74,710	61,289	81,518 *	95,600	1,209,622	162,725	1,360,014
Percent low-wage employees								
50% or more low wage	12,651,099	2,081,658	1,578,781	1,998,648	2,331,307	4,660,704	4,768,266	7,882,832
Less than 50% low wage	10,147,398	1,794,369	1,106,974	1,382,540	1,505,946	4,357,568	3,547,976	6,599,422

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2009 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.

Totals may not sum exactly because of rounding.

Table I.B.4(2009) Standard error for number of part-time private-sector employees by firm size and selected characteristics: United States, 2009

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	268,260	72,083	45,852	106,725	112,519	192,583	127,615	258,809
Industry group **								
Agric., fish., forest.	44,332	16,167	7,798	39,950 *	6,220 *	2,380 *	28,567	37,971 *
Mining and manufacturing	20,845	9,192	8,250	10,158	14,412	11,249	17,950	16,220
Construction	36,157	15,578	9,435	6,815	19,105 *	3,900 *	22,584	23,382
Utilities and transp.	101,399	5,332	5,755	11,768	24,869	91,789	11,839	95,573
Wholesale trade	49,477	9,159	6,166	21,467	26,758 *	6,196	12,780	49,645 *
Fin. svcs. and real estate	42,936	22,558	14,150	17,603	26,841	32,360	41,391	31,355
Retail trade	173,070	15,363	18,299	35,722	34,683	167,165	35,905	178,405
Professional services	209,530	23,434	23,693	28,274	85,092	162,514	49,908	210,811
Other services	150,252	45,583	45,921	72,271	126,681	163,434	92,970	141,370
Ownership								
For profit, incorporated	279,269	43,619	34,132	70,092	175,554	224,324	85,068	262,770
For profit, unincorporated	162,568	41,416	38,659	56,564	41,792	67,539	74,382	114,777
Nonprofit	174,681	31,819	23,574	36,399	89,654	123,532	64,837	160,853
Age of firm								
Less than 5 years	120,476	26,606	53,791	35,805	57,379	19,639	80,227	49,666
5-9 years	135,653	29,516	29,474	44,714	63,887	113,523 *	67,424	129,292
10-19 years	133,307	31,075	39,531	45,440	100,149	72,642	60,405	136,338
20 or more years	269,444	29,346	47,885	113,972	137,105	224,084	104,631	267,430
Multi/single status								
2 or more locations	311,782	2,839	18,302	25,167	111,532	241,292	17,404	304,160
1 location only	248,556	72,631	44,698	95,196	138,699	122,026	123,678	176,829
Percent full-time employees								
Less than 25%	176,396	80,757	45,377	109,351	114,749	131,346	85,436	136,532
25-49 %	160,569	46,233	49,049	65,413	99,638	158,767	77,520	166,322
50-74 %	204,000	23,294	33,014	46,397	58,924	210,216	57,122	215,920
75% or more	88,632	9,877	13,800	32,012	26,839	89,677	30,797	70,168
Union presence								
No union employees	231,704	67,357	43,328	91,802	104,775	182,363	113,677	193,908
Has union employees	153,624	9,801	12,093	15,382	73,289	115,615	18,252	151,835
Unknown	57,303	12,063	5,936	27,302 *	16,554	68,674	14,717	59,051
Percent low-wage employees								
50% or more low wage	186,169	67,185	57,561	98,734	146,963	174,823	83,096	230,936
Less than 50% low wage	262,493	36,595	50,790	55,682	126,351	161,461	72,079	248,835

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2009 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.

Totals may not sum exactly because of rounding.

Table I.B.4.a(2009) Percent of number of part-time private-sector employees by firm size and selected characteristics: United States, 2009

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	22,798,497	17.0%	11.8%	14.8%	16.8%	39.6%	36.5%	63.5%
Industry group **								
Agric., fish., forest.	276,991	50.5%	18.2%	26.8%	2.9%*	1.6%*	80.8%	19.2%*
Mining and manufacturing	368,717	24.9%	18.8%	20.6%	17.5%	18.2%	54.5%	45.5%
Construction	447,983	53.6%	16.8%	16.8%	10.4%*	2.4%*	82.5%	17.5%
Utilities and transp.	776,870	7.0%	4.7%	6.6%*	11.0%	70.7%	14.2%	85.8%
Wholesale trade	330,427	26.6%	17.5%	24.5%	19.9%*	11.4%	51.7%	48.3%*
Fin. svcs. and real estate	1,093,592	22.4%	6.8%	9.4%	15.3%	46.0%	33.7%	66.3%
Retail trade	4,596,074	12.4%	6.7%	6.6%	5.7%	68.7%	23.0%	77.0%
Professional services	5,569,389	16.0%	9.1%	13.0%	24.3%	37.5%	31.5%	68.5%
Other services	9,338,455	16.6%	16.1%	20.3%	19.2%	27.8%	43.5%	56.5%
Ownership								
For profit, incorporated	14,701,552	13.8%	11.6%	14.1%	14.7%	45.8%	33.2%	66.8%
For profit, unincorporated	4,402,473	31.3%	15.6%	18.0%	13.1%	21.9%	55.0%	45.0%
Nonprofit	3,694,472	12.7%	8.1%	13.9%	29.8%	35.6%	27.4%	72.6%
Age of firm								
Less than 5 years	2,071,818	38.4%	23.2%	22.5%	10.1%	5.8%	73.4%	26.6%
5-9 years	2,261,974	28.3%	20.1%	24.1%	15.4%	12.0%*	62.2%	37.8%
10-19 years	3,745,878	23.9%	17.8%	19.8%	19.5%	19.0%	51.8%	48.2%
20 or more years	14,718,826	10.5%	7.4%	11.1%	17.3%	53.8%	23.4%	76.6%
Multi/single status								
2 or more locations	11,228,165	0.2%	0.9%	4.6%	18.0%	76.4%	3.1%	96.9%
1 location only	11,570,332	33.3%	22.3%	24.8%	15.7%	3.8%	68.8%	31.2%
Percent full-time employees								
Less than 25%	7,263,860	25.6%	16.1%	17.9%	17.1%	23.3%	52.6%	47.4%
25-49 %	5,463,823	14.2%	10.3%	15.2%	20.8%	39.5%	31.3%	68.7%
50-74 %	6,562,417	14.6%	8.6%	10.9%	12.5%	53.3%	28.4%	71.6%
75% or more	3,508,397	8.1%	11.0%	15.2%	18.1%	47.7%	26.2%	73.8%
Union presence								
No union employees	18,752,763	19.8%	13.6%	17.2%	18.2%	31.2%	42.4%	57.6%
Has union employees	2,522,994	3.6%	2.7%	3.2%	13.0%	77.6%	7.7%	92.3%
Unknown	1,522,740	4.9%	4.0%	5.4%*	6.3%	79.4%	10.7%	89.3%
Percent low-wage employees								
50% or more low wage	12,651,099	16.5%	12.5%	15.8%	18.4%	36.8%	37.7%	62.3%
Less than 50% low wage	10,147,398	17.7%	10.9%	13.6%	14.8%	42.9%	35.0%	65.0%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2009 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.

Percents may not add to 100% because of rounding.

Table I.B.4.a(2009) Standard error for percent of number of part-time private-sector employees by firm size and selected characteristics: United States, 2009

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	268,260	0.38%	0.21%	0.42%	0.45%	0.53%	0.59%	0.59%
Industry group **								
Agric., fish., forest.	44,332	5.95%	4.41%	7.86%	2.14%*	2.08%*	6.77%	6.77%*
Mining and manufacturing	20,845	1.92%	2.04%	2.73%	3.26%	3.35%	3.72%	3.72%
Construction	36,157	3.08%	2.50%	1.35%	3.21%*	0.72%*	3.75%	3.75%
Utilities and transp.	101,399	1.00%	1.00%	2.39%*	2.65%	4.28%	1.71%	1.71%
Wholesale trade	49,477	3.18%	2.94%	3.14%	3.12%*	1.80%	5.60%	5.60%*
Fin. svcs. and real estate	42,936	1.43%	1.15%	1.36%	2.41%	3.16%	2.80%	2.80%
Retail trade	173,070	0.51%	0.55%	0.92%	0.69%	1.55%	1.29%	1.29%
Professional services	209,530	0.76%	0.55%	0.62%	1.20%	1.79%	1.46%	1.46%
Other services	150,252	0.44%	0.55%	0.65%	1.32%	1.60%	0.97%	0.97%
Ownership								
For profit, incorporated	279,269	0.39%	0.24%	0.61%	1.10%	1.06%	0.70%	0.70%
For profit, unincorporated	162,568	0.96%	0.92%	0.94%	0.70%	1.14%	1.41%	1.41%
Nonprofit	174,681	1.33%	0.57%	0.90%	1.88%	2.59%	1.98%	1.98%
Age of firm								
Less than 5 years	120,476	1.76%	1.76%	1.70%	1.92%	0.88%	1.15%	1.15%
5-9 years	135,653	1.47%	1.58%	2.10%	2.66%	3.49%*	4.01%	4.01%
10-19 years	133,307	1.05%	1.31%	1.19%	1.98%	1.64%	2.18%	2.18%
20 or more years	269,444	0.32%	0.32%	0.78%	0.81%	0.98%	0.76%	0.76%
Multi/single status								
2 or more locations	311,782	0.03%	0.14%	0.24%	0.79%	0.72%	0.13%	0.13%
1 location only	248,556	0.70%	0.60%	0.67%	1.05%	0.99%	1.00%	1.00%
Percent full-time employees								
Less than 25%	176,396	0.83%	0.84%	1.57%	1.42%	1.45%	0.98%	0.98%
25-49 %	160,569	0.79%	0.88%	1.32%	1.49%	2.38%	1.53%	1.53%
50-74 %	204,000	0.73%	0.58%	0.87%	0.71%	1.77%	1.33%	1.33%
75% or more	88,632	0.24%	0.37%	1.00%	0.99%	1.50%	0.63%	0.63%
Union presence								
No union employees	231,704	0.32%	0.30%	0.39%	0.57%	0.76%	0.53%	0.53%
Has union employees	153,624	0.41%	0.48%	0.63%	2.45%	2.09%	0.84%	0.84%
Unknown	57,303	0.84%	0.41%	1.82%*	1.20%	2.26%	1.03%	1.03%
Percent low-wage employees								
50% or more low wage	186,169	0.69%	0.48%	0.73%	1.07%	1.11%	1.00%	1.00%
Less than 50% low wage	262,493	0.76%	0.52%	0.46%	0.93%	0.88%	0.98%	0.98%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2009 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.

Percents may not add to 100% because of rounding.

Table I.B.4.b(2009) Percent of private-sector part-time employees at establishments that offer health insurance by firm size and selected characteristics: United States, 2009

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	74.2%	26.8%	43.7%	66.0%	92.1%	99.2%	39.0%	94.5%
Industry group **								
Agric., fish., forest.	40.8%	12.7%	41.7%	83.8%	94.9%	100.0%	27.0%	99.2%
Mining and manufacturing	67.6%	29.9%	64.4%	71.5%	92.1%	94.4%	48.1%	90.9%
Construction	46.5%	21.6%	77.4%	83.8%	52.5%	100.0%	41.5%	70.1%
Utilities and transp.	88.6%	22.8%	45.2%	86.5%	92.4%	97.7%	37.3%	97.1%
Wholesale trade	70.6%	46.4%	74.0%	60.5%	95.8%	99.3%	59.9%	82.0%
Fin. svcs. and real estate	78.4%	30.9%	47.1%	78.4%	99.4%	99.1%	38.6%	98.6%
Retail trade	84.9%	22.1%	49.2%	76.2%	93.4%	99.8%	37.2%	99.1%
Professional services	81.3%	35.8%	59.0%	74.4%	94.8%	99.9%	49.4%	95.9%
Other services	65.8%	23.6%	33.5%	58.4%	90.1%	98.5%	34.1%	90.3%
Ownership								
For profit, incorporated	76.5%	28.3%	45.3%	61.3%	89.9%	99.3%	40.7%	94.3%
For profit, unincorporated	56.1%	19.3%	33.9%	62.4%	91.3%	97.9%	27.8%	90.6%
Nonprofit	87.0%	42.3%	57.9%	90.2%	97.0%	100.0%	57.3%	98.2%
Age of firm								
Less than 5 years	36.2%	15.1%	23.9%	47.8%	84.3%	95.3%	22.1%	75.1%
5-9 years	49.4%	18.8%	34.4%	52.0%	88.3%	91.7%	29.1%	82.8%
10-19 years	62.9%	25.8%	45.7%	63.0%	89.2%	98.9%	39.1%	88.6%
20 or more years	86.3%	36.7%	55.3%	77.2%	94.1%	99.6%	50.4%	97.3%
Multi/single status								
2 or more locations	96.1%	41.9%	61.6%	72.1%	90.7%	99.4%	64.6%	97.1%
1 location only	53.0%	26.7%	43.0%	64.9%	93.7%	96.2%	37.8%	86.5%
Percent full-time employees								
Less than 25%	52.7%	14.5%	23.2%	41.6%	87.0%	98.3%	22.0%	86.7%
25-49 %	80.6%	33.3%	54.0%	75.6%	93.4%	99.8%	47.9%	95.6%
50-74 %	83.4%	37.0%	53.5%	80.9%	94.2%	99.0%	49.0%	97.1%
75% or more	91.8%	54.8%	77.0%	90.2%	97.3%	99.9%	72.4%	98.7%
Union presence								
No union employees	70.4%	26.7%	43.5%	66.4%	92.4%	99.1%	38.9%	93.6%
Has union employees	94.9%	40.5%	67.5%	85.1%	91.2%	99.3%	55.0%	98.2%
Unknown	87.9%	12.7%*	29.0%	30.9%*	84.6%	99.7%	23.6%	95.6%
Percent low wage employees								
50% or more low wage	67.8%	15.8%	29.6%	52.9%	90.2%	99.1%	27.2%	92.3%
Less than 50% low wage	82.3%	39.5%	64.0%	84.9%	95.0%	99.4%	54.8%	97.1%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2009 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.B.4.b(2009) Standard error for percent of private-sector part-time employees at establishments that offer health insurance by firm size and selected characteristics: United States, 2009

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	0.48%	0.78%	1.58%	1.48%	1.55%	0.26%	0.66%	0.48%
Industry group **								
Agric., fish., forest.	6.86%	3.62%	11.31%	17.23%	22.39%	18.26%	5.89%	0.57%
Mining and manufacturing	2.75%	3.32%	6.31%	7.02%	5.77%	4.22%	4.02%	2.94%
Construction	3.21%	3.07%	3.08%	6.90%	15.28%	10.54%	2.53%	10.51%
Utilities and transp.	1.26%	5.67%	11.68%	7.40%	2.65%	1.14%	4.46%	1.16%
Wholesale trade	2.75%	5.05%	7.10%	10.76%	5.84%	0.64%	2.88%	5.42%
Fin. svcs. and real estate	1.74%	3.48%	8.67%	5.61%	0.39%	0.47%	2.12%	0.38%
Retail trade	1.39%	2.37%	4.35%	6.01%	1.85%	0.12%	2.44%	0.22%
Professional services	1.12%	1.86%	3.37%	4.38%	2.25%	0.10%	1.01%	1.05%
Other services	1.10%	1.70%	1.48%	2.27%	2.33%	0.96%	1.14%	1.07%
Ownership								
For profit, incorporated	0.69%	0.71%	2.12%	2.03%	1.91%	0.19%	1.01%	0.56%
For profit, unincorporated	1.19%	2.04%	1.82%	4.38%	2.83%	1.80%	1.25%	1.53%
Nonprofit	1.23%	2.40%	2.97%	1.44%	1.97%	0.02%	1.79%	1.03%
Age of firm								
Less than 5 years	1.57%	1.58%	3.16%	6.28%	6.20%	6.07%	1.12%	4.62%
5-9 years	2.59%	1.63%	2.34%	4.35%	5.19%	10.73%	2.02%	3.76%
10-19 years	1.09%	1.58%	2.86%	2.70%	3.02%	0.67%	0.83%	2.23%
20 or more years	0.51%	1.25%	2.85%	1.69%	1.46%	0.17%	1.09%	0.41%
Multi/single status								
2 or more locations	0.32%	6.96%	5.26%	3.69%	1.91%	0.15%	5.03%	0.38%
1 location only	0.58%	0.81%	1.79%	1.55%	1.89%	2.96%	0.81%	1.59%
Percent full-time employees								
Less than 25%	0.77%	1.27%	2.28%	3.11%	3.25%	0.63%	1.22%	1.96%
25-49 %	1.29%	1.76%	3.28%	2.69%	2.32%	0.09%	1.47%	1.17%
50-74 %	0.59%	1.32%	2.39%	2.48%	0.99%	0.52%	0.86%	0.46%
75% or more	0.45%	1.41%	1.68%	1.12%	1.04%	0.08%	0.72%	0.46%
Union presence								
No union employees	0.45%	0.67%	1.67%	1.35%	1.51%	0.38%	0.64%	0.59%
Has union employees	0.91%	8.80%	8.79%	5.41%	4.64%	0.54%	4.56%	0.66%
Unknown	1.50%	4.97%*	8.27%	11.48%*	6.95%	0.47%	3.53%	1.62%
Percent low wage employees								
50% or more low wage	0.79%	1.09%	1.72%	2.09%	2.03%	0.30%	0.87%	0.75%
Less than 50% low wage	0.93%	1.24%	2.67%	2.22%	1.68%	0.44%	1.15%	0.81%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2009 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.B.4.b.(1)(2009) Percent of private-sector part-time employees eligible for health insurance at establishments that offer health insurance by firm size and selected characteristics: United States, 2009

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	34.2%	36.6%	24.8%	22.3%	25.6%	41.5%	27.6%	35.8%
Industry group **								
Agric., fish., forest.	18.3%*	57.4%	29.1%*	4.6%*	15.4%*	8.0%*	31.3%*	3.6%*
Mining and manufacturing	25.7%	28.5%	28.1%	23.8%	20.3%*	29.7%	26.7%	25.1%
Construction	42.6%	47.5%	35.9%	35.9%	72.3%	27.8%*	42.0%	44.3%
Utilities and transp.	63.6%	54.2%	22.5%*	28.7%*	31.0%*	72.8%	33.9%	65.5%
Wholesale trade	24.4%	42.9%	37.3%	22.6%*	7.9%*	19.5%	36.7%	14.7%
Fin. svcs. and real estate	43.8%	51.4%	28.9%	20.3%	26.7%	53.3%	40.8%	44.5%
Retail trade	34.2%	32.9%	18.6%	18.9%	17.4%	37.4%	23.4%	35.4%
Professional services	41.1%	44.7%	30.2%	25.7%	32.0%	51.8%	35.1%	42.6%
Other services	25.2%	24.5%	20.3%	21.3%	21.7%	30.1%	20.3%	26.6%
Ownership								
For profit, incorporated	33.5%	42.6%	25.0%	23.7%	22.6%	38.7%	29.9%	34.3%
For profit, unincorporated	31.6%	37.3%	27.8%	26.0%	35.6%	31.5%	30.2%	32.1%
Nonprofit	38.7%	18.0%	19.6%	14.3%	26.1%	63.1%	16.8%	43.5%
Age of firm								
Less than 5 years	30.0%	40.1%	30.9%	22.6%	35.0%	24.9%	31.0%	29.1%
5-9 years	27.8%	44.1%	21.3%	23.3%*	22.8%	35.2%	26.6%	28.4%
10-19 years	30.5%	40.1%	22.2%	24.4%	30.2%	35.1%	28.9%	31.2%
20 or more years	35.7%	32.8%	25.8%	21.2%	24.0%	42.6%	26.6%	37.1%
Multi/single status								
2 or more locations	39.4%	37.8%*	24.1%	23.3%	28.3%	42.5%	22.3%	39.7%
1 location only	25.1%	36.6%	24.8%	22.0%	22.8%	21.3%*	28.0%	22.3%
Percent full-time employees								
Less than 25%	26.2%	42.0%	23.7%	24.0%	21.8%	27.5%	28.1%	25.6%
25-49 %	27.1%	27.0%	14.5%	17.1%	25.3%	32.7%	19.4%	28.9%
50-74 %	41.5%	37.5%	23.7%	21.3%	21.6%	51.2%	28.6%	44.0%
75% or more	41.1%	41.0%	37.5%	28.2%	37.8%	46.8%	35.8%	42.5%
Union presence								
No union employees	32.8%	36.7%	24.4%	21.7%	24.3%	42.4%	27.3%	34.5%
Has union employees	46.8%	36.4%	28.4%*	37.4%	39.5%	48.9%	35.4%	47.4%
Unknown	25.5%	24.4%	38.0%	26.2%	23.9%	25.4%	28.3%	25.4%
Percent low wage employees								
50% or more low wage	29.4%	28.5%	20.1%	18.8%	22.4%	36.0%	22.0%	30.7%
Less than 50% low wage	39.1%	40.3%	27.8%	25.3%	30.3%	47.4%	31.4%	41.5%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2009 Medical Expenditure Panel Survey-Insurance Component.

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* 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.B.4.b.(1)(2009) Standard error for percent of private-sector part-time employees eligible for health insurance at establishments that offer health insurance by firm size and selected characteristics: United States, 2009

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	0.91%	1.28%	1.65%	1.69%	1.95%	1.05%	0.52%	1.04%
Industry group **								
Agric., fish., forest.	10.72% *	13.12%	11.61% *	9.92% *	4.70% *	17.16% *	13.21% *	10.83% *
Mining and manufacturing	3.23%	4.97%	8.19%	5.48%	8.12% *	6.22%	4.02%	4.46%
Construction	5.44%	5.64%	7.10%	8.65%	17.27%	13.68% *	4.65%	10.03%
Utilities and transp.	5.96%	13.63%	10.96% *	11.17% *	10.44% *	5.88%	6.26%	6.40%
Wholesale trade	3.44%	5.72%	7.86%	7.52% *	4.87% *	3.66%	3.95%	2.91%
Fin. svcs. and real estate	3.01%	5.49%	6.77%	4.79%	4.22%	4.25%	4.93%	3.24%
Retail trade	1.72%	4.28%	3.37%	3.49%	2.60%	1.95%	1.91%	1.94%
Professional services	1.75%	1.64%	3.10%	2.15%	4.60%	2.63%	1.19%	2.16%
Other services	1.47%	2.72%	2.77%	2.67%	4.01%	2.13%	1.43%	1.96%
Ownership								
For profit, incorporated	1.01%	2.06%	2.60%	2.41%	2.55%	1.29%	1.73%	1.24%
For profit, unincorporated	2.50%	3.35%	5.25%	4.19%	6.32%	3.95%	2.16%	3.57%
Nonprofit	1.32%	2.99%	3.90%	1.37%	3.80%	2.00%	2.18%	1.62%
Age of firm								
Less than 5 years	3.68%	4.91%	5.44%	5.17%	9.81%	5.51%	4.05%	6.65%
5-9 years	3.16%	3.45%	4.44%	7.36% *	5.96%	9.91%	2.18%	4.51%
10-19 years	1.59%	3.92%	3.23%	3.86%	5.29%	4.33%	2.18%	2.02%
20 or more years	1.06%	1.94%	3.01%	1.81%	2.31%	1.34%	0.82%	1.16%
Multi/single status								
2 or more locations	1.17%	12.51% *	4.32%	1.99%	2.14%	1.37%	3.46%	1.20%
1 location only	1.24%	1.28%	1.68%	2.00%	2.90%	9.63% *	0.59%	2.43%
Percent full-time employees								
Less than 25%	1.93%	4.29%	4.04%	4.39%	2.87%	2.48%	2.58%	2.09%
25-49 %	1.66%	4.57%	3.48%	3.86%	4.01%	2.03%	2.84%	1.84%
50-74 %	1.44%	2.16%	3.87%	2.46%	3.12%	1.94%	1.65%	1.84%
75% or more	1.39%	3.10%	2.14%	1.38%	2.40%	2.43%	1.24%	1.91%
Union presence								
No union employees	0.89%	1.19%	1.83%	1.62%	1.73%	1.22%	0.58%	1.11%
Has union employees	2.80%	9.51%	9.85% *	7.76%	7.37%	2.95%	6.61%	2.90%
Unknown	2.82%	6.01%	11.14%	6.97%	3.79%	3.17%	6.13%	2.94%
Percent low wage employees								
50% or more low wage	1.53%	3.66%	2.09%	2.19%	3.04%	1.47%	1.34%	1.76%
Less than 50% low wage	1.95%	1.06%	2.28%	1.93%	3.05%	2.74%	1.07%	2.32%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2009 Medical Expenditure Panel Survey-Insurance Component.

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* 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.B.4.b.(1).(a)(2009) Percent of private-sector part-time employees eligible for health insurance that are enrolled in health insurance at establishments that offer health insurance by firm size and selected characteristics: United States, 2009

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	44.7%	62.7%	41.4%	36.7%	42.8%	44.7%	48.4%	44.0%
Industry group **								
Agric., fish., forest.	63.6%	92.9%	44.3% *	25.6% *	0.0%	68.7%	68.7%	12.7% *
Mining and manufacturing	49.9%	37.3% *	62.9%	56.7%	53.6%	39.4%	50.4%	49.5%
Construction	70.7%	72.4%	53.7%	61.2%	98.8%	82.7%	63.5%	89.8%
Utilities and transp.	73.3%	74.2%	31.5% *	62.3%	21.0% *	77.3%	48.3%	74.2%
Wholesale trade	54.6%	63.7%	37.6%	52.0%	52.1%	75.3%	48.9%	65.6%
Fin. svcs. and real estate	55.6%	61.6%	42.8% *	48.0%	53.1%	56.1%	56.2%	55.5%
Retail trade	30.8%	53.3%	38.2%	53.9%	57.4%	28.0%	48.3%	29.5%
Professional services	58.4%	60.3%	46.8%	47.9%	52.9%	62.5%	50.8%	59.9%
Other services	27.2%	66.5%	33.1%	20.7%	26.3%	24.3%	39.2%	24.6%
Ownership								
For profit, incorporated	41.5%	63.4%	41.2%	34.5%	44.2%	39.8%	48.3%	40.2%
For profit, unincorporated	34.5%	61.6%	40.4%	31.7%	22.2%	33.2%	47.0%	30.1%
Nonprofit	60.8%	61.7%	44.6%	56.6%	54.6%	63.9%	52.1%	61.5%
Age of firm								
Less than 5 years	34.3%	57.7%	31.7% *	36.4%	7.5% *	52.6%	39.3%	30.0% *
5-9 years	32.6%	61.5%	41.5%	32.7% *	20.0% *	21.6%	52.4%	21.8%
10-19 years	38.1%	57.9%	43.2%	23.6%	46.0%	29.7%	44.8%	35.2%
20 or more years	47.1%	66.8%	42.9%	43.3%	48.3%	46.3%	51.2%	46.6%
Multi/single status								
2 or more locations	44.1%	57.0%	46.1%	47.1%	39.0%	44.8%	47.8%	44.1%
1 location only	46.4%	62.8%	41.2%	34.5%	47.9%	40.9%	48.4%	43.9%
Percent full-time employees								
Less than 25%	33.1%	70.4%	33.9%	31.9%	23.5% *	29.0%	47.8%	28.5%
25-49 %	42.2%	60.5%	43.1%	16.2% *	46.8%	42.5%	42.5%	42.1%
50-74 %	47.0%	59.8%	39.0%	44.9%	49.0%	46.3%	51.6%	46.3%
75% or more	52.0%	57.9%	46.6%	50.0%	53.3%	52.3%	49.3%	52.6%
Union presence								
No union employees	39.2%	62.4%	41.0%	34.4%	37.7%	37.0%	47.6%	37.2%
Has union employees	64.7%	70.4%	54.3%	83.3%	75.1%	62.9%	69.2%	64.5%
Unknown	48.8%	63.6%	34.4% *	17.2% *	49.7%	49.7%	37.9% *	49.2%
Percent low wage employees								
50% or more low wage	28.6%	60.4%	33.5%	24.0%	30.4%	26.6%	38.5%	27.3%
Less than 50% low wage	57.2%	63.5%	45.2%	45.2%	56.3%	59.3%	53.0%	58.1%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2009 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.B.4.b.(1).(a)(2009) Standard error for percent of private-sector part-time employees eligible for health insurance that are enrolled in health insurance at establishments that offer health insurance by firm size and selected characteristics: United States, 2009

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	1.18%	2.15%	3.71%	3.80%	3.51%	1.96%	1.15%	1.49%
Industry group **								
Agric., fish., forest.	13.46%	14.13%	14.53% *	10.94% *	0.00%	19.99%	13.45%	13.49% *
Mining and manufacturing	5.87%	13.01% *	12.86%	8.69%	9.07%	9.43%	8.17%	6.06%
Construction	5.78%	5.94%	10.36%	8.43%	18.45%	21.87%	4.91%	11.87%
Utilities and transp.	5.38%	14.72%	10.83% *	16.37%	13.04% *	6.08%	11.16%	5.58%
Wholesale trade	6.34%	9.32%	10.89%	10.02%	12.03%	12.06%	7.16%	9.08%
Fin. svcs. and real estate	4.16%	9.62%	13.53% *	10.86%	5.24%	5.58%	6.97%	4.70%
Retail trade	1.97%	8.44%	9.17%	7.54%	9.72%	1.79%	4.07%	2.10%
Professional services	1.63%	3.50%	4.78%	3.93%	4.14%	2.08%	3.01%	1.81%
Other services	2.01%	5.03%	8.06%	3.98%	3.58%	2.84%	2.28%	2.42%
Ownership								
For profit, incorporated	1.41%	3.26%	4.71%	3.58%	4.66%	2.33%	1.96%	1.83%
For profit, unincorporated	3.84%	4.97%	7.64%	8.56%	5.84%	6.06%	2.94%	5.06%
Nonprofit	1.71%	7.64%	8.45%	5.61%	2.60%	3.39%	5.32%	2.01%
Age of firm								
Less than 5 years	5.35%	6.50%	11.65% *	8.59%	8.56% *	9.56%	4.53%	9.37% *
5-9 years	4.65%	7.36%	7.62%	10.47% *	10.95% *	3.98%	3.40%	5.88%
10-19 years	2.81%	6.68%	6.04%	4.73%	8.65%	4.44%	3.55%	4.04%
20 or more years	1.37%	3.46%	3.68%	4.51%	2.51%	2.10%	2.46%	1.68%
Multi/single status								
2 or more locations	1.76%	16.22%	10.12%	2.95%	4.19%	2.00%	4.34%	1.76%
1 location only	1.56%	2.19%	3.59%	4.49%	5.28%	5.26%	1.16%	3.46%
Percent full-time employees								
Less than 25%	2.27%	4.48%	9.14%	6.96%	7.27% *	3.63%	2.80%	3.01%
25-49 %	3.20%	6.75%	9.27%	5.75% *	5.54%	5.62%	3.87%	4.13%
50-74 %	1.79%	3.66%	4.92%	3.84%	4.15%	2.53%	2.44%	2.10%
75% or more	1.78%	2.90%	4.00%	3.87%	2.46%	2.45%	2.57%	1.85%
Union presence								
No union employees	1.31%	2.08%	3.50%	3.46%	3.57%	2.31%	1.05%	1.64%
Has union employees	2.84%	16.06%	13.64%	8.91%	8.23%	3.26%	7.43%	2.99%
Unknown	4.28%	18.56%	14.01% *	13.14% *	12.31%	4.59%	17.46% *	4.23%
Percent low wage employees								
50% or more low wage	1.81%	3.81%	4.98%	3.20%	6.07%	1.91%	2.42%	1.84%
Less than 50% low wage	1.36%	3.24%	4.27%	3.95%	3.12%	2.52%	1.76%	1.77%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2009 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.B.4.b.(2)(2009) Percent of private-sector part-time employees that are enrolled in health insurance at establishments that offer health insurance by firm size and selected characteristics: United States, 2009

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	15.3%	23.0%	10.3%	8.2%	11.0%	18.6%	13.4%	15.8%
Industry group **								
Agric., fish., forest.	11.7%*	53.4%	12.9%*	1.2%*	0.0%	5.5%*	21.5%*	0.5%*
Mining and manufacturing	12.8%	10.6%*	17.7%*	13.5%	10.9%*	11.7%*	13.5%	12.4%
Construction	30.2%	34.4%	19.3%*	22.0%*	71.4%	23.0%*	26.7%	39.8%
Utilities and transp.	46.6%	40.3%	7.1%*	17.9%*	6.5%*	56.3%	16.4%	48.6%
Wholesale trade	13.3%	27.3%	14.0%	11.8%*	4.1%*	14.7%	18.0%	9.7%*
Fin. svcs. and real estate	24.4%	31.7%	12.4%*	9.8%*	14.2%	29.9%	22.9%	24.7%
Retail trade	10.5%	17.5%	7.1%	10.2%	10.0%	10.5%	11.3%	10.4%
Professional services	24.0%	26.9%	14.1%	12.3%	16.9%	32.4%	17.8%	25.5%
Other services	6.9%	16.3%	6.7%	4.4%	5.7%	7.3%	8.0%	6.5%
Ownership								
For profit, incorporated	13.9%	27.0%	10.3%	8.2%	10.0%	15.4%	14.4%	13.8%
For profit, unincorporated	10.9%	23.0%	11.2%	8.2%*	7.9%	10.5%	14.2%	9.7%
Nonprofit	23.5%	11.1%	8.7%	8.1%	14.3%	40.3%	8.7%	26.8%
Age of firm								
Less than 5 years	10.3%	23.1%	9.8%*	8.2%*	2.6%*	13.1%	12.2%	8.7%
5-9 years	9.0%	27.1%	8.8%	7.6%	4.6%*	7.6%*	14.0%	6.2%
10-19 years	11.6%	23.2%	9.6%	5.8%	13.9%	10.5%	13.0%	11.0%
20 or more years	16.8%	21.9%	11.1%	9.2%	11.6%	19.7%	13.6%	17.3%
Multi/single status								
2 or more locations	17.4%	21.5%*	11.1%	11.0%	11.0%	19.0%	10.7%	17.5%
1 location only	11.7%	23.0%	10.2%	7.6%	10.9%	8.7%*	13.6%	9.8%
Percent full-time employees								
Less than 25%	8.6%	29.5%	8.0%	7.7%	5.1%	8.0%	13.5%	7.3%
25-49 %	11.4%	16.4%	6.2%	2.8%*	11.8%	13.9%	8.3%	12.2%
50-74 %	19.5%	22.4%	9.2%	9.6%	10.6%	23.7%	14.8%	20.4%
75% or more	21.4%	23.8%	17.5%	14.1%	20.1%	24.4%	17.6%	22.4%
Union presence								
No union employees	12.9%	22.9%	10.0%	7.5%	9.2%	15.7%	13.0%	12.8%
Has union employees	30.3%	25.6%*	15.4%*	31.2%	29.7%	30.8%	24.5%	30.5%
Unknown	12.5%	15.5%*	13.1%*	4.5%*	11.9%*	12.6%	10.7%*	12.5%
Percent low wage employees								
50% or more low wage	8.4%	17.2%	6.7%	4.5%	6.8%	9.6%	8.5%	8.4%
Less than 50% low wage	22.4%	25.6%	12.6%	11.4%	17.0%	28.1%	16.6%	24.1%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2009 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.B.4.b.(2)(2009) Standard error for percent of private-sector part-time employees that are enrolled in health insurance at establishments that offer health insurance by firm size and selected characteristics: United States, 2009

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	0.60%	1.19%	0.93%	0.81%	1.21%	0.98%	0.39%	0.75%
Industry group **								
Agric., fish., forest.	8.46% *	13.43%	5.56% *	4.83% *	0.00%	17.33% *	12.40% *	2.50% *
Mining and manufacturing	1.84%	4.55% *	6.41% *	3.09%	6.59% *	4.09% *	3.09%	1.60%
Construction	5.29%	5.42%	6.95% *	7.46% *	17.24%	11.50% *	4.16%	9.61%
Utilities and transp.	5.40%	10.47%	5.74% *	10.02% *	2.15% *	6.61%	3.89%	5.77%
Wholesale trade	2.41%	6.35%	4.03%	4.47% *	3.33% *	3.09%	2.07%	2.92% *
Fin. svcs. and real estate	3.16%	4.89%	3.93% *	3.25% *	1.75%	4.44%	2.54%	3.64%
Retail trade	0.91%	4.15%	2.10%	2.19%	2.41%	0.87%	1.44%	0.99%
Professional services	1.15%	1.54%	1.97%	1.29%	2.98%	1.97%	1.14%	1.38%
Other services	0.72%	2.21%	1.24%	0.64%	1.58%	0.87%	0.61%	0.90%
Ownership								
For profit, incorporated	0.68%	2.26%	1.41%	0.85%	1.79%	1.23%	0.85%	0.90%
For profit, unincorporated	1.14%	2.30%	1.07%	2.64% *	1.69%	2.09%	1.45%	1.20%
Nonprofit	0.79%	1.67%	1.67%	1.31%	2.62%	2.58%	1.27%	0.88%
Age of firm								
Less than 5 years	1.37%	3.66%	3.34% *	2.50% *	1.64% *	3.64%	1.78%	2.23%
5-9 years	0.53%	3.93%	2.08%	1.79%	3.78% *	2.58% *	1.63%	1.17%
10-19 years	1.23%	2.93%	1.69%	0.80%	4.09%	1.73%	1.07%	1.82%
20 or more years	0.77%	1.64%	1.67%	1.34%	1.38%	1.05%	0.74%	0.88%
Multi/single status								
2 or more locations	0.76%	7.10% *	3.08%	1.07%	1.18%	0.93%	2.47%	0.77%
1 location only	0.58%	1.22%	0.91%	0.93%	1.67%	3.11% *	0.41%	1.22%
Percent full-time employees								
Less than 25%	0.89%	3.48%	1.82%	2.05%	1.35%	1.50%	1.22%	1.18%
25-49 %	0.92%	3.35%	1.63%	1.25% *	1.95%	2.11%	1.15%	1.23%
50-74 %	1.33%	1.73%	2.06%	1.54%	1.45%	1.79%	0.93%	1.64%
75% or more	0.95%	2.46%	1.69%	1.66%	1.39%	1.74%	0.97%	1.11%
Union presence								
No union employees	0.51%	1.08%	0.91%	0.57%	0.91%	0.97%	0.35%	0.67%
Has union employees	2.49%	10.01% *	9.42% *	7.94%	7.09%	2.90%	4.31%	2.58%
Unknown	2.28%	5.12% *	5.81% *	1.62% *	4.23% *	2.52%	4.36% *	2.33%
Percent low wage employees								
50% or more low wage	0.71%	2.62%	0.90%	0.63%	1.89%	0.79%	0.80%	0.76%
Less than 50% low wage	1.30%	1.76%	1.17%	1.16%	1.74%	2.08%	0.70%	1.63%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2009 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.C.1(2009) Average total single premium (in dollars) per enrolled employee at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2009

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	4,669	4,982	4,573	4,521	4,702	4,673	4,652	4,674
Industry group **								
Agric., fish., forest.	3,917	--	--	--	--	--	4,304	3,788
Mining and manufacturing	4,742	4,734	4,300	4,468	4,622	4,965	4,311	4,824
Construction	4,299	4,960	4,123	4,165	3,901	5,092	4,364	4,225
Utilities and transp.	4,655	5,002	4,403	5,095	4,681	4,603	4,565	4,666
Wholesale trade	4,671	5,169	4,796	4,298	4,521	4,796	4,892	4,590
Fin. svcs. and real estate	4,622	5,232	5,070	4,871	4,998	4,403	5,062	4,545
Retail trade	4,045	4,910	4,334	4,022	4,047	3,953	4,408	3,968
Professional services	5,097	5,100	4,736	4,756	4,960	5,325	4,805	5,175
Other services	4,441	4,721	4,661	4,564	4,534	4,276	4,647	4,376
Ownership								
For profit, incorporated	4,513	4,996	4,511	4,359	4,478	4,508	4,596	4,491
For profit, unincorporated	4,696	4,817	4,359	4,419	4,871	4,763	4,495	4,774
Nonprofit	5,386	5,297	5,583	5,426	5,144	5,545	5,336	5,394
Age of firm								
Less than 5 years	4,287	4,511	3,889	4,223	4,590	4,287	4,199	4,403
5-9 years	4,279	4,614	4,263	4,163	4,145	4,280	4,297	4,260
10-19 years	4,460	4,908	4,454	4,196	4,436	4,476	4,555	4,395
20 or more years	4,744	5,247	4,811	4,694	4,795	4,697	4,847	4,727
Multi/single status								
2 or more locations	4,666	4,558	4,908	4,665	4,726	4,650	4,673	4,666
1 location only	4,676	4,985	4,552	4,486	4,670	5,403	4,651	4,705
Percent full-time employees								
Less than 25%	4,107	4,498	4,500	4,992	4,113	3,540	4,703	3,861
25-49 %	4,566	4,930	4,753	4,781	4,678	4,326	4,822	4,493
50-74 %	4,602	5,201	4,961	4,823	4,841	4,397	4,999	4,517
75% or more	4,695	4,965	4,526	4,471	4,698	4,757	4,597	4,722
Union presence								
No union employees	4,563	4,946	4,539	4,466	4,657	4,474	4,625	4,540
Has union employees	5,153	6,315	5,184	5,176	5,065	5,146	5,284	5,146
Unknown	4,646	4,526	4,982	4,717	4,692	4,640	4,471	4,651
Percent low wage employees								
50% or more low wage	4,226	4,910	4,530	4,283	4,417	4,050	4,568	4,167
Less than 50% low wage	4,768	4,994	4,578	4,561	4,773	4,830	4,664	4,798

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2009 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

-- 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.1(2009) Standard error for average total single premium (in dollars) per enrolled employee at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2009

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	21.40	50.58	61.17	53.14	41.66	41.55	30.56	31.05
Industry group **								
Agric., fish., forest.	304.43	--	--	--	--	--	438.04	273.51
Mining and manufacturing	82.66	208.79	127.07	147.10	204.00	132.50	48.40	94.26
Construction	94.72	294.08	159.29	114.21	157.96	362.39	110.65	127.61
Utilities and transp.	106.91	157.83	339.77	368.96	154.37	120.79	210.14	109.33
Wholesale trade	97.56	168.03	238.59	86.11	168.67	132.59	137.61	111.22
Fin. svcs. and real estate	75.49	158.11	209.84	183.82	123.64	85.81	117.95	73.76
Retail trade	38.12	234.97	134.22	148.20	119.86	47.72	90.61	39.44
Professional services	57.38	99.51	96.16	92.95	74.26	96.50	63.57	73.60
Other services	59.99	114.95	166.23	89.30	138.31	83.78	100.11	69.45
Ownership								
For profit, incorporated	24.33	69.01	56.36	61.22	57.36	40.46	33.87	30.37
For profit, unincorporated	63.06	119.34	136.30	81.74	103.88	113.53	73.70	84.56
Nonprofit	57.70	92.89	288.85	143.92	85.34	82.70	112.94	66.63
Age of firm								
Less than 5 years	147.00	149.81	144.02	198.46	258.83	185.04	110.24	213.89
5-9 years	67.65	138.91	121.51	167.25	183.16	230.06	96.86	122.81
10-19 years	55.44	83.06	95.82	66.93	152.67	103.17	62.90	75.98
20 or more years	24.95	77.10	90.00	85.21	42.57	46.12	51.49	36.01
Multi/single status								
2 or more locations	38.50	259.78	161.76	92.21	35.36	45.37	75.51	38.49
1 location only	32.14	51.11	64.16	59.17	87.79	352.44	35.63	81.30
Percent full-time employees								
Less than 25%	106.67	194.41	346.39	390.51	224.04	93.63	267.53	126.33
25-49 %	125.04	194.08	216.76	199.49	226.56	133.82	120.60	162.14
50-74 %	59.63	196.20	227.89	179.33	126.00	71.57	147.82	69.83
75% or more	31.63	40.44	55.72	64.26	56.60	56.03	34.48	40.80
Union presence								
No union employees	18.08	56.23	56.06	41.32	60.42	31.67	34.89	24.17
Has union employees	72.74	759.21	433.54	251.73	190.40	93.60	364.67	87.63
Unknown	92.70	595.18	316.34	661.83	214.96	100.38	279.24	91.66
Percent low wage employees								
50% or more low wage	34.72	113.56	148.01	118.41	87.35	56.53	93.44	33.04
Less than 50% low wage	26.37	49.25	61.95	65.72	51.35	51.05	33.87	39.01

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2009 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

-- 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.1.a(2009) Average total single premium (in dollars) for exclusive-provider plans per enrolled employee at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2009

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	4,669	4,875	4,414	4,286	4,668	4,901	4,510	4,730
Industry group **								
Agric., fish., forest.	3,848	--	--	--	--	--	4,203	3,406
Mining and manufacturing	4,467	4,122	3,755	4,350	4,934	4,424	4,006	4,607
Construction	3,925	4,973	3,939	3,545	3,938	3,380	4,081	3,676
Utilities and transp.	4,518	3,807	4,161	5,259	4,129	4,557	4,316	4,554
Wholesale trade	4,419	5,006	4,970	4,176	3,970	4,539	5,043	4,033
Fin. svcs. and real estate	4,644	5,127	4,934	4,664	5,116	4,381	4,936	4,572
Retail trade	4,184	4,916	4,426	3,894	3,903	4,199	4,299	4,095
Professional services	5,149	5,160	4,732	4,510	4,848	5,603	4,818	5,239
Other services	4,454	4,509	4,302	4,444	4,642	4,355	4,439	4,460
Ownership								
For profit, incorporated	4,535	4,853	4,311	4,173	4,476	4,780	4,441	4,577
For profit, unincorporated	4,525	4,846	4,377	4,203	4,463	4,652	4,498	4,540
Nonprofit	5,176	5,152	5,417	4,877	5,057	5,385	4,991	5,208
Age of firm								
Less than 5 years	4,198	4,715	3,781	4,014	3,778	4,829	4,251	4,077
5-9 years	4,168	4,505	3,838	3,916	4,368	4,309	4,095	4,249
10-19 years	4,339	4,899	4,375	3,892	4,448	4,418	4,444	4,252
20 or more years	4,794	5,009	4,623	4,489	4,733	4,952	4,660	4,829
Multi/single status								
2 or more locations	4,819	4,986	5,136	4,746	4,622	4,888	4,805	4,819
1 location only	4,515	4,875	4,364	4,200	4,711	5,148	4,491	4,543
Percent full-time employees								
Less than 25%	4,584	4,926	4,831	4,280	5,001	3,906	4,906	4,390
25-49 %	4,644	4,728	4,616	4,362	4,512	4,949	4,632	4,650
50-74 %	4,904	5,155	4,808	4,684	4,806	4,986	4,954	4,887
75% or more	4,637	4,820	4,348	4,241	4,655	4,895	4,433	4,716
Union presence								
No union employees	4,542	4,879	4,391	4,243	4,672	4,598	4,509	4,559
Has union employees	5,314	5,069	4,632	4,643	4,588	5,661	4,547	5,381
Unknown	4,536	4,327	5,327	4,576	4,901	4,475	4,464	4,541
Percent low wage employees								
50% or more low wage	4,456	5,030	4,330	3,997	4,517	4,597	4,391	4,476
Less than 50% low wage	4,711	4,847	4,426	4,348	4,715	4,945	4,529	4,785

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2009 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

-- 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.1.a(2009) Standard error for average total single premium (in dollars) for exclusive-provider plans per enrolled employee at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2009

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	61.93	88.73	79.08	88.47	93.77	138.36	52.64	92.38
Industry group **								
Agric., fish., forest.	482.47	--	--	--	--	--	524.33	812.25
Mining and manufacturing	150.78	392.06	145.15	213.56	418.73	134.04	177.44	148.39
Construction	98.27	486.56	248.90	101.11	474.27	750.09	122.11	170.69
Utilities and transp.	144.28	673.02	910.97	394.15	280.03	201.07	679.32	133.68
Wholesale trade	136.55	271.26	611.04	203.58	194.04	289.79	175.38	180.22
Fin. svcs. and real estate	75.47	279.71	337.21	416.22	175.47	99.36	221.53	94.50
Retail trade	71.70	347.54	221.85	248.48	247.17	128.34	83.42	115.32
Professional services	123.14	149.79	207.07	206.26	113.16	222.66	102.52	164.48
Other services	70.16	210.60	195.76	161.63	155.12	127.94	145.89	84.03
Ownership								
For profit, incorporated	75.44	128.10	87.28	70.01	105.23	203.85	77.74	120.50
For profit, unincorporated	82.17	194.25	323.73	140.57	195.30	145.93	108.08	120.02
Nonprofit	88.35	355.43	324.04	306.42	167.39	135.09	258.36	83.65
Age of firm								
Less than 5 years	217.73	313.78	291.09	432.53	711.49	751.93	220.27	469.94
5-9 years	143.35	270.86	168.12	232.37	330.06	625.29	144.51	214.22
10-19 years	85.68	187.38	195.63	64.40	217.90	132.96	145.49	108.76
20 or more years	69.71	86.07	120.83	116.02	99.03	147.28	82.91	97.48
Multi/single status								
2 or more locations	114.50	1,086.31	243.54	297.35	97.79	148.62	206.20	120.22
1 location only	66.10	88.41	85.30	86.30	115.99	697.56	56.31	93.39
Percent full-time employees								
Less than 25%	274.31	497.68	358.59	928.86	676.47	234.08	308.67	302.88
25-49 %	148.78	295.36	362.75	555.26	256.53	291.84	264.98	209.89
50-74 %	96.23	270.60	253.97	297.34	165.44	106.51	215.38	87.78
75% or more	68.65	120.67	96.47	92.37	112.40	153.31	58.69	101.09
Union presence								
No union employees	60.00	89.11	76.92	99.43	134.05	77.63	56.67	75.52
Has union employees	227.92	810.87	811.90	732.86	455.26	337.83	552.15	243.64
Unknown	121.62	1,156.54	1,246.74	720.56	231.10	151.74	714.65	131.27
Percent low wage employees								
50% or more low wage	122.13	250.61	200.21	175.53	124.33	154.21	166.20	125.73
Less than 50% low wage	63.25	94.61	77.17	116.33	114.20	141.14	69.28	93.66

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2009 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

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** 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.1.b(2009) Average total single premium (in dollars) for mixed-provider plans per enrolled employee at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2009

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	4,684	4,951	4,628	4,638	4,747	4,656	4,667	4,688
Industry group **								
Agric., fish., forest.	3,848	--	--	--	--	--	3,913	3,837
Mining and manufacturing	4,843	4,943	4,727	4,532	4,520	5,073	4,463	4,900
Construction	4,420	5,162	4,145	4,350	3,823	5,437	4,461	4,384
Utilities and transp.	4,690	5,297	4,396	5,044	4,825	4,632	4,550	4,704
Wholesale trade	4,790	5,103	4,782	4,281	4,860	4,901	4,773	4,795
Fin. svcs. and real estate	4,588	5,089	5,233	4,949	4,913	4,408	5,049	4,527
Retail trade	4,018	4,840	4,309	4,158	4,110	3,944	4,444	3,963
Professional services	5,126	5,036	4,736	4,898	5,065	5,280	4,792	5,206
Other services	4,458	4,635	4,735	4,632	4,563	4,321	4,627	4,414
Ownership								
For profit, incorporated	4,516	4,986	4,616	4,428	4,511	4,486	4,625	4,494
For profit, unincorporated	4,788	4,707	4,188	4,592	5,003	4,885	4,381	4,918
Nonprofit	5,499	5,279	5,669	5,742	5,225	5,610	5,504	5,498
Age of firm								
Less than 5 years	4,235	4,241	3,935	4,427	4,341	4,244	4,103	4,387
5-9 years	4,351	4,564	4,524	4,218	4,224	4,361	4,342	4,360
10-19 years	4,511	4,902	4,528	4,348	4,469	4,484	4,605	4,456
20 or more years	4,744	5,270	4,835	4,798	4,846	4,676	4,862	4,728
Multi/single status								
2 or more locations	4,661	4,538	4,646	4,650	4,807	4,633	4,582	4,662
1 location only	4,739	4,955	4,627	4,635	4,657	5,521	4,674	4,812
Percent full-time employees								
Less than 25%	4,058	4,186	4,015	5,471	3,900	3,733	4,517	3,902
25-49 %	4,546	5,156	4,774	5,109	4,676	4,269	4,979	4,455
50-74 %	4,508	4,982	5,193	4,956	4,916	4,299	4,956	4,442
75% or more	4,730	4,965	4,584	4,575	4,748	4,758	4,623	4,753
Union presence								
No union employees	4,579	4,886	4,580	4,575	4,685	4,485	4,627	4,566
Has union employees	5,118	6,893	5,634	5,449	5,306	5,038	5,616	5,096
Unknown	4,691	4,663	5,148	4,959	4,469	4,694	4,556	4,693
Percent low wage employees								
50% or more low wage	4,186	4,625	4,613	4,615	4,418	4,030	4,588	4,139
Less than 50% low wage	4,796	5,000	4,629	4,641	4,816	4,830	4,677	4,824

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2009 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

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** 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.1.b(2009) Standard error for average total single premium (in dollars) for mixed-provider plans per enrolled employee at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2009

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	27.58	70.31	79.22	70.06	64.17	41.21	43.24	32.62
Industry group **								
Agric., fish., forest.	296.93	--	--	--	--	--	242.21	341.55
Mining and manufacturing	84.09	248.55	159.90	212.86	178.61	147.44	70.82	99.68
Construction	119.23	372.92	202.34	153.85	190.41	360.61	158.72	152.71
Utilities and transp.	133.14	459.98	341.75	395.11	227.28	144.30	282.90	136.08
Wholesale trade	100.10	273.90	371.79	111.35	200.76	130.63	201.08	98.62
Fin. svcs. and real estate	95.94	248.19	288.68	255.25	151.44	114.54	167.74	95.73
Retail trade	52.03	335.45	161.36	201.04	160.22	51.38	130.61	52.43
Professional services	65.94	138.03	113.02	97.50	104.67	86.88	72.77	76.38
Other services	78.78	114.29	198.63	146.20	241.10	90.11	103.03	86.96
Ownership								
For profit, incorporated	36.45	88.17	94.02	77.02	81.98	46.26	64.27	36.12
For profit, unincorporated	84.18	187.35	174.36	140.63	150.70	119.86	88.51	97.25
Nonprofit	73.28	144.86	329.28	180.81	113.64	89.43	153.24	78.83
Age of firm								
Less than 5 years	168.12	160.44	237.18	283.44	220.18	213.15	146.46	190.00
5-9 years	103.42	218.60	212.62	224.99	188.63	311.49	158.34	163.01
10-19 years	67.85	93.50	88.33	132.58	235.57	110.58	51.69	117.64
20 or more years	34.05	116.40	94.21	105.61	80.33	42.31	48.89	39.78
Multi/single status								
2 or more locations	38.06	544.84	142.58	99.68	54.44	42.58	110.53	37.98
1 location only	33.90	72.70	81.21	75.18	109.95	329.16	48.86	95.83
Percent full-time employees								
Less than 25%	127.39	523.26	589.90	514.45	189.34	130.24	495.31	147.13
25-49 %	128.38	200.42	290.70	329.96	230.34	152.98	188.09	160.02
50-74 %	74.14	186.99	348.58	195.62	118.33	88.58	157.81	85.25
75% or more	36.46	81.96	89.24	77.23	81.29	56.24	55.23	42.71
Union presence								
No union employees	31.00	88.92	81.05	57.63	76.81	41.40	53.82	31.31
Has union employees	80.62	785.65	452.95	302.93	226.45	82.73	397.66	91.00
Unknown	100.79	678.09	1,135.88	868.68	273.90	106.66	557.90	100.03
Percent low wage employees								
50% or more low wage	48.11	173.89	295.46	152.66	61.10	74.90	97.24	50.11
Less than 50% low wage	29.93	64.31	80.48	80.95	80.97	45.03	48.15	38.05

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2009 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

-- 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.1.c(2009) Average total single premium (in dollars) for any-provider plans per enrolled employee at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2009

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	4,484	5,315	4,719	4,465	4,371	3,959	4,956	4,158
Industry group **								
Agric., fish., forest.	4,947	--	--	--	--	--	5,423	3,419
Mining and manufacturing	4,430	5,449	3,940	4,571	4,366	4,339	4,429	4,430
Construction	4,646	4,253	4,540	5,386	5,407	3,676	4,676	4,488
Utilities and transp.	4,389	5,599	4,990	4,809	5,139	3,479	5,209	3,813
Wholesale trade	4,224	6,044	4,322	5,040	3,605	3,332	5,116	3,619
Fin. svcs. and real estate	5,213	5,808	4,641	5,155	5,761	4,331	5,367	5,038
Retail trade	4,072	5,081	4,142	3,817	4,012	3,551	4,588	3,731
Professional services	4,609	5,237	4,745	4,362	4,541	4,427	4,841	4,469
Other services	4,229	5,706	5,188	4,506	3,680	3,432	5,372	3,626
Ownership								
For profit, incorporated	4,394	5,308	4,521	4,536	4,105	3,875	4,864	4,052
For profit, unincorporated	4,385	5,207	5,140	3,776	4,745	2,981	5,039	3,936
Nonprofit	5,212	5,702	5,619	5,018	4,690	5,497	5,522	5,060
Age of firm								
Less than 5 years	4,652	5,035	3,870	3,449	5,458	4,107	4,504	4,802
5-9 years	4,074	5,088	3,872	4,462	3,109	3,117	4,534	3,420
10-19 years	4,439	4,959	4,202	4,355	4,174	4,536	4,586	4,293
20 or more years	4,532	5,592	5,195	4,588	4,449	3,918	5,273	4,136
Multi/single status								
2 or more locations	4,081	4,299	5,461	4,547	4,182	3,926	4,918	4,030
1 location only	4,801	5,323	4,668	4,442	4,582	4,893	4,958	4,460
Percent full-time employees								
Less than 25%	3,418	5,006	4,994	4,717	3,403	1,024*	5,067	2,515
25-49 %	4,485	4,624	5,220	3,733	5,124	2,208	4,675	4,396
50-74 %	4,714	6,114	4,654	4,265	4,166	4,364	5,246	4,218
75% or more	4,486	5,230	4,701	4,521	4,325	4,040	4,913	4,196
Union presence								
No union employees	4,456	5,318	4,719	4,396	4,319	3,657	4,931	4,062
Has union employees	4,899	5,641	4,986	5,665	4,797	4,724	5,745	4,714
Unknown	4,109	4,335	4,259	3,761	5,801	3,885	4,220	4,091
Percent low wage employees								
50% or more low wage	3,947	5,501	4,741	3,595	4,081	2,755	4,909	3,516
Less than 50% low wage	4,632	5,273	4,715	4,704	4,515	4,231	4,965	4,375

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2009 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.1.c(2009) Standard error for average total single premium (in dollars) for any-provider plans per enrolled employee at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2009

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	86.83	209.35	166.41	138.29	173.21	208.25	98.63	126.36
Industry group **								
Agric., fish., forest.	804.48	--	--	--	--	--	839.00	926.91
Mining and manufacturing	188.85	372.47	645.79	362.08	328.91	569.74	302.13	261.57
Construction	316.43	489.57	543.12	616.27	1,192.88	1,031.38	316.70	649.95
Utilities and transp.	314.02	836.69	1,097.98	1,077.64	1,180.94	587.65	478.24	484.41
Wholesale trade	232.43	763.98	478.62	629.72	482.98	632.40	295.34	259.27
Fin. svcs. and real estate	224.72	572.57	483.98	857.43	381.84	230.83	323.18	210.76
Retail trade	102.01	357.77	516.84	491.41	233.89	314.35	251.43	130.57
Professional services	126.98	216.62	252.66	163.08	246.89	253.14	63.82	196.21
Other services	180.61	626.64	431.47	597.16	351.43	360.87	375.18	255.24
Ownership								
For profit, incorporated	76.14	229.45	171.86	152.59	231.79	152.30	106.64	94.66
For profit, unincorporated	171.40	372.37	530.75	196.83	416.85	308.42	224.41	368.41
Nonprofit	224.53	634.14	704.31	471.94	275.00	332.32	279.02	188.87
Age of firm								
Less than 5 years	212.74	293.81	863.73	610.45	1,065.26	481.37	344.68	313.83
5-9 years	298.79	447.55	234.83	248.36	448.67	931.06	349.66	269.59
10-19 years	176.24	462.57	321.04	438.87	220.85	598.39	197.13	297.02
20 or more years	86.82	196.94	200.50	152.05	167.96	173.62	142.06	120.44
Multi/single status								
2 or more locations	166.28	1,030.14	451.57	94.52	188.03	205.57	180.43	168.69
1 location only	109.11	215.29	201.92	166.75	290.84	1,095.26	108.53	247.63
Percent full-time employees								
Less than 25%	325.35	849.48	841.74	1,253.32	315.29	383.24*	523.43	355.48
25-49 %	313.85	715.55	488.15	469.37	495.45	630.15	409.43	494.31
50-74 %	185.66	495.01	454.35	262.88	587.22	363.85	262.92	271.49
75% or more	56.90	203.38	166.21	132.26	142.15	188.52	85.68	87.15
Union presence								
No union employees	87.94	203.81	161.52	149.64	194.94	196.07	102.57	124.58
Has union employees	234.89	1,073.66	1,127.32	654.20	553.62	292.22	794.15	180.80
Unknown	303.00	1,027.62	1,084.18	1,051.22	1,627.27	341.70	763.48	327.27
Percent low wage employees								
50% or more low wage	170.93	717.73	434.31	199.87	337.50	209.15	278.84	227.62
Less than 50% low wage	68.81	236.09	209.23	166.22	186.28	195.90	106.89	97.63

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2009 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.2(2009) Average total employee contribution (in dollars) per enrolled employee for single coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2009

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	957	752	818	915	988	1,005	834	989
Industry group **								
Agric., fish., forest.	682	--	--	--	--	--	317	803
Mining and manufacturing	967	680	801	852	1,012	1,025	835	992
Construction	853	807	899	877	741	988	860	845
Utilities and transp.	1,089	1,368	1,288	837	1,362	1,043	1,160	1,081
Wholesale trade	894	704	668	843	1,121	884	828	918
Fin. svcs. and real estate	932	572	684	895	1,006	971	651	980
Retail trade	1,022	774	948	1,170	1,195	999	976	1,032
Professional services	872	719	732	776	913	924	740	907
Other services	1,112	868	909	1,201	1,012	1,203	979	1,154
Ownership								
For profit, incorporated	970	794	840	992	1,000	995	884	993
For profit, unincorporated	1,031	739	828	855	1,221	1,132	788	1,125
Nonprofit	834	425	588	588	842	961	543	880
Age of firm								
Less than 5 years	1,093	890	964	1,118	1,655	1,024*	976	1,249
5-9 years	915	815	932	915	1,009	881	849	981
10-19 years	940	814	851	966	1,006	989	875	984
20 or more years	957	668	752	884	964	1,008	792	985
Multi/single status								
2 or more locations	998	966	1,001	843	1,007	1,005	866	1,001
1 location only	884	751	806	933	964	994	832	944
Percent full-time employees								
Less than 25%	1,042	559	1,338	1,205	1,206	986	920	1,092
25-49 %	1,039	776	819	1,154	1,224	982	877	1,085
50-74 %	970	738	1,047	948	1,008	986	889	988
75% or more	949	761	784	898	965	1,010	823	983
Union presence								
No union employees	958	750	809	932	986	1,036	836	1,003
Has union employees	921	827*	850	724	993	928	723	932
Unknown	1,012	728*	1,440	821	1,033	1,015	1,104	1,010
Percent low wage employees								
50% or more low wage	1,018	867	1,090	1,073	1,080	991	983	1,024
Less than 50% low wage	943	733	785	889	965	1,008	813	981

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2009 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.

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** 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.2(2009) Standard error for average total employee contribution (in dollars) per enrolled employee for single coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2009

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	12.73	36.24	28.21	35.21	30.70	19.95	11.84	16.46
Industry group **								
Agric., fish., forest.	91.27	--	--	--	--	--	89.12	82.35
Mining and manufacturing	38.07	69.06	97.20	52.87	73.09	79.56	28.78	45.53
Construction	34.07	94.17	95.06	69.84	143.55	45.98	49.09	59.52
Utilities and transp.	91.78	222.59	158.48	163.38	150.79	116.09	125.87	103.64
Wholesale trade	30.82	133.49	129.37	80.92	34.22	69.22	117.37	41.38
Fin. svcs. and real estate	18.98	115.95	91.08	127.53	73.76	29.61	54.25	28.07
Retail trade	28.60	97.26	81.90	79.88	92.11	27.53	60.56	29.33
Professional services	16.27	38.05	46.24	50.54	35.61	22.28	21.28	21.21
Other services	32.75	106.78	69.84	88.87	72.08	58.32	68.63	40.29
Ownership								
For profit, incorporated	17.02	49.13	26.58	30.22	47.43	23.53	12.74	21.90
For profit, unincorporated	41.61	66.52	73.82	77.37	134.41	98.97	31.45	62.22
Nonprofit	24.82	61.01	72.58	64.63	52.68	40.93	39.27	26.87
Age of firm								
Less than 5 years	98.81	134.19	76.29	120.85	229.88	324.31 *	86.81	163.87
5-9 years	58.89	93.06	93.69	114.78	149.48	146.66	49.47	115.13
10-19 years	25.27	68.45	64.97	80.01	47.65	47.27	33.68	36.96
20 or more years	13.24	47.76	27.46	25.28	33.05	20.12	25.01	15.54
Multi/single status								
2 or more locations	16.41	212.46	97.77	44.08	35.03	20.16	56.95	16.91
1 location only	23.95	35.97	28.21	44.90	51.59	140.53	12.56	44.54
Percent full-time employees								
Less than 25%	66.13	144.20	318.26	188.48	119.23	48.59	146.60	78.39
25-49 %	70.11	174.21	116.78	118.20	127.25	40.82	90.97	72.14
50-74 %	30.00	81.36	154.89	91.79	66.81	36.71	73.46	32.75
75% or more	13.98	46.19	36.83	34.67	32.58	21.72	20.15	18.32
Union presence								
No union employees	12.43	34.95	24.98	30.86	32.12	20.84	12.36	16.65
Has union employees	29.45	300.19 *	142.73	175.91	68.88	43.33	112.27	31.95
Unknown	43.50	436.17 *	393.02	194.39	166.98	40.47	190.73	41.87
Percent low wage employees								
50% or more low wage	12.54	122.63	126.47	70.45	60.97	29.99	59.52	21.51
Less than 50% low wage	14.35	43.91	26.97	41.43	28.58	20.94	16.87	18.52

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2009 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

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** 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.2.a(2009) Average total employee contribution (in dollars) for exclusive-provider plans per enrolled employee for single coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2009

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	954	700	880	1,049	904	1,017	889	979
Industry group **								
Agric., fish., forest.	250*	--	--	--	--	--	281*	211*
Mining and manufacturing	973	778	795	942	995	1,081	941	983
Construction	886	496*	1,111	937	849	681*	879	896
Utilities and transp.	1,458	926*	1,537	1,255	1,143	1,635	1,567*	1,439
Wholesale trade	776	343	572*	929	1,053	636*	715	814
Fin. svcs. and real estate	963	524*	693*	887	1,021	1,058	670	1,036
Retail trade	1,120	682	929	1,333	1,342	1,067	973	1,233
Professional services	852	793	938	951	744	890	904	838
Other services	1,077	839	802	1,408	968	1,127	929	1,141
Ownership								
For profit, incorporated	973	740	891	1,123	956	982	954	982
For profit, unincorporated	1,135	716	1,050	1,034	1,310	1,312	846	1,288
Nonprofit	788	296	514*	720	709	962	510	835
Age of firm								
Less than 5 years	1,197	1,064	724	1,512	1,449	1,350	1,049	1,531
5-9 years	919	606	1,227	1,179	865	615	924	915
10-19 years	935	669	1,025	1,035	875	1,005	928	940
20 or more years	950	660	765	998	903	1,029	843	978
Multi/single status								
2 or more locations	993	839*	1,124	911	930	1,020	975	993
1 location only	914	700	863	1,075	880	974	884	949
Percent full-time employees								
Less than 25%	1,037	246*	1,548*	837*	1,639	840	896*	1,122
25-49 %	1,002	1,097	500	1,268	971	1,111	824	1,085
50-74 %	932	807	1,183	1,011	912	904	963	922
75% or more	953	662	855	1,050	884	1,034	883	980
Union presence								
No union employees	972	714	850	1,054	922	1,117	887	1,015
Has union employees	884	256*	1,141	1,016	805	882	785	893
Unknown	919	404*	2,325*	1,005*	793	915	1,352	891
Percent low wage employees								
50% or more low wage	1,034	981	868	1,095	921	1,194	922	1,068
Less than 50% low wage	938	650	882	1,039	899	992	884	960

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2009 Medical Expenditure Panel Survey-Insurance Component.

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** 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.2.a(2009) Standard error for average total employee contribution (in dollars) for exclusive-provider plans per enrolled employee for single coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2009

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	21.91	43.70	57.17	51.41	54.56	52.73	34.25	29.77
Industry group **								
Agric., fish., forest.	275.07 *	--	--	--	--	--	294.58 *	113.76 *
Mining and manufacturing	53.84	155.07	121.53	112.53	75.56	83.90	88.95	51.44
Construction	90.09	157.09 *	220.66	203.94	170.07	216.03 *	119.44	94.09
Utilities and transp.	273.83	531.52 *	393.57	296.94	132.43	326.13	516.10 *	280.21
Wholesale trade	67.62	88.70	201.45 *	159.47	113.89	219.85 *	122.74	89.76
Fin. svcs. and real estate	30.90	180.55 *	304.41 *	209.82	115.98	40.39	104.20	26.46
Retail trade	43.99	151.76	215.35	172.20	141.88	106.97	84.21	101.29
Professional services	41.49	68.35	98.95	104.72	100.12	54.67	53.88	46.98
Other services	57.75	174.73	125.23	147.74	138.70	79.19	101.05	64.98
Ownership								
For profit, incorporated	20.48	64.10	54.19	78.32	36.72	43.69	41.56	18.88
For profit, unincorporated	121.02	123.83	136.96	114.22	285.88	204.01	112.21	148.28
Nonprofit	48.30	66.34	167.62 *	93.63	81.12	82.88	72.96	50.79
Age of firm								
Less than 5 years	151.44	207.04	159.12	222.76	283.35	353.24	128.65	228.89
5-9 years	102.98	143.11	149.91	177.74	154.76	162.00	99.80	148.48
10-19 years	62.05	56.54	178.87	106.19	102.81	94.80	66.40	82.28
20 or more years	28.51	96.33	75.97	74.78	69.92	60.41	45.67	34.02
Multi/single status								
2 or more locations	39.78	289.62 *	316.87	103.23	34.88	58.02	110.95	42.15
1 location only	34.26	43.88	63.25	68.76	86.87	216.02	31.93	58.61
Percent full-time employees								
Less than 25%	163.48	106.35 *	483.55 *	493.94 *	293.62	131.90	274.83 *	151.25
25-49 %	125.61	308.58	113.94	185.96	231.46	126.76	179.10	130.89
50-74 %	29.62	156.37	153.14	139.99	80.98	75.81	126.78	58.39
75% or more	27.41	57.63	56.64	54.31	57.25	58.93	33.94	38.58
Union presence								
No union employees	26.55	42.88	51.52	35.80	55.81	80.46	35.46	41.27
Has union employees	56.67	103.05 *	287.68	274.31	180.95	77.71	123.42	56.79
Unknown	79.14	276.37 *	1,067.25 *	364.98 *	217.05	84.15	350.78	79.73
Percent low wage employees								
50% or more low wage	66.02	160.60	181.28	156.98	60.99	66.43	129.06	64.19
Less than 50% low wage	26.62	42.83	64.59	86.73	63.95	60.44	42.62	34.40

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2009 Medical Expenditure Panel Survey-Insurance Component.

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** 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.2.b(2009) Average total employee contribution (in dollars) for mixed-provider plans per enrolled employee for single coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2009

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	957	764	780	852	996	1,006	805	988
Industry group **								
Agric., fish., forest.	808	--	--	--	--	--	410 *	877
Mining and manufacturing	969	660	819	792	1,020	1,018	796	995
Construction	825	852	775	859	690	1,038	818	832
Utilities and transp.	1,017	1,517 *	1,058	688	1,428	963	950	1,024
Wholesale trade	914	968	650	787	1,179	878	879	924
Fin. svcs. and real estate	922	470	713	911	985	951	613	963
Retail trade	998	749	960	1,116	1,094	989	968	1,002
Professional services	874	738	658	717	935	936	695	917
Other services	1,137	831	934	1,072	1,011	1,262	978	1,179
Ownership								
For profit, incorporated	973	831	801	925	1,007	1,004	852	998
For profit, unincorporated	976	674	738	807	1,085	1,088	731	1,054
Nonprofit	853	446	664	530	918	946	576	891
Age of firm								
Less than 5 years	934	782	962	932	1,096	970	908	963
5-9 years	912	801	868	833	1,052	998	803	1,011
10-19 years	927	889	730	915	1,047	972	838	980
20 or more years	964	677	753	831	981	1,008	775	989
Multi/single status								
2 or more locations	1,001	1,066	938	820	1,020	1,006	813	1,004
1 location only	856	762	770	860	962	992	804	914
Percent full-time employees								
Less than 25%	1,078	764	1,204	1,365	1,126	1,048	927	1,130
25-49 %	990	565	993	1,203	1,078	959	928	1,003
50-74 %	980	733	1,049	926	1,045	989	883	994
75% or more	949	781	742	823	984	1,010	787	985
Union presence								
No union employees	950	746	783	875	981	1,025	806	993
Has union employees	936	1,220	642	574	1,099	938	746	944
Unknown	1,036	906	1,000	581	1,117	1,040	917	1,038
Percent low wage employees								
50% or more low wage	1,000	726	1,205	1,144	1,086	967	985	1,002
Less than 50% low wage	947	770	739	812	978	1,017	782	985

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2009 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

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** 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.2.b(2009) Standard error for average total employee contribution (in dollars) for mixed-provider plans per enrolled employee for single coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2009

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	14.39	50.16	23.18	41.77	46.48	18.87	14.46	17.28
Industry group **								
Agric., fish., forest.	112.46	--	--	--	--	--	161.67 *	86.38
Mining and manufacturing	56.58	111.17	102.60	70.55	104.92	93.04	46.33	61.54
Construction	43.24	136.58	90.20	81.12	162.08	46.36	67.53	76.98
Utilities and transp.	51.66	543.29 *	192.81	181.16	207.97	66.95	140.26	63.39
Wholesale trade	44.89	237.96	157.44	95.51	80.89	58.49	157.57	39.74
Fin. svcs. and real estate	32.55	101.34	148.10	170.10	99.15	34.36	81.96	36.11
Retail trade	33.05	74.64	77.25	108.12	95.42	31.88	77.62	32.01
Professional services	19.10	49.37	43.67	56.01	45.33	24.00	20.51	25.23
Other services	38.73	94.64	112.49	93.33	102.47	70.19	76.42	49.27
Ownership								
For profit, incorporated	20.16	67.43	31.57	33.65	62.98	24.17	24.81	23.50
For profit, unincorporated	27.85	59.11	83.57	101.19	66.44	75.71	45.35	44.62
Nonprofit	38.32	100.98	113.25	115.45	94.41	46.52	56.42	45.51
Age of firm								
Less than 5 years	87.83	135.25	132.23	125.95	115.31	240.37	124.28	123.93
5-9 years	56.40	82.35	81.48	166.22	180.77	157.68	49.56	115.79
10-19 years	42.56	115.36	52.79	103.74	68.43	55.54	50.17	48.13
20 or more years	14.87	47.69	25.65	35.78	54.52	19.10	26.29	17.28
Multi/single status								
2 or more locations	16.07	240.07	78.51	56.27	53.68	19.17	74.10	16.43
1 location only	30.64	49.82	22.63	52.05	62.79	138.56	16.82	58.21
Percent full-time employees								
Less than 25%	61.90	192.83	353.39	226.03	128.41	63.39	185.75	70.20
25-49 %	49.24	123.21	127.67	166.32	148.76	53.72	106.50	43.40
50-74 %	32.59	97.49	233.96	127.01	112.60	33.84	105.85	35.66
75% or more	15.88	66.23	32.72	40.24	50.09	18.28	17.80	18.82
Union presence								
No union employees	15.52	49.46	23.34	42.56	46.01	20.88	16.98	20.43
Has union employees	37.86	338.92	160.00	135.91	105.52	51.21	164.79	38.48
Unknown	43.78	233.18	243.86	157.86	188.34	39.77	196.35	43.63
Percent low wage employees								
50% or more low wage	28.36	116.13	217.59	77.89	94.47	37.45	65.47	34.96
Less than 50% low wage	15.46	57.29	17.04	42.96	48.28	15.85	14.80	18.55

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2009 Medical Expenditure Panel Survey-Insurance Component.

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** 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.2.c(2009) Average total employee contribution (in dollars) for any-provider plans per enrolled employee for single coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2009

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	968	809	848	914	1,285	924	843	1,054
Industry group **								
Agric., fish., forest.	209*	--	--	--	--	--	162*	356*
Mining and manufacturing	903	--	--	--	--	--	663	980
Construction	975	--	--	--	--	--	1,013	772
Utilities and transp.	1,082	--	--	--	--	--	1,669	670
Wholesale trade	1,062	--	--	--	--	--	877	1,188
Fin. svcs. and real estate	966*	--	--	--	--	--	788*	1,169
Retail trade	1,125	--	--	--	--	--	1,023	1,192
Professional services	923	--	--	--	--	--	602	1,117
Other services	996	--	--	--	--	--	1,132	924
Ownership								
For profit, incorporated	917	--	--	--	--	--	865	955
For profit, unincorporated	1,215	--	--	--	--	--	938*	1,405
Nonprofit	871	--	--	--	--	--	466	1,068
Age of firm								
Less than 5 years	1,586	--	--	--	--	--	1,109	2,066
5-9 years	927	--	--	--	--	--	929	924
10-19 years	1,060	--	--	--	--	--	935	1,185
20 or more years	875	--	--	--	--	--	743	947
Multi/single status								
2 or more locations	975	--	--	--	--	--	925	978
1 location only	962	--	--	--	--	--	838	1,231
Percent full-time employees								
Less than 25%	827	--	--	--	--	--	945*	763
25-49 %	1,598	--	--	--	--	--	803*	1,971
50-74 %	988	--	--	--	--	--	759	1,202
75% or more	928	--	--	--	--	--	858	976
Union presence								
No union employees	989	--	--	--	--	--	858	1,098
Has union employees	826	--	--	--	--	--	434*	912
Unknown	907	--	--	--	--	--	1,114*	875
Percent low wage employees								
50% or more low wage	1,157	--	--	--	--	--	1,121	1,173
Less than 50% low wage	916	--	--	--	--	--	788	1,014

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2009 Medical Expenditure Panel Survey-Insurance Component.

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** 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.2.c(2009) Standard error for average total employee contribution (in dollars) for any-provider plans per enrolled employee for single coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2009

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	53.66	127.23	76.47	94.77	148.51	88.53	71.14	87.38
Industry group **								
Agric., fish., forest.	95.29 *	--	--	--	--	--	82.82 *	137.01 *
Mining and manufacturing	113.48	--	--	--	--	--	113.03	148.91
Construction	128.24	--	--	--	--	--	157.35	185.52
Utilities and transp.	259.93	--	--	--	--	--	403.24	127.72
Wholesale trade	149.23	--	--	--	--	--	152.00	190.97
Fin. svcs. and real estate	297.75 *	--	--	--	--	--	344.91 *	265.28
Retail trade	134.53	--	--	--	--	--	133.59	162.49
Professional services	113.18	--	--	--	--	--	60.70	153.50
Other services	80.36	--	--	--	--	--	295.61	111.56
Ownership								
For profit, incorporated	52.39	--	--	--	--	--	77.06	81.94
For profit, unincorporated	202.90	--	--	--	--	--	336.59 *	226.24
Nonprofit	96.98	--	--	--	--	--	117.16	96.13
Age of firm								
Less than 5 years	269.53	--	--	--	--	--	166.67	500.66
5-9 years	221.39	--	--	--	--	--	257.74	184.16
10-19 years	104.44	--	--	--	--	--	74.04	185.85
20 or more years	43.29	--	--	--	--	--	108.57	60.60
Multi/single status								
2 or more locations	66.00	--	--	--	--	--	151.85	70.42
1 location only	85.93	--	--	--	--	--	82.32	201.34
Percent full-time employees								
Less than 25%	142.88	--	--	--	--	--	350.28 *	221.21
25-49 %	287.58	--	--	--	--	--	321.29 *	319.98
50-74 %	113.82	--	--	--	--	--	151.10	111.93
75% or more	45.87	--	--	--	--	--	99.58	68.20
Union presence								
No union employees	56.69	--	--	--	--	--	69.08	93.15
Has union employees	119.93	--	--	--	--	--	132.39 *	146.87
Unknown	169.89	--	--	--	--	--	456.04 *	168.06
Percent low wage employees								
50% or more low wage	153.87	--	--	--	--	--	327.43	160.94
Less than 50% low wage	47.12	--	--	--	--	--	90.27	71.63

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2009 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(2009) Percent of total premiums contributed by employees enrolled in single coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2009

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	20.5%	15.1%	17.9%	20.2%	21.0%	21.5%	17.9%	21.2%
Industry group **								
Agric., fish., forest.	17.4%	--	--	--	--	--	7.4%	21.2%
Mining and manufacturing	20.4%	14.4%	18.6%	19.1%	21.9%	20.7%	19.4%	20.6%
Construction	19.8%	16.3%	21.8%	21.1%	19.0%	19.4%	19.7%	20.0%
Utilities and transp.	23.4%	27.4%	29.2%	16.4%	29.1%	22.7%	25.4%	23.2%
Wholesale trade	19.1%	13.6%	13.9%	19.6%	24.8%	18.4%	16.9%	20.0%
Fin. svcs. and real estate	20.2%	10.9%	13.5%	18.4%	20.1%	22.1%	12.9%	21.6%
Retail trade	25.3%	15.8%	21.9%	29.1%	29.5%	25.3%	22.1%	26.0%
Professional services	17.1%	14.1%	15.5%	16.3%	18.4%	17.4%	15.4%	17.5%
Other services	25.0%	18.4%	19.5%	26.3%	22.3%	28.1%	21.1%	26.4%
Ownership								
For profit, incorporated	21.5%	15.9%	18.6%	22.8%	22.3%	22.1%	19.2%	22.1%
For profit, unincorporated	22.0%	15.3%	19.0%	19.4%	25.1%	23.8%	17.5%	23.6%
Nonprofit	15.5%	8.0%	10.5%	10.8%	16.4%	17.3%	10.2%	16.3%
Age of firm								
Less than 5 years	25.5%	19.7%	24.8%	26.5%	36.0%	23.9% *	23.2%	28.4%
5-9 years	21.4%	17.7%	21.9%	22.0%	24.4%	20.6%	19.8%	23.0%
10-19 years	21.1%	16.6%	19.1%	23.0%	22.7%	22.1%	19.2%	22.4%
20 or more years	20.2%	12.7%	15.6%	18.8%	20.1%	21.5%	16.3%	20.8%
Multi/single status								
2 or more locations	21.4%	21.2%	20.4%	18.1%	21.3%	21.6%	18.5%	21.5%
1 location only	18.9%	15.1%	17.7%	20.8%	20.6%	18.4%	17.9%	20.1%
Percent full-time employees								
Less than 25%	25.4%	12.4%	29.7%	24.1%	29.3%	27.9%	19.6%	28.3%
25-49 %	22.8%	15.7%	17.2%	24.1%	26.2%	22.7%	18.2%	24.1%
50-74 %	21.1%	14.2%	21.1%	19.7%	20.8%	22.4%	17.8%	21.9%
75% or more	20.2%	15.3%	17.3%	20.1%	20.5%	21.2%	17.9%	20.8%
Union presence								
No union employees	21.0%	15.2%	17.8%	20.9%	21.2%	23.1%	18.1%	22.1%
Has union employees	17.9%	13.1% *	16.4%	14.0%	19.6%	18.0%	13.7%	18.1%
Unknown	21.8%	16.1% *	28.9%	17.4%	22.0%	21.9%	24.7%	21.7%
Percent low wage employees								
50% or more low wage	24.1%	17.7%	24.1%	25.1%	24.4%	24.5%	21.5%	24.6%
Less than 50% low wage	19.8%	14.7%	17.1%	19.5%	20.2%	20.9%	17.4%	20.4%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2009 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(2009) Standard error for percent of total premiums contributed by employees enrolled in single coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2009

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	0.28%	0.66%	0.52%	0.77%	0.58%	0.55%	0.26%	0.37%
Industry group **								
Agric., fish., forest.	2.78%	--	--	--	--	--	1.73%	2.88%
Mining and manufacturing	0.71%	1.57%	2.05%	1.55%	1.48%	1.48%	0.78%	0.85%
Construction	1.07%	1.98%	2.14%	1.93%	3.45%	1.58%	1.34%	1.77%
Utilities and transp.	2.28%	4.43%	3.57%	4.06%	2.95%	2.92%	2.53%	2.59%
Wholesale trade	0.84%	2.13%	2.89%	1.78%	1.30%	1.63%	2.30%	1.17%
Fin. svcs. and real estate	0.40%	1.97%	1.89%	2.29%	1.97%	0.74%	1.01%	0.64%
Retail trade	0.68%	2.29%	2.42%	1.64%	2.03%	0.59%	1.56%	0.73%
Professional services	0.41%	0.70%	0.99%	0.96%	0.78%	0.60%	0.52%	0.52%
Other services	0.85%	2.08%	1.81%	1.96%	1.50%	1.44%	1.64%	0.98%
Ownership								
For profit, incorporated	0.38%	0.90%	0.57%	0.57%	0.97%	0.56%	0.30%	0.48%
For profit, unincorporated	1.05%	1.26%	1.76%	2.03%	2.71%	2.50%	0.75%	1.55%
Nonprofit	0.43%	1.20%	1.14%	1.44%	1.06%	0.74%	0.74%	0.46%
Age of firm								
Less than 5 years	1.90%	2.93%	1.95%	2.95%	3.05%	7.24% *	1.89%	3.00%
5-9 years	1.22%	1.74%	1.97%	2.24%	3.55%	2.32%	1.15%	2.51%
10-19 years	0.58%	1.42%	1.41%	1.62%	1.04%	1.15%	0.82%	0.83%
20 or more years	0.29%	0.89%	0.55%	0.51%	0.60%	0.56%	0.48%	0.36%
Multi/single status								
2 or more locations	0.45%	5.23%	1.88%	0.87%	0.81%	0.55%	1.16%	0.47%
1 location only	0.48%	0.65%	0.54%	1.01%	0.91%	2.26%	0.28%	0.85%
Percent full-time employees								
Less than 25%	1.53%	3.61%	7.59%	3.48%	3.33%	1.43%	3.65%	1.28%
25-49 %	1.15%	3.63%	2.79%	2.67%	2.36%	0.48%	2.15%	1.19%
50-74 %	0.68%	1.25%	2.95%	2.35%	1.46%	0.82%	1.35%	0.73%
75% or more	0.34%	0.90%	0.69%	0.72%	0.74%	0.63%	0.44%	0.46%
Union presence								
No union employees	0.27%	0.66%	0.49%	0.71%	0.68%	0.57%	0.29%	0.37%
Has union employees	0.60%	4.04% *	2.96%	3.34%	1.22%	0.94%	1.72%	0.61%
Unknown	0.85%	8.32% *	8.51%	4.76%	3.98%	0.83%	4.62%	0.82%
Percent low wage employees								
50% or more low wage	0.32%	2.44%	2.41%	1.50%	1.30%	0.70%	1.32%	0.47%
Less than 50% low wage	0.32%	0.84%	0.54%	0.90%	0.53%	0.57%	0.34%	0.41%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2009 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(2009) 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, 2009

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	20.4%	14.4%	19.9%	24.5%	19.4%	20.8%	19.7%	20.7%
Industry group **								
Agric., fish., forest.	6.5% *	--	--	--	--	--	6.7% *	6.2% *
Mining and manufacturing	21.8%	18.9%	21.2%	21.7%	20.2%	24.4%	23.5%	21.3%
Construction	22.6%	10.0% *	28.2%	26.4%	21.6%	20.1%	21.5%	24.4%
Utilities and transp.	32.3%	24.3% *	36.9%	23.9%	27.7%	35.9%	36.3%	31.6%
Wholesale trade	17.6%	6.9% *	11.5% *	22.3%	26.5%	14.0% *	14.2%	20.2%
Fin. svcs. and real estate	20.7%	10.2% *	14.0% *	19.0%	20.0%	24.1%	13.6%	22.6%
Retail trade	26.8%	13.9%	21.0%	34.2%	34.4%	25.4%	22.6%	30.1%
Professional services	16.6%	15.4%	19.8%	21.1%	15.3%	15.9%	18.8%	16.0%
Other services	24.2%	18.6%	18.6%	31.7%	20.8%	25.9%	20.9%	25.6%
Ownership								
For profit, incorporated	21.5%	15.2%	20.7%	26.9%	21.4%	20.6%	21.5%	21.4%
For profit, unincorporated	25.1%	14.8%	24.0%	24.6%	29.3%	28.2%	18.8%	28.4%
Nonprofit	15.2%	5.7%	9.5%	14.8%	14.0%	17.9%	10.2%	16.0%
Age of firm								
Less than 5 years	28.5%	22.6%	19.2%	37.7%	38.3%	28.0%	24.7%	37.5%
5-9 years	22.1%	13.5%	32.0%	30.1%	19.8%	14.3% *	22.6%	21.5%
10-19 years	21.5%	13.7%	23.4%	26.6%	19.7%	22.7%	20.9%	22.1%
20 or more years	19.8%	13.2%	16.5%	22.2%	19.1%	20.8%	18.1%	20.2%
Multi/single status								
2 or more locations	20.6%	16.8% *	21.9%	19.2%	20.1%	20.9%	20.3%	20.6%
1 location only	20.2%	14.4%	19.8%	25.6%	18.7%	18.9%	19.7%	20.9%
Percent full-time employees								
Less than 25%	22.6%	5.0% *	32.0%	19.6%	32.8%	21.5%	18.3% *	25.6%
25-49 %	21.6%	23.2%	10.8%	29.1%	21.5%	22.4%	17.8%	23.3%
50-74 %	19.0%	15.7%	24.6%	21.6%	19.0%	18.1%	19.4%	18.9%
75% or more	20.5%	13.7%	19.7%	24.8%	19.0%	21.1%	19.9%	20.8%
Union presence								
No union employees	21.4%	14.6%	19.4%	24.8%	19.7%	24.3%	19.7%	22.3%
Has union employees	16.6%	5.1% *	24.6%	21.9% *	17.6%	15.6%	17.3%	16.6%
Unknown	20.3%	9.3% *	43.6% *	22.0% *	16.2% *	20.4%	30.3% *	19.6%
Percent low wage employees								
50% or more low wage	23.2%	19.5%	20.1%	27.4%	20.4%	26.0%	21.0%	23.9%
Less than 50% low wage	19.9%	13.4%	19.9%	23.9%	19.1%	20.1%	19.5%	20.1%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2009 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

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** 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(2009) 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, 2009

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	0.53%	0.89%	1.18%	0.98%	1.18%	1.31%	0.69%	0.75%
Industry group **								
Agric., fish., forest.	6.88% *	--	--	--	--	--	7.65% *	3.09% *
Mining and manufacturing	0.95%	3.43%	3.50%	2.42%	1.84%	2.76%	1.87%	0.87%
Construction	2.46%	3.70% *	6.25%	4.91%	4.31%	5.22%	3.08%	2.38%
Utilities and transp.	5.84%	9.38% *	8.65%	6.70%	2.18%	7.54%	7.10%	6.15%
Wholesale trade	1.67%	2.08% *	4.42% *	3.40%	2.69%	4.58% *	2.08%	2.48%
Fin. svcs. and real estate	0.57%	3.73% *	6.40% *	3.99%	2.20%	0.69%	2.17%	0.60%
Retail trade	0.76%	3.36%	5.14%	2.70%	2.39%	1.81%	1.82%	1.55%
Professional services	0.78%	1.50%	1.68%	1.75%	1.92%	1.12%	1.23%	0.95%
Other services	1.45%	3.38%	3.05%	3.53%	2.70%	2.11%	2.32%	1.54%
Ownership								
For profit, incorporated	0.60%	1.07%	1.53%	1.52%	1.05%	1.39%	0.91%	0.77%
For profit, unincorporated	2.55%	2.18%	3.75%	2.57%	4.66%	4.49%	2.16%	3.24%
Nonprofit	0.83%	0.98%	2.73%	2.16%	1.42%	1.26%	1.46%	0.92%
Age of firm								
Less than 5 years	2.58%	3.99%	4.57%	5.50%	6.32%	5.94%	2.09%	5.24%
5-9 years	2.34%	2.99%	3.85%	3.56%	4.20%	6.58% *	2.09%	3.98%
10-19 years	1.20%	1.38%	3.59%	2.68%	2.76%	1.65%	1.48%	1.69%
20 or more years	0.70%	1.90%	1.50%	1.41%	1.61%	1.48%	1.00%	0.89%
Multi/single status								
2 or more locations	0.98%	6.17% *	4.85%	2.21%	0.77%	1.38%	2.49%	1.04%
1 location only	0.62%	0.90%	1.37%	1.21%	1.77%	4.30%	0.64%	1.22%
Percent full-time employees								
Less than 25%	3.51%	1.96% *	9.05%	5.47%	5.49%	2.77%	6.15% *	3.17%
25-49 %	2.51%	5.85%	2.59%	4.48%	3.91%	2.20%	3.85%	2.32%
50-74 %	0.73%	2.61%	3.16%	3.76%	1.89%	1.44%	2.68%	1.18%
75% or more	0.66%	1.26%	1.25%	1.07%	1.31%	1.51%	0.74%	0.98%
Union presence								
No union employees	0.56%	0.87%	1.08%	0.63%	1.28%	1.81%	0.69%	0.93%
Has union employees	1.53%	2.94% *	6.26%	6.93% *	2.56%	2.25%	3.41%	1.50%
Unknown	1.82%	5.54% *	13.92% *	10.04% *	4.92% *	1.77%	9.38% *	1.65%
Percent low wage employees								
50% or more low wage	1.12%	2.21%	3.93%	3.33%	1.21%	1.15%	2.47%	1.14%
Less than 50% low wage	0.61%	0.96%	1.39%	1.63%	1.37%	1.47%	0.81%	0.84%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2009 Medical Expenditure Panel Survey-Insurance Component.

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Table I.C.3.b(2009) 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, 2009

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	20.4%	15.4%	16.8%	18.4%	21.0%	21.6%	17.2%	21.1%
Industry group **								
Agric., fish., forest.	21.0%	--	--	--	--	--	10.5% *	22.8%
Mining and manufacturing	20.0%	13.4%	17.3%	17.5%	22.6%	20.1%	17.8%	20.3%
Construction	18.7%	16.5%	18.7%	19.8%	18.1%	19.1%	18.3%	19.0%
Utilities and transp.	21.7%	28.6%	24.1%	13.6% *	29.6%	20.8%	20.9%	21.8%
Wholesale trade	19.1%	19.0%	13.6%	18.4%	24.3%	17.9%	18.4%	19.3%
Fin. svcs. and real estate	20.1%	9.2%	13.6%	18.4%	20.1%	21.6%	12.1%	21.3%
Retail trade	24.8%	15.5%	22.3%	26.8%	26.6%	25.1%	21.8%	25.3%
Professional services	17.1%	14.7%	13.9%	14.6%	18.5%	17.7%	14.5%	17.6%
Other services	25.5%	17.9%	19.7%	23.1%	22.2%	29.2%	21.1%	26.7%
Ownership								
For profit, incorporated	21.5%	16.7%	17.4%	20.9%	22.3%	22.4%	18.4%	22.2%
For profit, unincorporated	20.4%	14.3%	17.6%	17.6%	21.7%	22.3%	16.7%	21.4%
Nonprofit	15.5%	8.4%	11.7%	9.2%	17.6%	16.9%	10.5%	16.2%
Age of firm								
Less than 5 years	22.1%	18.4%	24.5%	21.1%	25.2%	22.9%	22.1%	22.0%
5-9 years	20.9%	17.5%	19.2%	19.8%	24.9%	22.9%	18.5%	23.2%
10-19 years	20.5%	18.1%	16.1%	21.0%	23.4%	21.7%	18.2%	22.0%
20 or more years	20.3%	12.9%	15.6%	17.3%	20.2%	21.6%	15.9%	20.9%
Multi/single status								
2 or more locations	21.5%	23.5%	20.2%	17.6%	21.2%	21.7%	17.7%	21.5%
1 location only	18.1%	15.4%	16.7%	18.6%	20.7%	18.0%	17.2%	19.0%
Percent full-time employees								
Less than 25%	26.6%	18.2%	30.0% *	24.9%	28.9%	28.1%	20.5%	29.0%
25-49 %	21.8%	10.9%	20.8%	23.6%	23.0%	22.5%	18.6%	22.5%
50-74 %	21.7%	14.7%	20.2%	18.7%	21.3%	23.0%	17.8%	22.4%
75% or more	20.1%	15.7%	16.2%	18.0%	20.7%	21.2%	17.0%	20.7%
Union presence								
No union employees	20.8%	15.3%	17.1%	19.1%	20.9%	22.8%	17.4%	21.7%
Has union employees	18.3%	17.7%	11.4% *	10.5%	20.7%	18.6%	13.3%	18.5%
Unknown	22.1%	19.4%	19.4%	11.7% *	25.0%	22.2%	20.1%	22.1%
Percent low wage employees								
50% or more low wage	23.9%	15.7%	26.1%	24.8%	24.6%	24.0%	21.5%	24.2%
Less than 50% low wage	19.7%	15.4%	16.0%	17.5%	20.3%	21.0%	16.7%	20.4%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2009 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(2009) 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, 2009

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	0.26%	1.03%	0.41%	0.95%	0.79%	0.48%	0.28%	0.33%
Industry group **								
Agric., fish., forest.	3.30%	--	--	--	--	--	3.82% *	2.90%
Mining and manufacturing	1.02%	2.48%	2.11%	2.00%	2.01%	1.74%	1.14%	1.10%
Construction	1.38%	2.56%	1.80%	2.47%	3.92%	1.67%	1.27%	2.24%
Utilities and transp.	1.50%	7.66%	5.12%	4.46% *	3.48%	1.75%	2.55%	1.75%
Wholesale trade	1.04%	4.10%	3.46%	2.11%	1.75%	1.16%	3.41%	0.90%
Fin. svcs. and real estate	0.56%	1.58%	2.84%	2.82%	2.48%	0.76%	1.42%	0.70%
Retail trade	0.71%	2.04%	2.49%	1.94%	2.14%	0.65%	2.00%	0.72%
Professional services	0.44%	1.11%	1.08%	1.11%	0.94%	0.53%	0.54%	0.55%
Other services	0.92%	2.25%	2.24%	2.28%	2.39%	1.66%	1.74%	1.19%
Ownership								
For profit, incorporated	0.38%	1.41%	0.65%	0.76%	1.17%	0.53%	0.47%	0.45%
For profit, unincorporated	0.75%	1.46%	2.05%	2.54%	1.85%	1.92%	1.02%	1.21%
Nonprofit	0.75%	1.89%	2.16%	2.22%	1.84%	0.92%	1.11%	0.90%
Age of firm								
Less than 5 years	1.84%	3.24%	3.50%	3.20%	3.06%	6.48%	2.76%	2.74%
5-9 years	1.15%	2.03%	1.74%	3.07%	4.43%	2.33%	1.10%	2.62%
10-19 years	0.83%	2.34%	1.22%	1.80%	1.46%	1.31%	1.15%	0.95%
20 or more years	0.28%	1.00%	0.62%	0.78%	0.93%	0.49%	0.53%	0.33%
Multi/single status								
2 or more locations	0.40%	5.00%	1.53%	1.05%	1.08%	0.49%	1.68%	0.40%
1 location only	0.62%	1.02%	0.43%	1.23%	0.94%	2.27%	0.37%	1.05%
Percent full-time employees								
Less than 25%	1.57%	5.03%	9.06% *	3.62%	3.92%	1.56%	4.62%	1.51%
25-49 %	1.10%	2.25%	2.65%	3.75%	3.52%	0.74%	1.99%	1.09%
50-74 %	0.76%	2.39%	3.80%	3.15%	2.18%	0.78%	1.90%	0.79%
75% or more	0.34%	1.41%	0.51%	0.90%	0.93%	0.56%	0.35%	0.41%
Union presence								
No union employees	0.33%	1.06%	0.42%	0.96%	0.79%	0.56%	0.35%	0.43%
Has union employees	0.75%	5.02%	3.71% *	2.24%	1.80%	1.08%	2.54%	0.72%
Unknown	0.88%	5.20%	5.05%	5.35% *	4.22%	0.90%	4.31%	0.89%
Percent low wage employees								
50% or more low wage	0.52%	3.34%	2.95%	1.77%	2.08%	0.77%	1.51%	0.64%
Less than 50% low wage	0.29%	1.14%	0.39%	1.00%	0.83%	0.45%	0.24%	0.35%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2009 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.c(2009) Percent of total premiums for any-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, 2009

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	21.6%	15.2%	18.0%	20.5%	29.4%	23.3%	17.0%	25.3%
Industry group **								
Agric., fish., forest.	4.2%*	--	--	--	--	--	3.0%*	10.4%*
Mining and manufacturing	20.4%	--	--	--	--	--	15.0%	22.1%
Construction	21.0%	--	--	--	--	--	21.7%	17.2%*
Utilities and transp.	24.7%	--	--	--	--	--	32.0%	17.6%
Wholesale trade	25.1%	--	--	--	--	--	17.1%	32.8%
Fin. svcs. and real estate	18.5%	--	--	--	--	--	14.7%*	23.2%
Retail trade	27.6%	--	--	--	--	--	22.3%	31.9%
Professional services	20.0%	--	--	--	--	--	12.4%	25.0%
Other services	23.5%	--	--	--	--	--	21.1%	25.5%
Ownership								
For profit, incorporated	20.9%	--	--	--	--	--	17.8%	23.6%
For profit, unincorporated	27.7%	--	--	--	--	--	18.6%	35.7%
Nonprofit	16.7%	--	--	--	--	--	8.4%	21.1%
Age of firm								
Less than 5 years	34.1%	--	--	--	--	--	24.6%	43.0%
5-9 years	22.8%	--	--	--	--	--	20.5%	27.0%
10-19 years	23.9%	--	--	--	--	--	20.4%	27.6%
20 or more years	19.3%	--	--	--	--	--	14.1%	22.9%
Multi/single status								
2 or more locations	23.9%	--	--	--	--	--	18.8%	24.3%
1 location only	20.0%	--	--	--	--	--	16.9%	27.6%
Percent full-time employees								
Less than 25%	24.2%	--	--	--	--	--	18.6%*	30.3%
25-49 %	35.6%	--	--	--	--	--	17.2%*	44.8%
50-74 %	21.0%	--	--	--	--	--	14.5%	28.5%
75% or more	20.7%	--	--	--	--	--	17.5%	23.3%
Union presence								
No union employees	22.2%	--	--	--	--	--	17.4%	27.0%
Has union employees	16.9%	--	--	--	--	--	7.6%*	19.4%
Unknown	22.1%	--	--	--	--	--	26.4%*	21.4%
Percent low wage employees								
50% or more low wage	29.3%	--	--	--	--	--	22.8%	33.4%
Less than 50% low wage	19.8%	--	--	--	--	--	15.9%	23.2%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2009 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.

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** 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.c(2009) Standard error for percent of total premiums for any-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, 2009

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	1.05%	1.97%	1.71%	1.63%	2.44%	1.90%	1.29%	1.62%
Industry group **								
Agric., fish., forest.	2.81% *	--	--	--	--	--	2.51% *	3.95% *
Mining and manufacturing	2.48%	--	--	--	--	--	2.14%	3.20%
Construction	3.07%	--	--	--	--	--	3.82%	5.80% *
Utilities and transp.	5.91%	--	--	--	--	--	6.99%	2.90%
Wholesale trade	3.37%	--	--	--	--	--	2.76%	5.54%
Fin. svcs. and real estate	4.41%	--	--	--	--	--	5.03% *	3.94%
Retail trade	3.41%	--	--	--	--	--	2.80%	5.07%
Professional services	1.88%	--	--	--	--	--	1.13%	2.47%
Other services	1.91%	--	--	--	--	--	3.52%	4.17%
Ownership								
For profit, incorporated	1.22%	--	--	--	--	--	1.41%	1.98%
For profit, unincorporated	3.98%	--	--	--	--	--	5.12%	3.50%
Nonprofit	1.64%	--	--	--	--	--	1.80%	1.67%
Age of firm								
Less than 5 years	4.05%	--	--	--	--	--	3.24%	8.79%
5-9 years	4.45%	--	--	--	--	--	5.20%	5.23%
10-19 years	2.33%	--	--	--	--	--	1.76%	4.01%
20 or more years	0.95%	--	--	--	--	--	1.72%	1.34%
Multi/single status								
2 or more locations	1.56%	--	--	--	--	--	2.91%	1.74%
1 location only	1.38%	--	--	--	--	--	1.49%	2.99%
Percent full-time employees								
Less than 25%	6.07%	--	--	--	--	--	7.08% *	7.29%
25-49 %	5.42%	--	--	--	--	--	7.67% *	4.62%
50-74 %	2.04%	--	--	--	--	--	2.77%	1.91%
75% or more	1.03%	--	--	--	--	--	1.80%	1.61%
Union presence								
No union employees	1.03%	--	--	--	--	--	1.20%	1.71%
Has union employees	2.81%	--	--	--	--	--	2.68% *	3.51%
Unknown	5.70%	--	--	--	--	--	8.76% *	5.66%
Percent low wage employees								
50% or more low wage	3.27%	--	--	--	--	--	4.94%	3.11%
Less than 50% low wage	1.06%	--	--	--	--	--	1.65%	1.45%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2009 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

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-- 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.4(2009) Percent of private-sector employees enrolled in a health insurance plan that take single coverage by firm size and selected characteristics: United States, 2009

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	50.0%	59.2%	59.2%	57.3%	53.5%	45.1%	58.8%	48.0%
Industry group **								
Agric., fish., forest.	60.3%	44.4%	52.8%	59.0%	60.6%	66.1%	52.4%	63.6%
Mining and manufacturing	42.2%	58.0%	57.7%	52.7%	44.4%	36.6%	54.8%	40.4%
Construction	51.0%	48.3%	55.7%	54.4%	48.4%	40.4%	53.4%	48.4%
Utilities and transp.	46.3%	57.7%	60.3%	52.1%	50.5%	44.0%	57.3%	45.2%
Wholesale trade	47.6%	54.6%	55.1%	51.8%	47.9%	43.0%	54.7%	45.4%
Fin. svcs. and real estate	46.9%	58.9%	53.2%	53.1%	52.5%	43.8%	55.5%	45.7%
Retail trade	55.8%	64.7%	63.3%	64.0%	60.6%	52.8%	63.8%	54.3%
Professional services	51.1%	63.6%	60.8%	59.4%	57.5%	44.2%	61.8%	48.8%
Other services	56.5%	61.7%	63.3%	64.0%	60.9%	51.3%	62.6%	54.8%
Ownership								
For profit, incorporated	49.0%	59.0%	58.7%	55.4%	51.1%	44.9%	58.1%	47.0%
For profit, unincorporated	52.5%	59.9%	60.7%	62.1%	55.6%	45.6%	60.1%	50.1%
Nonprofit	53.0%	59.7%	61.7%	63.6%	59.2%	45.8%	62.7%	51.7%
Age of firm								
Less than 5 years	55.6%	60.5%	60.8%	58.8%	50.5%	44.9%	61.2%	49.7%
5-9 years	55.1%	58.6%	56.0%	58.9%	56.2%	44.9%	58.0%	52.5%
10-19 years	55.7%	59.1%	61.9%	58.9%	54.4%	49.3%	58.9%	53.7%
20 or more years	48.7%	59.2%	58.5%	56.5%	53.3%	44.9%	58.7%	47.3%
Multi/single status								
2 or more locations	46.7%	52.9%	56.5%	57.1%	52.3%	45.0%	57.7%	46.5%
1 location only	57.1%	59.3%	59.4%	57.3%	55.2%	48.4%	58.9%	55.1%
Percent full-time employees								
Less than 25%	62.2%	58.5%	69.5%	64.8%	69.6%	57.6%	62.1%	62.2%
25-49 %	58.5%	65.4%	66.3%	67.7%	64.0%	51.5%	66.6%	56.6%
50-74 %	54.1%	61.0%	59.0%	65.3%	64.2%	49.6%	62.1%	52.7%
75% or more	48.9%	58.6%	58.8%	56.1%	51.6%	44.0%	58.0%	46.9%
Union presence								
No union employees	52.6%	60.0%	60.1%	58.3%	54.5%	46.8%	59.7%	50.4%
Has union employees	42.4%	41.0%	44.3%	47.9%	47.1%	41.3%	45.1%	42.2%
Unknown	46.5%	65.6%	64.0%	53.1%	53.0%	45.8%	58.7%	46.3%
Percent low wage employees								
50% or more low wage	57.9%	63.0%	68.7%	71.3%	66.6%	52.2%	67.4%	56.6%
Less than 50% low wage	48.5%	58.6%	58.2%	55.5%	51.0%	43.6%	57.8%	46.3%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2009 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

** 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.4(2009) Standard error for percent of private-sector employees enrolled in a health insurance plan that take single coverage by firm size and selected characteristics: United States, 2009

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	0.25%	0.79%	0.54%	0.75%	0.75%	0.37%	0.48%	0.26%
Industry group **								
Agric., fish., forest.	5.01%	6.20%	8.34%	10.67%	9.11%	9.01%	4.05%	6.66%
Mining and manufacturing	0.60%	3.78%	3.16%	1.70%	1.54%	0.96%	1.94%	0.68%
Construction	1.89%	2.96%	2.30%	2.50%	2.46%	2.75%	1.93%	2.22%
Utilities and transp.	1.63%	7.02%	4.27%	2.75%	2.74%	2.32%	2.72%	1.81%
Wholesale trade	1.10%	3.95%	3.91%	2.05%	1.46%	1.74%	1.85%	1.16%
Fin. svcs. and real estate	0.70%	2.92%	2.23%	2.38%	1.83%	0.97%	1.75%	0.80%
Retail trade	0.62%	3.33%	2.18%	1.50%	2.31%	0.84%	1.46%	0.65%
Professional services	0.30%	1.26%	1.65%	1.42%	1.09%	0.72%	1.10%	0.29%
Other services	0.67%	1.94%	1.53%	2.15%	1.44%	1.01%	0.96%	0.70%
Ownership								
For profit, incorporated	0.38%	0.78%	0.62%	0.65%	1.02%	0.42%	0.35%	0.42%
For profit, unincorporated	1.03%	2.12%	2.26%	1.95%	1.82%	1.40%	1.78%	1.06%
Nonprofit	1.05%	2.46%	3.05%	1.65%	1.17%	1.34%	1.12%	1.06%
Age of firm								
Less than 5 years	1.35%	2.05%	3.25%	3.56%	4.00%	3.30%	1.70%	2.60%
5-9 years	1.36%	2.35%	2.31%	3.32%	2.93%	2.66%	1.52%	1.47%
10-19 years	0.94%	1.51%	0.99%	1.71%	1.42%	1.76%	0.61%	1.44%
20 or more years	0.31%	0.70%	0.76%	0.99%	0.91%	0.44%	0.45%	0.34%
Multi/single status								
2 or more locations	0.23%	6.25%	2.47%	0.74%	0.87%	0.34%	1.08%	0.24%
1 location only	0.62%	0.79%	0.64%	0.86%	1.07%	1.99%	0.52%	1.00%
Percent full-time employees								
Less than 25%	1.25%	3.15%	4.11%	4.31%	3.33%	1.53%	2.34%	1.44%
25-49 %	1.66%	4.73%	3.05%	3.01%	2.19%	2.23%	1.89%	1.89%
50-74 %	1.04%	2.40%	2.48%	2.23%	1.88%	1.23%	1.10%	1.11%
75% or more	0.26%	0.90%	0.66%	0.90%	0.87%	0.39%	0.56%	0.24%
Union presence								
No union employees	0.40%	0.75%	0.56%	0.77%	0.72%	0.39%	0.49%	0.42%
Has union employees	0.56%	4.76%	3.46%	3.25%	2.51%	0.82%	2.30%	0.61%
Unknown	1.25%	9.64%	4.53%	6.67%	3.31%	1.20%	2.80%	1.25%
Percent low wage employees								
50% or more low wage	0.86%	2.16%	1.90%	1.65%	1.75%	1.11%	1.22%	0.92%
Less than 50% low wage	0.18%	0.71%	0.59%	0.73%	0.74%	0.40%	0.47%	0.18%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2009 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

** 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.4.a(2009) Percent of private-sector employees enrolled in a health insurance plan that take single coverage that required no employee contribution by firm size and selected characteristics: United States, 2009

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	20.6%	61.4%	45.4%	33.1%	17.7%	8.9%	47.3%	13.5%
Industry group **								
Agric., fish., forest.	27.9%*	--	--	--	--	--	79.4%	10.8%*
Mining and manufacturing	16.2%	60.3%	41.4%	27.7%	8.4%	10.2%	38.6%	12.0%
Construction	42.1%	64.8%	43.7%	42.1%	38.7%	5.2%*	50.1%	33.2%
Utilities and transp.	12.2%	52.1%	24.0%	36.4%	7.1%*	8.2%	34.7%	9.5%
Wholesale trade	28.2%	69.1%	53.6%	43.4%	10.2%	16.0%	53.0%	19.1%
Fin. svcs. and real estate	15.8%	70.1%	50.8%	29.8%	20.5%	4.9%	55.7%	8.9%
Retail trade	12.2%	56.3%	37.8%	21.9%	15.3%	4.2%	37.5%	6.8%
Professional services	23.2%	60.2%	49.2%	34.1%	20.4%	11.6%	50.1%	16.0%
Other services	21.8%	56.7%	42.2%	30.2%	19.1%	10.3%*	43.7%	14.9%
Ownership								
For profit, incorporated	20.1%	61.7%	44.8%	30.5%	16.9%	9.3%	45.8%	13.1%
For profit, unincorporated	23.1%	58.4%	44.7%	35.8%	14.3%	7.9%	50.0%	12.7%
Nonprofit	20.9%	67.4%	52.1%	43.3%	21.4%	7.0%	53.5%	15.8%
Age of firm								
Less than 5 years	29.6%	53.4%	42.6%	22.2%	6.1%*	8.6%	43.9%	10.7%*
5-9 years	35.0%	61.2%	38.7%	33.1%	21.7%	21.6%	47.9%	22.0%
10-19 years	29.6%	58.3%	43.1%	31.3%	15.6%	14.7%*	45.0%	19.1%
20 or more years	17.8%	65.1%	48.5%	34.5%	18.1%	8.3%	48.6%	12.6%
Multi/single status								
2 or more locations	11.0%	44.0%	32.7%	34.8%	15.2%	8.4%	36.9%	10.4%
1 location only	37.5%	61.6%	46.2%	32.6%	20.9%	23.7%*	48.1%	25.1%
Percent full-time employees								
Less than 25%	25.8%	73.5%	38.6%	36.8%	22.4%	3.7%*	57.2%	12.8%
25-49 %	20.1%	59.6%	51.1%	27.4%	15.0%	7.8%*	50.1%	11.7%
50-74 %	15.2%	60.4%	40.8%	32.4%	18.7%	3.6%	47.0%	8.5%
75% or more	21.4%	61.3%	45.7%	33.3%	17.7%	10.0%	46.9%	14.4%
Union presence								
No union employees	22.5%	61.1%	45.5%	31.9%	17.4%	7.0%	47.0%	13.5%
Has union employees	17.9%	71.1%	49.3%	45.3%	20.5%	13.4%	54.9%	15.7%
Unknown	10.4%	62.0%	17.1%*	45.0%	16.6%*	8.4%	40.1%	9.5%
Percent low wage employees								
50% or more low wage	15.6%	62.6%	40.6%	31.0%	13.4%	6.8%	47.1%	10.2%
Less than 50% low wage	21.7%	61.2%	45.9%	33.4%	18.8%	9.4%	47.3%	14.3%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2009 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.

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** 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.4.a(2009) Standard error for percent of private-sector employees enrolled in a health insurance plan that take single coverage that required no employee contribution by firm size and selected characteristics: United States, 2009

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	0.50%	1.23%	1.42%	1.57%	1.02%	0.73%	0.75%	0.75%
Industry group **								
Agric., fish., forest.	10.44% *	--	--	--	--	--	5.94%	8.00% *
Mining and manufacturing	1.44%	3.59%	5.97%	2.67%	2.11%	2.63%	2.89%	1.63%
Construction	2.67%	3.60%	2.65%	3.54%	7.87%	2.15% *	2.68%	3.24%
Utilities and transp.	1.86%	9.13%	5.35%	9.72%	2.19% *	2.03%	4.32%	2.07%
Wholesale trade	1.95%	3.89%	5.93%	4.51%	2.13%	4.40%	3.75%	2.60%
Fin. svcs. and real estate	1.13%	3.68%	4.64%	3.90%	3.27%	1.34%	2.89%	1.38%
Retail trade	1.02%	5.32%	5.21%	3.85%	3.57%	0.87%	2.41%	0.72%
Professional services	0.96%	0.84%	2.60%	2.72%	1.87%	1.62%	1.54%	1.43%
Other services	1.73%	3.12%	4.30%	2.36%	3.83%	3.43% *	2.91%	2.30%
Ownership								
For profit, incorporated	0.72%	1.86%	1.62%	1.39%	1.24%	1.08%	0.97%	1.01%
For profit, unincorporated	0.94%	2.63%	2.89%	4.25%	2.43%	2.24%	1.83%	1.20%
Nonprofit	1.33%	4.93%	4.82%	3.68%	2.76%	0.87%	2.32%	1.37%
Age of firm								
Less than 5 years	3.59%	4.98%	4.86%	5.52%	2.10% *	2.55%	4.46%	3.48% *
5-9 years	2.07%	2.16%	4.68%	6.36%	6.21%	5.24%	2.02%	4.23%
10-19 years	2.07%	2.06%	3.09%	3.95%	2.74%	5.07% *	1.99%	3.56%
20 or more years	0.51%	1.55%	1.60%	1.28%	1.30%	0.73%	1.02%	0.64%
Multi/single status								
2 or more locations	0.58%	8.98%	3.48%	2.94%	0.95%	0.70%	3.20%	0.61%
1 location only	1.13%	1.22%	1.36%	1.99%	2.35%	7.96% *	0.79%	2.59%
Percent full-time employees								
Less than 25%	2.26%	5.20%	9.81%	5.64%	5.92%	2.17% *	4.94%	2.39%
25-49 %	2.77%	5.45%	6.00%	4.54%	2.99%	2.80% *	3.86%	2.55%
50-74 %	1.49%	3.16%	6.03%	3.82%	3.81%	0.64%	2.08%	0.96%
75% or more	0.67%	1.76%	1.73%	1.50%	1.34%	0.85%	1.10%	0.93%
Union presence								
No union employees	0.59%	1.20%	1.59%	1.51%	1.23%	0.74%	0.84%	0.95%
Has union employees	0.83%	6.24%	6.68%	6.32%	3.29%	1.37%	4.10%	0.72%
Unknown	1.00%	11.75%	13.82% *	10.30%	5.59% *	1.26%	7.41%	1.03%
Percent low wage employees								
50% or more low wage	0.89%	3.67%	5.62%	3.10%	1.79%	1.14%	2.37%	1.15%
Less than 50% low wage	0.52%	1.18%	1.34%	1.69%	0.97%	0.76%	0.87%	0.76%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2009 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.1(2009) Average total family premium (in dollars) per enrolled employee at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2009

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	13,027	12,040	11,900	12,330	13,081	13,325	12,041	13,210
Industry group **								
Agric., fish., forest.	10,314	--	--	--	--	--	9,223	11,085
Mining and manufacturing	12,607	11,629	10,984	12,191	12,202	12,957	11,479	12,730
Construction	11,808	11,575	11,763	11,759	11,600	12,642	11,561	12,051
Utilities and transp.	13,240	12,445	12,312	13,520	13,202	13,270	12,606	13,287
Wholesale trade	12,776	13,625	12,333	11,931	12,251	13,284	12,913	12,742
Fin. svcs. and real estate	13,218	13,097	11,825	12,612	14,039	13,205	12,696	13,281
Retail trade	11,737	10,964	11,692	11,602	11,650	11,810	11,372	11,799
Professional services	14,004	12,172	12,346	12,586	13,972	14,530	12,399	14,277
Other services	12,634	11,892	11,860	12,792	13,695	12,502	11,997	12,789
Ownership								
For profit, incorporated	12,704	12,056	11,954	12,116	12,609	12,959	12,030	12,831
For profit, unincorporated	13,149	11,795	11,132	12,015	13,862	13,631	11,587	13,576
Nonprofit	14,701	12,511	12,904	14,132	14,252	15,177	12,993	14,884
Age of firm								
Less than 5 years	12,073	11,941	11,428	12,522	11,117	12,914	12,040	12,108
5-9 years	12,243	11,409	11,118	12,245	12,904	13,096	11,400	12,973
10-19 years	12,552	12,035	11,671	11,955	13,403	12,962	11,882	12,960
20 or more years	13,157	12,290	12,275	12,430	13,093	13,353	12,278	13,256
Multi/single status								
2 or more locations	13,285	14,296	13,799	12,844	13,439	13,271	13,245	13,286
1 location only	12,369	12,023	11,773	12,205	12,589	15,332	11,949	12,816
Percent full-time employees								
Less than 25%	11,131	10,268	11,182	11,645	12,353	10,758	10,763	11,313
25-49 %	12,506	12,061	11,261	12,295	12,712	12,660	11,711	12,674
50-74 %	13,032	12,334	11,373	11,965	13,094	13,309	11,856	13,229
75% or more	13,063	12,061	11,990	12,367	13,103	13,366	12,102	13,240
Union presence								
No union employees	12,758	12,005	11,894	12,382	13,017	12,997	12,067	12,944
Has union employees	13,778	12,232	12,029	12,277	13,505	14,002	11,947	13,895
Unknown	13,014	13,746	11,266	9,945	12,584	13,100	10,929	13,055
Percent low wage employees								
50% or more low wage	11,806	10,582	11,179	11,630	11,862	11,942	10,842	11,935
Less than 50% low wage	13,198	12,255	11,964	12,387	13,233	13,546	12,163	13,397

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2009 Medical Expenditure Panel Survey-Insurance Component.

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-- 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.1(2009) Standard error for average total family premium (in dollars) per enrolled employee at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2009

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	24.57	125.89	156.41	227.74	173.56	50.81	129.29	24.36
Industry group **								
Agric., fish., forest.	398.63	--	--	--	--	--	598.13	430.10
Mining and manufacturing	122.26	819.17	599.05	430.33	292.30	203.64	463.16	139.33
Construction	235.84	354.98	280.04	333.99	659.24	745.09	228.06	374.09
Utilities and transp.	265.30	973.97	746.58	742.65	531.90	313.37	410.43	305.94
Wholesale trade	172.54	467.22	370.70	428.61	356.88	320.50	335.83	166.33
Fin. svcs. and real estate	131.48	476.59	975.80	644.46	485.15	135.51	348.56	169.73
Retail trade	135.71	648.08	290.06	531.05	183.00	171.51	339.91	153.36
Professional services	131.73	228.51	455.30	324.52	315.65	218.13	249.98	161.66
Other services	212.65	239.95	437.94	388.39	508.38	235.71	281.55	222.16
Ownership								
For profit, incorporated	45.57	118.63	149.13	221.86	201.45	74.28	128.36	49.97
For profit, unincorporated	122.02	306.12	290.59	390.85	477.65	144.97	225.91	157.68
Nonprofit	95.25	455.14	781.13	522.33	360.90	118.02	408.74	86.50
Age of firm								
Less than 5 years	320.19	454.09	649.02	631.14	855.65	719.26	339.65	380.75
5-9 years	240.03	333.35	551.91	582.60	549.71	572.66	247.20	337.80
10-19 years	202.01	213.81	391.50	371.55	657.93	262.09	229.08	279.99
20 or more years	43.00	220.99	204.88	261.12	224.22	53.64	183.58	39.02
Multi/single status								
2 or more locations	36.49	2,304.30	439.16	207.02	213.32	49.87	226.82	37.50
1 location only	114.32	132.02	170.68	261.09	292.85	750.62	139.84	200.25
Percent full-time employees								
Less than 25%	291.03	924.30	813.14	622.19	875.33	240.34	740.07	299.23
25-49 %	246.78	1,564.84	346.22	749.43	681.55	233.39	361.79	286.44
50-74 %	181.54	488.92	694.54	293.11	488.84	202.42	460.41	192.65
75% or more	41.64	109.97	172.78	262.19	202.64	62.78	143.44	41.32
Union presence								
No union employees	47.77	125.39	191.88	207.93	200.36	107.77	116.82	69.38
Has union employees	85.35	647.80	629.05	519.68	516.41	89.91	437.51	84.21
Unknown	184.21	2,301.03	632.82	489.65	720.74	212.00	697.26	187.42
Percent low wage employees								
50% or more low wage	127.35	528.72	558.38	453.28	298.27	200.84	289.95	163.00
Less than 50% low wage	26.10	171.62	195.50	244.19	180.54	76.83	139.80	33.70

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2009 Medical Expenditure Panel Survey-Insurance Component.

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** 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.1.a(2009) Average total family premium (in dollars) for exclusive-provider plans per enrolled employee at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2009

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	13,110	12,109	12,023	12,079	12,724	13,846	12,060	13,371
Industry group **								
Agric., fish., forest.	9,512	--	--	--	--	--	10,393	8,266
Mining and manufacturing	12,654	13,034	10,736	12,236	12,454	13,182	11,985	12,769
Construction	11,177	11,272	12,296	10,848	10,188	11,277	11,476	10,650
Utilities and transp.	13,809	11,893	10,724	15,259	11,054	14,419	11,918	14,020
Wholesale trade	11,599	12,839	12,313	10,156	11,107	13,275	12,594	11,215
Fin. svcs. and real estate	13,346	12,674	10,447	12,816	14,682	13,349	12,139	13,562
Retail trade	12,058	9,994	11,536	11,025	12,062	13,262	10,837	12,675
Professional services	14,039	12,228	13,404	12,608	13,365	14,632	12,784	14,221
Other services	12,728	12,679	11,556	12,578	13,484	12,718	12,167	12,903
Ownership								
For profit, incorporated	12,641	11,883	12,132	11,762	12,025	13,385	11,982	12,833
For profit, unincorporated	13,361	12,440	9,716	11,925	13,810	14,216	11,441	13,942
Nonprofit	14,759	13,905	15,413	14,409	14,186	15,100	14,285	14,796
Age of firm								
Less than 5 years	11,891	11,208	11,099	12,229	11,154	15,116	11,362	12,819
5-9 years	11,786	11,969	10,023	10,531	12,829	13,664	10,807	12,696
10-19 years	12,490	12,126	12,780	12,072	12,300	13,017	12,392	12,556
20 or more years	13,329	12,377	12,169	12,318	12,792	13,900	12,324	13,489
Multi/single status								
2 or more locations	13,661	12,433	13,651	12,938	13,212	13,790	13,681	13,661
1 location only	12,170	12,109	11,901	11,886	12,229	15,763	11,949	12,394
Percent full-time employees								
Less than 25%	11,612	11,826	9,327	10,659	13,635	11,767	10,532	12,427
25-49 %	13,804	13,566	10,999	12,608	14,758	14,220	12,269	14,250
50-74 %	13,482	12,235	12,314	11,656	12,909	14,227	12,390	13,744
75% or more	13,057	12,004	12,079	12,111	12,623	13,788	12,045	13,304
Union presence								
No union employees	12,797	12,118	11,899	12,195	12,817	13,465	12,100	13,049
Has union employees	13,950	11,972	13,007	11,437	12,034	14,650	11,901	14,103
Unknown	13,158	11,941	11,685	10,941	14,289	13,178	10,623	13,263
Percent low wage employees								
50% or more low wage	12,222	11,392	9,457	11,278	11,307	13,425	10,743	12,578
Less than 50% low wage	13,224	12,249	12,279	12,157	12,960	13,896	12,223	13,474

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2009 Medical Expenditure Panel Survey-Insurance Component.

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** 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.1.a(2009) Standard error for average total family premium (in dollars) for exclusive-provider plans per enrolled employee at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2009

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	99.69	276.76	362.89	334.85	366.86	107.11	215.49	139.34
Industry group **								
Agric., fish., forest.	1,836.76	--	--	--	--	--	2,714.04	2,262.90
Mining and manufacturing	298.83	1,249.35	630.67	574.82	399.54	381.73	460.67	311.74
Construction	370.28	641.17	457.57	891.51	1,424.01	2,411.70	428.53	452.06
Utilities and transp.	565.32	3,136.16	2,211.16	2,522.17	1,667.65	661.53	1,647.86	686.34
Wholesale trade	321.95	793.41	1,603.53	822.51	586.48	394.25	405.07	401.92
Fin. svcs. and real estate	274.87	1,583.58	1,422.34	901.97	599.14	214.84	637.88	268.33
Retail trade	316.58	1,573.89	952.02	406.25	599.26	388.40	609.99	352.94
Professional services	142.63	494.72	970.74	539.85	444.71	234.80	382.16	209.18
Other services	266.41	539.14	854.29	450.02	661.17	469.54	261.69	287.05
Ownership								
For profit, incorporated	119.71	305.88	438.17	292.89	354.45	171.46	204.40	148.86
For profit, unincorporated	295.99	1,089.32	877.89	460.02	822.86	323.78	508.88	348.46
Nonprofit	403.12	561.58	962.04	1,254.27	516.17	449.97	326.95	436.73
Age of firm								
Less than 5 years	613.80	649.16	839.43	2,041.69	2,261.35	2,749.83	450.88	1,839.04
5-9 years	317.21	638.36	716.09	460.50	980.86	1,553.92	330.67	487.95
10-19 years	229.20	597.86	840.81	373.27	423.55	199.65	456.21	205.62
20 or more years	134.28	238.77	413.56	397.11	386.99	116.99	217.97	151.42
Multi/single status								
2 or more locations	123.05	3,289.50	1,527.60	434.40	343.10	118.92	349.79	128.90
1 location only	167.76	277.53	357.95	317.00	479.82	2,006.73	217.83	258.52
Percent full-time employees								
Less than 25%	574.83	2,017.07	1,921.71	1,425.85	2,602.74	535.61	885.69	799.98
25-49 %	440.74	2,369.42	1,447.42	1,742.27	781.46	724.07	1,040.09	419.20
50-74 %	245.48	816.59	1,033.93	572.43	681.02	343.94	646.84	275.82
75% or more	102.64	273.67	384.32	358.71	410.06	75.85	230.55	144.50
Union presence								
No union employees	100.03	278.08	425.35	305.93	320.10	183.35	208.68	142.91
Has union employees	330.30	2,905.53	1,747.07	1,076.97	819.75	169.28	825.13	328.25
Unknown	315.78	3,571.04	3,050.67	1,268.15	1,161.36	229.20	2,000.62	323.61
Percent low wage employees								
50% or more low wage	420.27	1,426.73	1,191.01	573.91	553.93	652.20	651.68	522.14
Less than 50% low wage	99.04	219.57	348.54	378.88	378.33	132.21	210.71	145.83

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2009 Medical Expenditure Panel Survey-Insurance Component.

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** 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.1.b(2009) Average total family premium (in dollars) for mixed-provider plans per enrolled employee at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2009

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	13,080	12,159	11,962	12,487	13,237	13,262	12,180	13,213
Industry group **								
Agric., fish., forest.	10,776	--	--	--	--	--	9,253	11,366
Mining and manufacturing	12,681	11,399	11,156	12,195	12,244	12,983	11,359	12,800
Construction	12,064	11,862	11,257	12,254	11,942	12,777	11,694	12,332
Utilities and transp.	13,175	11,979	12,493	12,833	13,717	13,172	12,691	13,205
Wholesale trade	13,143	14,779	12,618	12,678	12,704	13,343	13,309	13,113
Fin. svcs. and real estate	13,179	13,395	12,252	12,416	13,787	13,177	12,922	13,201
Retail trade	11,714	11,708	11,945	12,260	11,277	11,700	11,913	11,691
Professional services	14,110	12,176	12,335	12,625	14,158	14,588	12,505	14,361
Other services	12,693	11,416	11,993	12,930	14,065	12,513	11,984	12,839
Ownership								
For profit, incorporated	12,790	12,308	11,988	12,274	12,830	12,937	12,181	12,878
For profit, unincorporated	13,193	11,818	11,662	12,070	13,856	13,519	11,813	13,507
Nonprofit	14,725	11,749	12,334	14,469	14,331	15,182	12,794	14,932
Age of firm								
Less than 5 years	12,175	12,287	12,117	12,382	10,927	12,807	12,450	11,962
5-9 years	12,492	11,242	11,588	13,135	13,031	12,851	11,736	13,068
10-19 years	12,594	12,116	11,414	12,013	13,585	12,845	11,900	12,960
20 or more years	13,186	12,475	12,315	12,547	13,266	13,293	12,388	13,257
Multi/single status								
2 or more locations	13,254	15,098	13,915	12,870	13,579	13,210	13,284	13,253
1 location only	12,542	12,128	11,838	12,392	12,733	15,243	12,089	12,972
Percent full-time employees								
Less than 25%	11,310	10,570	13,377	12,196	12,248	10,760	11,438	11,262
25-49 %	12,219	11,971	11,582	12,210	12,052	12,360	11,833	12,285
50-74 %	12,989	12,849	11,103	12,344	13,298	13,095	12,064	13,097
75% or more	13,136	12,126	12,044	12,506	13,289	13,333	12,220	13,273
Union presence								
No union employees	12,809	12,148	12,019	12,485	13,120	12,924	12,215	12,938
Has union employees	13,834	11,992	11,602	12,949	14,124	13,925	12,023	13,927
Unknown	13,024	13,804	10,437	9,315	11,576	13,135	10,751	13,056
Percent low wage employees								
50% or more low wage	11,764	10,608	11,790	11,949	12,113	11,748	11,113	11,823
Less than 50% low wage	13,268	12,374	11,974	12,527	13,358	13,518	12,275	13,423

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2009 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

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** 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.1.b(2009) Standard error for average total family premium (in dollars) for mixed-provider plans per enrolled employee at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2009

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	36.19	129.65	206.02	251.14	197.43	61.66	139.70	36.04
Industry group **								
Agric., fish., forest.	627.21	--	--	--	--	--	1,059.61	513.00
Mining and manufacturing	125.59	738.27	701.30	609.10	340.85	209.23	653.46	140.64
Construction	243.61	540.54	401.34	341.91	608.84	899.37	247.62	370.49
Utilities and transp.	264.00	1,577.89	799.67	456.13	529.13	301.51	420.32	284.24
Wholesale trade	218.97	922.42	851.16	357.21	432.23	324.79	548.24	207.00
Fin. svcs. and real estate	180.30	700.46	1,309.68	879.18	568.52	141.61	485.52	203.80
Retail trade	164.55	932.34	328.48	550.00	335.62	183.93	328.00	175.42
Professional services	188.58	348.50	521.20	405.40	367.40	284.09	318.61	217.56
Other services	276.90	434.18	467.72	495.87	722.56	316.25	346.84	293.54
Ownership								
For profit, incorporated	42.07	183.33	168.71	249.82	218.92	74.08	152.75	45.42
For profit, unincorporated	209.28	325.69	494.28	552.85	560.58	191.95	257.28	208.88
Nonprofit	160.60	642.92	899.58	509.33	413.96	227.93	501.36	182.35
Age of firm								
Less than 5 years	452.62	645.53	732.33	651.29	1,036.29	754.43	492.77	449.16
5-9 years	353.55	460.49	883.48	773.07	633.84	697.26	480.79	412.80
10-19 years	303.33	275.65	515.81	447.71	776.02	315.41	285.98	376.85
20 or more years	43.31	294.00	248.25	290.58	257.16	63.43	208.92	43.27
Multi/single status								
2 or more locations	39.36	2,543.64	576.07	250.01	250.87	57.26	312.76	41.74
1 location only	166.55	138.11	221.71	292.47	366.68	741.16	149.12	271.60
Percent full-time employees								
Less than 25%	322.35	1,013.92	2,086.98	910.54	666.92	230.92	803.83	276.19
25-49 %	262.20	1,473.02	436.83	1,086.22	848.22	270.93	532.28	262.78
50-74 %	188.56	718.92	943.60	397.56	418.35	223.18	566.42	221.46
75% or more	57.71	186.94	257.91	288.38	228.14	76.76	177.75	57.97
Union presence								
No union employees	65.25	126.53	230.46	266.91	254.03	131.24	146.45	77.30
Has union employees	87.83	919.77	637.33	604.42	464.62	100.02	422.22	81.06
Unknown	205.59	3,074.65	2,338.30	1,163.58	1,192.21	213.63	1,420.69	204.22
Percent low wage employees								
50% or more low wage	130.02	442.74	682.59	624.40	304.79	207.85	349.66	169.18
Less than 50% low wage	45.52	190.73	234.17	260.50	238.71	95.80	164.25	55.40

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2009 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

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** 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.1.c(2009) Average total family premium (in dollars) for any-provider plans per enrolled employee at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2009

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	11,867	11,516	11,341	11,824	12,357	12,029	11,322	12,252
Industry group **								
Agric., fish., forest.	8,770	--	--	--	--	--	8,783	8,650
Mining and manufacturing	10,895	9,992	10,692	11,743	10,913	10,860	10,900	10,894
Construction	11,340	10,584	12,698	10,607	15,535	10,225	11,097	12,201
Utilities and transp.	12,715	14,209	13,660	9,004	13,867	12,304	13,168	12,472
Wholesale trade	11,946	10,812	11,699	13,740	11,372	12,361	11,983	11,920
Fin. svcs. and real estate	13,405	12,957	11,868	13,944	15,708	13,034	12,789	14,008
Retail trade	11,299	10,313	10,394	9,361	13,083	12,346	10,009	12,458
Professional services	12,409	12,082	10,589	12,214	14,124	12,573	11,262	13,077
Other services	11,473	12,469	11,786	12,431	10,633	10,769	11,655	11,366
Ownership								
For profit, incorporated	11,538	11,472	11,431	11,978	11,847	11,239	11,385	11,649
For profit, unincorporated	12,011	10,812	10,366	11,861	14,046	12,509	10,828	13,148
Nonprofit	13,865	16,076	12,063	11,056	13,265	15,767	11,952	14,548
Age of firm								
Less than 5 years	11,766	11,973	9,328	15,738	13,316	12,022	11,532	12,419
5-9 years	11,445	10,983	9,909	12,422	11,075	15,510	10,794	12,830
10-19 years	12,349	11,607	10,377	10,971	14,802	15,085	10,793	14,882
20 or more years	11,817	11,498	12,311	11,720	11,939	11,736	11,638	11,898
Multi/single status								
2 or more locations	12,094	11,125 *	13,594	12,341	12,365	11,915	12,065	12,096
1 location only	11,654	11,519	11,181	11,681	12,340	15,185	11,277	12,823
Percent full-time employees								
Less than 25%	8,502	7,776	9,553	10,597	7,743	7,899	8,514	8,484
25-49 %	11,757	9,618	9,789	11,274	13,646	12,315	9,736	13,137
50-74 %	12,028	10,644	11,074	11,049	11,380	14,409	10,518	13,547
75% or more	11,909	11,914	11,489	11,999	12,378	11,760	11,599	12,115
Union presence								
No union employees	11,952	11,313	11,265	12,097	12,378	12,492	11,265	12,569
Has union employees	11,417	13,089	11,899	10,473	10,819	11,410	11,684	11,326
Unknown	11,963	15,854	12,674	10,742	14,351	11,314	12,381	11,921
Percent low wage employees								
50% or more low wage	10,896	8,452	12,036	10,624	11,770	10,793	10,042	11,449
Less than 50% low wage	11,993	11,852	11,235	11,935	12,477	12,168	11,479	12,361

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2009 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.

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** 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.1.c(2009) Standard error for average total family premium (in dollars) for any-provider plans per enrolled employee at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2009

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	179.18	525.61	381.55	464.39	401.59	566.04	250.33	294.55
Industry group **								
Agric., fish., forest.	999.46	--	--	--	--	--	991.94	2,503.10
Mining and manufacturing	485.01	2,084.83	1,914.78	1,538.07	858.83	1,402.70	1,138.56	623.57
Construction	506.96	829.63	1,708.63	649.65	4,036.70	2,921.00	622.85	1,919.32
Utilities and transp.	964.36	2,297.59	2,982.19	2,470.37	3,250.43	2,642.69	1,554.30	2,095.37
Wholesale trade	449.37	1,850.57	1,767.85	742.65	1,388.64	2,279.45	469.76	522.40
Fin. svcs. and real estate	774.30	1,088.97	2,838.15	3,121.77	1,139.84	1,442.47	962.35	878.77
Retail trade	563.03	777.61	1,430.89	1,346.79	503.60	1,296.86	1,066.32	596.68
Professional services	655.41	801.55	799.77	681.71	966.85	1,266.45	471.24	911.20
Other services	399.39	1,322.81	1,122.03	891.02	854.28	1,161.16	808.33	216.87
Ownership								
For profit, incorporated	210.48	353.90	462.01	442.25	605.99	546.69	186.86	329.15
For profit, unincorporated	645.55	1,283.87	865.52	739.26	1,387.51	2,172.74	710.23	1,074.00
Nonprofit	529.16	1,944.15	928.49	1,081.17	1,040.32	1,181.81	664.21	603.46
Age of firm								
Less than 5 years	477.79	1,200.01	1,572.66	3,089.61	3,008.39	1,487.04	589.78	727.01
5-9 years	640.55	1,039.77	1,472.04	586.18	2,376.76	4,065.61	671.51	1,058.19
10-19 years	474.13	684.28	709.20	841.62	1,351.88	2,575.24	372.95	969.64
20 or more years	278.03	656.72	372.24	420.13	444.54	610.48	341.21	372.07
Multi/single status								
2 or more locations	318.35	3,389.84 *	1,931.68	318.61	436.24	564.11	655.67	327.92
1 location only	227.79	521.51	463.11	595.55	1,236.43	3,472.82	268.56	317.84
Percent full-time employees								
Less than 25%	930.15	1,712.53	2,079.52	1,946.47	1,627.39	2,083.29	1,298.58	1,105.52
25-49 %	694.92	2,144.43	1,751.83	1,390.89	1,912.50	2,894.15	999.75	1,026.60
50-74 %	613.64	1,132.77	884.91	1,132.04	1,061.41	903.13	611.96	1,197.21
75% or more	189.88	470.95	547.51	379.47	479.84	571.72	281.47	304.05
Union presence								
No union employees	159.44	590.46	361.14	521.94	367.03	463.68	261.74	260.40
Has union employees	578.88	2,171.81	2,428.71	683.67	2,336.29	1,168.94	1,554.13	522.79
Unknown	608.05	4,729.04	3,306.31	2,998.36	4,010.08	813.13	2,647.10	742.11
Percent low wage employees								
50% or more low wage	370.30	1,254.72	1,126.01	862.61	641.85	456.30	897.12	196.85
Less than 50% low wage	233.28	499.38	460.94	518.29	477.84	618.39	329.77	333.29

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2009 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.

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** 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.2(2009) Average total employee contribution (in dollars) per enrolled employee for family coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2009

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	3,474	2,986	3,767	4,124	3,921	3,242	3,630	3,445
Industry group **								
Agric., fish., forest.	2,369	--	--	--	--	--	1,738	2,816
Mining and manufacturing	2,947	2,236	3,026	3,369	3,326	2,732	3,133	2,927
Construction	3,545	2,560	3,943	4,279	3,579	2,842	3,410	3,678
Utilities and transp.	3,191	2,756	3,588	3,597	3,886	3,070	3,449	3,172
Wholesale trade	3,256	2,992	2,864	3,750	3,917	2,840	3,354	3,233
Fin. svcs. and real estate	3,490	4,254	4,152	4,539	4,013	3,207	4,504	3,368
Retail trade	3,608	3,168	4,090	5,489	4,424	3,296	4,226	3,502
Professional services	3,552	3,161	4,097	4,406	4,269	3,183	3,862	3,499
Other services	4,233	2,825	3,893	4,165	4,182	4,478	3,393	4,437
Ownership								
For profit, incorporated	3,431	3,028	3,861	4,150	3,928	3,163	3,717	3,378
For profit, unincorporated	3,897	3,294	3,796	4,606	4,297	3,730	3,721	3,945
Nonprofit	3,350	1,825	2,724	3,441	3,670	3,308	2,684	3,421
Age of firm								
Less than 5 years	3,989	3,322	3,971	5,115	4,334	3,336*	3,891	4,091
5-9 years	4,115	2,653	4,090	4,531	5,105	3,910	3,673	4,498
10-19 years	4,054	3,426	3,990	4,264	4,615	3,803	3,710	4,263
20 or more years	3,353	2,773	3,554	3,959	3,709	3,199	3,546	3,331
Multi/single status								
2 or more locations	3,345	2,561	3,832	4,218	3,953	3,207	4,195	3,332
1 location only	3,802	2,990	3,762	4,101	3,877	4,507	3,587	4,029
Percent full-time employees								
Less than 25%	3,473	2,317*	4,007	3,670	3,750	3,702	2,927	3,743
25-49 %	3,565	2,423	2,071	5,431	4,516	3,231	2,776	3,732
50-74 %	3,587	3,313	3,764	4,337	3,828	3,491	3,660	3,575
75% or more	3,457	2,987	3,825	4,084	3,906	3,202	3,673	3,417
Union presence								
No union employees	3,813	3,164	3,866	4,363	4,219	3,556	3,793	3,818
Has union employees	2,586	1,112*	2,633	2,262	2,505	2,649	1,923	2,629
Unknown	3,359	1,319*	6,100	4,349	3,073	3,347	4,356	3,339
Percent low wage employees								
50% or more low wage	3,564	2,420	3,304	4,909	4,374	3,347	3,151	3,620
Less than 50% low wage	3,461	3,070	3,807	4,060	3,865	3,225	3,679	3,419

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2009 Medical Expenditure Panel Survey-Insurance Component.

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* Figure does not meet standard of reliability or precision.

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** 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.2(2009) Standard error for average total employee contribution (in dollars) per enrolled employee for family coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2009

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	43.60	115.77	139.21	94.16	51.63	68.38	60.11	57.12
Industry group **								
Agric., fish., forest.	228.16	--	--	--	--	--	433.45	251.05
Mining and manufacturing	63.15	400.23	251.32	209.15	175.29	89.22	218.84	54.95
Construction	192.50	270.28	476.59	393.08	677.10	261.64	179.77	366.81
Utilities and transp.	236.36	486.52	974.74	650.24	388.98	295.73	571.49	261.16
Wholesale trade	112.62	536.48	622.61	251.03	120.27	175.97	248.84	129.45
Fin. svcs. and real estate	84.22	451.90	843.84	281.18	270.81	102.86	184.47	76.56
Retail trade	115.44	576.98	409.88	352.82	520.24	106.28	273.79	103.75
Professional services	81.02	242.46	391.96	176.31	198.93	109.48	189.96	109.17
Other services	133.04	357.04	353.06	259.49	175.16	199.40	112.83	160.64
Ownership								
For profit, incorporated	48.38	136.63	207.39	120.38	123.35	66.00	94.00	61.24
For profit, unincorporated	188.72	175.75	376.90	318.75	423.61	323.85	254.69	265.82
Nonprofit	132.42	279.46	443.93	164.43	160.84	202.26	268.03	144.64
Age of firm								
Less than 5 years	272.35	469.96	432.15	562.61	708.53	1,013.81 *	400.54	338.04
5-9 years	237.51	441.81	299.43	302.56	479.10	570.84	242.27	376.62
10-19 years	102.54	253.54	287.99	178.00	233.04	216.99	177.41	205.23
20 or more years	48.53	220.05	297.32	111.15	81.35	73.53	97.70	58.24
Multi/single status								
2 or more locations	60.76	523.35	459.23	191.77	90.38	70.06	255.59	61.01
1 location only	52.61	114.32	140.91	86.36	163.32	530.93	61.59	119.83
Percent full-time employees								
Less than 25%	290.04	781.60 *	814.11	553.87	348.16	221.04	587.03	201.97
25-49 %	233.09	558.27	419.56	527.95	395.53	260.75	291.55	293.67
50-74 %	125.33	403.71	510.92	441.46	314.53	195.81	267.56	167.50
75% or more	51.68	144.47	140.74	110.04	62.59	74.46	61.97	64.42
Union presence								
No union employees	39.06	112.98	132.24	95.06	68.71	74.74	65.54	58.35
Has union employees	102.35	744.79 *	749.81	295.49	285.90	95.12	456.03	107.25
Unknown	99.12	898.54 *	961.56	789.92	439.20	106.09	398.79	102.34
Percent low wage employees								
50% or more low wage	121.24	339.41	244.70	326.32	232.22	168.26	154.22	130.20
Less than 50% low wage	42.47	137.12	148.09	91.78	55.62	67.17	74.13	57.77

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2009 Medical Expenditure Panel Survey-Insurance Component.

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** 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.2.a(2009) Average total employee contribution (in dollars) for exclusive-provider plans per enrolled employee for family coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2009

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	3,736	3,198	4,120	4,396	3,830	3,520	3,985	3,675
Industry group **								
Agric., fish., forest.	2,122 *	--	--	--	--	--	2,910 *	1,008 *
Mining and manufacturing	3,697	2,068 *	3,551	3,817	4,274	3,436	3,378	3,752
Construction	3,817	3,827	3,861	5,457	1,706 *	3,701	3,907	3,660
Utilities and transp.	4,332	1,816 *	6,200	4,176	2,964 *	4,769	4,388 *	4,325
Wholesale trade	3,245	3,091	3,813	2,797	3,622	3,070	3,503	3,145
Fin. svcs. and real estate	4,049	4,614	4,563	4,400	3,932	3,951	4,879	3,901
Retail trade	4,393	3,137 *	4,155	5,463	5,262	3,877	4,331	4,425
Professional services	3,335	2,846	5,129	4,528	3,734	2,918	4,619	3,149
Other services	4,368	2,824	3,263	5,125	4,551	4,582	3,160	4,745
Ownership								
For profit, incorporated	3,799	3,059	4,207	4,539	3,909	3,531	4,043	3,728
For profit, unincorporated	4,219	4,249	3,735	3,892	4,488	4,288	3,894	4,317
Nonprofit	3,178	1,506 *	3,693	3,819	3,443	2,986	3,484	3,155
Age of firm								
Less than 5 years	4,486	3,397	2,851	5,795	5,905	5,987 *	4,074	5,209
5-9 years	4,104	3,293	5,186	4,183	4,039	4,131	4,317	3,905
10-19 years	4,140	2,459	4,738	5,026	4,564	3,462	3,889	4,307
20 or more years	3,630	3,463	3,773	4,141	3,698	3,496	3,931	3,582
Multi/single status								
2 or more locations	3,593	4,836 *	4,382	4,569	3,816	3,486	5,409	3,556
1 location only	3,981	3,195	4,100	4,357	3,845	4,691	3,888	4,076
Percent full-time employees								
Less than 25%	4,191	2,298 *	4,617	4,560	5,046	4,283	3,249	4,902
25-49 %	4,133	3,890 *	2,092 *	4,927	4,212	4,208	3,196 *	4,406
50-74 %	3,640	3,145	5,147	4,196	4,474	3,277	3,969	3,561
75% or more	3,731	3,196	4,071	4,392	3,741	3,532	4,032	3,657
Union presence								
No union employees	4,135	3,331	4,243	4,577	4,290	3,989	4,144	4,132
Has union employees	2,595	935 *	2,667 *	2,891	1,814	2,744	1,927	2,645
Unknown	3,904	878 *	9,373	5,510	3,905	3,778	6,217	3,808
Percent low wage employees								
50% or more low wage	4,199	3,663	3,602	4,959	4,055	4,262	3,811	4,292
Less than 50% low wage	3,677	3,107	4,171	4,341	3,793	3,432	4,007	3,595

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2009 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.2.a(2009) Standard error for average total employee contribution (in dollars) for exclusive-provider plans per enrolled employee for family coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2009

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	93.38	258.90	296.98	186.09	211.63	153.47	171.70	117.57
Industry group **								
Agric., fish., forest.	685.61 *	--	--	--	--	--	885.92 *	391.87 *
Mining and manufacturing	217.20	666.07 *	588.55	348.97	438.14	379.69	405.58	261.81
Construction	538.24	457.60	831.87	1,092.77	1,441.42 *	911.49	439.77	980.63
Utilities and transp.	748.08	1,674.62 *	1,663.76	928.45	1,061.60 *	916.13	1,578.39 *	758.60
Wholesale trade	292.15	738.43	1,017.91	677.02	441.14	532.72	376.39	306.67
Fin. svcs. and real estate	129.51	1,011.68	963.51	983.96	349.72	198.30	599.22	133.55
Retail trade	111.01	1,808.37 *	652.94	481.67	526.51	198.61	407.33	152.81
Professional services	123.00	463.62	866.29	285.15	411.46	173.61	417.65	153.15
Other services	195.79	747.22	468.29	714.47	369.75	316.42	463.55	287.41
Ownership								
For profit, incorporated	70.22	297.60	388.96	258.76	279.97	160.73	187.69	85.12
For profit, unincorporated	296.57	566.48	523.41	575.91	559.59	496.09	445.88	387.56
Nonprofit	161.37	593.20 *	1,032.42	867.36	468.57	279.66	633.67	199.39
Age of firm								
Less than 5 years	512.62	495.12	557.25	1,081.45	1,770.44	1,945.20 *	200.27	1,098.87
5-9 years	331.24	866.20	746.01	491.30	768.25	853.35	356.40	509.22
10-19 years	210.19	468.00	487.29	464.09	463.17	348.18	312.91	271.46
20 or more years	119.53	639.29	455.28	154.20	253.82	166.67	221.36	128.79
Multi/single status								
2 or more locations	139.84	1,453.49 *	791.11	453.54	165.26	156.42	587.10	139.35
1 location only	174.92	259.11	324.18	181.51	402.83	718.15	184.59	259.30
Percent full-time employees								
Less than 25%	424.15	965.17 *	1,328.61	926.00	893.83	577.77	869.14	311.52
25-49 %	532.50	1,696.82 *	1,483.90 *	972.94	763.05	493.17	1,178.48 *	437.02
50-74 %	190.41	696.73	907.54	655.92	480.90	138.40	592.24	194.33
75% or more	114.46	338.81	353.44	246.47	232.21	177.42	192.39	143.94
Union presence								
No union employees	103.42	270.71	305.53	247.81	109.59	201.25	178.44	127.62
Has union employees	206.94	310.81 *	996.37 *	631.20	486.32	175.57	376.35	212.20
Unknown	136.42	281.90 *	2,434.58	1,096.65	1,144.06	197.09	1,428.89	156.32
Percent low wage employees								
50% or more low wage	222.66	913.54	609.82	530.29	553.31	248.83	766.31	245.69
Less than 50% low wage	105.58	281.40	304.36	202.07	207.44	170.62	161.78	129.77

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2009 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.

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** 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.2.b(2009) Average total employee contribution (in dollars) for mixed-provider plans per enrolled employee for family coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2009

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	3,404	2,946	3,766	4,036	3,886	3,188	3,589	3,377
Industry group **								
Agric., fish., forest.	2,685	--	--	--	--	--	2,041 *	2,934
Mining and manufacturing	2,796	2,730	2,801	3,184	3,076	2,642	3,166	2,763
Construction	3,553	2,014	4,122	4,232	4,134	2,775	3,252	3,771
Utilities and transp.	3,027	2,046 *	2,876 *	3,315	4,114	2,910	2,974	3,031
Wholesale trade	3,193	3,411 *	2,718	4,190	4,037	2,609	3,568	3,124
Fin. svcs. and real estate	3,314	4,396	4,144	4,471	3,808	3,051	4,386	3,220
Retail trade	3,496	3,818	4,168	5,668	4,110	3,243	4,498	3,379
Professional services	3,615	3,168	4,016	4,304	4,371	3,284	3,726	3,597
Other services	4,226	2,666	4,036	3,827	3,957	4,525	3,394	4,397
Ownership								
For profit, incorporated	3,359	3,157	3,835	4,020	3,894	3,120	3,728	3,306
For profit, unincorporated	3,726	2,783	4,042	4,825	4,059	3,488	3,644	3,745
Nonprofit	3,393	1,730	2,600	3,289	3,731	3,395	2,401	3,499
Age of firm								
Less than 5 years	3,758	3,199	4,303	4,523	3,841	3,102	3,658	3,836
5-9 years	4,218	2,502	3,916	4,913	5,312	3,789	3,589	4,698
10-19 years	3,958	3,704	3,750	3,899	4,358	3,876	3,677	4,106
20 or more years	3,294	2,578	3,644	3,937	3,690	3,145	3,538	3,273
Multi/single status								
2 or more locations	3,283	2,623	4,092	4,095	3,922	3,154	4,049	3,273
1 location only	3,779	2,949	3,746	4,022	3,833	4,483	3,551	3,997
Percent full-time employees								
Less than 25%	3,442	2,873 *	4,656	3,106 *	3,315	3,655	3,253	3,513
25-49 %	3,375	1,579 *	1,885 *	5,877	4,497	3,025	2,532	3,521
50-74 %	3,593	3,594	4,018	4,538	3,484	3,518	3,793	3,569
75% or more	3,382	2,917	3,806	3,977	3,894	3,141	3,614	3,348
Union presence								
No union employees	3,726	3,144	3,873	4,265	4,141	3,471	3,751	3,720
Has union employees	2,615	1,007 *	2,715 *	2,193	2,732	2,645	2,015	2,646
Unknown	3,248	1,470 *	4,974	3,710	2,481	3,273	3,439	3,246
Percent low wage employees								
50% or more low wage	3,414	1,889	3,286	5,025	4,519	3,190	2,995	3,452
Less than 50% low wage	3,403	3,093	3,801	3,962	3,818	3,188	3,641	3,366

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2009 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

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** 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.2.b(2009) Standard error for average total employee contribution (in dollars) for mixed-provider plans per enrolled employee for family coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2009

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	43.55	160.16	148.90	87.25	82.48	67.05	85.01	53.46
Industry group **								
Agric., fish., forest.	377.80	--	--	--	--	--	730.78 *	392.14
Mining and manufacturing	85.73	730.77	450.20	237.28	213.45	124.09	266.66	88.34
Construction	253.68	254.25	634.05	450.73	632.48	294.65	283.81	327.13
Utilities and transp.	172.28	756.55 *	1,020.69 *	826.13	387.58	190.57	470.66	183.21
Wholesale trade	95.17	1,152.09 *	546.56	233.92	183.60	121.53	324.49	122.27
Fin. svcs. and real estate	81.25	804.11	933.77	334.16	347.33	97.27	375.26	78.78
Retail trade	120.48	757.16	523.65	441.75	625.34	108.55	369.97	109.59
Professional services	94.69	291.55	413.16	212.21	193.97	117.70	178.49	117.51
Other services	173.82	283.61	367.39	414.92	229.21	237.56	195.79	215.70
Ownership								
For profit, incorporated	51.44	262.47	244.54	104.83	164.44	66.45	130.23	60.71
For profit, unincorporated	169.29	271.23	584.78	474.45	383.41	272.19	410.45	220.74
Nonprofit	175.60	502.18	415.20	283.42	156.35	271.26	409.08	195.26
Age of firm								
Less than 5 years	317.07	489.90	737.44	509.77	808.82	852.01	519.49	447.53
5-9 years	381.74	484.74	416.03	441.30	608.82	632.28	353.17	554.44
10-19 years	108.49	255.06	288.56	154.17	223.49	271.91	171.59	228.14
20 or more years	46.96	211.55	327.13	116.89	119.08	70.95	145.23	56.05
Multi/single status								
2 or more locations	59.84	711.88	627.07	184.64	103.62	68.53	400.27	58.96
1 location only	79.62	158.46	152.71	88.78	187.00	591.48	88.92	145.14
Percent full-time employees								
Less than 25%	376.90	1,096.72 *	1,344.74	1,105.52 *	480.21	256.53	823.39	215.86
25-49 %	231.63	698.24 *	679.25 *	849.81	554.53	187.64	316.58	260.31
50-74 %	150.21	589.76	1,029.35	688.41	394.33	227.99	356.59	196.21
75% or more	47.28	186.67	127.60	91.34	88.31	64.84	91.21	51.95
Union presence								
No union employees	41.37	157.71	142.27	84.87	97.57	75.68	94.66	60.02
Has union employees	107.58	439.82 *	850.95 *	276.79	239.56	108.43	486.30	114.28
Unknown	119.01	900.37 *	1,427.46	713.18	517.57	122.54	661.07	123.95
Percent low wage employees								
50% or more low wage	131.57	394.78	538.33	401.30	309.16	163.37	258.69	139.31
Less than 50% low wage	39.16	168.27	158.07	92.59	90.88	63.04	91.42	48.36

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2009 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

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** 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.2.c(2009) Average total employee contribution (in dollars) for any-provider plans per enrolled employee for family coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2009

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	3,518	2,812	3,052	3,928	4,791	3,156	3,153	3,776
Industry group **								
Agric., fish., forest.	1,159*	--	--	--	--	--	937*	3,144*
Mining and manufacturing	2,747	--	--	--	--	--	2,129	2,914
Construction	2,617	--	--	--	--	--	2,952	1,432*
Utilities and transp.	3,514	--	--	--	--	--	5,223	2,599
Wholesale trade	3,905	--	--	--	--	--	2,346	5,034
Fin. svcs. and real estate	4,481	--	--	--	--	--	4,308	4,651
Retail trade	3,700	--	--	--	--	--	2,798	4,511
Professional services	3,684	--	--	--	--	--	3,345	3,881
Other services	3,793	--	--	--	--	--	3,976	3,684
Ownership								
For profit, incorporated	3,209	--	--	--	--	--	2,997	3,363
For profit, unincorporated	4,842	--	--	--	--	--	3,798	5,846
Nonprofit	3,699	--	--	--	--	--	3,109	3,910
Age of firm								
Less than 5 years	4,559	--	--	--	--	--	4,437	4,898
5-9 years	3,273	--	--	--	--	--	2,807	4,263
10-19 years	4,679	--	--	--	--	--	3,528	6,552
20 or more years	3,199	--	--	--	--	--	2,806	3,376
Multi/single status								
2 or more locations	3,588	--	--	--	--	--	2,559	3,641
1 location only	3,452	--	--	--	--	--	3,189	4,267
Percent full-time employees								
Less than 25%	2,169	--	--	--	--	--	1,183*	3,808
25-49 %	4,249	--	--	--	--	--	3,225	4,948
50-74 %	3,321	--	--	--	--	--	2,847	3,797
75% or more	3,547	--	--	--	--	--	3,262	3,735
Union presence								
No union employees	3,843	--	--	--	--	--	3,323	4,311
Has union employees	1,867*	--	--	--	--	--	1,498*	1,994*
Unknown	3,732	--	--	--	--	--	4,145	3,690
Percent low wage employees								
50% or more low wage	3,638	--	--	--	--	--	2,437	4,415
Less than 50% low wage	3,502	--	--	--	--	--	3,241	3,689

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2009 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.

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** 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.2.c(2009) Standard error for average total employee contribution (in dollars) for any-provider plans per enrolled employee for family coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2009

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	157.48	360.11	385.94	316.30	276.91	308.15	274.73	185.71
Industry group **								
Agric., fish., forest.	696.98 *	--	--	--	--	--	731.16 *	1,191.77 *
Mining and manufacturing	449.22	--	--	--	--	--	629.77	485.10
Construction	607.55	--	--	--	--	--	658.87	781.98 *
Utilities and transp.	856.79	--	--	--	--	--	1,185.51	498.00
Wholesale trade	547.70	--	--	--	--	--	568.74	795.64
Fin. svcs. and real estate	698.74	--	--	--	--	--	1,082.86	442.56
Retail trade	536.39	--	--	--	--	--	779.38	533.60
Professional services	286.85	--	--	--	--	--	512.31	421.93
Other services	422.80	--	--	--	--	--	588.95	512.55
Ownership								
For profit, incorporated	203.70	--	--	--	--	--	349.01	267.67
For profit, unincorporated	382.55	--	--	--	--	--	556.59	820.71
Nonprofit	439.76	--	--	--	--	--	598.01	441.12
Age of firm								
Less than 5 years	755.61	--	--	--	--	--	948.34	1,387.79
5-9 years	656.52	--	--	--	--	--	675.91	773.00
10-19 years	323.71	--	--	--	--	--	343.73	813.22
20 or more years	201.61	--	--	--	--	--	371.46	175.14
Multi/single status								
2 or more locations	192.63	--	--	--	--	--	385.71	197.53
1 location only	263.10	--	--	--	--	--	297.94	558.21
Percent full-time employees								
Less than 25%	508.62	--	--	--	--	--	796.72 *	757.11
25-49 %	408.37	--	--	--	--	--	819.15	566.78
50-74 %	285.46	--	--	--	--	--	387.21	303.54
75% or more	171.41	--	--	--	--	--	319.93	204.45
Union presence								
No union employees	157.46	--	--	--	--	--	277.02	240.16
Has union employees	613.09 *	--	--	--	--	--	1,237.47 *	926.69 *
Unknown	488.03	--	--	--	--	--	1,100.10	533.42
Percent low wage employees								
50% or more low wage	335.46	--	--	--	--	--	483.13	322.92
Less than 50% low wage	165.25	--	--	--	--	--	359.07	214.37

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2009 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

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** 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(2009) Percent of total premiums contributed by employees enrolled in family coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2009

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	26.7%	24.8%	31.7%	33.4%	30.0%	24.3%	30.1%	26.1%
Industry group **								
Agric., fish., forest.	23.0%	--	--	--	--	--	18.8%	25.4%
Mining and manufacturing	23.4%	19.2%	27.5%	27.6%	27.3%	21.1%	27.3%	23.0%
Construction	30.0%	22.1%	33.5%	36.4%	30.9%	22.5%	29.5%	30.5%
Utilities and transp.	24.1%	22.1%	29.1%	26.6%	29.4%	23.1%	27.4%	23.9%
Wholesale trade	25.5%	22.0%	23.2%	31.4%	32.0%	21.4%	26.0%	25.4%
Fin. svcs. and real estate	26.4%	32.5%	35.1%	36.0%	28.6%	24.3%	35.5%	25.4%
Retail trade	30.7%	28.9%	35.0%	47.3%	38.0%	27.9%	37.2%	29.7%
Professional services	25.4%	26.0%	33.2%	35.0%	30.6%	21.9%	31.2%	24.5%
Other services	33.5%	23.8%	32.8%	32.6%	30.5%	35.8%	28.3%	34.7%
Ownership								
For profit, incorporated	27.0%	25.1%	32.3%	34.3%	31.1%	24.4%	30.9%	26.3%
For profit, unincorporated	29.6%	27.9%	34.1%	38.3%	31.0%	27.4%	32.1%	29.1%
Nonprofit	22.8%	14.6%	21.1%	24.3%	25.8%	21.8%	20.7%	23.0%
Age of firm								
Less than 5 years	33.0%	27.8%	34.7%	40.8%	39.0%	25.8% *	32.3%	33.8%
5-9 years	33.6%	23.3%	36.8%	37.0%	39.6%	29.9%	32.2%	34.7%
10-19 years	32.3%	28.5%	34.2%	35.7%	34.4%	29.3%	31.2%	32.9%
20 or more years	25.5%	22.6%	29.0%	31.9%	28.3%	24.0%	28.9%	25.1%
Multi/single status								
2 or more locations	25.2%	17.9%	27.8%	32.8%	29.4%	24.2%	31.7%	25.1%
1 location only	30.7%	24.9%	32.0%	33.6%	30.8%	29.4%	30.0%	31.4%
Percent full-time employees								
Less than 25%	31.2%	22.6% *	35.8%	31.5%	30.4%	34.4%	27.2%	33.1%
25-49 %	28.5%	20.1%	18.4%	44.2%	35.5%	25.5%	23.7%	29.4%
50-74 %	27.5%	26.9%	33.1%	36.2%	29.2%	26.2%	30.9%	27.0%
75% or more	26.5%	24.8%	31.9%	33.0%	29.8%	24.0%	30.4%	25.8%
Union presence								
No union employees	29.9%	26.4%	32.5%	35.2%	32.4%	27.4%	31.4%	29.5%
Has union employees	18.8%	9.1% *	21.9% *	18.4%	18.6%	18.9%	16.1%	18.9%
Unknown	25.8%	9.6% *	54.1%	43.7%	24.4%	25.6%	39.9%	25.6%
Percent low wage employees								
50% or more low wage	30.2%	22.9%	29.6%	42.2%	36.9%	28.0%	29.1%	30.3%
Less than 50% low wage	26.2%	25.0%	31.8%	32.8%	29.2%	23.8%	30.2%	25.5%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2009 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(2009) Standard error for percent of total premiums contributed by employees enrolled in family coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2009

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	0.33%	0.83%	0.97%	0.92%	0.68%	0.49%	0.59%	0.41%
Industry group **								
Agric., fish., forest.	2.05%	--	--	--	--	--	4.26%	1.92%
Mining and manufacturing	0.58%	3.76%	1.56%	1.95%	1.69%	0.85%	2.08%	0.57%
Construction	1.62%	2.47%	4.07%	3.81%	4.93%	1.84%	1.88%	2.70%
Utilities and transp.	1.83%	4.00%	8.41%	4.79%	3.71%	2.33%	4.09%	1.99%
Wholesale trade	0.85%	3.24%	5.15%	1.88%	1.29%	1.26%	1.72%	1.04%
Fin. svcs. and real estate	0.81%	2.98%	4.88%	2.77%	1.84%	0.82%	1.58%	0.75%
Retail trade	1.00%	3.88%	3.28%	3.45%	4.85%	0.95%	1.91%	0.98%
Professional services	0.54%	1.97%	2.64%	1.88%	1.53%	0.72%	1.56%	0.65%
Other services	1.27%	2.54%	2.69%	2.16%	1.80%	1.79%	0.40%	1.52%
Ownership								
For profit, incorporated	0.36%	1.04%	1.62%	0.98%	1.27%	0.46%	0.87%	0.46%
For profit, unincorporated	1.52%	1.08%	3.40%	2.88%	3.22%	2.31%	2.47%	1.96%
Nonprofit	0.84%	2.50%	2.70%	1.74%	1.41%	1.40%	1.86%	0.94%
Age of firm								
Less than 5 years	2.31%	3.63%	4.35%	4.48%	3.89%	8.20% *	3.32%	2.85%
5-9 years	1.95%	4.38%	2.63%	3.55%	2.66%	4.07%	2.54%	2.68%
10-19 years	1.00%	1.99%	2.19%	2.10%	2.38%	1.51%	1.37%	1.40%
20 or more years	0.36%	1.58%	2.28%	1.06%	0.87%	0.52%	0.91%	0.43%
Multi/single status								
2 or more locations	0.43%	5.35%	2.76%	1.58%	0.79%	0.49%	1.77%	0.43%
1 location only	0.54%	0.81%	0.96%	0.88%	1.44%	2.96%	0.58%	1.09%
Percent full-time employees								
Less than 25%	2.40%	7.24% *	8.62%	4.37%	3.90%	1.91%	5.21%	1.47%
25-49 %	1.89%	4.13%	3.81%	3.83%	3.72%	2.04%	2.50%	2.22%
50-74 %	0.98%	3.46%	4.09%	3.14%	2.56%	1.46%	2.35%	1.32%
75% or more	0.40%	1.17%	1.00%	1.06%	0.78%	0.56%	0.73%	0.49%
Union presence								
No union employees	0.32%	0.83%	1.10%	1.05%	0.75%	0.57%	0.67%	0.45%
Has union employees	0.75%	5.15% *	6.79% *	2.48%	1.85%	0.72%	3.97%	0.77%
Unknown	0.97%	6.83% *	8.26%	8.48%	3.59%	1.03%	5.07%	0.98%
Percent low wage employees								
50% or more low wage	0.97%	3.09%	2.91%	2.78%	2.01%	1.35%	1.69%	1.06%
Less than 50% low wage	0.31%	0.98%	0.93%	1.02%	0.68%	0.45%	0.73%	0.40%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2009 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.

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** 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.a(2009) Percent of total premiums for exclusive-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, 2009

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	28.5%	26.4%	34.3%	36.4%	30.1%	25.4%	33.0%	27.5%
Industry group **								
Agric., fish., forest.	22.3%	--	--	--	--	--	28.0%	12.2%*
Mining and manufacturing	29.2%	15.9%*	33.1%	31.2%	34.3%	26.1%	28.2%	29.4%
Construction	34.2%	34.0%	31.4%	50.3%	16.7%*	32.8%	34.0%	34.4%
Utilities and transp.	31.4%	15.3%*	57.8%	27.4%	26.8%	33.1%	36.8%	30.9%
Wholesale trade	28.0%	24.1%	31.0%	27.5%	32.6%	23.1%	27.8%	28.0%
Fin. svcs. and real estate	30.3%	36.4%	43.7%	34.3%	26.8%	29.6%	40.2%	28.8%
Retail trade	36.4%	31.4%*	36.0%	49.6%	43.6%	29.2%	40.0%	34.9%
Professional services	23.8%	23.3%	38.3%	35.9%	27.9%	19.9%	36.1%	22.1%
Other services	34.3%	22.3%	28.2%	40.7%	33.8%	36.0%	26.0%	36.8%
Ownership								
For profit, incorporated	30.1%	25.7%	34.7%	38.6%	32.5%	26.4%	33.7%	29.0%
For profit, unincorporated	31.6%	34.2%	38.4%	32.6%	32.5%	30.2%	34.0%	31.0%
Nonprofit	21.5%	10.8%*	24.0%	26.5%	24.3%	19.8%	24.4%	21.3%
Age of firm								
Less than 5 years	37.7%	30.3%	25.7%	47.4%	52.9%	39.6%	35.9%	40.6%
5-9 years	34.8%	27.5%	51.7%	39.7%	31.5%	30.2%	40.0%	30.8%
10-19 years	33.1%	20.3%	37.1%	41.6%	37.1%	26.6%	31.4%	34.3%
20 or more years	27.2%	28.0%	31.0%	33.6%	28.9%	25.2%	31.9%	26.6%
Multi/single status								
2 or more locations	26.3%	38.9%*	32.1%	35.3%	28.9%	25.3%	39.5%	26.0%
1 location only	32.7%	26.4%	34.5%	36.7%	31.4%	29.8%	32.5%	32.9%
Percent full-time employees								
Less than 25%	36.1%	19.4%*	49.5%	42.8%	37.0%	36.4%	30.8%*	39.4%
25-49 %	29.9%	28.7%*	19.0%*	39.1%	28.5%	29.6%	26.0%	30.9%
50-74 %	27.0%	25.7%	41.8%	36.0%	34.7%	23.0%	32.0%	25.9%
75% or more	28.6%	26.6%	33.7%	36.3%	29.6%	25.6%	33.5%	27.5%
Union presence								
No union employees	32.3%	27.5%	35.7%	37.5%	33.5%	29.6%	34.2%	31.7%
Has union employees	18.6%	7.8%*	20.5%*	25.3%	15.1%*	18.7%	16.2%	18.8%
Unknown	29.7%	7.4%*	80.2%	50.4%	27.3%*	28.7%	58.5%	28.7%
Percent low wage employees								
50% or more low wage	34.4%	32.2%	38.1%	44.0%	35.9%	31.7%	35.5%	34.1%
Less than 50% low wage	27.8%	25.4%	34.0%	35.7%	29.3%	24.7%	32.8%	26.7%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2009 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.

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** 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.a(2009) Standard error for percent of total premiums for exclusive-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, 2009

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	0.76%	2.00%	2.90%	2.18%	1.83%	1.15%	1.52%	0.92%
Industry group **								
Agric., fish., forest.	6.07%	--	--	--	--	--	8.39%	3.96%*
Mining and manufacturing	1.71%	5.23%*	6.08%	2.42%	3.74%	3.15%	3.68%	2.30%
Construction	4.91%	5.13%	6.79%	5.42%	10.38%*	7.99%	4.27%	7.73%
Utilities and transp.	5.36%	10.08%*	12.36%	7.90%	6.87%	6.49%	10.43%	5.37%
Wholesale trade	2.36%	5.04%	8.29%	6.03%	4.52%	3.33%	2.72%	2.60%
Fin. svcs. and real estate	1.18%	7.71%	6.86%	8.36%	2.97%	1.55%	5.93%	1.09%
Retail trade	0.90%	9.61%*	5.65%	5.02%	3.26%	1.18%	2.44%	1.25%
Professional services	0.87%	3.40%	5.15%	2.26%	3.16%	1.15%	3.33%	1.06%
Other services	2.01%	5.83%	5.29%	5.21%	4.16%	2.23%	3.42%	2.66%
Ownership								
For profit, incorporated	0.59%	2.39%	3.54%	2.53%	2.46%	1.15%	1.77%	0.72%
For profit, unincorporated	2.30%	2.97%	7.00%	4.82%	3.65%	3.44%	3.26%	2.66%
Nonprofit	1.27%	4.71%*	6.31%	5.81%	3.07%	1.62%	4.78%	1.47%
Age of firm								
Less than 5 years	2.76%	4.51%	6.60%	7.74%	11.73%	9.94%	2.41%	6.93%
5-9 years	3.63%	6.91%	6.51%	4.85%	8.58%	5.42%	3.83%	4.20%
10-19 years	1.67%	3.46%	5.01%	4.32%	2.95%	2.69%	2.50%	2.05%
20 or more years	0.98%	5.14%	3.93%	1.99%	2.17%	1.22%	1.73%	1.04%
Multi/single status								
2 or more locations	1.08%	11.89%*	6.58%	4.43%	1.62%	1.16%	3.86%	1.07%
1 location only	1.46%	2.00%	3.14%	1.91%	2.94%	3.95%	1.61%	2.02%
Percent full-time employees								
Less than 25%	3.84%	9.58%*	14.12%	7.16%	7.18%	5.08%	9.35%*	3.68%
25-49 %	3.77%	10.44%*	10.17%*	7.72%	7.11%	3.03%	7.49%	2.94%
50-74 %	1.44%	5.16%	6.61%	5.48%	4.37%	1.05%	3.80%	1.36%
75% or more	0.89%	2.69%	3.32%	2.48%	1.91%	1.32%	1.70%	1.09%
Union presence								
No union employees	0.87%	2.05%	3.25%	2.61%	1.19%	1.47%	1.58%	0.98%
Has union employees	1.51%	2.59%*	7.42%*	3.42%	4.57%*	1.29%	3.23%	1.46%
Unknown	0.87%	2.34%*	20.84%	10.20%	9.56%*	1.26%	13.60%	0.98%
Percent low wage employees								
50% or more low wage	1.59%	8.34%	6.95%	3.36%	4.45%	1.83%	6.20%	2.38%
Less than 50% low wage	0.80%	2.22%	2.85%	2.39%	1.78%	1.23%	1.59%	0.96%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2009 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.

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** 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(2009) 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, 2009

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	26.0%	24.2%	31.5%	32.3%	29.4%	24.0%	29.5%	25.6%
Industry group **								
Agric., fish., forest.	24.9%	--	--	--	--	--	22.1% *	25.8%
Mining and manufacturing	22.1%	23.9%	25.1%	26.1%	25.1%	20.3%	27.9%	21.6%
Construction	29.5%	17.0%	36.6%	34.5%	34.6%	21.7%	27.8%	30.6%
Utilities and transp.	23.0%	17.1% *	23.0% *	25.8%	30.0%	22.1%	23.4%	23.0%
Wholesale trade	24.3%	23.1%	21.5%	33.0%	31.8%	19.6%	26.8%	23.8%
Fin. svcs. and real estate	25.1%	32.8%	33.8%	36.0%	27.6%	23.2%	33.9%	24.4%
Retail trade	29.8%	32.6%	34.9%	46.2%	36.4%	27.7%	37.8%	28.9%
Professional services	25.6%	26.0%	32.6%	34.1%	30.9%	22.5%	29.8%	25.0%
Other services	33.3%	23.4%	33.7%	29.6%	28.1%	36.2%	28.3%	34.2%
Ownership								
For profit, incorporated	26.3%	25.7%	32.0%	32.7%	30.4%	24.1%	30.6%	25.7%
For profit, unincorporated	28.2%	23.5%	34.7%	40.0%	29.3%	25.8%	30.8%	27.7%
Nonprofit	23.0%	14.7%	21.1%	22.7%	26.0%	22.4%	18.8%	23.4%
Age of firm								
Less than 5 years	30.9%	26.0%	35.5%	36.5%	35.2%	24.2% *	29.4%	32.1%
5-9 years	33.8%	22.3%	33.8%	37.4%	40.8%	29.5%	30.6%	36.0%
10-19 years	31.4%	30.6%	32.9%	32.5%	32.1%	30.2%	30.9%	31.7%
20 or more years	25.0%	20.7%	29.6%	31.4%	27.8%	23.7%	28.6%	24.7%
Multi/single status								
2 or more locations	24.8%	17.4% *	29.4%	31.8%	28.9%	23.9%	30.5%	24.7%
1 location only	30.1%	24.3%	31.6%	32.5%	30.1%	29.4%	29.4%	30.8%
Percent full-time employees								
Less than 25%	30.4%	27.2% *	34.8%	25.5% *	27.1%	34.0%	28.4%	31.2%
25-49 %	27.6%	13.2% *	16.3% *	48.1%	37.3%	24.5%	21.4%	28.7%
50-74 %	27.7%	28.0%	36.2%	36.8%	26.2%	26.9%	31.4%	27.3%
75% or more	25.7%	24.1%	31.6%	31.8%	29.3%	23.6%	29.6%	25.2%
Union presence								
No union employees	29.1%	25.9%	32.2%	34.2%	31.6%	26.9%	30.7%	28.8%
Has union employees	18.9%	8.4% *	23.4% *	16.9%	19.3%	19.0%	16.8%	19.0%
Unknown	24.9%	10.6% *	47.7%	39.8%	21.4%	24.9%	32.0%	24.9%
Percent low wage employees								
50% or more low wage	29.0%	17.8%	27.9%	42.1%	37.3%	27.2%	26.9%	29.2%
Less than 50% low wage	25.6%	25.0%	31.7%	31.6%	28.6%	23.6%	29.7%	25.1%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2009 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

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** 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(2009) 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, 2009

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	0.35%	1.42%	1.10%	1.06%	0.72%	0.49%	0.93%	0.41%
Industry group **								
Agric., fish., forest.	2.73%	--	--	--	--	--	6.79% *	2.39%
Mining and manufacturing	0.72%	6.06%	3.18%	2.32%	1.96%	1.18%	2.75%	0.80%
Construction	2.16%	2.67%	5.85%	3.82%	5.38%	2.00%	2.65%	2.77%
Utilities and transp.	1.40%	6.86% *	9.56% *	6.03%	3.84%	1.54%	4.14%	1.45%
Wholesale trade	0.69%	6.03%	4.21%	2.10%	1.81%	0.76%	2.16%	0.88%
Fin. svcs. and real estate	0.83%	5.15%	6.04%	3.86%	2.27%	0.75%	2.97%	0.78%
Retail trade	1.09%	5.84%	4.00%	3.29%	5.88%	0.97%	3.03%	1.02%
Professional services	0.70%	1.99%	3.21%	2.33%	1.40%	0.87%	1.63%	0.78%
Other services	1.66%	1.88%	2.53%	3.61%	2.58%	2.19%	1.87%	1.96%
Ownership								
For profit, incorporated	0.39%	2.36%	1.89%	1.17%	1.47%	0.48%	1.18%	0.47%
For profit, unincorporated	1.49%	2.48%	5.39%	4.47%	3.65%	1.79%	3.92%	1.73%
Nonprofit	1.24%	3.76%	2.75%	2.42%	1.36%	2.01%	2.98%	1.44%
Age of firm								
Less than 5 years	3.16%	4.80%	7.67%	5.05%	4.35%	8.47% *	5.04%	3.28%
5-9 years	2.94%	4.56%	4.41%	5.23%	2.98%	4.56%	3.73%	3.68%
10-19 years	1.16%	2.04%	2.21%	1.72%	2.71%	1.91%	1.41%	1.59%
20 or more years	0.35%	1.52%	2.53%	1.08%	1.11%	0.51%	1.49%	0.43%
Multi/single status								
2 or more locations	0.43%	5.72% *	3.75%	1.59%	0.70%	0.49%	2.53%	0.43%
1 location only	0.87%	1.41%	1.21%	1.11%	1.71%	3.61%	0.98%	1.31%
Percent full-time employees								
Less than 25%	2.83%	10.48% *	10.06%	8.48% *	4.45%	2.18%	6.69%	1.55%
25-49 %	2.10%	5.63% *	5.64% *	4.90%	4.48%	2.05%	3.00%	2.25%
50-74 %	1.17%	4.94%	6.72%	4.98%	2.69%	1.66%	3.13%	1.51%
75% or more	0.40%	1.72%	0.86%	1.20%	0.83%	0.51%	1.01%	0.42%
Union presence								
No union employees	0.37%	1.43%	1.24%	1.00%	0.90%	0.63%	1.06%	0.50%
Has union employees	0.84%	5.72% *	7.14% *	2.25%	1.54%	0.83%	4.35%	0.88%
Unknown	1.13%	6.81% *	12.64%	9.71%	6.37%	1.19%	7.02%	1.14%
Percent low wage employees								
50% or more low wage	1.10%	3.24%	4.80%	3.91%	2.56%	1.36%	2.09%	1.16%
Less than 50% low wage	0.30%	1.52%	1.08%	1.19%	0.76%	0.43%	1.06%	0.35%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2009 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.

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** 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.c(2009) Percent of total premiums for any-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, 2009

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	29.6%	24.4%	26.9%	33.2%	38.8%	26.2%	27.8%	30.8%
Industry group **								
Agric., fish., forest.	13.2%*	--	--	--	--	--	10.7%*	36.4%*
Mining and manufacturing	25.2%	--	--	--	--	--	19.5%	26.7%
Construction	23.1%	--	--	--	--	--	26.6%	11.7%*
Utilities and transp.	27.6%	--	--	--	--	--	39.7%	20.8%*
Wholesale trade	32.7%	--	--	--	--	--	19.6%	42.2%
Fin. svcs. and real estate	33.4%	--	--	--	--	--	33.7%	33.2%
Retail trade	32.7%	--	--	--	--	--	28.0%	36.2%
Professional services	29.7%	--	--	--	--	--	29.7%	29.7%
Other services	33.1%	--	--	--	--	--	34.1%	32.4%
Ownership								
For profit, incorporated	27.8%	--	--	--	--	--	26.3%	28.9%
For profit, unincorporated	40.3%	--	--	--	--	--	35.1%	44.5%
Nonprofit	26.7%	--	--	--	--	--	26.0%	26.9%
Age of firm								
Less than 5 years	38.7%	--	--	--	--	--	38.5%	39.4%
5-9 years	28.6%	--	--	--	--	--	26.0%	33.2%
10-19 years	37.9%	--	--	--	--	--	32.7%	44.0%
20 or more years	27.1%	--	--	--	--	--	24.1%	28.4%
Multi/single status								
2 or more locations	29.7%	--	--	--	--	--	21.2%	30.1%
1 location only	29.6%	--	--	--	--	--	28.3%	33.3%
Percent full-time employees								
Less than 25%	25.5%	--	--	--	--	--	13.9%*	44.9%
25-49 %	36.1%	--	--	--	--	--	33.1%	37.7%
50-74 %	27.6%	--	--	--	--	--	27.1%	28.0%
75% or more	29.8%	--	--	--	--	--	28.1%	30.8%
Union presence								
No union employees	32.2%	--	--	--	--	--	29.5%	34.3%
Has union employees	16.4%	--	--	--	--	--	12.8%*	17.6%*
Unknown	31.2%	--	--	--	--	--	33.5%	31.0%
Percent low wage employees								
50% or more low wage	33.4%	--	--	--	--	--	24.3%	38.6%
Less than 50% low wage	29.2%	--	--	--	--	--	28.2%	29.8%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2009 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.c(2009) Standard error for percent of total premiums for any-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, 2009

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	1.23%	2.98%	3.10%	2.34%	1.77%	1.99%	2.29%	1.30%
Industry group **								
Agric., fish., forest.	9.64%*	--	--	--	--	--	10.37%*	11.14%*
Mining and manufacturing	3.71%	--	--	--	--	--	5.19%	3.75%
Construction	6.48%	--	--	--	--	--	6.47%	8.40%*
Utilities and transp.	4.75%	--	--	--	--	--	7.19%	9.32%*
Wholesale trade	4.32%	--	--	--	--	--	4.41%	6.66%
Fin. svcs. and real estate	5.13%	--	--	--	--	--	7.15%	4.62%
Retail trade	4.68%	--	--	--	--	--	7.35%	4.83%
Professional services	1.55%	--	--	--	--	--	3.66%	1.98%
Other services	3.57%	--	--	--	--	--	4.89%	4.62%
Ownership								
For profit, incorporated	1.49%	--	--	--	--	--	2.80%	1.83%
For profit, unincorporated	3.17%	--	--	--	--	--	5.08%	4.67%
Nonprofit	3.31%	--	--	--	--	--	6.02%	3.11%
Age of firm								
Less than 5 years	5.26%	--	--	--	--	--	6.90%	8.35%
5-9 years	5.47%	--	--	--	--	--	5.92%	5.91%
10-19 years	2.54%	--	--	--	--	--	2.78%	5.76%
20 or more years	1.57%	--	--	--	--	--	3.26%	1.35%
Multi/single status								
2 or more locations	1.42%	--	--	--	--	--	3.08%	1.54%
1 location only	1.93%	--	--	--	--	--	2.38%	3.72%
Percent full-time employees								
Less than 25%	7.06%	--	--	--	--	--	8.98%*	8.69%
25-49 %	4.58%	--	--	--	--	--	7.96%	4.48%
50-74 %	2.31%	--	--	--	--	--	4.42%	3.81%
75% or more	1.38%	--	--	--	--	--	2.57%	1.40%
Union presence								
No union employees	1.38%	--	--	--	--	--	2.15%	2.02%
Has union employees	4.10%	--	--	--	--	--	9.08%*	6.91%*
Unknown	3.83%	--	--	--	--	--	10.00%	3.81%
Percent low wage employees								
50% or more low wage	2.93%	--	--	--	--	--	5.77%	2.89%
Less than 50% low wage	1.26%	--	--	--	--	--	2.82%	1.41%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2009 Medical Expenditure Panel Survey-Insurance Component.

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* 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.4(2009) Percent of private-sector employees enrolled in a health insurance plan that take family coverage by firm size and selected characteristics: United States, 2009

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	30.5%	27.3%	26.2%	25.9%	28.8%	32.9%	26.6%	31.3%
Industry group **								
Agric., fish., forest.	23.5%	41.1%	32.5%	25.1%	25.1%	16.6% *	33.8%	19.3%
Mining and manufacturing	34.9%	27.6%	24.7%	28.6%	34.3%	37.9%	28.1%	35.8%
Construction	32.1%	38.2%	28.3%	26.9%	34.5%	41.5%	31.5%	32.7%
Utilities and transp.	35.2%	31.2%	25.1%	30.0%	27.3%	37.6%	28.0%	35.8%
Wholesale trade	32.9%	30.4%	27.0%	29.3%	35.0%	34.7%	27.7%	34.4%
Fin. svcs. and real estate	31.1%	22.5%	28.5%	29.3%	29.5%	32.4%	26.8%	31.7%
Retail trade	24.7%	23.8%	24.5%	20.0%	23.3%	25.6%	23.5%	24.9%
Professional services	30.1%	24.9%	26.0%	24.7%	25.7%	34.1%	25.1%	31.2%
Other services	27.0%	25.0%	24.8%	22.2%	24.6%	29.5%	24.4%	27.7%
Ownership								
For profit, incorporated	31.0%	27.9%	26.4%	26.9%	30.7%	32.8%	27.0%	31.9%
For profit, unincorporated	29.2%	25.6%	25.5%	23.5%	27.2%	33.1%	25.8%	30.4%
Nonprofit	28.9%	26.6%	25.1%	22.3%	24.3%	33.4%	24.2%	29.5%
Age of firm								
Less than 5 years	27.0%	28.1%	25.6%	25.4%	24.6%	31.1%	26.6%	27.4%
5-9 years	29.1%	29.3%	28.9%	24.9%	29.6%	33.8%	28.4%	29.7%
10-19 years	26.8%	27.5%	24.4%	25.1%	27.4%	28.7%	26.5%	27.0%
20 or more years	31.2%	26.4%	26.4%	26.3%	29.1%	33.2%	26.2%	31.9%
Multi/single status								
2 or more locations	32.0%	27.8%	26.5%	25.8%	29.0%	33.0%	26.3%	32.2%
1 location only	27.1%	27.3%	26.2%	25.9%	28.5%	30.6%	26.6%	27.6%
Percent full-time employees								
Less than 25%	22.9%	28.4%	20.7%	24.5%	20.4%	22.0%	25.9%	21.6%
25-49 %	24.7%	24.8%	22.2%	19.8%	21.5%	27.8%	22.4%	25.3%
50-74 %	27.0%	26.5%	27.9%	21.5%	21.1%	28.9%	25.2%	27.3%
75% or more	31.3%	27.6%	26.3%	26.5%	30.1%	33.9%	26.9%	32.3%
Union presence								
No union employees	28.5%	26.5%	25.0%	25.1%	27.6%	31.2%	25.6%	29.4%
Has union employees	36.6%	46.9%	43.4%	33.7%	36.4%	36.5%	42.1%	36.3%
Unknown	32.3%	18.9%	28.3%	27.3%	32.7%	32.5%	28.1%	32.4%
Percent low wage employees								
50% or more low wage	23.8%	26.0%	23.0%	17.1%	19.7%	26.0%	22.2%	24.1%
Less than 50% low wage	31.7%	27.5%	26.5%	27.0%	30.5%	34.4%	27.1%	32.8%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2009 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.D.4(2009) Standard error for percent of private-sector employees enrolled in a health insurance plan that take family coverage by firm size and selected characteristics: United States, 2009

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	0.30%	0.63%	0.52%	0.47%	0.68%	0.38%	0.48%	0.34%
Industry group **								
Agric., fish., forest.	3.34%	6.50%	7.66%	5.68%	6.86%	8.61% *	4.13%	4.43%
Mining and manufacturing	0.60%	3.60%	1.73%	1.84%	1.43%	0.73%	1.42%	0.59%
Construction	1.47%	2.92%	1.88%	2.43%	3.35%	3.90%	1.47%	2.20%
Utilities and transp.	1.54%	5.73%	3.06%	3.06%	1.94%	2.02%	2.65%	1.72%
Wholesale trade	0.80%	3.46%	3.78%	2.27%	1.09%	1.44%	1.74%	0.80%
Fin. svcs. and real estate	0.79%	2.73%	3.08%	2.30%	1.63%	0.97%	1.74%	0.77%
Retail trade	0.70%	2.79%	2.16%	0.75%	1.11%	0.79%	1.56%	0.58%
Professional services	0.48%	0.87%	1.19%	1.02%	1.35%	0.78%	0.66%	0.59%
Other services	0.57%	1.75%	1.01%	1.47%	1.30%	0.95%	0.91%	0.64%
Ownership								
For profit, incorporated	0.39%	0.61%	0.65%	0.55%	0.71%	0.48%	0.49%	0.45%
For profit, unincorporated	0.80%	1.53%	1.95%	1.65%	2.13%	1.31%	1.31%	0.76%
Nonprofit	0.84%	2.91%	2.86%	1.52%	1.34%	0.96%	1.23%	0.81%
Age of firm								
Less than 5 years	1.12%	2.32%	2.01%	3.34%	3.22%	3.36%	1.48%	2.10%
5-9 years	1.19%	2.56%	1.39%	2.45%	2.26%	1.67%	1.54%	1.37%
10-19 years	0.82%	0.85%	0.99%	1.59%	0.90%	1.97%	0.59%	1.20%
20 or more years	0.35%	0.69%	0.99%	0.87%	0.74%	0.44%	0.53%	0.38%
Multi/single status								
2 or more locations	0.30%	5.51%	3.05%	0.71%	0.71%	0.38%	1.35%	0.30%
1 location only	0.44%	0.65%	0.51%	0.56%	1.18%	2.63%	0.49%	0.84%
Percent full-time employees								
Less than 25%	1.53%	3.55%	2.20%	4.12%	2.40%	2.33%	2.02%	1.97%
25-49 %	1.42%	4.23%	2.35%	2.03%	2.42%	1.79%	1.82%	1.59%
50-74 %	1.08%	2.66%	2.44%	1.70%	2.29%	1.25%	1.42%	1.19%
75% or more	0.36%	0.85%	0.43%	0.55%	0.76%	0.47%	0.51%	0.37%
Union presence								
No union employees	0.35%	0.62%	0.68%	0.55%	0.66%	0.45%	0.48%	0.42%
Has union employees	0.62%	4.06%	4.97%	2.58%	2.24%	0.82%	3.27%	0.67%
Unknown	0.96%	5.38%	4.76%	8.11%	3.57%	0.95%	2.63%	0.99%
Percent low wage employees								
50% or more low wage	0.69%	2.29%	1.78%	1.63%	1.42%	0.82%	1.24%	0.72%
Less than 50% low wage	0.26%	0.56%	0.60%	0.43%	0.64%	0.39%	0.54%	0.28%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2009 Medical Expenditure Panel Survey-Insurance Component.

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* 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.D.4.a(2009) Percent of private-sector employees enrolled in a health insurance plan that take family coverage that required no employee contribution by firm size and selected characteristics: United States, 2009

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	11.4%	54.2%	31.0%	15.1%	9.1%	5.9%	34.8%	7.0%
Industry group **								
Agric., fish., forest.	27.2%	--	--	--	--	--	63.3%	1.6%*
Mining and manufacturing	8.7%	60.4%	28.4%	9.5%*	7.0%*	6.8%	23.1%	7.1%
Construction	32.6%	58.5%	31.4%	27.6%	36.4%	1.4%*	41.6%	23.7%
Utilities and transp.	7.6%	55.1%	34.1%*	10.4%*	5.8%*	5.6%*	35.4%	5.5%*
Wholesale trade	13.2%	56.8%	41.2%	16.3%*	3.7%*	6.2%*	37.9%	7.1%*
Fin. svcs. and real estate	6.9%	43.3%	22.4%*	5.5%*	13.2%*	3.3%*	25.0%	4.7%*
Retail trade	7.3%	54.6%	24.6%	8.2%*	7.9%*	3.0%	27.9%	3.8%
Professional services	11.8%	51.8%	30.5%	12.4%	5.2%	8.9%	34.8%	7.9%
Other services	13.2%	53.8%	30.2%	27.9%	11.6%	3.7%*	40.4%	6.6%
Ownership								
For profit, incorporated	11.5%	54.2%	29.4%	14.6%	9.8%	6.2%	33.2%	7.4%
For profit, unincorporated	12.0%	48.7%	31.9%	11.5%*	9.3%*	4.4%*	35.6%	5.5%
Nonprofit	10.2%	67.7%	45.6%	22.0%	6.6%	5.3%	47.2%	6.2%
Age of firm								
Less than 5 years	21.5%	44.2%	28.6%	9.2%*	17.0%*	7.2%*	34.1%	8.4%*
5-9 years	18.8%	55.7%	23.7%	10.3%*	5.4%*	7.2%*	32.9%	6.6%*
10-19 years	17.5%	53.3%	27.0%	17.2%	6.9%*	4.8%*	37.4%	5.4%
20 or more years	9.9%	56.5%	35.1%	15.6%	9.6%	5.9%	34.2%	7.2%
Multi/single status								
2 or more locations	6.1%	46.1%	13.8%	11.2%	5.8%	5.9%	18.3%	5.9%
1 location only	24.8%	54.2%	32.2%	16.0%	13.7%	6.9%*	36.0%	12.9%
Percent full-time employees								
Less than 25%	23.1%	67.1%	40.1%	30.4%	16.3%*	0.5%*	55.1%	7.2%*
25-49 %	12.0%	63.0%	60.6%	13.1%*	7.3%*	1.1%*	52.8%	3.4%*
50-74 %	8.8%	52.8%	37.7%	18.4%	11.3%*	1.5%*	42.4%	3.2%
75% or more	11.5%	53.4%	29.1%	14.7%	9.0%	6.7%	32.8%	7.6%
Union presence								
No union employees	10.3%	51.8%	28.4%	11.9%	6.2%	2.8%*	32.4%	4.3%
Has union employees	17.0%	80.8%	56.1%	38.5%	24.1%	12.1%	60.4%	14.3%
Unknown	5.3%	65.0%	10.9%*	23.5%*	13.6%*	4.2%*	22.3%*	4.9%*
Percent low wage employees								
50% or more low wage	9.9%	62.4%	34.8%	14.7%	6.0%*	4.9%*	44.9%	5.3%
Less than 50% low wage	11.6%	52.9%	30.7%	15.1%	9.5%	6.1%	33.7%	7.3%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2009 Medical Expenditure Panel Survey-Insurance Component.

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Table I.D.4.a(2009) Standard error for percent of private-sector employees enrolled in a health insurance plan that take family coverage that required no employee contribution by firm size and selected characteristics: United States, 2009

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	0.67%	1.37%	1.53%	1.90%	1.56%	0.74%	1.20%	0.82%
Industry group **								
Agric., fish., forest.	7.80%	--	--	--	--	--	7.33%	4.84%*
Mining and manufacturing	1.21%	5.37%	5.37%	3.07%*	2.79%*	1.76%	3.93%	1.14%
Construction	2.88%	4.32%	4.54%	4.96%	7.30%	1.74%*	2.83%	4.10%
Utilities and transp.	1.87%	8.69%	11.90%*	8.28%*	4.04%*	2.52%*	7.28%	1.98%*
Wholesale trade	1.92%	5.02%	6.05%	5.58%*	1.36%*	3.38%*	3.79%	2.29%*
Fin. svcs. and real estate	1.37%	5.13%	8.46%*	3.03%*	4.82%*	1.24%*	2.56%	1.45%*
Retail trade	1.06%	5.52%	4.36%	2.59%*	3.29%*	0.79%	3.22%	0.92%
Professional services	0.97%	2.63%	2.54%	2.67%	1.48%	1.85%	1.95%	1.31%
Other services	1.38%	3.26%	4.60%	3.42%	3.46%	1.90%*	1.67%	1.66%
Ownership								
For profit, incorporated	0.78%	1.43%	2.23%	2.28%	1.99%	0.78%	1.28%	0.95%
For profit, unincorporated	1.01%	2.59%	5.80%	3.76%*	3.24%*	1.42%*	3.71%	1.35%
Nonprofit	1.24%	2.21%	5.79%	3.74%	1.87%	1.35%	5.09%	1.04%
Age of firm								
Less than 5 years	3.29%	5.30%	5.67%	6.02%*	6.91%*	3.49%*	3.96%	3.56%*
5-9 years	1.93%	5.50%	4.05%	4.20%*	2.54%*	3.51%*	3.04%	2.58%*
10-19 years	1.49%	2.81%	3.63%	2.35%	2.45%*	1.87%*	2.07%	1.56%
20 or more years	0.82%	2.03%	2.29%	2.33%	1.84%	0.83%	1.33%	0.96%
Multi/single status								
2 or more locations	0.79%	11.92%	3.68%	1.64%	1.39%	0.81%	2.49%	0.79%
1 location only	1.29%	1.35%	1.49%	2.17%	2.70%	3.98%*	1.24%	2.16%
Percent full-time employees								
Less than 25%	3.38%	9.50%	10.68%	7.63%	7.42%*	0.34%*	6.65%	2.50%*
25-49 %	1.43%	7.00%	8.76%	4.36%*	3.83%*	0.58%*	4.49%	1.32%*
50-74 %	1.13%	5.21%	6.14%	3.82%	4.17%*	0.69%*	3.11%	0.89%
75% or more	0.77%	1.71%	1.37%	2.28%	1.61%	0.84%	1.28%	0.93%
Union presence								
No union employees	0.57%	1.57%	1.84%	1.30%	1.14%	0.87%*	1.18%	0.89%
Has union employees	1.69%	7.05%	7.83%	7.77%	6.57%	1.42%	5.95%	1.73%
Unknown	1.49%	14.90%	6.28%*	11.84%*	4.57%*	1.68%*	7.73%*	1.55%*
Percent low wage employees								
50% or more low wage	1.26%	4.46%	5.28%	3.93%	1.84%*	1.77%*	3.14%	1.40%
Less than 50% low wage	0.70%	1.65%	1.44%	1.90%	1.83%	0.76%	1.31%	0.87%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2009 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.E.1(2009) Average total employee-plus-one premium (in dollars) per enrolled employee at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2009

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	9,053	9,687	9,163	8,748	9,093	9,048	9,124	9,042
Industry group **								
Agric., fish., forest.	7,946	--	--	--	--	--	8,723	7,693
Mining and manufacturing	8,930	10,901	8,931	8,817	8,505	9,061	9,107	8,912
Construction	8,406	9,203	9,553	7,887	7,469	9,037	8,922	7,987
Utilities and transp.	9,132	9,189	9,427	9,258	9,673	8,997	8,938	9,147
Wholesale trade	9,052	10,531	9,029	8,900	9,290	8,840	9,504	8,933
Fin. svcs. and real estate	8,953	10,054	10,206	9,178	9,521	8,730	9,783	8,860
Retail trade	8,061	8,785	8,668	8,092	7,961	8,015	8,480	8,014
Professional services	9,722	9,753	9,090	8,893	9,642	9,922	9,189	9,796
Other services	8,855	9,405	8,618	9,140	9,204	8,680	8,880	8,850
Ownership								
For profit, incorporated	8,864	9,522	9,362	8,644	8,938	8,811	9,176	8,816
For profit, unincorporated	9,005	9,743	8,240	7,973	8,481	9,358	8,664	9,085
Nonprofit	10,158	10,934	8,861	10,282	9,909	10,279	9,531	10,215
Age of firm								
Less than 5 years	7,827	8,655	7,801	7,916	5,928	8,941	8,187	7,620
5-9 years	9,115	8,193	8,659	8,707	8,841	10,508	8,244	9,715
10-19 years	8,799	9,239	9,065	8,454	8,803	8,776	8,933	8,737
20 or more years	9,116	10,504	9,508	8,889	9,292	9,040	9,502	9,077
Multi/single status								
2 or more locations	9,085	12,551	9,941	9,243	9,437	9,014	9,559	9,079
1 location only	8,959	9,655	9,103	8,625	8,561	10,271	9,088	8,840
Percent full-time employees								
Less than 25%	7,943	10,075	9,788	8,176	7,140	7,448	9,273	7,535
25-49 %	8,746	8,976	8,984	8,514	9,231	8,565	8,789	8,740
50-74 %	8,755	9,208	9,003	8,316	9,214	8,691	9,028	8,724
75% or more	9,116	9,779	9,177	8,788	9,095	9,140	9,142	9,112
Union presence								
No union employees	8,930	9,670	9,126	8,766	9,007	8,842	9,136	8,884
Has union employees	9,598	10,185	9,797	8,815	9,878	9,606	9,150	9,612
Unknown	8,747	9,420	9,674	7,511	8,340	8,778	8,046	8,757
Percent low wage employees								
50% or more low wage	8,130	8,401	7,140	7,958	8,455	8,094	7,742	8,160
Less than 50% low wage	9,210	9,847	9,274	8,815	9,184	9,247	9,243	9,205

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2009 Medical Expenditure Panel Survey-Insurance Component.

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** 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.E.1(2009) Standard error for average total employee-plus-one premium (in dollars) per enrolled employee at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2009

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	34.29	157.02	190.22	94.64	143.37	48.81	118.93	35.61
Industry group **								
Agric., fish., forest.	335.18	--	--	--	--	--	581.57	680.84
Mining and manufacturing	88.13	607.77	342.59	253.66	348.80	105.97	274.66	99.37
Construction	150.47	245.58	679.95	226.52	456.45	711.60	406.84	211.33
Utilities and transp.	166.46	1,383.18	872.77	613.78	318.89	166.67	679.02	139.08
Wholesale trade	182.58	825.03	264.54	268.84	407.09	220.68	413.79	207.68
Fin. svcs. and real estate	140.14	500.71	476.82	344.28	323.63	198.76	188.64	153.72
Retail trade	76.49	509.37	316.97	245.95	330.50	90.26	204.48	81.50
Professional services	78.88	344.26	357.25	213.07	102.95	113.40	150.51	86.23
Other services	97.29	198.25	330.74	214.22	317.09	184.67	111.44	111.15
Ownership								
For profit, incorporated	53.40	168.67	222.44	96.52	216.10	71.31	131.38	50.82
For profit, unincorporated	250.58	408.92	384.16	271.37	464.06	181.18	280.90	280.28
Nonprofit	143.88	492.99	691.89	212.81	225.58	165.79	374.76	153.45
Age of firm								
Less than 5 years	387.71	358.08	621.63	186.10	1,157.25	421.47	357.97	501.08
5-9 years	333.50	439.30	388.69	578.09	526.73	648.33	375.51	449.17
10-19 years	168.91	209.32	336.76	300.82	360.52	237.53	262.51	193.25
20 or more years	41.71	261.16	289.80	96.38	102.15	56.24	124.44	47.69
Multi/single status								
2 or more locations	44.09	2,434.32	380.39	187.18	71.04	55.99	185.51	44.22
1 location only	136.61	154.81	182.18	140.69	263.49	701.44	136.95	214.96
Percent full-time employees								
Less than 25%	315.03	1,289.70	898.66	718.18	512.16	401.68	803.17	307.05
25-49 %	186.23	538.45	392.28	328.26	390.41	182.07	276.80	187.42
50-74 %	144.26	487.12	618.50	330.75	267.64	154.14	410.14	148.85
75% or more	42.06	191.35	186.81	105.00	169.37	63.57	136.17	47.00
Union presence								
No union employees	48.55	139.25	183.61	84.60	179.26	58.12	117.57	48.81
Has union employees	87.69	1,777.80	1,138.73	560.50	419.38	91.79	717.91	91.51
Unknown	192.24	1,673.93	1,804.48	1,210.06	985.02	218.34	579.36	203.36
Percent low wage employees								
50% or more low wage	83.71	487.49	608.21	330.69	58.64	135.90	319.69	96.67
Less than 50% low wage	33.05	209.71	186.55	88.61	167.19	50.67	130.50	38.43

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2009 Medical Expenditure Panel Survey-Insurance Component.

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** 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.E.2(2009) Average total employee contribution (in dollars) per enrolled employee for employee-plus-one coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2009

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	2,363	2,312	2,645	2,918	2,694	2,158	2,648	2,318
Industry group **								
Agric., fish., forest.	2,374	--	--	--	--	--	1,445 *	2,678
Mining and manufacturing	2,016	2,345	1,993	2,322	2,168	1,899	2,421	1,976
Construction	2,752	1,991	3,278	3,113	2,349	2,326	2,825	2,694
Utilities and transp.	2,261	2,235 *	3,097	3,142	3,556	1,879	2,683	2,230
Wholesale trade	2,139	1,910	2,209	2,559	2,754	1,763	2,356	2,082
Fin. svcs. and real estate	2,318	2,465	3,269	2,744	2,526	2,199	2,783	2,266
Retail trade	2,441	2,102	2,557	3,603	2,934	2,281	2,631	2,420
Professional services	2,446	2,909	2,875	3,097	3,049	2,099	2,956	2,375
Other services	2,706	1,995	2,098	3,274	2,586	2,761	2,340	2,781
Ownership								
For profit, incorporated	2,348	2,306	2,764	2,900	2,664	2,148	2,742	2,287
For profit, unincorporated	2,452	2,744	2,455	3,065	2,851	2,163	2,598	2,418
Nonprofit	2,370	1,171	1,700	2,898	2,700	2,213	1,889	2,413
Age of firm								
Less than 5 years	2,345	1,577	2,258	3,527	2,006 *	2,137	2,283	2,381
5-9 years	2,702	2,395	2,539	3,219	2,789	2,389	2,617	2,760
10-19 years	2,780	2,258	3,663	3,146	2,968	2,303	2,941	2,705
20 or more years	2,297	2,448	2,278	2,776	2,670	2,145	2,575	2,269
Multi/single status								
2 or more locations	2,246	4,129	2,139	2,866	2,787	2,133	2,672	2,240
1 location only	2,700	2,292	2,684	2,931	2,551	3,032	2,646	2,749
Percent full-time employees								
Less than 25%	2,469	3,381	1,549 *	2,687	2,501	2,299	2,463	2,471
25-49 %	2,456	1,051 *	2,146	3,247	3,492	2,113	2,015	2,521
50-74 %	2,387	1,818	2,944	3,028	3,022	2,257	2,449	2,380
75% or more	2,355	2,404	2,646	2,905	2,635	2,141	2,692	2,301
Union presence								
No union employees	2,566	2,310	2,738	3,047	2,785	2,345	2,723	2,530
Has union employees	1,840	1,753 *	898 *	1,797	2,131	1,826	1,153	1,863
Unknown	2,109	3,786	2,906	2,522	1,988	2,091	3,181	2,094
Percent low wage employees								
50% or more low wage	2,323	1,277	1,946	3,279	2,865	2,193	1,952	2,352
Less than 50% low wage	2,369	2,441	2,683	2,887	2,670	2,150	2,708	2,312

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2009 Medical Expenditure Panel Survey-Insurance Component.

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* Figure does not meet standard of reliability or precision.

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** 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.E.2(2009) Standard error for average total employee contribution (in dollars) per enrolled employee for employee-plus-one coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2009

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	27.33	195.06	172.67	53.63	56.12	40.79	114.44	33.52
Industry group **								
Agric., fish., forest.	340.24	--	--	--	--	--	744.06 *	491.27
Mining and manufacturing	82.61	480.01	386.72	143.86	124.13	110.00	206.59	88.23
Construction	134.22	193.44	666.08	261.12	227.00	210.52	428.79	178.71
Utilities and transp.	156.28	1,722.97 *	901.13	437.68	327.53	93.19	491.16	154.94
Wholesale trade	103.69	396.89	243.42	177.63	220.40	120.19	117.87	122.76
Fin. svcs. and real estate	98.88	335.31	508.16	283.51	160.34	150.00	226.86	114.02
Retail trade	75.56	308.74	442.92	238.81	316.34	71.47	95.09	80.79
Professional services	56.47	426.57	416.56	163.73	116.07	93.33	169.22	59.96
Other services	84.26	202.62	289.08	286.62	193.09	128.64	172.33	92.07
Ownership								
For profit, incorporated	39.24	224.35	222.02	38.52	75.40	51.79	143.34	48.28
For profit, unincorporated	126.94	394.88	343.72	294.87	281.83	154.38	236.13	126.45
Nonprofit	70.97	289.14	299.01	225.35	175.06	93.04	251.02	67.74
Age of firm								
Less than 5 years	182.91	390.06	360.90	313.66	706.89 *	607.49	307.25	287.30
5-9 years	168.61	359.76	259.58	220.78	256.77	380.84	164.29	211.90
10-19 years	150.17	225.08	448.82	224.72	172.02	107.57	307.35	111.01
20 or more years	41.27	275.81	115.16	68.92	83.33	44.54	94.56	42.83
Multi/single status								
2 or more locations	39.92	1,136.12	245.44	147.42	82.54	44.35	231.89	39.70
1 location only	63.64	198.72	180.75	66.35	128.27	219.12	122.16	81.05
Percent full-time employees								
Less than 25%	204.95	892.06	852.59 *	687.45	321.62	159.83	605.98	97.13
25-49 %	134.99	470.87 *	431.64	204.75	351.36	159.20	203.16	150.41
50-74 %	82.42	289.81	555.35	214.36	171.15	99.63	182.07	98.35
75% or more	30.22	204.96	194.58	65.77	56.71	44.54	125.41	38.23
Union presence								
No union employees	31.07	187.41	182.15	55.36	68.25	44.03	103.61	34.80
Has union employees	94.67	797.76 *	540.84 *	165.65	108.84	108.37	258.49	97.55
Unknown	121.14	973.41	834.50	578.71	384.53	122.71	609.76	120.56
Percent low wage employees								
50% or more low wage	55.65	285.89	224.12	172.77	141.71	75.63	128.47	60.34
Less than 50% low wage	30.89	216.43	178.07	60.47	57.70	45.08	121.80	37.47

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2009 Medical Expenditure Panel Survey-Insurance Component.

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Table I.E.3(2009) Percent of total premiums contributed by employees enrolled in employee-plus-one coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2009

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	26.1%	23.9%	28.9%	33.4%	29.6%	23.8%	29.0%	25.6%
Industry group **								
Agric., fish., forest.	29.9%	--	--	--	--	--	16.6% *	34.8%
Mining and manufacturing	22.6%	21.5%	22.3%	26.3%	25.5%	21.0%	26.6%	22.2%
Construction	32.7%	21.6%	34.3%	39.5%	31.4%	25.7%	31.7%	33.7%
Utilities and transp.	24.8%	24.3% *	32.9%	33.9%	36.8%	20.9%	30.0%	24.4%
Wholesale trade	23.6%	18.1%	24.5%	28.8%	29.6%	19.9%	24.8%	23.3%
Fin. svcs. and real estate	25.9%	24.5%	32.0%	29.9%	26.5%	25.2%	28.4%	25.6%
Retail trade	30.3%	23.9%	29.5%	44.5%	36.9%	28.5%	31.0%	30.2%
Professional services	25.2%	29.8%	31.6%	34.8%	31.6%	21.2%	32.2%	24.2%
Other services	30.6%	21.2%	24.3%	35.8%	28.1%	31.8%	26.4%	31.4%
Ownership								
For profit, incorporated	26.5%	24.2%	29.5%	33.5%	29.8%	24.4%	29.9%	25.9%
For profit, unincorporated	27.2%	28.2%	29.8%	38.4%	33.6%	23.1%	30.0%	26.6%
Nonprofit	23.3%	10.7%	19.2%	28.2%	27.2%	21.5%	19.8%	23.6%
Age of firm								
Less than 5 years	30.0%	18.2%	28.9%	44.6%	33.8%	23.9% *	27.9%	31.2%
5-9 years	29.6%	29.2%	29.3%	37.0%	31.5%	22.7%	31.7%	28.4%
10-19 years	31.6%	24.4%	40.4%	37.2%	33.7%	26.2%	32.9%	31.0%
20 or more years	25.2%	23.3%	24.0%	31.2%	28.7%	23.7%	27.1%	25.0%
Multi/single status								
2 or more locations	24.7%	32.9%	21.5%	31.0%	29.5%	23.7%	28.0%	24.7%
1 location only	30.1%	23.7%	29.5%	34.0%	29.8%	29.5%	29.1%	31.1%
Percent full-time employees								
Less than 25%	31.1%	33.6%	15.8% *	32.9%	35.0%	30.9%	26.6%	32.8%
25-49 %	28.1%	11.7% *	23.9%	38.1%	37.8%	24.7%	22.9%	28.8%
50-74 %	27.3%	19.7%	32.7%	36.4%	32.8%	26.0%	27.1%	27.3%
75% or more	25.8%	24.6%	28.8%	33.1%	29.0%	23.4%	29.4%	25.3%
Union presence								
No union employees	28.7%	23.9%	30.0%	34.8%	30.9%	26.5%	29.8%	28.5%
Has union employees	19.2%	17.2% *	9.2% *	20.4%	21.6%	19.0%	12.6%	19.4%
Unknown	24.1%	40.2%	30.0% *	33.6%	23.8%	23.8%	39.5%	23.9%
Percent low wage employees								
50% or more low wage	28.6%	15.2%	27.3%	41.2%	33.9%	27.1%	25.2%	28.8%
Less than 50% low wage	25.7%	24.8%	28.9%	32.8%	29.1%	23.3%	29.3%	25.1%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2009 Medical Expenditure Panel Survey-Insurance Component.

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Table I.E.3(2009) Standard error for percent of total premiums contributed by employees enrolled in employee-plus-one coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2009

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	0.32%	1.77%	1.90%	0.65%	0.82%	0.46%	1.03%	0.37%
Industry group **								
Agric., fish., forest.	4.15%	--	--	--	--	--	8.27% *	5.54%
Mining and manufacturing	0.82%	4.70%	3.70%	1.59%	1.60%	1.22%	1.76%	0.85%
Construction	1.47%	2.12%	5.04%	3.01%	4.07%	2.69%	3.39%	2.22%
Utilities and transp.	1.66%	11.95% *	8.53%	4.60%	3.27%	0.99%	4.33%	1.65%
Wholesale trade	1.14%	3.90%	2.82%	2.06%	2.20%	1.33%	1.58%	1.33%
Fin. svcs. and real estate	0.91%	2.94%	5.21%	2.62%	1.19%	1.38%	2.17%	1.06%
Retail trade	0.78%	2.75%	4.60%	2.20%	4.47%	0.71%	1.15%	0.83%
Professional services	0.57%	3.66%	3.70%	1.64%	1.41%	0.99%	1.51%	0.64%
Other services	0.90%	2.25%	3.93%	3.25%	2.37%	1.26%	2.10%	0.91%
Ownership								
For profit, incorporated	0.43%	2.08%	2.12%	0.43%	1.14%	0.65%	1.31%	0.53%
For profit, unincorporated	1.55%	3.84%	3.32%	3.29%	2.64%	2.19%	2.25%	1.73%
Nonprofit	0.67%	2.95%	3.66%	2.45%	1.57%	1.01%	2.90%	0.65%
Age of firm								
Less than 5 years	2.04%	4.81%	3.38%	3.94%	4.58%	7.26% *	3.20%	2.77%
5-9 years	2.67%	2.61%	3.39%	2.75%	2.38%	4.77%	1.92%	3.21%
10-19 years	1.32%	2.63%	3.93%	1.61%	2.45%	1.50%	2.66%	1.15%
20 or more years	0.47%	2.32%	1.09%	0.80%	1.06%	0.52%	0.89%	0.48%
Multi/single status								
2 or more locations	0.44%	7.32%	2.70%	1.60%	1.01%	0.48%	2.45%	0.44%
1 location only	0.77%	1.80%	1.95%	0.78%	1.78%	2.51%	1.06%	1.31%
Percent full-time employees								
Less than 25%	1.87%	7.20%	13.36% *	6.97%	4.94%	1.42%	5.06%	1.15%
25-49 %	1.57%	4.38% *	5.01%	2.19%	2.45%	1.78%	2.72%	1.69%
50-74 %	0.65%	3.10%	5.25%	2.86%	1.94%	0.90%	2.41%	0.85%
75% or more	0.37%	1.88%	2.16%	0.74%	0.82%	0.54%	1.10%	0.44%
Union presence								
No union employees	0.41%	1.71%	2.05%	0.70%	1.06%	0.44%	0.97%	0.48%
Has union employees	0.98%	6.23% *	6.32% *	1.80%	0.76%	1.14%	2.84%	1.02%
Unknown	1.31%	10.01%	10.10% *	7.70%	4.70%	1.29%	7.11%	1.28%
Percent low wage employees								
50% or more low wage	0.76%	4.33%	2.91%	2.07%	1.63%	0.97%	1.94%	0.83%
Less than 50% low wage	0.34%	1.78%	1.99%	0.69%	0.77%	0.49%	1.06%	0.39%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2009 Medical Expenditure Panel Survey-Insurance Component.

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-- 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.E.4(2009) Percent of private-sector employees enrolled in a health insurance plan that take employee-plus-one coverage by firm size and selected characteristics: United States, 2009

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	19.5%	13.4%	14.6%	16.8%	17.7%	22.0%	14.6%	20.6%
Industry group **								
Agric., fish., forest.	16.1%	14.5% *	14.7% *	15.9%	14.3%	17.3%	13.8%	17.1%
Mining and manufacturing	22.9%	14.4%	17.6%	18.6%	21.2%	25.5%	17.1%	23.7%
Construction	16.9%	13.5%	16.1%	18.6%	17.1%	18.1%	15.0%	18.9%
Utilities and transp.	18.6%	11.1%	14.6%	17.9%	22.2%	18.4%	14.7%	18.9%
Wholesale trade	19.6%	15.0%	17.9%	18.9%	17.0%	22.3%	17.5%	20.2%
Fin. svcs. and real estate	22.0%	18.6%	18.3%	17.6%	18.0%	23.8%	17.7%	22.6%
Retail trade	19.5%	11.4%	12.1%	15.9%	16.1%	21.6%	12.7%	20.8%
Professional services	18.8%	11.5%	13.2%	15.9%	16.8%	21.7%	13.2%	20.0%
Other services	16.6%	13.4%	11.9%	13.8%	14.5%	19.1%	13.0%	17.6%
Ownership								
For profit, incorporated	20.0%	13.1%	14.9%	17.7%	18.2%	22.3%	14.9%	21.2%
For profit, unincorporated	18.2%	14.5%	13.8%	14.5%	17.1%	21.3%	14.1%	19.6%
Nonprofit	18.2%	13.7%	13.2%	14.1%	16.5%	20.7%	13.1%	18.8%
Age of firm								
Less than 5 years	17.4%	11.4%	13.5%	15.9%	24.9%	24.0%	12.3%	22.9%
5-9 years	15.8%	12.1%	15.1%	16.2%	14.2%	21.2%	13.6%	17.8%
10-19 years	17.4%	13.4%	13.7%	16.0%	18.2%	21.9%	14.5%	19.2%
20 or more years	20.1%	14.3%	15.1%	17.3%	17.7%	22.0%	15.2%	20.8%
Multi/single status								
2 or more locations	21.3%	19.3%	17.0%	17.1%	18.7%	22.0%	16.0%	21.4%
1 location only	15.8%	13.4%	14.5%	16.8%	16.4%	21.0%	14.5%	17.3%
Percent full-time employees								
Less than 25%	14.9%	13.1%	9.9% *	10.6%	10.0%	20.4%	12.0%	16.1%
25-49 %	16.8%	9.9%	11.4%	12.5%	14.4%	20.7%	11.0%	18.1%
50-74 %	18.9%	12.4%	13.1%	13.2%	14.7%	21.6%	12.6%	20.0%
75% or more	19.8%	13.8%	15.0%	17.4%	18.3%	22.1%	15.0%	20.9%
Union presence								
No union employees	18.9%	13.5%	14.9%	16.6%	18.0%	21.9%	14.7%	20.2%
Has union employees	21.0%	12.2%	12.3%	18.5%	16.5%	22.2%	12.8%	21.5%
Unknown	21.2%	15.5% *	7.8% *	19.5%	14.4%	21.7%	13.2%	21.4%
Percent low wage employees								
50% or more low wage	18.2%	11.0%	8.3%	11.5%	13.7%	21.8%	10.4%	19.4%
Less than 50% low wage	19.8%	13.8%	15.3%	17.5%	18.5%	22.0%	15.1%	20.9%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2009 Medical Expenditure Panel Survey-Insurance Component.

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Table I.E.4(2009) Standard error for percent of private-sector employees enrolled in a health insurance plan that take employee-plus-one coverage by firm size and selected characteristics: United States, 2009

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	0.16%	0.44%	0.57%	0.44%	0.56%	0.30%	0.39%	0.20%
Industry group **								
Agric., fish., forest.	2.78%	4.48% *	5.87% *	3.90%	4.22%	4.33%	2.70%	3.29%
Mining and manufacturing	0.68%	1.78%	2.31%	0.69%	1.20%	1.09%	0.89%	0.78%
Construction	0.95%	1.48%	2.37%	1.17%	2.44%	3.06%	1.00%	1.43%
Utilities and transp.	0.49%	3.27%	2.38%	2.60%	2.37%	0.64%	1.67%	0.56%
Wholesale trade	0.87%	0.88%	1.86%	1.44%	1.40%	1.47%	1.00%	1.11%
Fin. svcs. and real estate	0.53%	1.65%	2.60%	1.76%	0.91%	0.84%	1.39%	0.60%
Retail trade	0.46%	1.76%	1.41%	1.43%	1.76%	0.61%	0.64%	0.57%
Professional services	0.40%	1.03%	1.01%	0.79%	0.67%	0.70%	0.87%	0.53%
Other services	0.47%	1.24%	1.06%	0.82%	1.10%	0.83%	0.59%	0.62%
Ownership								
For profit, incorporated	0.21%	0.87%	0.62%	0.52%	0.63%	0.32%	0.40%	0.20%
For profit, unincorporated	0.56%	1.30%	1.03%	0.84%	0.90%	0.95%	0.97%	0.63%
Nonprofit	0.83%	1.55%	1.50%	1.08%	0.89%	1.22%	0.97%	0.90%
Age of firm								
Less than 5 years	1.01%	0.74%	3.01%	0.90%	3.90%	1.68%	1.14%	1.86%
5-9 years	0.44%	1.33%	1.42%	1.60%	1.10%	1.98%	0.67%	0.61%
10-19 years	0.57%	1.09%	1.04%	1.10%	1.06%	1.06%	0.80%	0.72%
20 or more years	0.19%	0.56%	0.47%	0.42%	0.71%	0.35%	0.43%	0.22%
Multi/single status								
2 or more locations	0.21%	4.99%	1.80%	0.70%	0.68%	0.32%	0.87%	0.21%
1 location only	0.29%	0.44%	0.56%	0.47%	0.80%	2.65%	0.37%	0.56%
Percent full-time employees								
Less than 25%	0.95%	2.09%	3.38% *	2.02%	2.04%	1.90%	1.38%	1.42%
25-49 %	0.74%	1.84%	1.87%	1.33%	2.08%	0.98%	1.12%	0.90%
50-74 %	0.52%	0.98%	1.15%	1.06%	1.19%	0.59%	0.64%	0.59%
75% or more	0.25%	0.61%	0.65%	0.51%	0.65%	0.37%	0.47%	0.28%
Union presence								
No union employees	0.19%	0.37%	0.64%	0.41%	0.55%	0.26%	0.39%	0.22%
Has union employees	0.53%	2.63%	2.34%	2.64%	2.24%	0.55%	1.32%	0.51%
Unknown	0.76%	5.63% *	3.65% *	4.59%	1.66%	0.81%	2.36%	0.76%
Percent low wage employees								
50% or more low wage	0.37%	1.17%	0.72%	0.93%	1.00%	0.61%	0.58%	0.45%
Less than 50% low wage	0.23%	0.48%	0.62%	0.44%	0.61%	0.43%	0.44%	0.29%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2009 Medical Expenditure Panel Survey-Insurance Component.

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** 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.E.4.a(2009) Percent of private-sector employees enrolled in a health insurance plan that take employee-plus-one coverage that required no employee contribution by firm size and selected characteristics: United States, 2009

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	10.3%	47.9%	28.8%	12.3%	8.3%	6.6%	30.1%	7.2%
Industry group **								
Agric., fish., forest.	17.1%*	--	--	--	--	--	62.9%	2.1%*
Mining and manufacturing	10.7%	42.6%	28.2%	8.5%	13.5%*	8.4%	19.8%	9.7%
Construction	21.3%	52.0%	30.9%	15.4%	14.9%	1.4%*	33.2%	11.6%
Utilities and transp.	5.9%	66.8%	21.2%*	10.1%*	4.7%*	4.2%	28.2%	4.3%
Wholesale trade	15.9%	52.6%	32.0%	14.7%*	8.9%*	12.2%*	31.2%	11.9%
Fin. svcs. and real estate	7.2%	38.7%	20.1%	9.2%*	9.4%	4.4%*	27.6%	5.0%*
Retail trade	5.8%	53.4%	26.3%	10.9%*	13.4%*	2.0%	29.1%	3.2%
Professional services	10.9%	44.5%	27.2%	12.9%	2.9%*	10.0%	29.9%	8.3%
Other services	10.4%	52.0%	31.8%	15.2%	9.1%	3.6%*	35.0%	5.4%
Ownership								
For profit, incorporated	10.4%	46.8%	28.9%	12.0%	8.1%	7.2%	28.3%	7.6%
For profit, unincorporated	12.0%	44.4%	25.1%	12.6%	15.5%*	4.8%*	32.8%	7.2%*
Nonprofit	7.9%	67.8%	35.6%	14.2%	4.9%	4.7%*	41.3%	4.9%
Age of firm								
Less than 5 years	25.5%	54.6%	33.3%	1.4%*	44.8%*	8.2%*	36.0%	19.4%*
5-9 years	16.1%	41.9%	20.1%	7.6%*	5.0%*	17.0%*	25.2%	9.8%*
10-19 years	12.4%	45.3%	19.7%	13.0%	5.2%*	4.6%*	28.7%	4.8%
20 or more years	9.3%	49.8%	34.3%	13.5%	7.5%	6.6%	31.0%	7.1%
Multi/single status								
2 or more locations	6.8%	32.2%*	24.8%	13.9%	4.6%	6.8%	22.3%	6.6%
1 location only	20.3%	48.1%	29.1%	11.9%	14.1%	1.8%*	30.7%	10.7%
Percent full-time employees								
Less than 25%	15.2%	40.4%	63.2%	39.5%*	15.3%*	0.8%*	51.2%	4.2%*
25-49 %	8.6%	63.4%	36.1%	17.1%	9.8%	0.9%*	41.0%	3.9%
50-74 %	6.4%	52.8%	30.4%	12.5%	7.2%*	2.0%	38.7%	2.7%
75% or more	10.8%	46.8%	28.1%	11.9%	8.3%	7.7%	28.4%	8.0%
Union presence								
No union employees	8.8%	47.7%	27.3%	10.4%	7.1%	2.6%*	28.9%	4.3%
Has union employees	15.1%	63.2%	57.0%	27.3%	16.8%*	13.2%	52.8%	13.9%
Unknown	9.5%*	26.0%*	24.4%*	23.6%*	12.2%*	9.0%*	23.7%*	9.3%*
Percent low wage employees								
50% or more low wage	7.6%	64.5%	23.3%	15.2%	7.0%	4.5%*	41.4%	5.0%
Less than 50% low wage	10.7%	45.9%	29.1%	12.0%	8.5%	7.1%	29.1%	7.6%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2009 Medical Expenditure Panel Survey-Insurance Component.

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Table I.E.4.a(2009) Standard error for percent of private-sector employees enrolled in a health insurance plan that take employee-plus-one coverage that required no employee contribution by firm size and selected characteristics: United States, 2009

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	0.66%	1.69%	1.41%	1.49%	1.49%	0.85%	0.73%	0.82%
Industry group **								
Agric., fish., forest.	6.31%*	--	--	--	--	--	14.83%	3.98%*
Mining and manufacturing	2.16%	10.06%	4.97%	2.43%	4.86%*	2.48%	3.19%	2.40%
Construction	1.44%	3.69%	4.91%	3.67%	3.99%	0.60%*	3.51%	2.47%
Utilities and transp.	1.48%	15.45%	6.97%*	7.48%*	3.59%*	1.03%	6.73%	1.02%
Wholesale trade	2.32%	8.78%	4.66%	5.46%*	4.38%*	4.04%*	3.89%	3.19%
Fin. svcs. and real estate	1.85%	4.99%	5.89%	3.91%*	2.52%	2.57%*	3.75%	2.13%*
Retail trade	0.83%	8.42%	4.94%	3.45%*	4.69%*	0.42%	2.49%	0.88%
Professional services	1.53%	4.25%	5.36%	2.96%	1.17%*	2.36%	1.94%	1.67%
Other services	1.28%	4.11%	6.51%	3.94%	2.68%	1.27%*	2.78%	1.25%
Ownership								
For profit, incorporated	0.86%	2.53%	1.34%	1.69%	1.47%	1.01%	1.06%	0.99%
For profit, unincorporated	2.01%	4.42%	5.36%	3.12%	5.39%*	1.46%*	2.66%	2.35%*
Nonprofit	1.49%	7.22%	7.19%	3.58%	1.23%	1.85%*	4.63%	1.18%
Age of firm								
Less than 5 years	4.90%	9.27%	7.10%	0.67%*	13.55%*	4.10%*	5.47%	6.14%*
5-9 years	2.85%	5.39%	5.53%	2.55%*	3.17%*	6.69%*	2.80%	3.97%*
10-19 years	1.24%	3.51%	3.44%	2.87%	1.94%*	1.88%*	2.27%	1.15%
20 or more years	0.84%	2.24%	1.53%	1.75%	1.26%	0.91%	1.10%	0.90%
Multi/single status								
2 or more locations	0.78%	10.96%*	3.91%	2.80%	0.57%	0.87%	3.48%	0.80%
1 location only	0.86%	1.75%	1.61%	1.76%	2.89%	1.93%*	0.73%	1.67%
Percent full-time employees								
Less than 25%	2.31%	11.49%	15.92%	13.42%*	7.90%*	0.51%*	6.85%	1.39%*
25-49 %	0.92%	10.58%	8.23%	3.50%	2.84%	0.73%*	6.31%	0.86%
50-74 %	0.91%	8.85%	6.43%	3.48%	3.24%*	0.56%	4.94%	0.57%
75% or more	0.79%	2.00%	1.48%	1.72%	1.58%	0.97%	0.92%	0.96%
Union presence								
No union employees	0.56%	1.69%	1.50%	1.46%	1.20%	0.85%*	0.56%	0.69%
Has union employees	1.47%	13.27%	9.20%	4.11%	5.36%*	1.90%	6.70%	1.49%
Unknown	3.62%*	14.86%*	8.43%*	13.22%*	5.63%*	3.62%*	13.72%*	3.59%*
Percent low wage employees								
50% or more low wage	1.21%	6.27%	4.61%	3.19%	1.93%	1.46%*	3.61%	1.17%
Less than 50% low wage	0.68%	1.64%	1.41%	1.54%	1.50%	1.02%	0.88%	0.96%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2009 Medical Expenditure Panel Survey-Insurance Component.

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Table I.F.1(2009) Percent of private-sector employees enrolled in a health insurance plan that had a deductible by firm size and selected characteristics: United States, 2009

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	73.8%	71.7%	72.6%	73.1%	72.4%	74.7%	73.5%	73.8%
Industry group **								
Agric., fish., forest.	88.9%	--	--	--	--	--	73.8%	95.1%
Mining and manufacturing	79.6%	--	--	--	--	--	74.9%	80.3%
Construction	76.9%	--	--	--	--	--	77.7%	76.0%
Utilities and transp.	65.3%	--	--	--	--	--	78.8%	64.0%
Wholesale trade	76.4%	--	--	--	--	--	70.7%	78.2%
Fin. svcs. and real estate	73.2%	--	--	--	--	--	73.8%	73.1%
Retail trade	86.9%	--	--	--	--	--	74.1%	89.3%
Professional services	67.2%	--	--	--	--	--	74.3%	65.7%
Other services	72.5%	--	--	--	--	--	67.7%	73.8%
Ownership								
For profit, incorporated	75.9%	--	--	--	--	--	74.2%	76.3%
For profit, unincorporated	72.5%	--	--	--	--	--	74.4%	71.8%
Nonprofit	63.8%	--	--	--	--	--	65.9%	63.5%
Age of firm								
Less than 5 years	73.2%	--	--	--	--	--	68.0%	78.8%
5-9 years	75.8%	--	--	--	--	--	77.1%	74.5%
10-19 years	70.7%	--	--	--	--	--	71.3%	70.4%
20 or more years	74.1%	--	--	--	--	--	74.3%	74.1%
Multi/single status								
2 or more locations	74.8%	--	--	--	--	--	73.7%	74.9%
1 location only	71.5%	--	--	--	--	--	73.4%	69.3%
Percent full-time employees								
Less than 25%	75.5%	--	--	--	--	--	72.5%	76.7%
25-49 %	76.3%	--	--	--	--	--	72.6%	77.2%
50-74 %	71.1%	--	--	--	--	--	71.5%	71.0%
75% or more	74.0%	--	--	--	--	--	73.8%	74.1%
Union presence								
No union employees	75.5%	--	--	--	--	--	74.2%	75.8%
Has union employees	66.7%	--	--	--	--	--	63.0%	67.0%
Unknown	75.9%	--	--	--	--	--	67.0%	76.1%
Percent low wage employees								
50% or more low wage	80.0%	--	--	--	--	--	70.6%	81.3%
Less than 50% low wage	72.6%	--	--	--	--	--	73.8%	72.3%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2009 Medical Expenditure Panel Survey-Insurance Component.

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Table I.F.1(2009) Standard error for percent of private-sector employees enrolled in a health insurance plan that had a deductible by firm size and selected characteristics: United States, 2009

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%	1.04%	1.21%	1.43%	1.19%	0.84%	0.66%	0.61%
Industry group **								
Agric., fish., forest.	4.13%	--	--	--	--	--	5.42%	3.64%
Mining and manufacturing	0.87%	--	--	--	--	--	1.60%	1.02%
Construction	1.99%	--	--	--	--	--	2.17%	3.91%
Utilities and transp.	3.51%	--	--	--	--	--	4.99%	3.83%
Wholesale trade	2.02%	--	--	--	--	--	2.15%	2.61%
Fin. svcs. and real estate	1.00%	--	--	--	--	--	2.86%	1.12%
Retail trade	0.81%	--	--	--	--	--	2.30%	0.94%
Professional services	0.77%	--	--	--	--	--	1.08%	0.78%
Other services	1.64%	--	--	--	--	--	1.70%	2.19%
Ownership								
For profit, incorporated	0.63%	--	--	--	--	--	0.54%	0.78%
For profit, unincorporated	1.78%	--	--	--	--	--	2.19%	2.02%
Nonprofit	1.49%	--	--	--	--	--	3.08%	1.46%
Age of firm								
Less than 5 years	2.46%	--	--	--	--	--	3.09%	3.80%
5-9 years	1.67%	--	--	--	--	--	1.47%	3.35%
10-19 years	1.31%	--	--	--	--	--	1.29%	2.54%
20 or more years	0.57%	--	--	--	--	--	0.80%	0.67%
Multi/single status								
2 or more locations	0.76%	--	--	--	--	--	1.46%	0.77%
1 location only	1.05%	--	--	--	--	--	0.66%	1.86%
Percent full-time employees								
Less than 25%	2.75%	--	--	--	--	--	3.94%	3.27%
25-49 %	2.35%	--	--	--	--	--	1.58%	3.11%
50-74 %	2.36%	--	--	--	--	--	1.57%	2.88%
75% or more	0.69%	--	--	--	--	--	0.75%	0.83%
Union presence								
No union employees	0.49%	--	--	--	--	--	0.64%	0.59%
Has union employees	1.55%	--	--	--	--	--	4.02%	1.72%
Unknown	3.04%	--	--	--	--	--	6.72%	3.09%
Percent low wage employees								
50% or more low wage	1.46%	--	--	--	--	--	2.02%	1.77%
Less than 50% low wage	0.51%	--	--	--	--	--	0.70%	0.63%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2009 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

-- 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.F.2(2009) Average individual deductible (in dollars) per employee enrolled with single coverage in a health insurance plan that had a deductible at private-sector establishments by firm size and selected characteristics: United States, 2009

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	917	1,266	1,300	1,264	1,029	678	1,283	822
Industry group **								
Agric., fish., forest.	741	--	--	--	--	--	1,368	597
Mining and manufacturing	902	--	--	--	--	--	1,413	809
Construction	1,161	--	--	--	--	--	1,231	1,082
Utilities and transp.	864	--	--	--	--	--	1,405	796
Wholesale trade	970	--	--	--	--	--	1,306	859
Fin. svcs. and real estate	900	--	--	--	--	--	1,381	813
Retail trade	856	--	--	--	--	--	1,313	777
Professional services	918	--	--	--	--	--	1,264	816
Other services	925	--	--	--	--	--	1,171	854
Ownership								
For profit, incorporated	923	--	--	--	--	--	1,322	819
For profit, unincorporated	966	--	--	--	--	--	1,268	847
Nonprofit	838	--	--	--	--	--	979	815
Age of firm								
Less than 5 years	1,122	--	--	--	--	--	1,276	943
5-9 years	1,227	--	--	--	--	--	1,343	1,114
10-19 years	1,169	--	--	--	--	--	1,319	1,068
20 or more years	849	--	--	--	--	--	1,254	781
Multi/single status								
2 or more locations	756	--	--	--	--	--	1,335	743
1 location only	1,219	--	--	--	--	--	1,279	1,144
Percent full-time employees								
Less than 25%	990	--	--	--	--	--	1,278	874
25-49 %	904	--	--	--	--	--	1,251	813
50-74 %	818	--	--	--	--	--	1,218	740
75% or more	933	--	--	--	--	--	1,293	835
Union presence								
No union employees	997	--	--	--	--	--	1,309	885
Has union employees	642	--	--	--	--	--	737	637
Unknown	741	--	--	--	--	--	953	736
Percent low wage employees								
50% or more low wage	922	--	--	--	--	--	1,295	866
Less than 50% low wage	916	--	--	--	--	--	1,281	810

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2009 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

-- 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.F.2(2009) Standard error for average individual deductible (in dollars) per employee enrolled with single coverage in a health insurance plan that had a deductible at private-sector establishments by firm size and selected characteristics: United States, 2009

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	8.65	23.75	36.46	30.75	36.61	13.81	24.31	7.98
Industry group **								
Agric., fish., forest.	141.98	--	--	--	--	--	168.85	144.59
Mining and manufacturing	40.70	--	--	--	--	--	75.30	41.22
Construction	56.38	--	--	--	--	--	46.05	91.17
Utilities and transp.	86.98	--	--	--	--	--	124.16	100.53
Wholesale trade	42.55	--	--	--	--	--	41.93	50.96
Fin. svcs. and real estate	29.15	--	--	--	--	--	116.78	35.36
Retail trade	21.95	--	--	--	--	--	54.61	25.15
Professional services	21.99	--	--	--	--	--	36.95	27.94
Other services	41.36	--	--	--	--	--	43.72	55.77
Ownership								
For profit, incorporated	12.34	--	--	--	--	--	24.40	12.53
For profit, unincorporated	39.69	--	--	--	--	--	68.79	37.01
Nonprofit	24.32	--	--	--	--	--	57.54	25.56
Age of firm								
Less than 5 years	74.45	--	--	--	--	--	64.38	106.89
5-9 years	80.09	--	--	--	--	--	83.25	98.80
10-19 years	43.56	--	--	--	--	--	64.14	62.07
20 or more years	6.32	--	--	--	--	--	26.08	7.86
Multi/single status								
2 or more locations	10.67	--	--	--	--	--	72.82	10.62
1 location only	35.27	--	--	--	--	--	30.06	58.34
Percent full-time employees								
Less than 25%	58.02	--	--	--	--	--	126.65	78.14
25-49 %	34.22	--	--	--	--	--	90.37	43.14
50-74 %	30.57	--	--	--	--	--	47.98	35.78
75% or more	13.21	--	--	--	--	--	25.47	13.32
Union presence								
No union employees	14.55	--	--	--	--	--	26.73	12.14
Has union employees	27.38	--	--	--	--	--	93.08	29.16
Unknown	33.05	--	--	--	--	--	205.48	31.95
Percent low wage employees								
50% or more low wage	21.45	--	--	--	--	--	36.70	24.82
Less than 50% low wage	7.80	--	--	--	--	--	27.10	7.10

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2009 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

-- 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.F.3(2009) Average family deductible (in dollars) per employee enrolled with family coverage in a health insurance plan that had a deductible at private-sector establishments by firm size and selected characteristics: United States, 2009

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	1,761	2,832	2,567	2,462	1,828	1,477	2,652	1,610
Industry group **								
Agric., fish., forest.	1,958	--	--	--	--	--	3,114	1,456 *
Mining and manufacturing	1,563	--	--	--	--	--	2,484	1,476
Construction	2,407	--	--	--	--	--	2,640	2,183
Utilities and transp.	1,541	--	--	--	--	--	2,483	1,443
Wholesale trade	1,850	--	--	--	--	--	3,124	1,564
Fin. svcs. and real estate	1,724	--	--	--	--	--	2,419	1,647
Retail trade	1,870	--	--	--	--	--	2,730	1,769
Professional services	1,734	--	--	--	--	--	2,719	1,556
Other services	1,863	--	--	--	--	--	2,482	1,738
Ownership								
For profit, incorporated	1,798	--	--	--	--	--	2,700	1,647
For profit, unincorporated	1,848	--	--	--	--	--	2,758	1,608
Nonprofit	1,430	--	--	--	--	--	1,931	1,378
Age of firm								
Less than 5 years	2,429	--	--	--	--	--	2,919	2,095
5-9 years	2,393	--	--	--	--	--	2,738	2,095
10-19 years	2,250	--	--	--	--	--	2,652	2,027
20 or more years	1,652	--	--	--	--	--	2,598	1,551
Multi/single status								
2 or more locations	1,528	--	--	--	--	--	2,548	1,512
1 location only	2,419	--	--	--	--	--	2,661	2,163
Percent full-time employees								
Less than 25%	2,305	--	--	--	--	--	3,213	1,997
25-49 %	2,055	--	--	--	--	--	2,868	1,920
50-74 %	1,636	--	--	--	--	--	2,651	1,475
75% or more	1,760	--	--	--	--	--	2,635	1,611
Union presence								
No union employees	1,918	--	--	--	--	--	2,737	1,719
Has union employees	1,250	--	--	--	--	--	1,579	1,234
Unknown	1,725	--	--	--	--	--	2,026	1,720
Percent low wage employees								
50% or more low wage	1,869	--	--	--	--	--	2,900	1,775
Less than 50% low wage	1,743	--	--	--	--	--	2,630	1,579

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2009 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.F.3(2009) Standard error for average family deductible (in dollars) per employee enrolled with family coverage in a health insurance plan that had a deductible at private-sector establishments by firm size and selected characteristics: United States, 2009

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	20.09	65.32	113.51	64.49	51.66	22.68	49.68	19.54
Industry group **								
Agric., fish., forest.	365.90	--	--	--	--	--	364.56	504.45 *
Mining and manufacturing	41.12	--	--	--	--	--	169.73	40.65
Construction	82.06	--	--	--	--	--	137.17	200.80
Utilities and transp.	89.91	--	--	--	--	--	341.60	82.59
Wholesale trade	86.28	--	--	--	--	--	248.45	88.79
Fin. svcs. and real estate	48.24	--	--	--	--	--	234.88	51.22
Retail trade	67.36	--	--	--	--	--	174.57	66.73
Professional services	49.82	--	--	--	--	--	89.42	49.18
Other services	104.58	--	--	--	--	--	147.72	142.29
Ownership								
For profit, incorporated	24.57	--	--	--	--	--	67.18	20.90
For profit, unincorporated	65.34	--	--	--	--	--	128.92	58.76
Nonprofit	57.60	--	--	--	--	--	198.80	53.37
Age of firm								
Less than 5 years	139.20	--	--	--	--	--	234.45	197.61
5-9 years	126.28	--	--	--	--	--	118.69	174.50
10-19 years	95.74	--	--	--	--	--	115.37	124.58
20 or more years	13.48	--	--	--	--	--	60.61	17.12
Multi/single status								
2 or more locations	11.05	--	--	--	--	--	137.29	11.87
1 location only	68.29	--	--	--	--	--	54.73	119.92
Percent full-time employees								
Less than 25%	107.78	--	--	--	--	--	341.86	69.40
25-49 %	147.30	--	--	--	--	--	337.16	147.59
50-74 %	68.12	--	--	--	--	--	122.49	60.44
75% or more	27.02	--	--	--	--	--	56.72	24.37
Union presence								
No union employees	36.31	--	--	--	--	--	65.27	31.62
Has union employees	42.91	--	--	--	--	--	158.69	40.82
Unknown	80.91	--	--	--	--	--	427.70	79.80
Percent low wage employees								
50% or more low wage	53.24	--	--	--	--	--	190.93	51.35
Less than 50% low wage	16.93	--	--	--	--	--	54.87	18.39

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2009 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.F.4(2009) Percent of private-sector employees enrolled in a health insurance plan that had a copayment for an office visit to a physician by firm size and selected characteristics: United States, 2009

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	72.6%	72.5%	73.9%	77.2%	77.1%	69.9%	73.6%	72.4%
Industry group **								
Agric., fish., forest.	76.4%	--	--	--	--	--	70.1%	79.0%
Mining and manufacturing	71.1%	--	--	--	--	--	74.5%	70.7%
Construction	73.7%	--	--	--	--	--	71.7%	75.7%
Utilities and transp.	75.6%	--	--	--	--	--	74.7%	75.7%
Wholesale trade	73.0%	--	--	--	--	--	73.3%	72.9%
Fin. svcs. and real estate	68.3%	--	--	--	--	--	73.5%	67.6%
Retail trade	61.9%	--	--	--	--	--	74.8%	59.5%
Professional services	75.5%	--	--	--	--	--	73.6%	75.9%
Other services	77.8%	--	--	--	--	--	74.1%	78.8%
Ownership								
For profit, incorporated	71.4%	--	--	--	--	--	73.9%	70.9%
For profit, unincorporated	74.5%	--	--	--	--	--	71.4%	75.5%
Nonprofit	77.1%	--	--	--	--	--	75.2%	77.3%
Age of firm								
Less than 5 years	75.4%	--	--	--	--	--	74.7%	76.0%
5-9 years	76.7%	--	--	--	--	--	74.4%	78.8%
10-19 years	77.4%	--	--	--	--	--	73.6%	79.7%
20 or more years	71.6%	--	--	--	--	--	73.2%	71.4%
Multi/single status								
2 or more locations	70.7%	--	--	--	--	--	73.6%	70.7%
1 location only	76.7%	--	--	--	--	--	73.6%	80.1%
Percent full-time employees								
Less than 25%	74.4%	--	--	--	--	--	66.5%	77.8%
25-49 %	70.6%	--	--	--	--	--	76.6%	69.1%
50-74 %	65.7%	--	--	--	--	--	72.6%	64.4%
75% or more	73.6%	--	--	--	--	--	73.7%	73.6%
Union presence								
No union employees	72.6%	--	--	--	--	--	74.0%	72.2%
Has union employees	74.9%	--	--	--	--	--	64.6%	75.4%
Unknown	68.1%	--	--	--	--	--	85.1%	67.7%
Percent low wage employees								
50% or more low wage	66.4%	--	--	--	--	--	75.0%	65.2%
Less than 50% low wage	73.7%	--	--	--	--	--	73.4%	73.8%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2009 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

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** 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.F.4(2009) Standard error for percent of private-sector employees enrolled in a health insurance plan that had a copayment for an office visit to a physician by firm size and selected characteristics: United States, 2009

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	0.51%	1.08%	1.05%	1.24%	1.66%	0.53%	0.51%	0.62%
Industry group **								
Agric., fish., forest.	10.23%	--	--	--	--	--	6.29%	13.28%
Mining and manufacturing	1.68%	--	--	--	--	--	2.92%	2.11%
Construction	2.09%	--	--	--	--	--	2.08%	3.31%
Utilities and transp.	2.71%	--	--	--	--	--	4.26%	2.78%
Wholesale trade	2.71%	--	--	--	--	--	2.68%	3.20%
Fin. svcs. and real estate	1.97%	--	--	--	--	--	2.21%	2.31%
Retail trade	1.97%	--	--	--	--	--	2.45%	2.35%
Professional services	1.35%	--	--	--	--	--	1.61%	1.74%
Other services	1.57%	--	--	--	--	--	1.57%	2.10%
Ownership								
For profit, incorporated	0.45%	--	--	--	--	--	0.52%	0.48%
For profit, unincorporated	2.18%	--	--	--	--	--	2.45%	2.89%
Nonprofit	2.17%	--	--	--	--	--	1.36%	2.38%
Age of firm								
Less than 5 years	1.83%	--	--	--	--	--	2.44%	3.47%
5-9 years	1.46%	--	--	--	--	--	2.42%	2.34%
10-19 years	1.03%	--	--	--	--	--	1.20%	1.48%
20 or more years	0.53%	--	--	--	--	--	0.55%	0.61%
Multi/single status								
2 or more locations	0.44%	--	--	--	--	--	2.34%	0.44%
1 location only	1.11%	--	--	--	--	--	0.59%	2.23%
Percent full-time employees								
Less than 25%	1.59%	--	--	--	--	--	2.78%	2.05%
25-49 %	2.48%	--	--	--	--	--	3.70%	3.33%
50-74 %	1.86%	--	--	--	--	--	1.69%	2.17%
75% or more	0.68%	--	--	--	--	--	0.41%	0.82%
Union presence								
No union employees	0.70%	--	--	--	--	--	0.49%	0.88%
Has union employees	1.57%	--	--	--	--	--	2.13%	1.69%
Unknown	3.19%	--	--	--	--	--	4.17%	3.24%
Percent low wage employees								
50% or more low wage	0.92%	--	--	--	--	--	1.39%	0.99%
Less than 50% low wage	0.64%	--	--	--	--	--	0.56%	0.79%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2009 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

-- 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.F.5(2009) Average copayment (in dollars) for an office visit to a physician per employee enrolled in a health insurance plan that had a physician copayment at private-sector establishments by firm size and selected characteristics: United States, 2009

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	21.53	24.16	23.38	23.16	21.78	20.53	23.66	21.06
Industry group **								
Agric., fish., forest.	26.66	--	--	--	--	--	25.73	27.00
Mining and manufacturing	21.60	--	--	--	--	--	23.72	21.29
Construction	22.74	--	--	--	--	--	23.78	21.74
Utilities and transp.	20.05	--	--	--	--	--	23.44	19.74
Wholesale trade	21.65	--	--	--	--	--	24.17	20.87
Fin. svcs. and real estate	21.54	--	--	--	--	--	23.45	21.24
Retail trade	22.56	--	--	--	--	--	24.58	22.10
Professional services	20.91	--	--	--	--	--	23.48	20.38
Other services	22.00	--	--	--	--	--	23.11	21.71
Ownership								
For profit, incorporated	21.77	--	--	--	--	--	23.90	21.28
For profit, unincorporated	21.94	--	--	--	--	--	23.87	21.35
Nonprofit	20.09	--	--	--	--	--	21.47	19.92
Age of firm								
Less than 5 years	23.80	--	--	--	--	--	24.12	23.46
5-9 years	23.14	--	--	--	--	--	23.75	22.61
10-19 years	22.24	--	--	--	--	--	23.45	21.55
20 or more years	21.24	--	--	--	--	--	23.67	20.90
Multi/single status								
2 or more locations	20.81	--	--	--	--	--	23.16	20.76
1 location only	22.98	--	--	--	--	--	23.70	22.25
Percent full-time employees								
Less than 25%	22.92	--	--	--	--	--	23.27	22.80
25-49 %	21.55	--	--	--	--	--	23.45	21.04
50-74 %	20.91	--	--	--	--	--	24.26	20.22
75% or more	21.59	--	--	--	--	--	23.61	21.15
Union presence								
No union employees	22.14	--	--	--	--	--	23.92	21.58
Has union employees	19.56	--	--	--	--	--	18.60	19.61
Unknown	21.24	--	--	--	--	--	24.85	21.14
Percent low wage employees								
50% or more low wage	22.27	--	--	--	--	--	24.54	21.89
Less than 50% low wage	21.41	--	--	--	--	--	23.55	20.92

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2009 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

-- 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.F.5(2009) Standard error for average copayment (in dollars) for an office visit to a physician per employee enrolled in a health insurance plan that had a physician copayment at private-sector establishments by firm size and selected characteristics: United States, 2009

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	0.10	0.29	0.21	0.22	0.21	0.15	0.07	0.11
Industry group **								
Agric., fish., forest.	1.38	--	--	--	--	--	1.08	2.33
Mining and manufacturing	0.17	--	--	--	--	--	0.50	0.18
Construction	0.47	--	--	--	--	--	0.33	0.71
Utilities and transp.	0.50	--	--	--	--	--	0.92	0.57
Wholesale trade	0.39	--	--	--	--	--	0.62	0.44
Fin. svcs. and real estate	0.29	--	--	--	--	--	0.44	0.30
Retail trade	0.20	--	--	--	--	--	0.36	0.22
Professional services	0.16	--	--	--	--	--	0.32	0.16
Other services	0.25	--	--	--	--	--	0.39	0.31
Ownership								
For profit, incorporated	0.10	--	--	--	--	--	0.10	0.11
For profit, unincorporated	0.31	--	--	--	--	--	0.41	0.37
Nonprofit	0.21	--	--	--	--	--	0.36	0.24
Age of firm								
Less than 5 years	0.66	--	--	--	--	--	0.56	0.92
5-9 years	0.56	--	--	--	--	--	0.49	0.93
10-19 years	0.17	--	--	--	--	--	0.35	0.30
20 or more years	0.12	--	--	--	--	--	0.21	0.14
Multi/single status								
2 or more locations	0.13	--	--	--	--	--	0.21	0.14
1 location only	0.16	--	--	--	--	--	0.07	0.28
Percent full-time employees								
Less than 25%	0.70	--	--	--	--	--	0.98	0.87
25-49 %	0.45	--	--	--	--	--	0.59	0.48
50-74 %	0.37	--	--	--	--	--	0.55	0.43
75% or more	0.11	--	--	--	--	--	0.11	0.12
Union presence								
No union employees	0.09	--	--	--	--	--	0.09	0.11
Has union employees	0.27	--	--	--	--	--	0.67	0.30
Unknown	0.27	--	--	--	--	--	1.28	0.27
Percent low wage employees								
50% or more low wage	0.24	--	--	--	--	--	0.36	0.27
Less than 50% low wage	0.10	--	--	--	--	--	0.09	0.12

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2009 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

-- 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.F.6(2009) Average coinsurance (in percents) for an office visit to a physician per employee enrolled in a health insurance plan that had a physician coinsurance at private-sector establishments by firm size and selected characteristics: United States, 2009

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	18.6%	20.6%	20.1%	19.4%	19.6%	18.1%	20.2%	18.4%
Industry group **								
Agric., fish., forest.	20.7%	--	--	--	--	--	24.0%	19.4%
Mining and manufacturing	18.5%	--	--	--	--	--	20.7%	18.3%
Construction	19.5%	--	--	--	--	--	19.8%	19.2%
Utilities and transp.	17.8%	--	--	--	--	--	18.4%	17.8%
Wholesale trade	18.7%	--	--	--	--	--	20.5%	18.3%
Fin. svcs. and real estate	17.5%	--	--	--	--	--	19.9%	17.4%
Retail trade	20.1%	--	--	--	--	--	21.6%	20.0%
Professional services	18.4%	--	--	--	--	--	20.1%	18.2%
Other services	18.6%	--	--	--	--	--	19.8%	18.3%
Ownership								
For profit, incorporated	18.6%	--	--	--	--	--	20.6%	18.3%
For profit, unincorporated	18.9%	--	--	--	--	--	20.3%	18.5%
Nonprofit	18.9%	--	--	--	--	--	17.4%	19.1%
Age of firm								
Less than 5 years	20.4%	--	--	--	--	--	21.8%	19.1%
5-9 years	20.5%	--	--	--	--	--	20.8%	20.4%
10-19 years	20.0%	--	--	--	--	--	21.1%	19.2%
20 or more years	18.4%	--	--	--	--	--	19.5%	18.3%
Multi/single status								
2 or more locations	18.3%	--	--	--	--	--	21.2%	18.3%
1 location only	19.8%	--	--	--	--	--	20.2%	19.4%
Percent full-time employees								
Less than 25%	19.6%	--	--	--	--	--	21.8%	18.8%
25-49 %	19.8%	--	--	--	--	--	20.1%	19.8%
50-74 %	20.1%	--	--	--	--	--	19.3%	20.2%
75% or more	18.3%	--	--	--	--	--	20.3%	18.0%
Union presence								
No union employees	18.9%	--	--	--	--	--	20.6%	18.6%
Has union employees	17.6%	--	--	--	--	--	17.2%	17.7%
Unknown	18.8%	--	--	--	--	--	18.3%	18.8%
Percent low wage employees								
50% or more low wage	20.1%	--	--	--	--	--	20.4%	20.1%
Less than 50% low wage	18.2%	--	--	--	--	--	20.2%	17.9%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2009 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

-- 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.F.6(2009) Standard error for average coinsurance (in percents) for an office visit to a physician per employee enrolled in a health insurance plan that had a physician coinsurance at private-sector establishments by firm size and selected characteristics: United States, 2009

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	0.14%	0.44%	0.59%	0.36%	0.24%	0.19%	0.28%	0.15%
Industry group **								
Agric., fish., forest.	1.16%	--	--	--	--	--	2.54%	2.22%
Mining and manufacturing	0.49%	--	--	--	--	--	1.23%	0.45%
Construction	0.55%	--	--	--	--	--	0.94%	0.48%
Utilities and transp.	0.53%	--	--	--	--	--	1.10%	0.62%
Wholesale trade	0.49%	--	--	--	--	--	0.58%	0.58%
Fin. svcs. and real estate	0.45%	--	--	--	--	--	0.87%	0.50%
Retail trade	0.15%	--	--	--	--	--	0.69%	0.14%
Professional services	0.24%	--	--	--	--	--	0.49%	0.29%
Other services	0.41%	--	--	--	--	--	0.51%	0.49%
Ownership								
For profit, incorporated	0.15%	--	--	--	--	--	0.37%	0.18%
For profit, unincorporated	0.54%	--	--	--	--	--	1.01%	0.60%
Nonprofit	0.46%	--	--	--	--	--	0.55%	0.46%
Age of firm								
Less than 5 years	0.90%	--	--	--	--	--	1.37%	0.90%
5-9 years	0.85%	--	--	--	--	--	0.68%	1.19%
10-19 years	0.78%	--	--	--	--	--	0.73%	0.91%
20 or more years	0.18%	--	--	--	--	--	0.33%	0.18%
Multi/single status								
2 or more locations	0.18%	--	--	--	--	--	0.86%	0.18%
1 location only	0.14%	--	--	--	--	--	0.29%	0.41%
Percent full-time employees								
Less than 25%	0.87%	--	--	--	--	--	1.49%	0.89%
25-49 %	0.33%	--	--	--	--	--	0.48%	0.35%
50-74 %	0.17%	--	--	--	--	--	0.69%	0.18%
75% or more	0.15%	--	--	--	--	--	0.34%	0.17%
Union presence								
No union employees	0.18%	--	--	--	--	--	0.25%	0.22%
Has union employees	0.31%	--	--	--	--	--	1.24%	0.35%
Unknown	0.27%	--	--	--	--	--	0.91%	0.28%
Percent low wage employees								
50% or more low wage	0.25%	--	--	--	--	--	0.50%	0.25%
Less than 50% low wage	0.20%	--	--	--	--	--	0.32%	0.21%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2009 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

-- 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.F.7(2009) Percent of private-sector employees enrolled in a health insurance plan that had a coinsurance payment for an office visit to a physician by firm size and selected characteristics: United States, 2009

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	23.1%	17.2%	15.1%	14.4%	17.6%	28.4%	15.9%	24.7%
Industry group **								
Agric., fish., forest.	20.2%	--	--	--	--	--	20.5%	20.0%
Mining and manufacturing	23.5%	--	--	--	--	--	17.2%	24.4%
Construction	18.1%	--	--	--	--	--	19.1%	17.0%
Utilities and transp.	22.8%	--	--	--	--	--	19.7%	23.0%
Wholesale trade	21.8%	--	--	--	--	--	16.2%	23.5%
Fin. svcs. and real estate	26.7%	--	--	--	--	--	14.0%	28.5%
Retail trade	37.6%	--	--	--	--	--	15.8%	41.5%
Professional services	20.4%	--	--	--	--	--	14.2%	21.7%
Other services	17.1%	--	--	--	--	--	15.5%	17.6%
Ownership								
For profit, incorporated	24.3%	--	--	--	--	--	15.7%	26.2%
For profit, unincorporated	20.3%	--	--	--	--	--	17.2%	21.3%
Nonprofit	19.0%	--	--	--	--	--	15.0%	19.6%
Age of firm								
Less than 5 years	15.0%	--	--	--	--	--	13.9%	16.3%
5-9 years	17.9%	--	--	--	--	--	15.6%	20.0%
10-19 years	14.6%	--	--	--	--	--	15.9%	13.8%
20 or more years	24.9%	--	--	--	--	--	16.3%	26.0%
Multi/single status								
2 or more locations	26.9%	--	--	--	--	--	16.3%	27.1%
1 location only	15.0%	--	--	--	--	--	15.9%	13.9%
Percent full-time employees								
Less than 25%	18.2%	--	--	--	--	--	17.8%	18.4%
25-49 %	24.6%	--	--	--	--	--	13.5%	27.3%
50-74 %	31.8%	--	--	--	--	--	15.0%	34.9%
75% or more	21.9%	--	--	--	--	--	16.1%	23.1%
Union presence								
No union employees	22.8%	--	--	--	--	--	15.2%	25.1%
Has union employees	21.6%	--	--	--	--	--	27.5%	21.3%
Unknown	28.5%	--	--	--	--	--	13.6%	28.8%
Percent low wage employees								
50% or more low wage	32.2%	--	--	--	--	--	13.8%	34.8%
Less than 50% low wage	21.4%	--	--	--	--	--	16.2%	22.6%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2009 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

-- 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.F.7(2009) Standard error for percent of private-sector employees enrolled in a health insurance plan that had a coinsurance payment for an office visit to a physician by firm size and selected characteristics: United States, 2009

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	0.69%	0.64%	0.78%	1.10%	1.75%	0.87%	0.49%	0.87%
Industry group **								
Agric., fish., forest.	7.73%	--	--	--	--	--	3.09%	11.51%
Mining and manufacturing	1.72%	--	--	--	--	--	1.91%	1.89%
Construction	1.72%	--	--	--	--	--	1.18%	3.52%
Utilities and transp.	2.48%	--	--	--	--	--	4.44%	2.64%
Wholesale trade	2.34%	--	--	--	--	--	1.61%	3.06%
Fin. svcs. and real estate	1.47%	--	--	--	--	--	1.66%	1.66%
Retail trade	1.74%	--	--	--	--	--	2.25%	2.02%
Professional services	1.82%	--	--	--	--	--	0.68%	2.28%
Other services	1.28%	--	--	--	--	--	0.96%	1.62%
Ownership								
For profit, incorporated	0.60%	--	--	--	--	--	0.44%	0.70%
For profit, unincorporated	1.79%	--	--	--	--	--	2.16%	2.45%
Nonprofit	2.09%	--	--	--	--	--	1.64%	2.46%
Age of firm								
Less than 5 years	1.81%	--	--	--	--	--	1.80%	2.30%
5-9 years	1.59%	--	--	--	--	--	1.43%	2.92%
10-19 years	1.19%	--	--	--	--	--	1.33%	1.82%
20 or more years	0.69%	--	--	--	--	--	0.80%	0.82%
Multi/single status								
2 or more locations	0.82%	--	--	--	--	--	1.20%	0.86%
1 location only	0.80%	--	--	--	--	--	0.48%	1.75%
Percent full-time employees								
Less than 25%	1.38%	--	--	--	--	--	2.30%	1.92%
25-49 %	2.76%	--	--	--	--	--	2.61%	3.48%
50-74 %	2.29%	--	--	--	--	--	1.10%	2.52%
75% or more	0.84%	--	--	--	--	--	0.52%	1.05%
Union presence								
No union employees	0.82%	--	--	--	--	--	0.56%	1.02%
Has union employees	1.29%	--	--	--	--	--	2.04%	1.36%
Unknown	3.19%	--	--	--	--	--	3.33%	3.31%
Percent low wage employees								
50% or more low wage	0.95%	--	--	--	--	--	0.95%	1.02%
Less than 50% low wage	0.80%	--	--	--	--	--	0.46%	1.03%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2009 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

-- 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.G.1(2009) Premium distributions (in dollars) for employees enrolled in single, employee-plus-one, and family coverage at the 10th, 25th, 50th(median), 75th and 90th percentiles at private-sector establishments that offer health insurance by firm size: United States, 2009

	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
Single coverage								
Average (mean)	4,669	4,982	4,573	4,521	4,702	4,673	4,652	4,674
10th percentile	2,900	2,400	2,500	2,700	3,000	3,000	2,500	3,000
25th percentile	3,600	3,500	3,300	3,400	3,800	3,800	3,300	3,700
50th percentile (median)	4,500	4,600	4,200	4,300	4,500	4,500	4,300	4,500
75th percentile	5,500	6,000	5,500	5,300	5,500	5,500	5,500	5,500
90th percentile	6,600	8,000	6,900	6,700	6,600	6,400	7,200	6,500
Employee-plus-one coverage								
Average (mean)	9,053	9,687	9,163	8,748	9,093	9,048	9,124	9,042
10th percentile	5,800	4,900	4,900	5,400	5,500	6,000	4,900	6,000
25th percentile	7,300	6,600	6,500	6,700	7,200	7,400	6,500	7,400
50th percentile (median)	8,800	9,200	8,900	8,500	9,100	8,800	8,800	8,800
75th percentile	11,000	12,000	11,000	11,000	11,000	11,000	11,000	11,000
90th percentile	13,000	14,000	14,000	13,000	13,000	12,000	14,000	13,000
Family coverage								
Average (mean)	13,027	12,040	11,900	12,330	13,081	13,325	12,041	13,210
10th percentile	8,400	6,200	6,900	7,500	8,500	9,000	6,800	8,700
25th percentile	11,000	8,500	9,100	9,700	10,000	11,000	9,100	11,000
50th percentile (median)	13,000	12,000	11,000	12,000	13,000	13,000	12,000	13,000
75th percentile	15,000	15,000	14,000	15,000	16,000	16,000	14,000	16,000
90th percentile	18,000	18,000	17,000	17,000	18,000	18,000	18,000	18,000

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2009 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

Dollar amounts have been rounded for confidentiality reasons.

Table I.G.1(2009) Standard error for premium distributions (in dollars) for employees enrolled in single, employee-plus-one, and family coverage at the 10th, 25th, 50th(median), 75th and 90th percentiles at private-sector establishments that offer health insurance by firm size: United States, 2009

	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
Single coverage								
Average (mean)	21.40	50.58	61.17	53.14	41.66	41.55	30.56	31.05
10th percentile	23.26	68.28	51.19	30.47	74.95	63.06	35.66	39.18
25th percentile	21.00	44.79	52.14	59.81	41.28	32.74	29.21	27.56
50th percentile (median)	22.68	60.86	51.41	36.94	33.76	31.34	34.14	27.66
75th percentile	19.69	111.89	109.60	60.35	67.35	33.86	52.93	28.19
90th percentile	46.16	160.47	150.95	160.08	66.44	67.14	79.04	57.06
Employee-plus-one coverage								
Average (mean)	34.29	157.02	190.22	94.64	143.37	48.81	118.93	35.61
10th percentile	60.21	231.07	159.24	110.96	514.25	82.42	150.66	69.48
25th percentile	34.79	203.60	174.71	128.40	197.93	46.90	126.99	37.19
50th percentile (median)	55.63	256.07	243.72	112.59	156.92	42.76	130.76	51.38
75th percentile	67.96	375.88	275.61	142.96	155.98	73.70	192.40	67.05
90th percentile	68.40	401.00	552.84	185.21	177.34	178.29	273.98	99.12
Family coverage								
Average (mean)	24.57	125.89	156.41	227.74	173.56	50.81	129.29	24.36
10th percentile	117.72	181.89	284.22	364.89	241.26	149.25	197.36	138.41
25th percentile	61.84	256.41	262.48	241.81	209.83	39.23	174.94	57.67
50th percentile (median)	64.26	189.75	181.23	263.91	159.81	85.77	157.63	63.47
75th percentile	62.24	189.15	189.05	252.31	279.85	97.60	161.60	72.55
90th percentile	119.29	357.99	362.91	340.22	388.08	101.12	239.68	111.85

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2009 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

Table I.G.2(2009) Employee contribution distributions (in dollars) for employees enrolled in single, employee-plus-one, and family coverage at the 10th, 25th, 50th(median), 75th and 90th percentiles at private-sector establishments that offer health insurance by firm size: United States, 2009

	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
Single coverage								
Average (mean)	957	752	818	915	988	1,005	834	989
10th percentile	0	0	0	0	0	140*	0	0
25th percentile	300	0	0	0	340	520	0	430
50th percentile (median)	840	0	380	700	840	920	270	890
75th percentile	1,300	1,100	1,300	1,400	1,400	1,300	1,300	1,300
90th percentile	1,900	2,400	2,300	2,200	2,100	1,800	2,300	1,900
Employee-plus-one coverage								
Average (mean)	2,363	2,312	2,645	2,918	2,694	2,158	2,648	2,318
10th percentile	0	0	0	0	440	540	0	520
25th percentile	1,200	0	0	1,300	1,500	1,200	0	1,300
50th percentile (median)	2,100	940*	2,100	2,700	2,400	1,900	2,100	2,000
75th percentile	3,100	3,600	4,100	4,000	3,700	2,700	4,000	3,000
90th percentile	4,500	6,500	6,400	6,000	5,000	3,800	6,500	4,200
Family coverage								
Average (mean)	3,474	2,986	3,767	4,124	3,921	3,242	3,630	3,445
10th percentile	0	0	0	0	340*	960	0	800
25th percentile	1,700	0	0	1,500	2,000	1,800	0	1,900
50th percentile (median)	3,000	0	2,900	3,600	3,400	2,800	2,700	3,000
75th percentile	4,500	5,400	6,200	6,000	5,300	4,000	6,000	4,400
90th percentile	7,000	9,500	9,200	8,600	7,500	5,800	9,000	6,500

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2009 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.

Dollar amounts have been rounded for confidentiality reasons.

Table I.G.2(2009) Standard error for employee contribution distributions (in dollars) for employees enrolled in single, employee-plus-one, and family coverage at the 10th, 25th, 50th(median), 75th and 90th percentiles at private-sector establishments that offer health insurance by firm size: United States, 2009

	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
Single coverage								
Average (mean)	12.73	36.24	28.21	35.21	30.70	19.95	11.84	16.46
10th percentile	0.00	0.00	0.00	0.00	0.00	42.84*	0.00	0.00
25th percentile	30.10	0.00	0.00	7.59	41.89	18.26	0.00	20.19
50th percentile (median)	13.49	0.00	81.20	54.23	29.99	11.48	55.22	17.90
75th percentile	16.00	71.94	48.51	48.20	27.29	15.63	25.01	17.41
90th percentile	30.63	71.35	63.85	97.13	53.55	29.53	31.19	31.04
Employee-plus-one coverage								
Average (mean)	27.33	195.06	172.67	53.63	56.12	40.79	114.44	33.52
10th percentile	69.08	0.00	0.00	112.04	100.69	83.06	0.00	94.11
25th percentile	40.05	0.00	82.98	72.38	42.82	51.82	0.00	47.08
50th percentile (median)	26.77	285.18*	136.58	83.90	48.15	43.28	108.56	33.80
75th percentile	29.93	264.24	220.69	81.59	95.67	37.10	155.42	32.41
90th percentile	81.24	936.48	694.67	180.85	170.86	73.62	228.56	84.07
Family coverage								
Average (mean)	43.60	115.77	139.21	94.16	51.63	68.38	60.11	57.12
10th percentile	52.52	0.00	0.00	72.49	199.60*	131.42	0.00	136.88
25th percentile	41.96	0.00	136.61	257.56	78.78	54.21	0.00	39.87
50th percentile (median)	25.34	89.17	208.52	117.61	68.86	44.65	79.62	31.74
75th percentile	54.71	279.38	209.93	171.83	120.91	45.51	85.68	50.01
90th percentile	87.40	335.16	360.71	163.18	160.41	190.02	153.24	110.81

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2009 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.

Table I.G.3(2009) Employer cost distributions (in dollars) for employees enrolled in single, employee-plus-one, and family coverage at the 10th, 25th, 50th(median), 75th and 90th percentiles at private-sector establishments that offer health insurance by firm size: United States, 2009

	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
Single coverage								
Average (mean)	3,713	4,230	3,756	3,606	3,713	3,668	3,818	3,685
10th percentile	1,800	1,400	1,500	1,700	1,800	2,000	1,500	1,900
25th percentile	2,700	2,400	2,400	2,400	2,700	2,700	2,400	2,700
50th percentile (median)	3,500	3,900	3,500	3,300	3,600	3,500	3,500	3,500
75th percentile	4,500	5,400	4,800	4,500	4,500	4,400	4,800	4,400
90th percentile	5,800	7,200	6,100	5,800	5,700	5,500	6,400	5,600
Employee-plus-one coverage								
Average (mean)	6,690	7,375	6,518	5,830	6,399	6,890	6,476	6,723
10th percentile	3,000	2,000	2,100	2,200	2,400	3,800	2,100	3,300
25th percentile	4,800	4,000	3,600	3,600	4,200	5,300	3,600	5,100
50th percentile (median)	6,500	6,800	5,900	5,500	6,500	6,600	5,700	6,600
75th percentile	8,400	10,000	8,900	7,800	8,300	8,300	8,900	8,300
90th percentile	10,000	13,000	12,000	9,900	10,000	10,000	12,000	10,000
Family coverage								
Average (mean)	9,553	9,054	8,133	8,206	9,160	10,084	8,411	9,765
10th percentile	3,800	1,900	1,900	2,400	3,400	5,500	2,000	4,400
25th percentile	6,900	4,800	3,800	4,600	6,100	7,900	4,200	7,300
50th percentile (median)	9,600	8,600	7,500	7,900	9,000	10,000	7,900	9,800
75th percentile	12,000	13,000	12,000	11,000	12,000	12,000	12,000	12,000
90th percentile	15,000	17,000	15,000	14,000	15,000	15,000	16,000	15,000

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2009 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

Dollar amounts have been rounded for confidentiality reasons.

Table I.G.3(2009) Standard error for employer cost distributions (in dollars) for employees enrolled in single, employee-plus-one, and family coverage at the 10th, 25th, 50th(median), 75th and 90th percentiles at private-sector establishments that offer health insurance by firm size: United States, 2009

	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
Single coverage								
Average (mean)	24.71	41.87	52.25	55.60	37.52	53.99	30.14	34.74
10th percentile	41.05	68.00	59.65	50.82	91.30	90.28	30.82	60.91
25th percentile	24.91	74.53	20.86	39.46	68.96	32.38	23.01	21.22
50th percentile (median)	20.31	78.50	56.75	55.66	47.11	29.73	38.12	21.93
75th percentile	30.34	70.79	126.95	77.38	54.82	29.51	64.09	31.33
90th percentile	52.65	158.39	168.43	151.78	83.57	114.10	68.50	80.69
Employee-plus-one coverage								
Average (mean)	44.18	156.24	235.96	99.62	155.89	62.24	94.13	44.46
10th percentile	130.98	370.59	73.29	149.11	230.92	135.30	98.24	119.96
25th percentile	63.32	264.99	156.27	109.45	219.65	50.55	116.58	70.05
50th percentile (median)	63.13	197.10	267.87	96.95	216.22	81.35	108.33	64.74
75th percentile	77.79	261.06	402.54	165.34	132.53	86.22	181.49	77.24
90th percentile	133.34	454.88	634.46	246.64	269.80	216.34	254.92	129.62
Family coverage								
Average (mean)	47.54	96.64	140.48	234.74	204.70	72.33	142.60	52.39
10th percentile	130.19	259.32	250.31	202.31	227.23	241.86	120.63	197.13
25th percentile	95.97	173.89	259.09	265.13	201.70	90.07	203.39	84.82
50th percentile (median)	61.46	229.98	252.05	222.77	138.34	68.08	169.68	46.82
75th percentile	70.33	158.79	333.61	353.00	271.05	114.47	197.14	70.25
90th percentile	120.13	271.42	330.23	329.08	598.48	135.72	211.40	118.97

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2009 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.