

**Table I.A.1(2011) Number of private-sector establishments by firm size and selected characteristics: United States, 2011**

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	6,511,525	3,809,084	748,434	510,114	452,731	991,162	4,852,032	1,659,493
Industry group **								
Agric., fish., forest.	146,969	122,354	12,941	7,181	2,940*	1,553	140,196	6,773
Mining and manufacturing	277,851	134,904	47,125	41,091	25,834	28,897	207,324	70,527
Construction	535,682	427,639	58,988	34,673	9,738	4,643	507,786	27,896
Utilities and transp.	175,390	89,181	18,097	14,513	14,807	38,793	116,461	58,929
Wholesale trade	360,482	190,127	48,493	38,007	34,956	48,899	260,788	99,695
Fin. svcs. and real estate	716,681	332,566	36,270	41,198	79,815	226,832	389,335	327,347
Retail trade	1,000,451	508,085	93,601	61,426	62,585	274,755	632,073	368,379
Professional services	1,607,944	994,428	187,671	116,698	122,416	186,731	1,248,102	359,843
Other services	1,690,073	1,009,801	245,247	155,327	99,639	180,059	1,349,968	340,105
Ownership								
For profit, incorporated	4,431,515	2,394,783	536,096	364,067	304,395	832,175	3,144,998	1,286,517
For profit, unincorporated	1,581,580	1,167,020	145,698	85,050	60,999	122,812	1,363,543	218,037
Nonprofit	498,429	247,281	66,640	60,997	87,336	36,175	343,491	154,938
Age of firm								
Less than 5 years	1,126,796	938,242	124,841	50,030	13,123	558*	1,094,115	32,680
5-9 years	1,134,157	877,890	142,246	75,298	31,400	7,322	1,066,384	67,773
10-19 years	1,384,870	974,843	194,188	112,227	57,002	46,611	1,236,904	147,966
20 or more years	2,865,702	1,018,108	287,159	272,559	351,205	936,671	1,454,629	1,411,073
Multi/single status								
2 or more locations	1,649,164	25,180	53,050	183,202	397,922	989,810	154,170	1,494,994
1 location only	4,862,361	3,783,903	695,384	326,912	54,809	1,351	4,697,862	164,499
Percent full-time employees								
Less than 25%	1,007,496	730,530	112,484	58,211	42,330	63,941	879,061	128,435
25-49 %	522,052	241,070	81,775	48,005	41,136	110,067	351,066	170,987
50-74 %	1,022,865	623,012	113,263	68,693	57,994	159,903	777,023	245,842
75% or more	3,959,111	2,214,472	440,912	335,206	311,271	657,252	2,844,883	1,114,228
Union presence								
No union employees	5,763,253	3,606,607	707,155	475,064	399,967	574,460	4,587,972	1,175,281
Has union employees	338,817	76,806	17,269	22,610	26,397	195,735	106,321	232,496
Unknown	409,455	125,671	24,010	12,440	26,366	220,968	157,739	251,715
Percent low-wage employees								
50% or more low wage	2,420,047	1,445,423	267,223	175,848	171,575	359,977	1,811,982	608,065
Less than 50% low wage	4,091,478	2,363,661	481,211	334,266	281,155	631,185	3,040,050	1,051,427

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2011 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(2011) Standard error for number of private-sector establishments by firm size and selected characteristics: United States, 2011**

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	17,631	18,408	11,194	5,054	3,845	9,529	19,355	12,135
Industry group **								
Agric., fish., forest.	4,923	4,769	2,217	970	1,004 *	261	4,583	1,232
Mining and manufacturing	9,251	8,044	4,303	2,997	1,543	1,241	8,004	2,014
Construction	7,575	7,575	2,892	2,786	872	701	7,652	2,813
Utilities and transp.	4,196	4,443	2,509	1,706	1,050	1,793	4,495	1,939
Wholesale trade	6,306	6,432	4,308	2,123	2,010	2,058	5,884	3,828
Fin. svcs. and real estate	15,087	9,817	3,526	1,716	2,473	9,466	10,612	11,508
Retail trade	11,191	9,895	3,723	3,746	3,093	3,856	9,212	6,357
Professional services	15,185	15,859	3,911	2,681	1,676	7,264	15,616	6,590
Other services	12,430	13,354	4,795	3,427	2,032	4,463	13,502	5,759
Ownership								
For profit, incorporated	31,592	20,616	9,789	5,756	5,350	11,530	25,357	14,105
For profit, unincorporated	32,329	27,580	6,280	2,869	3,530	7,231	28,854	8,084
Nonprofit	13,206	10,674	4,464	3,807	2,691	1,685	10,103	4,644
Age of firm								
Less than 5 years	13,868	12,896	4,098	1,937	1,790	176 *	13,470	2,460
5-9 years	24,938	20,740	5,343	4,843	3,023	1,657	22,887	4,372
10-19 years	19,250	21,013	5,920	5,850	2,255	2,048	17,079	4,045
20 or more years	20,727	16,311	9,902	5,647	4,785	10,968	21,831	9,580
Multi/single status								
2 or more locations	12,469	2,299	3,477	4,022	4,029	9,632	5,002	11,651
1 location only	18,841	18,815	10,686	5,113	1,970	172	20,606	5,184
Percent full-time employees								
Less than 25%	16,404	15,823	4,012	1,586	1,704	5,272	14,537	6,599
25-49 %	13,367	10,990	3,670	3,255	2,393	2,590	11,560	4,036
50-74 %	12,636	10,565	3,633	4,453	2,975	6,219	10,481	7,952
75% or more	13,192	22,073	8,799	4,764	4,804	10,275	19,222	12,282
Union presence								
No union employees	22,987	14,667	11,527	5,059	5,308	14,500	17,282	14,563
Has union employees	9,419	4,527	2,411	1,310	1,909	8,636	4,386	7,366
Unknown	7,455	5,784	2,980	1,324	1,874	5,341	5,956	4,253
Percent low-wage employees								
50% or more low wage	25,907	24,363	9,712	4,897	4,314	8,906	25,474	12,301
Less than 50% low wage	26,735	26,161	8,482	4,669	5,928	10,837	30,057	14,437

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2011 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.

Totals may not sum exactly because of rounding.

**Table I.A.1.a(2011) Percent of number of private-sector establishments by firm size and selected characteristics: United States, 2011**

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	6,511,525	58.5%	11.5%	7.8%	7.0%	15.2%	74.5%	25.5%
Industry group **								
Agric., fish., forest.	146,969	83.3%	8.8%	4.9%	2.0% *	1.1%	95.4%	4.6%
Mining and manufacturing	277,851	48.6%	17.0%	14.8%	9.3%	10.4%	74.6%	25.4%
Construction	535,682	79.8%	11.0%	6.5%	1.8%	0.9%	94.8%	5.2%
Utilities and transp.	175,390	50.8%	10.3%	8.3%	8.4%	22.1%	66.4%	33.6%
Wholesale trade	360,482	52.7%	13.5%	10.5%	9.7%	13.6%	72.3%	27.7%
Fin. svcs. and real estate	716,681	46.4%	5.1%	5.7%	11.1%	31.7%	54.3%	45.7%
Retail trade	1,000,451	50.8%	9.4%	6.1%	6.3%	27.5%	63.2%	36.8%
Professional services	1,607,944	61.8%	11.7%	7.3%	7.6%	11.6%	77.6%	22.4%
Other services	1,690,073	59.7%	14.5%	9.2%	5.9%	10.7%	79.9%	20.1%
Ownership								
For profit, incorporated	4,431,515	54.0%	12.1%	8.2%	6.9%	18.8%	71.0%	29.0%
For profit, unincorporated	1,581,580	73.8%	9.2%	5.4%	3.9%	7.8%	86.2%	13.8%
Nonprofit	498,429	49.6%	13.4%	12.2%	17.5%	7.3%	68.9%	31.1%
Age of firm								
Less than 5 years	1,126,796	83.3%	11.1%	4.4%	1.2%	0.0% *	97.1%	2.9%
5-9 years	1,134,157	77.4%	12.5%	6.6%	2.8%	0.6%	94.0%	6.0%
10-19 years	1,384,870	70.4%	14.0%	8.1%	4.1%	3.4%	89.3%	10.7%
20 or more years	2,865,702	35.5%	10.0%	9.5%	12.3%	32.7%	50.8%	49.2%
Multi/single status								
2 or more locations	1,649,164	1.5%	3.2%	11.1%	24.1%	60.0%	9.3%	90.7%
1 location only	4,862,361	77.8%	14.3%	6.7%	1.1%	0.0%	96.6%	3.4%
Percent full-time employees								
Less than 25%	1,007,496	72.5%	11.2%	5.8%	4.2%	6.3%	87.3%	12.7%
25-49 %	522,052	46.2%	15.7%	9.2%	7.9%	21.1%	67.2%	32.8%
50-74 %	1,022,865	60.9%	11.1%	6.7%	5.7%	15.6%	76.0%	24.0%
75% or more	3,959,111	55.9%	11.1%	8.5%	7.9%	16.6%	71.9%	28.1%
Union presence								
No union employees	5,763,253	62.6%	12.3%	8.2%	6.9%	10.0%	79.6%	20.4%
Has union employees	338,817	22.7%	5.1%	6.7%	7.8%	57.8%	31.4%	68.6%
Unknown	409,455	30.7%	5.9%	3.0%	6.4%	54.0%	38.5%	61.5%
Percent low-wage employees								
50% or more low wage	2,420,047	59.7%	11.0%	7.3%	7.1%	14.9%	74.9%	25.1%
Less than 50% low wage	4,091,478	57.8%	11.8%	8.2%	6.9%	15.4%	74.3%	25.7%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2011 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.

Percents may not add to 100% because of rounding.

**Table I.A.1.a(2011) Standard error for percent of number of private-sector establishments by firm size and selected characteristics: United States, 2011**

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	17,631	0.17%	0.18%	0.08%	0.06%	0.14%	0.19%	0.19%
Industry group **								
Agric., fish., forest.	4,923	1.30%	1.55%	0.66%	0.66%*	0.19%	0.78%	0.78%
Mining and manufacturing	9,251	1.45%	1.65%	0.90%	0.53%	0.61%	0.62%	0.62%
Construction	7,575	0.52%	0.63%	0.47%	0.16%	0.13%	0.51%	0.51%
Utilities and transp.	4,196	2.04%	1.26%	1.05%	0.63%	1.15%	1.32%	1.32%
Wholesale trade	6,306	1.31%	1.21%	0.50%	0.52%	0.59%	0.99%	0.99%
Fin. svcs. and real estate	15,087	1.00%	0.55%	0.22%	0.35%	0.93%	1.14%	1.14%
Retail trade	11,191	0.60%	0.41%	0.32%	0.28%	0.51%	0.52%	0.52%
Professional services	15,185	0.59%	0.26%	0.17%	0.13%	0.45%	0.44%	0.44%
Other services	12,430	0.52%	0.29%	0.22%	0.13%	0.26%	0.37%	0.37%
Ownership								
For profit, incorporated	31,592	0.18%	0.22%	0.14%	0.09%	0.22%	0.25%	0.25%
For profit, unincorporated	32,329	0.60%	0.42%	0.18%	0.19%	0.45%	0.43%	0.43%
Nonprofit	13,206	1.32%	0.95%	0.66%	0.54%	0.32%	0.59%	0.59%
Age of firm								
Less than 5 years	13,868	0.41%	0.34%	0.18%	0.16%	0.02%*	0.21%	0.21%
5-9 years	24,938	0.42%	0.50%	0.37%	0.24%	0.15%	0.33%	0.33%
10-19 years	19,250	0.64%	0.56%	0.39%	0.15%	0.17%	0.23%	0.23%
20 or more years	20,727	0.36%	0.32%	0.18%	0.18%	0.47%	0.46%	0.46%
Multi/single status								
2 or more locations	12,469	0.14%	0.21%	0.25%	0.20%	0.34%	0.29%	0.29%
1 location only	18,841	0.17%	0.22%	0.10%	0.04%	0.00%	0.11%	0.11%
Percent full-time employees								
Less than 25%	16,404	0.73%	0.46%	0.20%	0.18%	0.48%	0.59%	0.59%
25-49 %	13,367	1.15%	0.73%	0.54%	0.36%	0.80%	0.75%	0.75%
50-74 %	12,636	0.79%	0.38%	0.42%	0.29%	0.51%	0.66%	0.66%
75% or more	13,192	0.42%	0.23%	0.13%	0.13%	0.27%	0.34%	0.34%
Union presence								
No union employees	22,987	0.19%	0.19%	0.11%	0.10%	0.22%	0.21%	0.21%
Has union employees	9,419	1.09%	0.69%	0.49%	0.67%	1.54%	1.00%	1.00%
Unknown	7,455	1.19%	0.70%	0.33%	0.46%	1.20%	0.95%	0.95%
Percent low-wage employees								
50% or more low wage	25,907	0.59%	0.39%	0.20%	0.18%	0.40%	0.51%	0.51%
Less than 50% low wage	26,735	0.38%	0.19%	0.13%	0.14%	0.29%	0.39%	0.39%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2011 Medical Expenditure Panel Survey-Insurance Component.

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\* Figure does not meet standard of reliability or precision.

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Percents may not add to 100% because of rounding.

**Table I.A.2(2011) Percent of private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2011**

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	51.0%	28.3%	58.4%	78.1%	93.3%	99.5%	35.7%	95.7%
Industry group **								
Agric., fish., forest.	23.2%	17.3%	48.0%	39.8%	79.2%	92.3%	20.9%	69.2%
Mining and manufacturing	64.1%	39.0%	73.8%	90.7%	95.0%	99.9%	53.1%	96.4%
Construction	38.4%	28.9%	67.4%	83.2%	95.5%	98.5%	35.8%	86.6%
Utilities and transp.	57.0%	25.2%	68.2%	81.1%	98.8%	100.0%	36.0%	98.6%
Wholesale trade	65.5%	41.5%	77.4%	95.7%	99.3%	99.5%	52.7%	99.1%
Fin. svcs. and real estate	66.3%	31.1%	82.2%	93.4%	97.3%	99.6%	39.1%	98.7%
Retail trade	54.9%	23.4%	51.7%	82.1%	91.7%	99.8%	30.3%	97.2%
Professional services	54.3%	34.2%	69.3%	85.8%	95.7%	99.4%	41.9%	97.0%
Other services	39.6%	21.4%	39.9%	59.3%	84.9%	99.0%	27.1%	89.3%
Ownership								
For profit, incorporated	55.5%	31.0%	59.9%	78.1%	92.4%	99.6%	38.9%	95.9%
For profit, unincorporated	34.7%	20.9%	47.5%	68.6%	91.5%	99.0%	25.4%	92.9%
Nonprofit	63.0%	36.6%	69.8%	91.2%	97.4%	99.9%	47.4%	97.6%
Age of firm								
Less than 5 years	24.1%	19.5%	40.1%	53.3%	81.2%	93.0%	22.7%	70.1%
5-9 years	32.8%	24.9%	48.2%	68.2%	86.2%	92.0%	29.7%	81.4%
10-19 years	43.0%	30.5%	60.1%	75.6%	87.3%	99.3%	37.5%	88.4%
20 or more years	72.7%	37.1%	70.2%	86.4%	95.3%	99.6%	48.3%	97.7%
Multi/single status								
2 or more locations	95.0%	45.7%	71.0%	85.9%	94.2%	99.5%	73.2%	97.2%
1 location only	36.1%	28.2%	57.4%	73.7%	86.9%	92.0%	34.5%	81.5%
Percent full-time employees								
Less than 25%	18.8%	6.9%	18.6%	40.2%	75.2%	98.3%	9.4%	82.7%
25-49 %	53.0%	25.5%	44.8%	65.9%	90.2%	99.9%	32.9%	94.3%
50-74 %	46.4%	26.3%	45.9%	67.0%	92.6%	99.3%	30.9%	95.4%
75% or more	60.1%	36.2%	74.3%	88.7%	96.3%	99.6%	45.5%	97.4%
Union presence								
No union employees	47.9%	28.5%	59.1%	78.0%	93.1%	99.2%	36.0%	94.3%
Has union employees	84.6%	41.8%	72.6%	95.8%	93.8%	100.0%	52.7%	99.2%
Unknown	66.9%	12.6%	26.4%	48.0%	95.1%	99.8%	15.9%	98.8%
Percent low wage employees								
50% or more low wage	37.4%	15.2%	30.0%	57.0%	86.4%	99.2%	19.2%	91.5%
Less than 50% low wage	59.0%	36.3%	74.1%	89.2%	97.5%	99.7%	45.5%	98.1%

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**Table I.A.2(2011) Standard error for percent of private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2011**

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%	0.39%	0.90%	0.73%	0.36%	0.09%	0.41%	0.15%
Industry group **								
Agric., fish., forest.	2.05%	2.20%	9.43%	8.07%	10.38%	5.65%	2.06%	5.33%
Mining and manufacturing	1.60%	2.69%	3.83%	2.59%	1.90%	0.06%	1.85%	0.82%
Construction	1.54%	1.70%	3.10%	2.82%	2.20%	1.79%	1.49%	2.81%
Utilities and transp.	3.07%	4.29%	3.76%	5.68%	0.64%	0.00%	3.98%	0.63%
Wholesale trade	1.21%	1.58%	3.30%	1.44%	0.45%	0.66%	1.48%	0.48%
Fin. svcs. and real estate	1.02%	1.45%	2.59%	1.39%	0.68%	0.17%	1.13%	0.27%
Retail trade	0.51%	0.71%	4.06%	1.87%	1.93%	0.13%	0.76%	0.56%
Professional services	0.68%	0.59%	0.95%	1.46%	0.53%	0.22%	0.65%	0.14%
Other services	0.75%	0.91%	1.35%	1.50%	1.07%	0.35%	0.77%	0.50%
Ownership								
For profit, incorporated	0.41%	0.55%	1.10%	0.70%	0.58%	0.08%	0.56%	0.25%
For profit, unincorporated	0.50%	0.59%	1.44%	2.85%	0.86%	0.26%	0.42%	0.72%
Nonprofit	1.40%	2.51%	2.25%	1.27%	0.76%	0.06%	1.92%	0.41%
Age of firm								
Less than 5 years	0.96%	0.95%	2.44%	3.22%	4.66%	14.01%	0.94%	4.64%
5-9 years	1.13%	1.04%	2.70%	3.42%	4.03%	6.78%	1.07%	2.55%
10-19 years	0.54%	0.86%	1.63%	1.81%	1.98%	0.28%	0.70%	1.48%
20 or more years	0.36%	0.76%	1.31%	0.59%	0.34%	0.08%	0.66%	0.18%
Multi/single status								
2 or more locations	0.25%	8.52%	4.07%	0.78%	0.34%	0.09%	1.91%	0.16%
1 location only	0.38%	0.37%	0.76%	1.16%	2.22%	4.89%	0.39%	0.79%
Percent full-time employees								
Less than 25%	0.63%	0.54%	2.55%	2.25%	2.92%	0.43%	0.59%	1.06%
25-49 %	1.79%	3.05%	1.96%	3.94%	1.71%	0.07%	2.37%	0.90%
50-74 %	0.84%	1.26%	2.57%	2.08%	2.12%	0.25%	1.09%	0.56%
75% or more	0.27%	0.51%	1.32%	0.69%	0.48%	0.12%	0.48%	0.13%
Union presence								
No union employees	0.36%	0.40%	1.02%	0.75%	0.40%	0.16%	0.45%	0.25%
Has union employees	0.70%	2.75%	3.18%	1.72%	3.80%	0.02%	2.02%	0.36%
Unknown	1.03%	1.23%	3.22%	7.50%	1.63%	0.10%	1.53%	0.20%
Percent low wage employees								
50% or more low wage	0.64%	0.77%	1.54%	1.81%	0.63%	0.24%	0.74%	0.45%
Less than 50% low wage	0.48%	0.69%	0.72%	0.69%	0.25%	0.06%	0.56%	0.15%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2011 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(2011) Percent of private-sector establishments that offer health insurance that self-insure at least one plan by firm size and selected characteristics: United States, 2011**

Characteristics	Total	Less than 100 employees	100-499 employees	500 or more employees	Less than 50 employees	50 or more employees
United States	36.9%	11.9%	25.3%	83.7%	11.8%	64.3%
Industry group **						
Agric., fish., forest.	21.3%	17.0%	39.2%*	82.9%	16.3%	52.7%
Mining and manufacturing	28.4%	11.2%	33.7%	87.2%	10.0%	58.2%
Construction	16.7%	13.8%	30.6%	83.7%	13.7%	38.8%
Utilities and transp.	48.5%	14.6%	33.6%	88.9%	13.7%	73.6%
Wholesale trade	30.6%	8.4%	39.3%	86.8%	8.2%	61.8%
Fin. svcs. and real estate	51.5%	9.3%	24.1%	86.3%	9.2%	71.4%
Retail trade	54.0%	11.8%	27.5%	89.3%	12.1%	76.4%
Professional services	28.8%	10.3%	21.6%	81.1%	10.2%	56.5%
Other services	32.7%	15.1%	19.1%	72.4%	15.2%	53.8%
Ownership						
For profit, incorporated	39.8%	10.8%	27.8%	85.7%	10.7%	68.7%
For profit, unincorporated	29.8%	12.1%	22.1%	80.1%	12.0%	60.3%
Nonprofit	26.1%	18.7%	19.5%	59.8%	19.4%	33.3%
Age of firm						
Less than 5 years	11.2%	10.8%	19.0%	32.7%*	10.7%	17.0%
5-9 years	12.5%	10.8%	19.8%	49.0%	11.1%	20.8%
10-19 years	17.3%	11.3%	27.8%	62.3%	11.3%	38.6%
20 or more years	50.1%	13.0%	25.7%	85.4%	12.8%	69.2%
Multi/single status						
2 or more locations	64.7%	12.8%	26.2%	83.8%	12.4%	68.7%
1 location only	12.0%	11.8%	19.9%	41.9%	11.7%	15.9%
Percent full-time employees						
Less than 25%	37.1%	13.5%	20.8%	71.9%	13.4%	55.6%
25-49 %	43.2%	12.8%	12.4%	82.8%	13.2%	64.8%
50-74 %	40.1%	13.1%	21.5%	85.7%	13.4%	67.4%
75% or more	35.4%	11.5%	28.0%	84.6%	11.2%	64.3%
Union presence						
No union employees	28.8%	10.9%	24.3%	79.8%	10.8%	55.6%
Has union employees	77.5%	38.4%	32.8%	94.6%	38.8%	86.9%
Unknown	75.6%	12.3%	36.1%	85.3%	11.9%*	82.0%
Percent low wage employees						
50% or more low wage	43.1%	13.3%	18.5%	79.2%	13.2%	61.9%
Less than 50% low wage	34.5%	11.5%	28.7%	86.3%	11.4%	65.5%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2011 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(2011) 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, 2011**

Characteristics	Total	Less than 100 employees	100-499 employees	500 or more employees	Less than 50 employees	50 or more employees
United States	0.48%	0.48%	1.37%	0.47%	0.54%	0.45%
Industry group **						
Agric., fish., forest.	3.16%	3.02%	13.10%*	9.46%	2.76%	10.02%
Mining and manufacturing	0.96%	1.25%	3.52%	1.44%	1.13%	1.54%
Construction	1.59%	1.41%	6.87%	6.18%	1.54%	4.63%
Utilities and transp.	1.92%	3.38%	6.12%	1.65%	3.44%	1.99%
Wholesale trade	1.72%	1.99%	3.72%	2.25%	2.09%	2.32%
Fin. svcs. and real estate	1.21%	1.61%	2.27%	1.34%	1.95%	1.15%
Retail trade	0.84%	1.13%	3.92%	0.42%	1.21%	0.58%
Professional services	0.85%	0.84%	1.62%	1.34%	0.92%	1.03%
Other services	1.18%	1.57%	3.57%	1.61%	1.75%	1.61%
Ownership						
For profit, incorporated	0.53%	0.62%	1.48%	0.37%	0.70%	0.44%
For profit, unincorporated	1.76%	1.17%	2.63%	2.23%	1.11%	2.47%
Nonprofit	1.42%	2.02%	2.39%	3.41%	2.15%	1.44%
Age of firm						
Less than 5 years	0.67%	0.68%	3.43%	14.95%*	0.70%	1.97%
5-9 years	1.25%	1.12%	4.54%	6.08%	1.13%	3.30%
10-19 years	1.06%	1.09%	2.34%	3.75%	1.02%	2.07%
20 or more years	0.57%	0.63%	1.50%	0.57%	0.74%	0.50%
Multi/single status						
2 or more locations	0.38%	0.78%	1.50%	0.45%	1.41%	0.41%
1 location only	0.52%	0.53%	2.25%	4.98%	0.55%	1.19%
Percent full-time employees						
Less than 25%	1.59%	2.06%	4.49%	1.01%	2.39%	1.25%
25-49 %	1.43%	1.45%	2.53%	1.28%	1.70%	2.22%
50-74 %	1.32%	1.61%	1.64%	0.97%	1.86%	1.07%
75% or more	0.66%	0.45%	1.34%	0.74%	0.55%	0.54%
Union presence						
No union employees	0.42%	0.49%	1.37%	0.65%	0.54%	0.72%
Has union employees	1.38%	3.02%	4.39%	0.93%	3.76%	1.59%
Unknown	0.96%	3.53%	4.47%	0.80%	4.07%*	0.92%
Percent low wage employees						
50% or more low wage	1.05%	0.91%	1.78%	0.96%	1.02%	0.62%
Less than 50% low wage	0.62%	0.48%	1.38%	0.66%	0.55%	0.64%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2011 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(2011) 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, 2011**

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	32.9%	61.3%	40.9%	31.0%	14.1%	7.1%	52.9%	11.0%
Industry group **								
Agric., fish., forest.	70.8%	76.9%	78.2%	61.2%	--	--	76.6%	34.0%*
Mining and manufacturing	32.6%	57.8%	32.4%	30.8%	--	--	45.6%	11.4%
Construction	50.7%	60.6%	39.7%	43.0%	--	--	54.5%	21.8%
Utilities and transp.	36.3%	68.7%	53.4%	23.8%	--	--	56.8%	21.6%
Wholesale trade	37.6%	70.3%	35.3%	33.8%	--	--	55.9%	12.0%
Fin. svcs. and real estate	22.8%	60.7%	37.3%	32.5%	--	--	53.4%	8.4%
Retail trade	18.7%	57.5%	33.5%	19.7%	--	--	47.2%	3.4%
Professional services	40.3%	62.0%	42.7%	33.5%	--	--	54.8%	18.7%
Other services	32.4%	58.1%	45.0%	28.9%	--	--	50.8%	10.2%
Ownership								
For profit, incorporated	30.4%	60.6%	40.0%	29.5%	--	--	51.7%	9.2%
For profit, unincorporated	39.7%	61.4%	38.1%	31.6%	--	--	54.7%	14.0%
Nonprofit	40.1%	66.0%	51.4%	37.8%	--	--	57.6%	21.2%
Age of firm								
Less than 5 years	48.3%	57.3%	33.2%	26.3%	--	--	51.3%	15.8%
5-9 years	45.9%	57.2%	37.2%	30.9%	--	--	50.8%	17.6%
10-19 years	45.6%	63.4%	37.9%	30.8%	--	--	53.6%	16.9%
20 or more years	24.9%	63.8%	45.8%	31.6%	--	--	53.9%	10.1%
Multi/single status								
2 or more locations	11.9%	52.8%	41.7%	28.4%	--	--	39.2%	9.8%
1 location only	51.6%	61.4%	40.8%	32.7%	--	--	53.8%	24.4%
Percent full-time employees								
Less than 25%	30.5%	63.5%	51.1%	34.4%	--	--	57.1%	9.8%
25-49 %	25.2%	59.6%	44.7%	28.6%	--	--	51.0%	6.7%
50-74 %	30.1%	57.4%	40.1%	30.3%	--	--	51.3%	8.4%
75% or more	34.5%	62.0%	40.0%	31.1%	--	--	53.1%	12.3%
Union presence								
No union employees	35.6%	61.0%	40.5%	29.9%	--	--	52.5%	10.4%
Has union employees	26.5%	66.3%	49.8%	46.4%	--	--	58.8%	18.6%
Unknown	11.7%	70.0%	50.5%	40.0%	--	--	61.6%	6.6%
Percent low wage employees								
50% or more low wage	24.7%	62.4%	38.5%	27.1%	--	--	52.8%	7.1%
Less than 50% low wage	35.9%	61.0%	41.4%	32.3%	--	--	52.9%	13.1%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2011 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.A.2.b(2011) 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, 2011**

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%	1.06%	1.13%	0.96%	0.70%	0.58%	0.82%	0.43%
Industry group **								
Agric., fish., forest.	4.44%	5.19%	9.98%	14.48%	--	--	4.71%	10.83%*
Mining and manufacturing	1.11%	4.26%	4.33%	3.76%	--	--	1.60%	1.11%
Construction	2.18%	3.21%	4.88%	3.91%	--	--	2.64%	2.51%
Utilities and transp.	2.55%	4.98%	5.76%	5.44%	--	--	4.06%	1.81%
Wholesale trade	1.75%	4.52%	3.96%	2.90%	--	--	3.30%	1.51%
Fin. svcs. and real estate	1.47%	3.78%	5.65%	2.14%	--	--	2.40%	1.27%
Retail trade	0.72%	2.17%	3.74%	4.28%	--	--	2.04%	0.31%
Professional services	1.04%	2.24%	2.05%	2.34%	--	--	1.49%	1.57%
Other services	1.16%	3.12%	2.41%	2.83%	--	--	1.97%	0.66%
Ownership								
For profit, incorporated	0.35%	0.96%	1.33%	1.24%	--	--	0.78%	0.48%
For profit, unincorporated	0.72%	1.88%	1.70%	2.72%	--	--	1.34%	1.56%
Nonprofit	1.84%	3.43%	5.30%	2.79%	--	--	3.10%	1.36%
Age of firm								
Less than 5 years	2.11%	3.48%	2.78%	3.86%	--	--	2.36%	4.70%
5-9 years	1.39%	2.94%	4.42%	3.30%	--	--	1.79%	2.34%
10-19 years	1.21%	2.26%	2.08%	2.20%	--	--	1.70%	1.56%
20 or more years	0.48%	1.49%	2.32%	0.97%	--	--	1.17%	0.53%
Multi/single status								
2 or more locations	0.41%	10.19%	4.10%	1.43%	--	--	1.55%	0.46%
1 location only	0.79%	1.04%	1.41%	1.36%	--	--	0.85%	1.20%
Percent full-time employees								
Less than 25%	1.90%	3.44%	7.95%	2.45%	--	--	3.37%	1.28%
25-49 %	0.98%	3.03%	4.61%	3.78%	--	--	1.86%	0.50%
50-74 %	1.90%	4.23%	4.11%	3.44%	--	--	2.99%	1.14%
75% or more	0.66%	1.20%	1.54%	1.26%	--	--	0.97%	0.67%
Union presence								
No union employees	0.35%	1.13%	1.07%	1.01%	--	--	0.80%	0.22%
Has union employees	2.12%	5.09%	5.85%	7.40%	--	--	4.42%	2.39%
Unknown	1.81%	11.09%	12.52%	9.27%	--	--	6.05%	1.47%
Percent low wage employees								
50% or more low wage	0.52%	1.69%	3.40%	2.00%	--	--	1.41%	0.39%
Less than 50% low wage	0.57%	1.14%	1.48%	1.21%	--	--	0.88%	0.62%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2011 Medical Expenditure Panel Survey-Insurance Component.

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**Table I.A.2.b.(1)(2011) 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, 2011**

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	9.3%	17.5%	13.7%	9.5%	3.8%	0.9%	15.6%	2.5%
Industry group **								
Agric., fish., forest.	8.6%*	--	--	--	--	--	9.2%*	5.3%*
Mining and manufacturing	8.4%	--	--	--	--	--	12.3%	2.2%*
Construction	15.2%	--	--	--	--	--	16.3%	6.4%*
Utilities and transp.	9.8%	--	--	--	--	--	21.8%	1.2%*
Wholesale trade	10.7%	--	--	--	--	--	16.4%	2.7%*
Fin. svcs. and real estate	5.4%	--	--	--	--	--	11.9%	2.3%
Retail trade	6.5%	--	--	--	--	--	16.7%	1.0%
Professional services	10.9%	--	--	--	--	--	15.8%	3.6%
Other services	10.4%	--	--	--	--	--	16.4%	3.2%
Ownership								
For profit, incorporated	8.6%	--	--	--	--	--	15.2%	2.0%
For profit, unincorporated	11.3%	--	--	--	--	--	16.4%	2.6%
Nonprofit	12.1%	--	--	--	--	--	17.1%	6.7%
Age of firm								
Less than 5 years	14.7%	--	--	--	--	--	15.5%	5.9%
5-9 years	12.7%	--	--	--	--	--	14.3%	3.5%*
10-19 years	12.7%	--	--	--	--	--	14.7%	5.7%
20 or more years	7.1%	--	--	--	--	--	16.8%	2.1%
Multi/single status								
2 or more locations	2.7%	--	--	--	--	--	10.7%	2.0%
1 location only	15.3%	--	--	--	--	--	16.0%	7.3%
Percent full-time employees								
Less than 25%	11.3%	--	--	--	--	--	21.6%	3.2%
25-49 %	9.7%	--	--	--	--	--	19.8%	2.4%
50-74 %	8.2%	--	--	--	--	--	14.2%	2.0%
75% or more	9.4%	--	--	--	--	--	15.1%	2.5%
Union presence								
No union employees	10.3%	--	--	--	--	--	15.5%	2.7%
Has union employees	5.3%	--	--	--	--	--	15.6%	2.8%
Unknown	3.5%	--	--	--	--	--	26.4%	1.2%*
Percent low wage employees								
50% or more low wage	7.6%	--	--	--	--	--	17.2%	1.6%
Less than 50% low wage	10.0%	--	--	--	--	--	15.2%	3.0%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2011 Medical Expenditure Panel Survey-Insurance Component.

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**Table I.A.2.b.(1)(2011) 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, 2011**

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	0.38%	1.17%	0.74%	0.58%	0.51%	0.15%	0.70%	0.14%
Industry group **								
Agric., fish., forest.	3.64%*	--	--	--	--	--	4.33%*	4.60%*
Mining and manufacturing	1.20%	--	--	--	--	--	1.66%	0.86%*
Construction	2.23%	--	--	--	--	--	2.46%	2.02%*
Utilities and transp.	1.90%	--	--	--	--	--	4.93%	0.54%*
Wholesale trade	1.16%	--	--	--	--	--	1.87%	0.82%*
Fin. svcs. and real estate	0.82%	--	--	--	--	--	2.00%	0.60%
Retail trade	0.68%	--	--	--	--	--	1.73%	0.19%
Professional services	0.49%	--	--	--	--	--	0.88%	0.32%
Other services	0.71%	--	--	--	--	--	1.09%	0.42%
Ownership								
For profit, incorporated	0.39%	--	--	--	--	--	0.73%	0.16%
For profit, unincorporated	0.94%	--	--	--	--	--	1.50%	0.41%
Nonprofit	1.05%	--	--	--	--	--	1.87%	0.68%
Age of firm								
Less than 5 years	1.86%	--	--	--	--	--	1.95%	1.65%
5-9 years	1.05%	--	--	--	--	--	1.29%	1.21%*
10-19 years	0.98%	--	--	--	--	--	1.31%	0.65%
20 or more years	0.38%	--	--	--	--	--	1.11%	0.17%
Multi/single status								
2 or more locations	0.18%	--	--	--	--	--	0.99%	0.18%
1 location only	0.69%	--	--	--	--	--	0.74%	1.05%
Percent full-time employees								
Less than 25%	1.79%	--	--	--	--	--	3.76%	0.80%
25-49 %	0.81%	--	--	--	--	--	1.60%	0.42%
50-74 %	0.85%	--	--	--	--	--	1.50%	0.35%
75% or more	0.54%	--	--	--	--	--	0.97%	0.13%
Union presence								
No union employees	0.40%	--	--	--	--	--	0.68%	0.14%
Has union employees	0.56%	--	--	--	--	--	4.29%	0.46%
Unknown	0.93%	--	--	--	--	--	6.63%	0.43%*
Percent low wage employees								
50% or more low wage	0.66%	--	--	--	--	--	1.58%	0.19%
Less than 50% low wage	0.49%	--	--	--	--	--	0.79%	0.20%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2011 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)(2011) 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, 2011**

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	19.7%	34.1%	24.1%	19.5%	9.9%	6.1%	30.2%	8.2%
Industry group **								
Agric., fish., forest.	32.5%	--	--	--	--	--	33.0%	28.9%*
Mining and manufacturing	19.3%	--	--	--	--	--	26.5%	7.6%
Construction	28.9%	--	--	--	--	--	30.8%	14.5%
Utilities and transp.	23.2%	--	--	--	--	--	29.7%	18.6%
Wholesale trade	24.3%	--	--	--	--	--	35.7%	8.4%
Fin. svcs. and real estate	15.4%	--	--	--	--	--	34.4%	6.4%
Retail trade	8.8%	--	--	--	--	--	20.3%	2.6%
Professional services	24.8%	--	--	--	--	--	31.6%	14.6%
Other services	19.3%	--	--	--	--	--	29.9%	6.6%
Ownership								
For profit, incorporated	18.4%	--	--	--	--	--	29.9%	7.0%
For profit, unincorporated	22.4%	--	--	--	--	--	28.6%	11.7%
Nonprofit	24.8%	--	--	--	--	--	35.6%	13.1%
Age of firm								
Less than 5 years	29.3%	--	--	--	--	--	31.1%	10.7%
5-9 years	27.3%	--	--	--	--	--	30.0%	12.3%
10-19 years	26.8%	--	--	--	--	--	31.4%	10.3%
20 or more years	15.0%	--	--	--	--	--	29.1%	7.8%
Multi/single status								
2 or more locations	8.7%	--	--	--	--	--	24.6%	7.5%
1 location only	29.4%	--	--	--	--	--	30.5%	15.6%
Percent full-time employees								
Less than 25%	16.3%	--	--	--	--	--	28.7%	6.6%
25-49 %	13.3%	--	--	--	--	--	25.5%	4.5%
50-74 %	16.8%	--	--	--	--	--	27.5%	6.0%
75% or more	21.2%	--	--	--	--	--	31.2%	9.4%
Union presence								
No union employees	20.8%	--	--	--	--	--	29.9%	7.2%
Has union employees	20.4%	--	--	--	--	--	39.1%	15.9%
Unknown	7.1%	--	--	--	--	--	25.1%	5.3%
Percent low wage employees								
50% or more low wage	13.5%	--	--	--	--	--	27.0%	5.1%
Less than 50% low wage	22.0%	--	--	--	--	--	30.9%	9.9%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2011 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)(2011) 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, 2011**

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	0.31%	1.00%	0.74%	0.57%	0.44%	0.61%	0.58%	0.40%
Industry group **								
Agric., fish., forest.	6.61%	--	--	--	--	--	7.89%	9.51%*
Mining and manufacturing	0.76%	--	--	--	--	--	1.01%	0.68%
Construction	1.82%	--	--	--	--	--	2.25%	3.10%
Utilities and transp.	2.43%	--	--	--	--	--	4.28%	2.15%
Wholesale trade	1.66%	--	--	--	--	--	2.68%	0.91%
Fin. svcs. and real estate	1.08%	--	--	--	--	--	1.82%	0.80%
Retail trade	0.42%	--	--	--	--	--	1.48%	0.35%
Professional services	1.00%	--	--	--	--	--	1.20%	1.59%
Other services	1.03%	--	--	--	--	--	1.77%	0.61%
Ownership								
For profit, incorporated	0.39%	--	--	--	--	--	0.80%	0.43%
For profit, unincorporated	1.20%	--	--	--	--	--	1.56%	1.57%
Nonprofit	1.70%	--	--	--	--	--	2.44%	1.46%
Age of firm								
Less than 5 years	1.52%	--	--	--	--	--	1.68%	3.10%
5-9 years	0.87%	--	--	--	--	--	1.06%	2.21%
10-19 years	0.79%	--	--	--	--	--	1.00%	1.03%
20 or more years	0.36%	--	--	--	--	--	0.74%	0.46%
Multi/single status								
2 or more locations	0.44%	--	--	--	--	--	1.27%	0.43%
1 location only	0.60%	--	--	--	--	--	0.61%	0.90%
Percent full-time employees								
Less than 25%	1.12%	--	--	--	--	--	1.78%	0.94%
25-49 %	0.77%	--	--	--	--	--	1.68%	0.58%
50-74 %	1.42%	--	--	--	--	--	2.33%	0.90%
75% or more	0.47%	--	--	--	--	--	0.66%	0.63%
Union presence								
No union employees	0.29%	--	--	--	--	--	0.55%	0.14%
Has union employees	2.19%	--	--	--	--	--	4.92%	2.36%
Unknown	1.31%	--	--	--	--	--	4.95%	1.40%
Percent low wage employees								
50% or more low wage	0.63%	--	--	--	--	--	1.63%	0.41%
Less than 50% low wage	0.50%	--	--	--	--	--	0.63%	0.56%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2011 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.(3)(2011) 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, 2011**

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	5.1%	11.2%	5.8%	3.7%	1.2%	0.3% *	9.0%	0.9%
Industry group **								
Agric., fish., forest.	30.4%	--	--	--	--	--	34.4%	--
Mining and manufacturing	5.8%	--	--	--	--	--	8.4%	--
Construction	8.5%	--	--	--	--	--	9.1%	--
Utilities and transp.	4.6%	--	--	--	--	--	8.4% *	--
Wholesale trade	4.1%	--	--	--	--	--	5.9%	--
Fin. svcs. and real estate	3.4%	--	--	--	--	--	9.9%	--
Retail trade	3.9%	--	--	--	--	--	10.8%	--
Professional services	6.2%	--	--	--	--	--	9.4%	--
Other services	3.8%	--	--	--	--	--	6.3%	--
Ownership								
For profit, incorporated	4.6%	--	--	--	--	--	8.5%	--
For profit, unincorporated	7.3%	--	--	--	--	--	11.3%	--
Nonprofit	5.0%	--	--	--	--	--	7.2%	--
Age of firm								
Less than 5 years	6.9%	--	--	--	--	--	7.4%	--
5-9 years	7.1%	--	--	--	--	--	7.8%	--
10-19 years	7.7%	--	--	--	--	--	9.3%	--
20 or more years	3.7%	--	--	--	--	--	9.8%	--
Multi/single status								
2 or more locations	1.0%	--	--	--	--	--	6.1%	--
1 location only	8.7%	--	--	--	--	--	9.2%	--
Percent full-time employees								
Less than 25%	4.4% *	--	--	--	--	--	9.2% *	--
25-49 %	3.1%	--	--	--	--	--	7.2%	--
50-74 %	5.9%	--	--	--	--	--	10.8%	--
75% or more	5.2%	--	--	--	--	--	8.7%	--
Union presence								
No union employees	5.8%	--	--	--	--	--	9.0%	--
Has union employees	1.8%	--	--	--	--	--	7.6%	--
Unknown	1.3% *	--	--	--	--	--	10.5% *	--
Percent low wage employees								
50% or more low wage	4.2%	--	--	--	--	--	9.8%	--
Less than 50% low wage	5.4%	--	--	--	--	--	8.7%	--

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2011 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.A.2.b.(3)(2011) 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, 2011**

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%	0.69%	0.54%	0.29%	0.20%	0.11%*	0.50%	0.12%
Industry group **								
Agric., fish., forest.	6.42%	--	--	--	--	--	6.92%	--
Mining and manufacturing	1.27%	--	--	--	--	--	1.98%	--
Construction	1.19%	--	--	--	--	--	1.37%	--
Utilities and transp.	1.25%	--	--	--	--	--	2.76%*	--
Wholesale trade	0.43%	--	--	--	--	--	0.99%	--
Fin. svcs. and real estate	0.60%	--	--	--	--	--	1.68%	--
Retail trade	0.41%	--	--	--	--	--	1.16%	--
Professional services	0.66%	--	--	--	--	--	1.14%	--
Other services	0.44%	--	--	--	--	--	0.83%	--
Ownership								
For profit, incorporated	0.27%	--	--	--	--	--	0.47%	--
For profit, unincorporated	0.84%	--	--	--	--	--	1.30%	--
Nonprofit	0.64%	--	--	--	--	--	1.01%	--
Age of firm								
Less than 5 years	1.14%	--	--	--	--	--	1.21%	--
5-9 years	0.83%	--	--	--	--	--	0.95%	--
10-19 years	0.69%	--	--	--	--	--	0.88%	--
20 or more years	0.27%	--	--	--	--	--	0.69%	--
Multi/single status								
2 or more locations	0.20%	--	--	--	--	--	1.67%	--
1 location only	0.44%	--	--	--	--	--	0.50%	--
Percent full-time employees								
Less than 25%	1.38%*	--	--	--	--	--	2.82%*	--
25-49 %	0.39%	--	--	--	--	--	0.78%	--
50-74 %	0.48%	--	--	--	--	--	0.97%	--
75% or more	0.33%	--	--	--	--	--	0.57%	--
Union presence								
No union employees	0.32%	--	--	--	--	--	0.51%	--
Has union employees	0.52%	--	--	--	--	--	1.98%	--
Unknown	0.51%*	--	--	--	--	--	6.21%*	--
Percent low wage employees								
50% or more low wage	0.35%	--	--	--	--	--	1.00%	--
Less than 50% low wage	0.29%	--	--	--	--	--	0.50%	--

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2011 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.A.2.c(2011) 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, 2011**

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	17.5%	33.7%	25.0%	13.2%	3.9%	3.9%	29.2%	4.6%
Industry group **								
Agric., fish., forest.	39.1%	52.6%	15.1%*	--	--	--	44.3%	--
Mining and manufacturing	17.6%	30.7%	25.0%	--	--	--	25.3%	--
Construction	31.9%	35.1%	30.1%	--	--	--	34.1%	--
Utilities and transp.	18.6%	27.1%	29.9%	--	--	--	25.5%	--
Wholesale trade	20.7%	39.9%	25.7%	--	--	--	32.7%	--
Fin. svcs. and real estate	10.5%	32.7%	23.8%	--	--	--	28.3%	--
Retail trade	9.2%	29.6%	21.3%	--	--	--	24.3%	--
Professional services	20.2%	32.0%	24.0%	--	--	--	27.8%	--
Other services	18.8%	35.7%	26.1%	--	--	--	31.0%	--
Ownership								
For profit, incorporated	16.6%	33.8%	24.9%	--	--	--	29.1%	--
For profit, unincorporated	20.0%	31.6%	21.5%	--	--	--	27.7%	--
Nonprofit	19.7%	38.5%	30.6%	--	--	--	33.3%	--
Age of firm								
Less than 5 years	25.7%	30.9%	19.9%	--	--	--	27.4%	--
5-9 years	25.2%	31.6%	23.6%	--	--	--	28.4%	--
10-19 years	24.4%	35.0%	24.2%	--	--	--	29.7%	--
20 or more years	13.1%	35.3%	27.1%	--	--	--	30.0%	--
Multi/single status								
2 or more locations	4.9%	26.1%*	23.5%	--	--	--	16.9%	--
1 location only	28.7%	33.8%	25.1%	--	--	--	30.1%	--
Percent full-time employees								
Less than 25%	18.3%	42.6%	30.7%	--	--	--	36.5%	--
25-49 %	14.2%	38.0%	29.6%	--	--	--	32.0%	--
50-74 %	16.8%	31.7%	28.8%	--	--	--	29.8%	--
75% or more	17.9%	33.3%	23.5%	--	--	--	28.4%	--
Union presence								
No union employees	18.0%	33.0%	24.2%	--	--	--	28.3%	--
Has union employees	22.8%	46.2%	48.1%	--	--	--	49.0%	--
Unknown	6.3%	59.6%	27.4%*	--	--	--	45.2%	--
Percent low wage employees								
50% or more low wage	12.6%	34.1%	23.7%	--	--	--	29.4%	--
Less than 50% low wage	19.3%	33.6%	25.2%	--	--	--	29.2%	--

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2011 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(2011) 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, 2011**

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%	0.64%	0.90%	0.82%	0.34%	0.56%	0.36%	0.33%
Industry group **								
Agric., fish., forest.	3.87%	5.95%	7.79% *	--	--	--	4.98%	--
Mining and manufacturing	1.66%	2.65%	3.73%	--	--	--	2.27%	--
Construction	1.95%	2.51%	3.04%	--	--	--	2.21%	--
Utilities and transp.	1.96%	7.33%	6.70%	--	--	--	5.83%	--
Wholesale trade	1.60%	3.79%	2.18%	--	--	--	2.51%	--
Fin. svcs. and real estate	0.96%	3.05%	3.48%	--	--	--	1.95%	--
Retail trade	0.70%	2.47%	2.21%	--	--	--	1.69%	--
Professional services	1.01%	1.57%	2.36%	--	--	--	1.19%	--
Other services	0.98%	3.02%	2.47%	--	--	--	1.75%	--
Ownership								
For profit, incorporated	0.24%	0.79%	1.14%	--	--	--	0.35%	--
For profit, unincorporated	0.76%	1.01%	2.05%	--	--	--	0.80%	--
Nonprofit	1.39%	1.58%	6.02%	--	--	--	2.44%	--
Age of firm								
Less than 5 years	2.15%	3.04%	2.62%	--	--	--	2.32%	--
5-9 years	1.46%	2.42%	3.46%	--	--	--	1.73%	--
10-19 years	1.41%	2.23%	2.19%	--	--	--	1.86%	--
20 or more years	0.30%	0.73%	1.47%	--	--	--	0.50%	--
Multi/single status								
2 or more locations	0.37%	11.26% *	4.01%	--	--	--	1.27%	--
1 location only	0.34%	0.65%	1.18%	--	--	--	0.34%	--
Percent full-time employees								
Less than 25%	2.12%	6.18%	6.18%	--	--	--	4.16%	--
25-49 %	1.22%	3.91%	5.02%	--	--	--	2.49%	--
50-74 %	1.24%	3.41%	2.82%	--	--	--	2.42%	--
75% or more	0.36%	0.61%	1.26%	--	--	--	0.39%	--
Union presence								
No union employees	0.22%	0.77%	1.02%	--	--	--	0.40%	--
Has union employees	2.05%	7.00%	4.28%	--	--	--	3.54%	--
Unknown	0.76%	12.55%	10.34% *	--	--	--	7.78%	--
Percent low wage employees								
50% or more low wage	0.49%	2.74%	2.36%	--	--	--	1.61%	--
Less than 50% low wage	0.28%	0.63%	1.18%	--	--	--	0.55%	--

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2011 Medical Expenditure Panel Survey-Insurance Component.

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**Table I.A.2.c.(1)(2011) 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, 2011**

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	4.7%	9.2%	7.9%	3.8%	0.8%	0.4%	8.3%	0.7%
Industry group **								
Agric., fish., forest.	2.5%*	--	--	--	--	--	2.2%*	--
Mining and manufacturing	5.1%	--	--	--	--	--	7.7%	--
Construction	8.9%	--	--	--	--	--	9.7%	--
Utilities and transp.	3.5%*	--	--	--	--	--	7.0%*	--
Wholesale trade	6.0%	--	--	--	--	--	10.0%	--
Fin. svcs. and real estate	2.7%	--	--	--	--	--	6.8%	--
Retail trade	3.4%	--	--	--	--	--	9.2%	--
Professional services	4.9%	--	--	--	--	--	7.8%	--
Other services	5.3%	--	--	--	--	--	8.8%	--
Ownership								
For profit, incorporated	4.5%	--	--	--	--	--	8.4%	--
For profit, unincorporated	5.3%	--	--	--	--	--	8.0%	--
Nonprofit	4.9%	--	--	--	--	--	8.5%	--
Age of firm								
Less than 5 years	7.4%	--	--	--	--	--	7.9%	--
5-9 years	6.4%	--	--	--	--	--	7.2%	--
10-19 years	6.3%	--	--	--	--	--	7.8%	--
20 or more years	3.6%	--	--	--	--	--	9.3%	--
Multi/single status								
2 or more locations	0.8%	--	--	--	--	--	3.7%*	--
1 location only	8.1%	--	--	--	--	--	8.7%	--
Percent full-time employees								
Less than 25%	7.6%	--	--	--	--	--	15.7%	--
25-49 %	5.0%	--	--	--	--	--	10.9%	--
50-74 %	4.3%	--	--	--	--	--	8.1%	--
75% or more	4.5%	--	--	--	--	--	7.7%	--
Union presence								
No union employees	5.0%	--	--	--	--	--	8.0%	--
Has union employees	3.5%	--	--	--	--	--	12.0%	--
Unknown	2.3%	--	--	--	--	--	20.1%	--
Percent low wage employees								
50% or more low wage	3.6%	--	--	--	--	--	8.7%	--
Less than 50% low wage	5.1%	--	--	--	--	--	8.2%	--

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2011 Medical Expenditure Panel Survey-Insurance Component.

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**Table I.A.2.c.(1)(2011) 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, 2011**

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%	0.39%	0.69%	0.60%	0.14%	0.08%	0.29%	0.06%
Industry group **								
Agric., fish., forest.	1.74% *	--	--	--	--	--	2.02% *	--
Mining and manufacturing	0.69%	--	--	--	--	--	1.04%	--
Construction	1.51%	--	--	--	--	--	1.65%	--
Utilities and transp.	1.35% *	--	--	--	--	--	3.45% *	--
Wholesale trade	1.10%	--	--	--	--	--	1.71%	--
Fin. svcs. and real estate	0.53%	--	--	--	--	--	1.21%	--
Retail trade	0.35%	--	--	--	--	--	0.94%	--
Professional services	0.48%	--	--	--	--	--	0.78%	--
Other services	0.50%	--	--	--	--	--	0.91%	--
Ownership								
For profit, incorporated	0.18%	--	--	--	--	--	0.36%	--
For profit, unincorporated	0.79%	--	--	--	--	--	1.22%	--
Nonprofit	0.71%	--	--	--	--	--	1.11%	--
Age of firm								
Less than 5 years	0.85%	--	--	--	--	--	0.97%	--
5-9 years	0.96%	--	--	--	--	--	1.10%	--
10-19 years	0.80%	--	--	--	--	--	1.00%	--
20 or more years	0.27%	--	--	--	--	--	0.66%	--
Multi/single status								
2 or more locations	0.07%	--	--	--	--	--	1.11% *	--
1 location only	0.26%	--	--	--	--	--	0.27%	--
Percent full-time employees								
Less than 25%	1.75%	--	--	--	--	--	3.57%	--
25-49 %	0.49%	--	--	--	--	--	1.10%	--
50-74 %	0.68%	--	--	--	--	--	1.20%	--
75% or more	0.22%	--	--	--	--	--	0.38%	--
Union presence								
No union employees	0.19%	--	--	--	--	--	0.30%	--
Has union employees	0.47%	--	--	--	--	--	3.22%	--
Unknown	0.54%	--	--	--	--	--	5.73%	--
Percent low wage employees								
50% or more low wage	0.51%	--	--	--	--	--	1.29%	--
Less than 50% low wage	0.26%	--	--	--	--	--	0.45%	--

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2011 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.(2)(2011) 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, 2011**

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	10.5%	19.4%	14.0%	7.8%	3.1%	3.6%	16.7%	3.8%
Industry group **								
Agric., fish., forest.	18.0%	--	--	--	--	--	20.4%	--
Mining and manufacturing	10.7%	--	--	--	--	--	15.0%	--
Construction	18.7%	--	--	--	--	--	19.8%	--
Utilities and transp.	13.7%	--	--	--	--	--	15.5%	--
Wholesale trade	13.4%	--	--	--	--	--	20.5%	--
Fin. svcs. and real estate	6.5%	--	--	--	--	--	17.1%	--
Retail trade	4.1%	--	--	--	--	--	10.0%	--
Professional services	12.9%	--	--	--	--	--	16.0%	--
Other services	11.2%	--	--	--	--	--	18.5%	--
Ownership								
For profit, incorporated	10.1%	--	--	--	--	--	16.8%	--
For profit, unincorporated	11.2%	--	--	--	--	--	14.3%	--
Nonprofit	12.7%	--	--	--	--	--	21.3%	--
Age of firm								
Less than 5 years	15.3%	--	--	--	--	--	16.3%	--
5-9 years	15.5%	--	--	--	--	--	17.3%	--
10-19 years	14.6%	--	--	--	--	--	17.7%	--
20 or more years	7.9%	--	--	--	--	--	15.9%	--
Multi/single status								
2 or more locations	3.9%	--	--	--	--	--	10.0%	--
1 location only	16.5%	--	--	--	--	--	17.2%	--
Percent full-time employees								
Less than 25%	9.0%	--	--	--	--	--	16.8%	--
25-49 %	7.0%	--	--	--	--	--	15.9%	--
50-74 %	9.8%	--	--	--	--	--	16.5%	--
75% or more	11.2%	--	--	--	--	--	16.8%	--
Union presence								
No union employees	10.5%	--	--	--	--	--	16.2%	--
Has union employees	18.4%	--	--	--	--	--	32.1%	--
Unknown	3.2%	--	--	--	--	--	15.4%*	--
Percent low wage employees								
50% or more low wage	7.1%	--	--	--	--	--	16.2%	--
Less than 50% low wage	11.8%	--	--	--	--	--	16.8%	--

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2011 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.A.2.c.(2)(2011) 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, 2011**

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	0.36%	0.99%	0.50%	0.44%	0.31%	0.60%	0.56%	0.34%
Industry group **								
Agric., fish., forest.	4.74%	--	--	--	--	--	5.75%	--
Mining and manufacturing	1.16%	--	--	--	--	--	1.72%	--
Construction	1.32%	--	--	--	--	--	1.57%	--
Utilities and transp.	2.15%	--	--	--	--	--	4.57%	--
Wholesale trade	1.33%	--	--	--	--	--	2.00%	--
Fin. svcs. and real estate	0.75%	--	--	--	--	--	2.10%	--
Retail trade	0.62%	--	--	--	--	--	1.59%	--
Professional services	1.12%	--	--	--	--	--	1.16%	--
Other services	0.75%	--	--	--	--	--	1.33%	--
Ownership								
For profit, incorporated	0.41%	--	--	--	--	--	0.59%	--
For profit, unincorporated	1.11%	--	--	--	--	--	1.28%	--
Nonprofit	0.97%	--	--	--	--	--	1.81%	--
Age of firm								
Less than 5 years	2.14%	--	--	--	--	--	2.30%	--
5-9 years	1.17%	--	--	--	--	--	1.47%	--
10-19 years	0.83%	--	--	--	--	--	1.11%	--
20 or more years	0.39%	--	--	--	--	--	0.85%	--
Multi/single status								
2 or more locations	0.39%	--	--	--	--	--	1.60%	--
1 location only	0.48%	--	--	--	--	--	0.53%	--
Percent full-time employees								
Less than 25%	0.94%	--	--	--	--	--	2.49%	--
25-49 %	1.02%	--	--	--	--	--	2.23%	--
50-74 %	0.87%	--	--	--	--	--	1.52%	--
75% or more	0.45%	--	--	--	--	--	0.55%	--
Union presence								
No union employees	0.36%	--	--	--	--	--	0.63%	--
Has union employees	2.14%	--	--	--	--	--	4.83%	--
Unknown	0.61%	--	--	--	--	--	5.77% *	--
Percent low wage employees								
50% or more low wage	0.53%	--	--	--	--	--	1.63%	--
Less than 50% low wage	0.39%	--	--	--	--	--	0.46%	--

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2011 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.(3)(2011) 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, 2011**

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	2.7%	5.7%	4.0%	2.1%	0.2% *	0.0% *	4.9%	0.3%
Industry group **								
Agric., fish., forest.	18.7%	--	--	--	--	--	21.6%	--
Mining and manufacturing	2.2% *	--	--	--	--	--	3.2% *	--
Construction	5.0%	--	--	--	--	--	5.4%	--
Utilities and transp.	1.5% *	--	--	--	--	--	3.2% *	--
Wholesale trade	1.8%	--	--	--	--	--	2.9%	--
Fin. svcs. and real estate	1.7%	--	--	--	--	--	5.3%	--
Retail trade	1.8%	--	--	--	--	--	5.1%	--
Professional services	3.0%	--	--	--	--	--	4.9%	--
Other services	2.6%	--	--	--	--	--	4.3%	--
Ownership								
For profit, incorporated	2.4%	--	--	--	--	--	4.6%	--
For profit, unincorporated	3.8%	--	--	--	--	--	6.0%	--
Nonprofit	2.6%	--	--	--	--	--	4.1%	--
Age of firm								
Less than 5 years	3.8% *	--	--	--	--	--	4.1% *	--
5-9 years	3.7%	--	--	--	--	--	4.2%	--
10-19 years	3.8%	--	--	--	--	--	4.7%	--
20 or more years	2.0%	--	--	--	--	--	5.5%	--
Multi/single status								
2 or more locations	0.4%	--	--	--	--	--	3.7% *	--
1 location only	4.7%	--	--	--	--	--	4.9%	--
Percent full-time employees								
Less than 25%	2.4% *	--	--	--	--	--	4.9% *	--
25-49 %	2.4%	--	--	--	--	--	5.7%	--
50-74 %	3.2%	--	--	--	--	--	6.2%	--
75% or more	2.6%	--	--	--	--	--	4.5%	--
Union presence								
No union employees	3.0%	--	--	--	--	--	4.7%	--
Has union employees	1.4%	--	--	--	--	--	6.2%	--
Unknown	0.9% *	--	--	--	--	--	10.0% *	--
Percent low wage employees								
50% or more low wage	2.1%	--	--	--	--	--	4.9%	--
Less than 50% low wage	2.9%	--	--	--	--	--	4.8%	--

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2011 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.A.2.c.(3)(2011) 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, 2011**

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%	0.50%	0.40%	0.24%	0.09% *	0.02% *	0.34%	0.04%
Industry group **								
Agric., fish., forest.	4.47%	--	--	--	--	--	5.46%	--
Mining and manufacturing	0.79% *	--	--	--	--	--	1.24% *	--
Construction	0.81%	--	--	--	--	--	0.90%	--
Utilities and transp.	0.65% *	--	--	--	--	--	1.56% *	--
Wholesale trade	0.46%	--	--	--	--	--	0.71%	--
Fin. svcs. and real estate	0.31%	--	--	--	--	--	0.97%	--
Retail trade	0.42%	--	--	--	--	--	1.16%	--
Professional services	0.43%	--	--	--	--	--	0.67%	--
Other services	0.26%	--	--	--	--	--	0.47%	--
Ownership								
For profit, incorporated	0.18%	--	--	--	--	--	0.34%	--
For profit, unincorporated	0.57%	--	--	--	--	--	0.83%	--
Nonprofit	0.41%	--	--	--	--	--	0.69%	--
Age of firm								
Less than 5 years	1.24% *	--	--	--	--	--	1.30% *	--
5-9 years	0.50%	--	--	--	--	--	0.61%	--
10-19 years	0.45%	--	--	--	--	--	0.60%	--
20 or more years	0.21%	--	--	--	--	--	0.56%	--
Multi/single status								
2 or more locations	0.10%	--	--	--	--	--	1.28% *	--
1 location only	0.35%	--	--	--	--	--	0.37%	--
Percent full-time employees								
Less than 25%	0.78% *	--	--	--	--	--	1.64% *	--
25-49 %	0.36%	--	--	--	--	--	0.96%	--
50-74 %	0.55%	--	--	--	--	--	1.23%	--
75% or more	0.22%	--	--	--	--	--	0.34%	--
Union presence								
No union employees	0.24%	--	--	--	--	--	0.38%	--
Has union employees	0.35%	--	--	--	--	--	1.52%	--
Unknown	0.48% *	--	--	--	--	--	6.29% *	--
Percent low wage employees								
50% or more low wage	0.24%	--	--	--	--	--	0.63%	--
Less than 50% low wage	0.23%	--	--	--	--	--	0.39%	--

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2011 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.A.2.d(2011) 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, 2011**

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	42.5%	13.6%	24.6%	38.5%	51.1%	79.7%	18.9%	68.2%
Industry group **								
Agric., fish., forest.	11.0%	9.2% *	--	9.3% *	32.1% *	54.6%	6.6% *	38.3%
Mining and manufacturing	32.1%	10.6% *	18.9%	36.7%	47.9%	67.6%	18.1%	54.7%
Construction	23.4%	13.8%	25.3%	45.7%	52.7%	67.1%	18.8%	58.2%
Utilities and transp.	48.6%	6.4% *	18.2% *	37.2%	42.7%	88.5%	15.3%	72.7%
Wholesale trade	42.1%	19.8%	28.1%	44.7%	51.0%	80.7%	25.1%	65.7%
Fin. svcs. and real estate	55.6%	17.1%	24.4%	42.5%	55.9%	79.5%	21.5%	71.7%
Retail trade	49.6%	12.7%	20.3%	38.6%	41.3%	74.5%	16.7%	67.2%
Professional services	40.5%	13.4%	30.1%	42.2%	57.9%	85.4%	20.1%	71.0%
Other services	39.2%	12.5%	22.2%	29.9%	46.8%	82.3%	16.6%	66.5%
Ownership								
For profit, incorporated	44.5%	13.1%	25.3%	38.6%	48.4%	80.8%	19.0%	69.8%
For profit, unincorporated	37.3%	17.2%	23.4%	40.4%	59.3%	74.1%	19.8%	67.2%
Nonprofit	35.4%	8.6%	21.6%	36.4%	54.8%	72.8%	16.2%	56.0%
Age of firm								
Less than 5 years	22.9%	17.0%	27.1%	41.7%	53.7%	90.3%	20.0%	54.3%
5-9 years	25.5%	16.4%	27.4%	39.6%	57.5%	64.6%	20.5%	54.5%
10-19 years	27.1%	12.4%	26.5%	36.3%	52.9%	78.3%	17.9%	59.7%
20 or more years	52.4%	11.4%	21.9%	38.7%	50.2%	79.9%	18.5%	69.7%
Multi/single status								
2 or more locations	66.9%	16.0%	21.5%	38.8%	51.2%	79.7%	26.6%	70.0%
1 location only	20.6%	13.6%	24.9%	38.3%	50.3%	79.7%	18.4%	47.8%
Percent full-time employees								
Less than 25%	41.0%	9.5% *	16.5%	18.9%	38.7%	83.8%	10.8%	64.6%
25-49 %	44.7%	9.4% *	17.8%	30.5%	42.8%	78.0%	14.7%	66.1%
50-74 %	42.3%	12.1%	21.0%	36.0%	51.6%	79.1%	16.2%	69.0%
75% or more	42.3%	14.5%	26.4%	41.3%	53.4%	79.7%	20.3%	68.6%
Union presence								
No union employees	36.8%	13.3%	24.2%	37.5%	49.7%	79.5%	18.5%	64.1%
Has union employees	72.5%	19.6%	35.9%	55.5%	56.6%	87.4%	28.4%	83.2%
Unknown	68.0%	23.8% *	25.4% *	40.5%	66.6%	73.3%	26.9%	72.1%
Percent low wage employees								
50% or more low wage	45.6%	11.3%	15.9%	28.2%	44.0%	78.7%	14.0%	65.3%
Less than 50% low wage	41.3%	14.2%	26.5%	42.0%	54.9%	80.2%	20.1%	69.7%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2011 Medical Expenditure Panel Survey-Insurance Component.

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**Table I.A.2.d(2011) 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, 2011**

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	0.39%	0.53%	1.35%	0.84%	0.56%	0.89%	0.61%	0.44%
Industry group **								
Agric., fish., forest.	2.45%	4.35% *	--	7.58% *	14.78% *	11.29%	2.39% *	9.18%
Mining and manufacturing	1.46%	3.42% *	5.26%	2.62%	2.01%	2.86%	2.28%	1.64%
Construction	1.56%	2.21%	3.13%	6.53%	5.70%	8.39%	1.37%	5.00%
Utilities and transp.	1.93%	2.95% *	6.77% *	5.26%	3.92%	2.36%	2.11%	1.83%
Wholesale trade	1.69%	3.43%	3.56%	4.96%	3.83%	3.26%	2.13%	2.18%
Fin. svcs. and real estate	1.25%	1.50%	5.10%	3.70%	3.01%	1.90%	1.45%	1.58%
Retail trade	0.81%	2.55%	2.21%	3.62%	2.90%	1.48%	2.08%	1.33%
Professional services	0.42%	0.73%	2.47%	2.40%	2.42%	1.04%	0.71%	0.93%
Other services	0.92%	1.42%	2.02%	2.43%	1.96%	1.42%	1.29%	1.06%
Ownership								
For profit, incorporated	0.46%	0.67%	1.42%	1.36%	0.96%	0.89%	0.70%	0.57%
For profit, unincorporated	1.11%	1.51%	3.42%	3.41%	3.04%	2.93%	0.72%	1.84%
Nonprofit	1.49%	1.90%	3.48%	4.41%	1.39%	3.58%	1.71%	1.10%
Age of firm								
Less than 5 years	0.84%	1.14%	3.44%	6.66%	5.88%	16.70%	1.02%	5.52%
5-9 years	1.44%	1.54%	3.29%	2.18%	4.20%	9.24%	1.78%	2.85%
10-19 years	1.21%	1.63%	2.21%	1.84%	2.68%	2.67%	1.29%	1.86%
20 or more years	0.47%	0.96%	1.36%	1.05%	0.60%	0.92%	0.61%	0.51%
Multi/single status								
2 or more locations	0.58%	4.27%	3.18%	1.21%	0.54%	0.89%	1.81%	0.57%
1 location only	0.60%	0.55%	1.30%	1.25%	1.43%	4.99%	0.62%	1.46%
Percent full-time employees								
Less than 25%	1.25%	4.07% *	4.30%	4.48%	3.84%	2.22%	3.10%	2.79%
25-49 %	2.30%	3.11% *	3.41%	2.25%	3.08%	3.61%	2.22%	2.94%
50-74 %	1.16%	1.42%	3.64%	2.85%	1.31%	2.02%	1.64%	1.47%
75% or more	0.62%	0.80%	1.55%	1.23%	1.23%	1.05%	0.66%	0.66%
Union presence								
No union employees	0.36%	0.69%	1.46%	0.92%	0.73%	0.91%	0.69%	0.36%
Has union employees	1.32%	4.77%	6.94%	6.03%	4.97%	1.38%	3.41%	0.92%
Unknown	1.48%	10.01% *	10.49% *	9.36%	3.00%	1.70%	7.72%	1.48%
Percent low wage employees								
50% or more low wage	0.97%	1.24%	2.01%	1.12%	1.02%	1.44%	1.21%	0.90%
Less than 50% low wage	0.53%	0.67%	1.49%	1.27%	0.94%	1.00%	0.60%	0.59%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2011 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.A.2.e(2011) Percent of private-sector establishments that offer health insurance by plan provider arrangement by selected characteristics: United States, 2011**

Characteristics	Conventional indemnity	Any managed care	Exclusive provider	Mixed provider
United States	11.7%	91.4%	30.9%	73.4%
<b>Firm size</b>				
Less than 50 employees	15.7%	86.2%	31.8%	59.4%
50+ employees	7.3%	97.1%	29.9%	88.7%
Less than 10 employees	17.3%	84.0%	30.7%	56.8%
10-24 employees	13.3%	89.5%	33.8%	62.7%
25-99 employees	12.6%	91.3%	33.1%	67.2%
100-999 employees	9.6%	94.6%	29.0%	79.7%
1000+ employees	5.4%	99.0%	29.7%	96.2%
<b>Industry group **</b>				
Agric., fish., forest.	37.8%	62.2%	16.1%	49.0%
Mining and manufacturing	11.0%	91.7%	30.2%	69.0%
Construction	15.8%	86.8%	32.2%	59.4%
Utilities and transp.	7.9%	94.3%	28.0%	79.1%
Wholesale trade	9.3%	94.1%	29.7%	75.1%
Fin. svcs. and real estate	9.5%	93.9%	28.4%	84.4%
Retail trade	10.7%	92.5%	26.0%	77.8%
Professional services	12.7%	90.0%	34.8%	70.5%
Other services	11.7%	92.0%	32.9%	70.9%
<b>Ownership</b>				
For profit, incorporated	10.9%	92.2%	30.5%	74.8%
For profit, unincorporated	15.0%	87.8%	30.8%	70.0%
Nonprofit	12.3%	91.2%	33.9%	68.2%
<b>Age of firm</b>				
Less than 5 years	13.0%	89.3%	31.5%	64.3%
5-9 years	13.9%	88.1%	30.0%	64.9%
10-19 years	14.4%	87.8%	32.2%	62.4%
20 or more years	10.4%	93.3%	30.6%	79.3%
<b>Multi/single status</b>				
2 or more locations	7.2%	97.0%	29.4%	88.8%
1 location only	15.7%	86.4%	32.3%	59.7%
<b>Percent full-time employees</b>				
Less than 25%	13.7%	90.9%	30.4%	70.3%
25-49 %	9.6%	93.4%	27.0%	75.4%
50-74 %	12.9%	90.6%	27.5%	71.8%
75% or more	11.5%	91.4%	32.1%	73.7%
<b>Union presence</b>				
No union employees	13.1%	90.2%	30.5%	69.9%
Has union employees	4.7%	97.0%	40.3%	88.6%
Unknown	5.1%	98.0%	24.6%	92.8%
<b>Percent low wage employees</b>				
50% or more low wage	12.2%	91.9%	27.1%	75.1%
Less than 50% low wage	11.5%	91.2%	32.3%	72.8%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2011 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.

Estimates previously displayed in this table prior to 2011 are now located in the following tables: Two or more plans (Table I.A.2.d), With waiting period (Table I.A.2.f), and Insurance to Retirees (Table I.A.2.h).

**Table I.A.2.e(2011) Standard error for percent of private-sector establishments that offer health insurance by plan provider arrangement by selected characteristics: United States, 2011**

Characteristics	Conventional indemnity	Any managed care	Exclusive provider	Mixed provider
United States	0.21%	0.20%	0.37%	0.41%
<b>Firm size</b>				
Less than 50 employees	0.45%	0.41%	0.53%	0.65%
50+ employees	0.26%	0.13%	0.54%	0.33%
Less than 10 employees	0.73%	0.62%	1.06%	1.04%
10-24 employees	0.56%	0.32%	1.20%	1.19%
25-99 employees	0.42%	0.39%	1.20%	0.99%
100-999 employees	0.50%	0.37%	0.96%	0.71%
1000+ employees	0.32%	0.11%	0.72%	0.27%
<b>Industry group **</b>				
Agric., fish., forest.	6.94%	6.94%	4.12%	7.23%
Mining and manufacturing	1.70%	1.46%	1.46%	1.72%
Construction	1.78%	1.70%	1.79%	1.58%
Utilities and transp.	1.52%	1.38%	2.21%	1.68%
Wholesale trade	0.86%	0.64%	0.97%	1.59%
Fin. svcs. and real estate	1.02%	0.70%	1.63%	1.03%
Retail trade	0.63%	0.59%	0.69%	0.82%
Professional services	0.71%	0.62%	0.71%	1.01%
Other services	0.47%	0.60%	1.10%	0.65%
<b>Ownership</b>				
For profit, incorporated	0.26%	0.17%	0.38%	0.54%
For profit, unincorporated	0.74%	0.74%	1.27%	1.46%
Nonprofit	0.68%	0.72%	1.54%	1.36%
<b>Age of firm</b>				
Less than 5 years	1.71%	1.61%	1.16%	2.09%
5-9 years	1.29%	1.11%	1.45%	1.51%
10-19 years	0.64%	0.61%	1.01%	1.09%
20 or more years	0.25%	0.29%	0.66%	0.41%
<b>Multi/single status</b>				
2 or more locations	0.23%	0.17%	0.61%	0.36%
1 location only	0.40%	0.37%	0.52%	0.58%
<b>Percent full-time employees</b>				
Less than 25%	1.30%	1.41%	2.73%	1.59%
25-49 %	0.65%	0.63%	1.10%	0.98%
50-74 %	0.81%	0.55%	1.17%	1.29%
75% or more	0.30%	0.20%	0.49%	0.41%
<b>Union presence</b>				
No union employees	0.26%	0.28%	0.37%	0.41%
Has union employees	0.72%	0.46%	2.13%	1.21%
Unknown	0.50%	0.46%	1.60%	0.38%
<b>Percent low wage employees</b>				
50% or more low wage	0.51%	0.46%	0.87%	0.73%
Less than 50% low wage	0.30%	0.21%	0.34%	0.47%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2011 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.

Estimates previously displayed in this table prior to 2011 are now located in the following tables: Two or more plans (Table I.A.2.d), With waiting period (Table I.A.2.f), and Insurance to Retirees (Table I.A.2.h).

**Table I.A.2.f(2011) 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, 2011**

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	74.9%	53.2%	80.1%	87.1%	91.2%	84.4%	64.2%	86.6%
Industry group **								
Agric., fish., forest.	46.1%	31.9%	54.5%	77.1%	90.5%	84.4%	39.0%	90.1%
Mining and manufacturing	80.0%	60.3%	88.2%	92.2%	92.8%	79.5%	75.6%	87.1%
Construction	72.0%	60.4%	88.3%	87.5%	97.8%	91.7%	69.0%	94.7%
Utilities and transp.	73.4%	56.5%	85.6%	94.9%	93.0%	65.4%	71.6%	74.8%
Wholesale trade	73.9%	48.6%	85.8%	95.9%	93.5%	75.1%	65.8%	85.1%
Fin. svcs. and real estate	76.0%	50.7%	69.8%	83.4%	90.0%	82.4%	57.9%	84.6%
Retail trade	84.8%	53.7%	87.5%	92.2%	96.0%	94.0%	66.8%	94.4%
Professional services	70.4%	55.4%	82.0%	84.2%	88.9%	70.3%	65.0%	78.3%
Other services	73.6%	48.3%	69.7%	82.4%	89.7%	94.1%	58.9%	91.2%
Ownership								
For profit, incorporated	77.0%	55.4%	83.8%	90.0%	91.8%	84.2%	67.3%	86.7%
For profit, unincorporated	71.2%	54.0%	76.2%	86.9%	91.4%	86.1%	61.6%	87.6%
Nonprofit	65.0%	32.7%	60.5%	72.2%	89.0%	83.4%	46.3%	85.1%
Age of firm								
Less than 5 years	63.9%	54.1%	81.9%	87.3%	88.2%	92.9%	61.6%	88.3%
5-9 years	67.4%	54.7%	84.1%	84.4%	88.8%	91.4%	63.9%	87.6%
10-19 years	69.3%	51.8%	82.1%	87.3%	90.2%	94.2%	63.2%	90.8%
20 or more years	79.3%	53.0%	77.2%	87.5%	91.6%	83.9%	65.8%	86.2%
Multi/single status								
2 or more locations	86.5%	73.1%	81.5%	89.0%	91.9%	84.4%	83.6%	86.7%
1 location only	64.5%	53.0%	80.0%	85.8%	85.8%	80.8%	62.8%	85.3%
Percent full-time employees								
Less than 25%	72.8%	45.7%	58.9%	73.3%	86.4%	91.9%	52.5%	88.6%
25-49 %	78.6%	47.9%	68.5%	89.9%	92.8%	91.0%	60.6%	91.4%
50-74 %	78.3%	54.5%	76.9%	83.3%	91.9%	97.2%	62.0%	94.9%
75% or more	74.0%	53.8%	83.3%	88.4%	91.4%	79.5%	65.7%	83.9%
Union presence								
No union employees	74.7%	53.3%	80.2%	87.9%	91.3%	89.9%	64.4%	90.2%
Has union employees	70.7%	50.5%	74.9%	73.9%	90.0%	71.0%	59.3%	73.5%
Unknown	81.2%	49.9%	85.4%	80.3%	90.7%	82.2%	62.9%	83.0%
Percent low wage employees								
50% or more low wage	78.8%	44.3%	74.2%	85.9%	93.4%	93.0%	57.0%	92.5%
Less than 50% low wage	73.5%	55.5%	81.5%	87.4%	90.0%	79.6%	66.0%	83.5%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2011 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(2011) 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, 2011**

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%	0.57%	0.83%	0.74%	0.55%	0.72%	0.42%	0.44%
Industry group **								
Agric., fish., forest.	5.31%	6.76%	12.99%	15.57%	10.07%	7.47%	5.88%	5.52%
Mining and manufacturing	0.88%	2.28%	2.95%	1.63%	1.74%	1.76%	1.10%	1.48%
Construction	1.30%	2.37%	2.56%	2.37%	2.03%	4.29%	1.62%	1.51%
Utilities and transp.	2.20%	6.65%	6.41%	1.59%	2.38%	2.36%	4.84%	1.67%
Wholesale trade	0.88%	3.44%	2.48%	1.66%	2.28%	2.53%	1.83%	2.13%
Fin. svcs. and real estate	0.88%	2.20%	4.88%	2.89%	0.85%	0.85%	2.19%	0.59%
Retail trade	0.92%	3.05%	2.44%	1.54%	1.62%	1.04%	2.18%	0.79%
Professional services	0.80%	0.82%	1.89%	1.57%	1.28%	3.06%	0.70%	1.76%
Other services	0.79%	1.98%	2.76%	2.32%	1.45%	0.84%	1.42%	0.94%
Ownership								
For profit, incorporated	0.43%	0.79%	0.60%	0.43%	0.73%	0.85%	0.61%	0.59%
For profit, unincorporated	1.41%	1.81%	3.06%	2.50%	1.41%	2.33%	1.72%	1.67%
Nonprofit	0.95%	3.17%	3.15%	3.06%	0.90%	2.56%	2.40%	1.04%
Age of firm								
Less than 5 years	2.00%	2.79%	3.67%	3.35%	2.73%	19.70%	2.22%	2.50%
5-9 years	1.10%	2.11%	2.77%	2.00%	1.83%	5.11%	1.19%	2.05%
10-19 years	0.64%	1.11%	1.72%	1.49%	2.04%	1.50%	0.80%	1.12%
20 or more years	0.39%	0.94%	1.13%	1.00%	0.54%	0.76%	0.50%	0.49%
Multi/single status								
2 or more locations	0.41%	8.44%	3.63%	1.44%	0.61%	0.72%	1.78%	0.47%
1 location only	0.38%	0.56%	0.84%	1.21%	1.45%	8.58%	0.40%	1.49%
Percent full-time employees								
Less than 25%	1.36%	4.44%	8.21%	3.53%	2.79%	1.23%	2.46%	1.26%
25-49 %	1.40%	5.84%	4.65%	1.88%	2.02%	2.00%	2.60%	1.68%
50-74 %	0.91%	2.09%	2.03%	3.10%	1.98%	0.61%	1.63%	0.84%
75% or more	0.43%	0.93%	1.00%	0.49%	0.44%	1.05%	0.67%	0.56%
Union presence								
No union employees	0.25%	0.54%	0.81%	0.84%	0.68%	0.59%	0.33%	0.40%
Has union employees	2.59%	5.81%	5.78%	4.66%	3.36%	3.29%	5.22%	2.83%
Unknown	1.25%	11.10%	10.49%	9.63%	2.59%	1.54%	6.51%	1.46%
Percent low wage employees								
50% or more low wage	0.55%	1.95%	1.56%	2.16%	1.08%	0.88%	1.24%	0.63%
Less than 50% low wage	0.36%	0.59%	1.00%	0.69%	0.51%	1.15%	0.44%	0.67%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2011 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(2011) 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, 2011**

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	8.1	6.1	9.1	9.6	9.7	8.7	7.3	9.0
Industry group **								
Agric., fish., forest.	6.1	4.6	7.8	8.7	9.6	10.2	5.5	9.9
Mining and manufacturing	8.6	6.7	10.3	10.3	9.5	7.3	8.7	8.6
Construction	9.0	7.6	11.2	11.2	11.3	7.7	8.8	10.5
Utilities and transp.	7.8	6.2	9.3	10.2	9.4	6.9	7.8	7.8
Wholesale trade	7.8	5.5	9.0	10.2	9.8	7.2	7.1	8.7
Fin. svcs. and real estate	6.8	5.6	7.5	8.1	8.2	6.5	6.3	7.0
Retail trade	10.7	6.4	11.5	12.1	12.2	11.9	8.3	12.0
Professional services	7.0	6.2	8.2	7.7	8.7	6.2	6.9	7.2
Other services	8.3	5.5	8.2	9.6	10.3	10.2	6.8	10.1
Ownership								
For profit, incorporated	8.6	6.5	9.8	10.2	10.0	8.9	7.8	9.3
For profit, unincorporated	7.6	6.3	8.2	9.7	9.1	7.9	7.1	8.4
Nonprofit	5.9	3.0	5.5	5.9	8.8	7.0	4.1	7.9
Age of firm								
Less than 5 years	6.5	5.5	8.3	10.0	8.2	6.1	6.3	8.7
5-9 years	7.7	6.3	9.5	9.5	9.4	13.4	7.3	9.9
10-19 years	7.6	5.9	9.3	9.5	9.8	9.4	7.1	9.6
20 or more years	8.6	6.6	8.9	9.5	9.7	8.6	7.8	9.0
Multi/single status								
2 or more locations	9.0	9.2	8.9	9.3	9.8	8.7	9.2	9.0
1 location only	7.3	6.1	9.1	9.7	8.5	8.6	7.2	9.2
Percent full-time employees								
Less than 25%	7.8	4.8	6.9	8.8	9.0	9.6	5.9	9.4
25-49 %	9.1	5.7	8.2	10.4	10.3	10.4	7.3	10.3
50-74 %	9.4	7.0	9.0	9.2	10.3	11.6	7.6	11.2
75% or more	7.8	6.1	9.3	9.6	9.5	7.6	7.4	8.4
Union presence								
No union employees	8.2	6.1	9.0	9.6	9.7	9.3	7.3	9.4
Has union employees	6.8	6.5	8.6	9.0	10.2	6.1	7.2	6.7
Unknown	9.3	5.1	11.5	8.9	9.0	9.6	7.3	9.5
Percent low wage employees								
50% or more low wage	9.4	5.6	9.9	10.6	11.5	10.5	7.4	10.7
Less than 50% low wage	7.7	6.3	8.9	9.2	8.7	7.7	7.3	8.1

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2011 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(2011) 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, 2011**

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	0.08	0.16	0.19	0.20	0.17	0.15	0.12	0.11
Industry group **								
Agric., fish., forest.	1.08	1.30	2.21	2.51	2.57	1.84	1.08	1.23
Mining and manufacturing	0.29	0.54	0.71	0.52	0.38	0.40	0.41	0.21
Construction	0.31	0.59	0.50	0.65	1.48	0.42	0.32	0.79
Utilities and transp.	0.29	1.08	0.82	1.06	1.19	0.48	0.85	0.47
Wholesale trade	0.27	0.75	0.54	0.59	0.89	0.41	0.43	0.41
Fin. svcs. and real estate	0.16	0.44	0.84	0.35	0.27	0.17	0.36	0.14
Retail trade	0.22	0.51	0.66	0.63	0.35	0.24	0.43	0.23
Professional services	0.12	0.19	0.29	0.36	0.31	0.31	0.17	0.17
Other services	0.15	0.39	0.55	0.30	0.32	0.34	0.28	0.22
Ownership								
For profit, incorporated	0.10	0.18	0.17	0.24	0.21	0.16	0.13	0.13
For profit, unincorporated	0.13	0.32	0.46	0.42	0.35	0.29	0.23	0.22
Nonprofit	0.14	0.37	0.47	0.36	0.20	0.41	0.22	0.21
Age of firm								
Less than 5 years	0.26	0.36	0.67	0.61	0.73	1.39	0.27	0.76
5-9 years	0.12	0.32	0.52	0.35	0.63	2.11	0.12	0.36
10-19 years	0.17	0.35	0.20	0.29	0.45	0.45	0.22	0.23
20 or more years	0.12	0.32	0.31	0.28	0.19	0.15	0.21	0.12
Multi/single status								
2 or more locations	0.10	1.40	0.54	0.26	0.20	0.15	0.30	0.11
1 location only	0.12	0.17	0.22	0.32	0.38	1.72	0.12	0.25
Percent full-time employees								
Less than 25%	0.28	0.64	1.20	0.90	0.71	0.33	0.37	0.32
25-49 %	0.33	1.19	1.10	0.58	0.37	0.55	0.62	0.35
50-74 %	0.19	0.53	0.48	0.43	0.40	0.29	0.38	0.25
75% or more	0.08	0.23	0.15	0.24	0.25	0.13	0.13	0.12
Union presence								
No union employees	0.08	0.14	0.17	0.23	0.18	0.17	0.09	0.12
Has union employees	0.28	0.96	0.94	1.29	0.68	0.31	0.89	0.29
Unknown	0.36	1.50	2.64	2.00	0.75	0.43	0.84	0.39
Percent low wage employees								
50% or more low wage	0.14	0.40	0.42	0.41	0.23	0.19	0.27	0.15
Less than 50% low wage	0.10	0.15	0.21	0.30	0.16	0.17	0.11	0.14

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2011 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.h(2011) Percent of private-sector establishments that offer health insurance by health insurance offers to retirees by selected characteristics: United States, 2011**

<b>Characteristics</b>	<b>Insurance to retirees under 65</b>	<b>Insurance to retirees 65 and over</b>
United States	13.1%	11.9%
<b>Firm size</b>		
Less than 50 employees	1.6%	2.5%
50+ employees	25.6%	22.1%
Less than 10 employees	1.6%	2.5%
10-24 employees	1.0%	2.3%
25-99 employees	3.1%	3.7%
100-999 employees	6.8%	6.5%
1000+ employees	37.7%	31.9%
<b>Industry group **</b>		
Agric., fish., forest.	2.8% *	4.0% *
Mining and manufacturing	8.4%	8.6%
Construction	3.0%	3.6%
Utilities and transp.	29.0%	23.3%
Wholesale trade	9.1%	7.8%
Fin. svcs. and real estate	28.1%	25.7%
Retail trade	14.1%	10.0%
Professional services	11.1%	10.6%
Other services	8.0%	8.9%
<b>Ownership</b>		
For profit, incorporated	14.1%	12.3%
For profit, unincorporated	11.3%	10.9%
Nonprofit	8.3%	9.9%
<b>Age of firm</b>		
Less than 5 years	0.8% *	1.5% *
5-9 years	2.1%	2.0% *
10-19 years	1.9%	2.3%
20 or more years	19.8%	17.7%
<b>Multi/single status</b>		
2 or more locations	25.9%	22.3%
1 location only	1.6%	2.6%
<b>Percent full-time employees</b>		
Less than 25%	6.2%	6.5%
25-49 %	11.5%	9.4%
50-74 %	10.5%	7.5%
75% or more	14.3%	13.4%
<b>Union presence</b>		
No union employees	8.1%	7.7%
Has union employees	50.6%	43.9%
Unknown	23.9%	20.5%
<b>Percent low wage employees</b>		
50% or more low wage	10.5%	9.2%
Less than 50% low wage	14.0%	12.9%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2011 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.

Retiree estimates for years prior to 2011 are provided in Table I.A.2.e for those earlier years.

**Table I.A.2.h(2011) Standard error for percent of private-sector establishments that offer health insurance by health insurance offers to retirees by selected characteristics: United States, 2011**

<b>Characteristics</b>	<b>Insurance to retirees under 65</b>	<b>Insurance to retirees 65 and over</b>
United States	0.33%	0.32%
<b>Firm size</b>		
Less than 50 employees	0.19%	0.15%
50+ employees	0.58%	0.56%
Less than 10 employees	0.29%	0.22%
10-24 employees	0.22%	0.35%
25-99 employees	0.43%	0.43%
100-999 employees	0.24%	0.40%
1000+ employees	0.89%	0.91%
<b>Industry group **</b>		
Agric., fish., forest.	1.12% *	1.75% *
Mining and manufacturing	0.88%	1.37%
Construction	0.69%	0.96%
Utilities and transp.	2.22%	1.97%
Wholesale trade	0.63%	0.62%
Fin. svcs. and real estate	1.44%	1.57%
Retail trade	0.79%	0.68%
Professional services	0.67%	0.60%
Other services	0.64%	0.79%
<b>Ownership</b>		
For profit, incorporated	0.42%	0.40%
For profit, unincorporated	1.07%	1.08%
Nonprofit	0.68%	0.80%
<b>Age of firm</b>		
Less than 5 years	0.30% *	0.82% *
5-9 years	0.51%	0.68% *
10-19 years	0.26%	0.35%
20 or more years	0.45%	0.34%
<b>Multi/single status</b>		
2 or more locations	0.58%	0.55%
1 location only	0.19%	0.19%
<b>Percent full-time employees</b>		
Less than 25%	1.11%	0.86%
25-49 %	1.17%	1.29%
50-74 %	1.03%	0.99%
75% or more	0.37%	0.34%
<b>Union presence</b>		
No union employees	0.34%	0.40%
Has union employees	2.23%	2.68%
Unknown	1.46%	1.11%
<b>Percent low wage employees</b>		
50% or more low wage	0.82%	0.70%
Less than 50% low wage	0.27%	0.25%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2011 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.

Retiree estimates for years prior to 2011 are provided in Table I.A.2.e for those earlier years.

**Table I.B.1(2011) Number of private-sector employees by firm size and selected characteristics: United States, 2011**

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	108,244,171	12,525,298	9,657,500	15,521,610	19,497,225	51,042,538	29,717,915	78,526,256
Industry group **								
Agric., fish., forest.	1,094,425	303,909	143,668	262,618	209,082	175,147	577,896	516,529
Mining and manufacturing	11,430,189	528,244	704,430	1,720,499	3,000,798	5,476,219	2,049,854	9,380,335
Construction	4,840,737	1,292,988	792,656	1,441,538	786,627	526,928	2,733,746	2,106,991
Utilities and transp.	4,890,067	297,426	249,109	465,848	544,117	3,333,567	808,605	4,081,462
Wholesale trade	5,323,802	589,726	615,455	1,063,068	1,136,391	1,919,161	1,731,885	3,591,916
Fin. svcs. and real estate	10,458,161	918,765	415,990	676,031	1,626,961	6,820,413	1,679,273	8,778,887
Retail trade	14,319,485	1,710,113	1,055,747	1,472,726	1,364,349	8,716,550	3,378,954	10,940,531
Professional services	30,218,985	3,232,815	2,398,548	3,552,805	6,450,167	14,584,650	7,351,662	22,867,323
Other services	25,668,321	3,651,313	3,281,896	4,866,477	4,378,732	9,489,903	9,406,040	16,262,281
Ownership								
For profit, incorporated	76,199,891	8,021,409	6,902,629	10,866,613	12,545,031	37,864,209	20,384,871	55,815,020
For profit, unincorporated	16,455,644	3,631,788	1,904,324	2,878,998	2,601,798	5,438,736	6,912,302	9,543,342
Nonprofit	15,588,636	872,101	850,546	1,776,000	4,350,395	7,739,594	2,420,742	13,167,894
Age of firm								
Less than 5 years	7,509,465	2,756,194	1,622,460	1,745,101	1,167,748	217,962	5,254,610	2,254,855
5-9 years	9,561,016	2,862,641	1,800,908	2,482,717	1,949,811	464,939	5,898,302	3,662,714
10-19 years	14,889,204	3,215,693	2,475,944	3,556,024	3,100,649	2,540,895	7,558,284	7,330,920
20 or more years	76,284,485	3,690,770	3,758,188	7,737,768	13,279,017	47,818,742	11,006,719	65,277,767
Multi/single status								
2 or more locations	64,013,743	93,128	388,457	2,738,324	11,306,114	49,487,720	1,383,811	62,629,932
1 location only	44,230,429	12,432,170	9,269,043	12,783,287	8,191,111	1,554,818	28,334,105	15,896,324
Percent full-time employees								
Less than 25%	9,340,992	2,094,937	1,347,816	1,796,903	1,731,467	2,369,869	4,466,354	4,874,637
25-49 %	9,940,925	1,157,303	1,105,339	1,528,199	1,638,877	4,511,209	3,032,399	6,908,527
50-74 %	16,915,035	2,367,724	1,414,061	2,071,768	2,654,407	8,407,076	4,752,841	12,162,194
75% or more	72,047,219	6,905,334	5,790,284	10,124,741	13,472,474	35,754,385	17,466,321	54,580,898
Union presence								
No union employees	78,569,184	11,897,739	9,102,567	14,227,797	16,731,974	26,609,107	27,987,724	50,581,459
Has union employees	15,884,890	263,722	271,311	928,994	1,826,564	12,594,298	892,401	14,992,489
Unknown	13,790,097	363,837	283,622	364,819	938,686	11,839,133	837,791	12,952,307
Percent low-wage employees								
50% or more low wage	32,240,202	4,699,910	3,405,966	5,179,528	6,303,188	12,651,610	10,633,118	21,607,084
Less than 50% low wage	76,003,969	7,825,388	6,251,533	10,342,083	13,194,037	38,390,928	19,084,798	56,919,171

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2011 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.

Totals may not sum exactly because of rounding.

**Table I.B.1(2011) Standard error for number of private-sector employees by firm size and selected characteristics: United States, 2011**

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	829,843	135,924	134,254	262,239	423,496	605,072	212,541	737,240
Industry group **								
Agric., fish., forest.	75,357	13,232	31,733	30,819	60,327	42,691	44,253	73,539
Mining and manufacturing	210,807	34,776	60,138	92,507	169,264	278,164	75,174	208,714
Construction	288,408	51,443	31,838	150,424	122,611	101,490	80,050	243,284
Utilities and transp.	347,933	22,450	36,893	56,744	64,570	338,679	40,653	336,025
Wholesale trade	192,088	23,164	47,924	103,133	90,591	150,350	55,342	157,209
Fin. svcs. and real estate	476,653	29,919	48,737	49,440	133,276	396,733	44,746	496,551
Retail trade	465,797	53,487	69,754	117,990	137,284	281,431	86,071	452,881
Professional services	626,532	85,384	60,424	132,043	245,247	528,609	121,902	534,859
Other services	331,058	48,312	89,863	119,667	253,546	287,773	109,656	293,103
Ownership								
For profit, incorporated	959,242	106,274	132,222	258,771	298,488	746,385	233,747	881,272
For profit, unincorporated	445,687	110,455	115,129	141,871	188,840	225,887	200,363	305,653
Nonprofit	725,117	43,589	56,553	141,652	331,346	487,063	68,385	698,481
Age of firm								
Less than 5 years	295,947	65,884	76,968	107,000	175,789	52,722	101,597	238,047
5-9 years	414,344	74,878	77,381	173,622	227,584	116,074	154,542	331,354
10-19 years	452,416	124,455	81,671	226,038	226,765	136,891	201,981	347,902
20 or more years	643,058	71,885	127,569	258,752	456,666	669,531	154,021	686,389
Multi/single status								
2 or more locations	668,487	18,462	31,631	91,004	284,574	680,878	67,119	691,423
1 location only	745,343	141,212	131,308	294,349	328,662	275,895	236,306	684,002
Percent full-time employees								
Less than 25%	297,870	61,738	70,850	107,231	107,330	238,809	71,134	321,790
25-49 %	250,042	60,710	35,134	130,588	94,607	264,300	94,641	237,561
50-74 %	589,650	50,579	44,884	163,618	202,365	547,172	115,477	571,003
75% or more	790,984	133,129	129,650	267,413	411,587	517,187	189,470	704,170
Union presence								
No union employees	849,734	117,351	139,244	244,876	353,397	600,492	184,809	732,150
Has union employees	500,263	19,044	37,225	95,661	239,253	438,888	33,079	504,639
Unknown	369,741	20,543	36,448	45,395	108,955	425,040	56,603	368,828
Percent low-wage employees								
50% or more low wage	365,425	83,262	124,231	171,331	132,266	369,942	169,909	420,491
Less than 50% low wage	916,421	111,835	108,015	207,130	399,419	728,515	169,490	934,198

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2011 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.

Totals may not sum exactly because of rounding.

**Table I.B.1.a(2011) Percent of number of private-sector employees by firm size and selected characteristics: United States, 2011**

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	108,244,171	11.6%	8.9%	14.3%	18.0%	47.2%	27.5%	72.5%
Industry group **								
Agric., fish., forest.	1,094,425	27.8%	13.1%	24.0%	19.1%	16.0%	52.8%	47.2%
Mining and manufacturing	11,430,189	4.6%	6.2%	15.1%	26.3%	47.9%	17.9%	82.1%
Construction	4,840,737	26.7%	16.4%	29.8%	16.3%	10.9%	56.5%	43.5%
Utilities and transp.	4,890,067	6.1%	5.1%	9.5%	11.1%	68.2%	16.5%	83.5%
Wholesale trade	5,323,802	11.1%	11.6%	20.0%	21.3%	36.0%	32.5%	67.5%
Fin. svcs. and real estate	10,458,161	8.8%	4.0%	6.5%	15.6%	65.2%	16.1%	83.9%
Retail trade	14,319,485	11.9%	7.4%	10.3%	9.5%	60.9%	23.6%	76.4%
Professional services	30,218,985	10.7%	7.9%	11.8%	21.3%	48.3%	24.3%	75.7%
Other services	25,668,321	14.2%	12.8%	19.0%	17.1%	37.0%	36.6%	63.4%
Ownership								
For profit, incorporated	76,199,891	10.5%	9.1%	14.3%	16.5%	49.7%	26.8%	73.2%
For profit, unincorporated	16,455,644	22.1%	11.6%	17.5%	15.8%	33.1%	42.0%	58.0%
Nonprofit	15,588,636	5.6%	5.5%	11.4%	27.9%	49.6%	15.5%	84.5%
Age of firm								
Less than 5 years	7,509,465	36.7%	21.6%	23.2%	15.6%	2.9%	70.0%	30.0%
5-9 years	9,561,016	29.9%	18.8%	26.0%	20.4%	4.9%	61.7%	38.3%
10-19 years	14,889,204	21.6%	16.6%	23.9%	20.8%	17.1%	50.8%	49.2%
20 or more years	76,284,485	4.8%	4.9%	10.1%	17.4%	62.7%	14.4%	85.6%
Multi/single status								
2 or more locations	64,013,743	0.1%	0.6%	4.3%	17.7%	77.3%	2.2%	97.8%
1 location only	44,230,429	28.1%	21.0%	28.9%	18.5%	3.5%	64.1%	35.9%
Percent full-time employees								
Less than 25%	9,340,992	22.4%	14.4%	19.2%	18.5%	25.4%	47.8%	52.2%
25-49 %	9,940,925	11.6%	11.1%	15.4%	16.5%	45.4%	30.5%	69.5%
50-74 %	16,915,035	14.0%	8.4%	12.2%	15.7%	49.7%	28.1%	71.9%
75% or more	72,047,219	9.6%	8.0%	14.1%	18.7%	49.6%	24.2%	75.8%
Union presence								
No union employees	78,569,184	15.1%	11.6%	18.1%	21.3%	33.9%	35.6%	64.4%
Has union employees	15,884,890	1.7%	1.7%	5.8%	11.5%	79.3%	5.6%	94.4%
Unknown	13,790,097	2.6%	2.1%	2.6%	6.8%	85.9%	6.1%	93.9%
Percent low-wage employees								
50% or more low wage	32,240,202	14.6%	10.6%	16.1%	19.6%	39.2%	33.0%	67.0%
Less than 50% low wage	76,003,969	10.3%	8.2%	13.6%	17.4%	50.5%	25.1%	74.9%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2011 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.

Percents may not add to 100% because of rounding.

**Table I.B.1.a(2011) Standard error for percent of number of private employees by firm size and selected characteristics: United States, 2011**

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	829,843	0.11%	0.12%	0.23%	0.33%	0.42%	0.20%	0.20%
Industry group **								
Agric., fish., forest.	75,357	2.20%	2.92%	3.12%	4.65%	3.11%	4.47%	4.47%
Mining and manufacturing	210,807	0.32%	0.54%	0.75%	1.71%	1.89%	0.67%	0.67%
Construction	288,408	0.98%	1.18%	2.14%	1.74%	1.94%	2.42%	2.42%
Utilities and transp.	347,933	0.83%	0.68%	1.45%	1.30%	2.74%	1.22%	1.22%
Wholesale trade	192,088	0.50%	0.98%	1.30%	1.85%	2.24%	0.81%	0.81%
Fin. svcs. and real estate	476,653	0.48%	0.66%	0.45%	0.77%	1.20%	1.07%	1.07%
Retail trade	465,797	0.46%	0.49%	0.57%	0.70%	0.73%	0.81%	0.81%
Professional services	626,532	0.29%	0.16%	0.53%	0.75%	0.97%	0.30%	0.30%
Other services	331,058	0.25%	0.33%	0.46%	0.89%	1.02%	0.45%	0.45%
Ownership								
For profit, incorporated	959,242	0.12%	0.20%	0.36%	0.30%	0.52%	0.34%	0.34%
For profit, unincorporated	445,687	0.40%	0.57%	0.92%	1.07%	0.88%	0.69%	0.69%
Nonprofit	725,117	0.43%	0.24%	0.86%	1.52%	1.82%	0.67%	0.67%
Age of firm								
Less than 5 years	295,947	1.47%	0.57%	1.22%	1.89%	0.66%	1.99%	1.99%
5-9 years	414,344	1.17%	0.78%	1.48%	1.86%	1.02%	2.01%	2.01%
10-19 years	452,416	0.44%	0.79%	1.06%	1.02%	1.07%	1.17%	1.17%
20 or more years	643,058	0.10%	0.16%	0.36%	0.56%	0.57%	0.25%	0.25%
Multi/single status								
2 or more locations	668,487	0.03%	0.05%	0.12%	0.46%	0.43%	0.11%	0.11%
1 location only	745,343	0.50%	0.36%	0.47%	0.50%	0.59%	1.01%	1.01%
Percent full-time employees								
Less than 25%	297,870	1.02%	0.80%	1.06%	1.12%	1.86%	1.89%	1.89%
25-49 %	250,042	0.51%	0.54%	1.20%	1.06%	1.88%	0.99%	0.99%
50-74 %	589,650	0.63%	0.39%	0.87%	1.43%	1.81%	1.09%	1.09%
75% or more	790,984	0.15%	0.16%	0.41%	0.46%	0.41%	0.25%	0.25%
Union presence								
No union employees	849,734	0.15%	0.19%	0.34%	0.34%	0.51%	0.28%	0.28%
Has union employees	500,263	0.11%	0.24%	0.59%	1.39%	1.29%	0.29%	0.29%
Unknown	369,741	0.16%	0.26%	0.32%	0.90%	1.02%	0.42%	0.42%
Percent low-wage employees								
50% or more low wage	365,425	0.35%	0.34%	0.63%	0.31%	0.84%	0.68%	0.68%
Less than 50% low wage	916,421	0.17%	0.19%	0.27%	0.45%	0.49%	0.38%	0.38%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2011 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.

Percents may not add to 100% because of rounding.

**Table I.B.2(2011) Percent of private-sector employees in establishments that offer health insurance by firm size and selected characteristics: United States, 2011**

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	85.3%	36.0%	62.7%	80.6%	94.4%	99.5%	54.7%	96.8%
Industry group **								
Agric., fish., forest.	45.6%	20.4%	36.8% *	34.8%	70.3%	83.0%	26.6%	66.8%
Mining and manufacturing	94.3%	50.3%	78.5%	92.1%	96.7%	100.0%	76.2%	98.2%
Construction	75.5%	38.8%	74.9%	88.3%	96.5%	99.7%	61.2%	94.0%
Utilities and transp.	91.7%	33.3%	71.9%	81.7%	90.3%	100.0%	60.4%	97.9%
Wholesale trade	91.6%	51.2%	81.4%	97.2%	98.9%	99.9%	75.2%	99.6%
Fin. svcs. and real estate	93.9%	41.7%	84.7%	97.1%	99.1%	100.0%	63.3%	99.8%
Retail trade	87.0%	29.5%	59.9%	89.1%	95.0%	99.9%	48.7%	98.8%
Professional services	89.1%	44.1%	74.4%	87.4%	95.3%	99.2%	62.9%	97.6%
Other services	73.2%	26.5%	42.9%	63.1%	89.9%	99.1%	39.7%	92.6%
Ownership								
For profit, incorporated	86.4%	40.0%	64.6%	81.2%	93.2%	99.4%	58.1%	96.7%
For profit, unincorporated	71.4%	25.4%	51.2%	71.1%	91.7%	99.6%	40.4%	93.9%
Nonprofit	94.4%	43.4%	73.2%	92.2%	99.5%	100.0%	66.2%	99.5%
Age of firm								
Less than 5 years	49.0%	25.2%	47.6%	60.6%	83.5%	82.0%	36.3%	78.5%
5-9 years	59.3%	30.5%	51.9%	70.3%	84.9%	98.9%	44.5%	83.1%
10-19 years	72.7%	37.8%	63.2%	78.8%	90.0%	96.4%	55.5%	90.4%
20 or more years	94.5%	46.7%	74.1%	89.2%	97.8%	99.8%	68.3%	99.0%
Multi/single status								
2 or more locations	98.5%	54.2%	76.8%	90.5%	96.6%	99.6%	81.5%	98.9%
1 location only	66.1%	35.9%	62.1%	78.5%	91.4%	96.2%	53.3%	88.8%
Percent full-time employees								
Less than 25%	52.5%	8.9%	22.6%	44.4%	78.8%	95.0%	19.5%	82.8%
25-49 %	79.6%	28.7%	46.5%	69.0%	91.8%	99.9%	43.7%	95.3%
50-74 %	81.8%	31.2%	50.0%	70.7%	96.2%	99.7%	43.0%	97.0%
75% or more	91.1%	47.1%	78.3%	90.8%	96.4%	99.8%	68.7%	98.3%
Union presence								
No union employees	81.2%	36.3%	63.4%	80.3%	94.3%	99.5%	54.9%	95.7%
Has union employees	98.0%	51.6%	78.0%	97.6%	97.9%	99.5%	77.1%	99.3%
Unknown	93.9%	15.9%	26.7%	50.1%	89.3%	99.6%	23.3%	98.5%
Percent low wage employees								
50% or more low wage	71.3%	17.9%	33.9%	59.7%	85.9%	98.8%	30.6%	91.4%
Less than 50% low wage	91.2%	46.9%	78.4%	91.0%	98.5%	99.8%	68.0%	98.9%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2011 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(2011) Standard error for percent of private-sector employees in establishments that offer health insurance by firm size and selected characteristics: United States, 2011**

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	0.18%	0.60%	0.92%	0.87%	0.61%	0.14%	0.44%	0.15%
Industry group **								
Agric., fish., forest.	3.21%	3.29%	11.11%*	10.19%	11.54%	9.10%	4.10%	7.34%
Mining and manufacturing	0.73%	3.18%	3.87%	2.34%	1.30%	0.04%	2.10%	0.48%
Construction	0.89%	1.98%	2.04%	1.64%	1.46%	0.51%	1.21%	0.99%
Utilities and transp.	1.51%	5.22%	3.37%	5.18%	6.12%	0.00%	3.40%	1.66%
Wholesale trade	0.68%	1.80%	2.94%	1.46%	0.71%	0.06%	1.84%	0.23%
Fin. svcs. and real estate	0.43%	1.95%	3.38%	1.09%	0.41%	0.02%	1.32%	0.09%
Retail trade	0.43%	0.75%	4.36%	1.33%	2.22%	0.04%	1.61%	0.28%
Professional services	0.49%	1.17%	0.89%	1.86%	1.57%	0.45%	0.94%	0.48%
Other services	0.73%	0.67%	1.48%	1.64%	1.52%	0.55%	0.87%	0.63%
Ownership								
For profit, incorporated	0.24%	0.80%	1.34%	0.72%	0.74%	0.19%	0.71%	0.24%
For profit, unincorporated	0.69%	0.69%	1.75%	3.45%	1.73%	0.09%	0.75%	0.74%
Nonprofit	0.35%	2.75%	2.63%	1.50%	0.31%	0.00%	1.74%	0.14%
Age of firm								
Less than 5 years	1.95%	1.32%	2.48%	3.58%	4.91%	13.34%	1.33%	3.94%
5-9 years	1.42%	1.09%	2.89%	2.91%	4.21%	2.58%	1.60%	2.42%
10-19 years	0.77%	0.86%	1.62%	1.47%	1.62%	2.14%	1.21%	1.26%
20 or more years	0.11%	1.35%	1.47%	0.45%	0.27%	0.06%	0.70%	0.08%
Multi/single status								
2 or more locations	0.11%	8.69%	3.41%	0.51%	0.41%	0.12%	1.30%	0.09%
1 location only	0.68%	0.56%	0.88%	1.04%	1.37%	2.70%	0.38%	0.76%
Percent full-time employees								
Less than 25%	1.48%	0.98%	2.80%	2.65%	5.07%	2.22%	1.27%	2.61%
25-49 %	1.00%	3.40%	2.71%	4.33%	2.09%	0.12%	1.89%	0.97%
50-74 %	0.61%	1.39%	2.37%	1.41%	1.55%	0.17%	1.15%	0.39%
75% or more	0.17%	0.74%	1.34%	0.60%	0.67%	0.10%	0.49%	0.15%
Union presence								
No union employees	0.25%	0.55%	1.19%	0.92%	0.61%	0.12%	0.50%	0.24%
Has union employees	0.33%	3.42%	4.20%	0.90%	1.12%	0.39%	1.26%	0.34%
Unknown	0.64%	3.15%	5.00%	8.48%	3.94%	0.34%	3.38%	0.46%
Percent low wage employees								
50% or more low wage	0.84%	0.99%	2.05%	1.90%	1.75%	0.51%	0.87%	0.75%
Less than 50% low wage	0.28%	0.70%	0.76%	0.62%	0.46%	0.18%	0.35%	0.25%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2011 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.a(2011) Percent of private-sector employees eligible for health insurance at establishments that offer health insurance by firm size and selected characteristics: United States, 2011**

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	78.0%	82.2%	77.6%	75.2%	75.1%	79.5%	78.7%	77.9%
Industry group **								
Agric., fish., forest.	70.7%	79.4%	66.8%	61.1%	69.4%	75.9%	66.1%	72.8%
Mining and manufacturing	91.9%	85.0%	86.6%	91.3%	91.2%	93.4%	88.0%	92.6%
Construction	79.1%	89.6%	86.4%	76.8%	82.6%	61.5%	87.5%	72.0%
Utilities and transp.	85.9%	92.1%	76.2%	85.8%	84.1%	86.5%	84.8%	86.0%
Wholesale trade	89.0%	90.7%	88.6%	90.0%	87.6%	89.1%	90.3%	88.5%
Fin. svcs. and real estate	91.1%	88.5%	90.7%	93.5%	90.9%	91.1%	91.0%	91.1%
Retail trade	67.5%	74.8%	74.2%	74.2%	70.2%	65.2%	74.9%	66.4%
Professional services	79.9%	83.6%	81.3%	78.9%	73.2%	82.4%	81.3%	79.6%
Other services	62.9%	73.6%	60.5%	53.1%	55.4%	68.5%	61.5%	63.2%
Ownership								
For profit, incorporated	78.9%	83.6%	78.9%	78.1%	77.6%	79.2%	80.2%	78.7%
For profit, unincorporated	75.8%	84.9%	77.5%	69.8%	68.3%	79.5%	79.2%	74.7%
Nonprofit	75.8%	64.5%	68.0%	66.1%	72.1%	81.2%	66.6%	77.0%
Age of firm								
Less than 5 years	75.1%	84.2%	77.9%	65.8%	74.4%	87.2%	79.0%	70.9%
5-9 years	73.3%	83.8%	76.7%	73.2%	64.8%	77.3%	78.4%	69.0%
10-19 years	74.9%	84.4%	77.8%	74.8%	72.5%	71.5%	79.5%	72.1%
20 or more years	79.0%	79.1%	77.7%	77.3%	77.0%	79.9%	78.3%	79.1%
Multi/single status								
2 or more locations	79.2%	88.5%	83.5%	80.5%	77.4%	79.5%	82.6%	79.1%
1 location only	75.6%	82.2%	77.3%	73.9%	71.7%	81.0%	78.4%	72.6%
Percent full-time employees								
Less than 25%	38.5%	46.3%	26.1%	22.4%	25.7%	53.1%	28.6%	40.7%
25-49 %	45.7%	49.5%	41.2%	39.5%	39.7%	49.4%	42.4%	46.4%
50-74 %	69.7%	71.0%	63.6%	61.7%	66.4%	72.5%	66.5%	70.3%
75% or more	86.7%	90.2%	87.3%	86.0%	86.1%	86.6%	88.4%	86.3%
Union presence								
No union employees	77.5%	82.0%	77.7%	75.4%	74.6%	79.3%	78.5%	77.1%
Has union employees	78.5%	88.5%	78.8%	73.9%	78.6%	78.7%	82.9%	78.3%
Unknown	80.3%	84.5%	64.7%	68.2%	76.1%	80.9%	76.0%	80.4%
Percent low wage employees								
50% or more low wage	56.8%	67.3%	54.2%	51.2%	50.3%	60.6%	56.4%	56.9%
Less than 50% low wage	85.1%	85.7%	83.1%	83.1%	85.4%	85.7%	84.3%	85.3%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2011 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(2011) 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, 2011**

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%	0.76%	0.98%	0.68%	0.45%	0.49%	0.57%	0.39%
Industry group **								
Agric., fish., forest.	4.31%	4.60%	9.31%	12.03%	10.22%	8.25%	5.18%	6.73%
Mining and manufacturing	0.53%	1.32%	2.34%	0.64%	1.80%	0.56%	1.10%	0.56%
Construction	1.45%	0.71%	1.98%	2.19%	3.43%	6.47%	1.34%	3.10%
Utilities and transp.	1.71%	2.28%	5.54%	3.80%	4.52%	2.37%	2.54%	1.91%
Wholesale trade	1.62%	1.35%	1.98%	0.89%	4.68%	1.82%	0.91%	2.20%
Fin. svcs. and real estate	0.82%	1.48%	1.30%	0.97%	0.97%	1.28%	0.93%	0.98%
Retail trade	0.74%	1.65%	1.41%	2.20%	1.96%	0.97%	0.92%	0.80%
Professional services	0.68%	0.87%	0.80%	0.79%	1.63%	0.93%	0.86%	0.79%
Other services	0.95%	1.97%	2.51%	1.90%	1.48%	1.48%	1.38%	1.21%
Ownership								
For profit, incorporated	0.46%	0.82%	1.14%	0.69%	1.11%	0.54%	0.62%	0.52%
For profit, unincorporated	0.95%	0.94%	2.03%	3.00%	2.37%	1.68%	1.08%	1.36%
Nonprofit	0.67%	1.42%	3.06%	1.72%	1.40%	0.95%	1.32%	0.79%
Age of firm								
Less than 5 years	1.50%	1.40%	2.43%	3.85%	2.83%	15.71%	1.15%	2.78%
5-9 years	1.85%	1.43%	1.76%	2.28%	3.27%	3.20%	0.95%	2.84%
10-19 years	0.91%	1.20%	1.23%	1.67%	1.71%	2.98%	1.01%	1.35%
20 or more years	0.41%	0.88%	1.31%	0.60%	0.49%	0.60%	0.67%	0.46%
Multi/single status								
2 or more locations	0.48%	3.72%	2.10%	0.78%	1.05%	0.47%	1.43%	0.49%
1 location only	0.55%	0.76%	1.01%	0.84%	1.19%	2.04%	0.64%	0.78%
Percent full-time employees								
Less than 25%	2.50%	3.95%	2.54%	2.40%	2.61%	4.10%	1.52%	2.90%
25-49 %	0.96%	1.29%	2.68%	1.58%	2.74%	1.14%	1.57%	1.12%
50-74 %	0.72%	0.87%	1.51%	1.42%	1.36%	0.78%	0.77%	0.82%
75% or more	0.30%	0.51%	1.02%	0.65%	0.53%	0.43%	0.58%	0.35%
Union presence								
No union employees	0.32%	0.69%	0.95%	0.66%	0.60%	0.37%	0.58%	0.35%
Has union employees	0.82%	4.06%	6.23%	3.01%	2.24%	1.01%	3.58%	0.92%
Unknown	1.69%	6.94%	7.59%	5.51%	4.67%	1.77%	3.23%	1.73%
Percent low wage employees								
50% or more low wage	0.93%	2.13%	2.55%	2.08%	1.08%	1.55%	1.34%	1.01%
Less than 50% low wage	0.43%	0.58%	0.72%	0.59%	0.56%	0.59%	0.45%	0.49%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2011 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)(2011) 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, 2011**

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	76.1%	77.7%	72.8%	74.1%	76.2%	76.8%	74.4%	76.5%
Industry group **								
Agric., fish., forest.	84.9%	93.2%	89.4%	88.9%	79.5%	82.9%	91.3%	82.4%
Mining and manufacturing	85.2%	78.4%	75.4%	80.1%	83.4%	88.9%	78.1%	86.4%
Construction	76.3%	81.4%	74.5%	72.9%	76.6%	81.7%	75.3%	77.3%
Utilities and transp.	83.8%	79.8%	71.0%	74.9%	81.7%	85.8%	72.7%	85.1%
Wholesale trade	82.0%	84.7%	73.6%	78.0%	81.3%	86.2%	78.7%	83.2%
Fin. svcs. and real estate	81.9%	80.2%	80.2%	79.7%	81.9%	82.4%	80.3%	82.1%
Retail trade	64.0%	74.7%	67.5%	69.4%	69.0%	61.3%	70.3%	62.9%
Professional services	78.8%	76.3%	73.4%	75.5%	76.4%	81.4%	75.2%	79.6%
Other services	62.7%	73.6%	68.4%	65.0%	62.4%	60.3%	67.7%	61.5%
Ownership								
For profit, incorporated	75.6%	78.1%	72.8%	74.4%	76.2%	75.8%	74.6%	75.9%
For profit, unincorporated	74.4%	76.7%	71.4%	70.6%	72.5%	76.4%	73.6%	74.6%
Nonprofit	79.8%	75.9%	75.0%	76.5%	77.8%	81.7%	74.7%	80.3%
Age of firm								
Less than 5 years	74.2%	79.5%	71.1%	67.7%	76.8%	83.5%	74.2%	74.3%
5-9 years	73.4%	74.7%	71.9%	72.1%	77.2%	67.0%	72.6%	74.2%
10-19 years	73.3%	78.0%	71.4%	73.7%	73.2%	71.5%	74.3%	72.6%
20 or more years	76.8%	78.2%	74.3%	75.5%	76.6%	77.1%	75.2%	77.0%
Multi/single status								
2 or more locations	76.5%	76.5%	76.0%	76.6%	75.0%	76.8%	75.8%	76.5%
1 location only	75.2%	77.7%	72.6%	73.4%	77.9%	77.2%	74.3%	76.3%
Percent full-time employees								
Less than 25%	43.8%	72.0%	60.9%	52.4%	50.2%	37.5%	62.7%	40.9%
25-49 %	58.1%	69.5%	59.2%	61.5%	59.3%	56.2%	62.3%	57.4%
50-74 %	66.6%	76.0%	69.1%	66.4%	66.6%	65.7%	69.3%	66.2%
75% or more	79.9%	78.6%	74.2%	76.1%	79.3%	82.0%	76.0%	80.8%
Union presence								
No union employees	74.6%	77.3%	72.3%	73.1%	75.5%	74.8%	73.8%	74.9%
Has union employees	81.9%	90.1%	85.6%	85.6%	82.7%	81.4%	87.3%	81.7%
Unknown	76.3%	75.0%	71.9%	76.3%	74.2%	76.4%	74.6%	76.3%
Percent low wage employees								
50% or more low wage	59.2%	74.4%	60.3%	60.6%	62.6%	56.5%	63.5%	58.5%
Less than 50% low wage	79.9%	78.3%	74.7%	76.8%	79.5%	81.5%	76.3%	80.7%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2011 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)(2011) 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, 2011**

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%	0.74%	0.60%	0.50%	0.78%	0.43%	0.36%	0.33%
Industry group **								
Agric., fish., forest.	2.45%	2.50%	10.12%	13.67%	9.62%	3.65%	2.32%	3.19%
Mining and manufacturing	0.58%	3.14%	2.24%	1.21%	1.36%	0.76%	1.73%	0.65%
Construction	1.29%	1.56%	1.83%	2.42%	3.09%	2.25%	1.32%	2.14%
Utilities and transp.	1.01%	3.22%	4.40%	4.03%	2.64%	1.24%	2.66%	1.07%
Wholesale trade	1.26%	2.31%	2.29%	1.57%	2.04%	2.57%	1.09%	1.69%
Fin. svcs. and real estate	0.88%	2.12%	1.96%	1.68%	0.94%	1.47%	1.34%	1.03%
Retail trade	0.78%	1.51%	1.55%	1.48%	1.64%	1.00%	0.91%	0.85%
Professional services	0.65%	0.99%	0.90%	1.61%	0.64%	0.90%	0.68%	0.74%
Other services	0.60%	1.65%	1.45%	1.60%	2.76%	1.34%	1.30%	0.74%
Ownership								
For profit, incorporated	0.22%	0.97%	0.61%	0.51%	0.83%	0.27%	0.38%	0.25%
For profit, unincorporated	0.69%	1.97%	1.62%	2.03%	1.77%	1.19%	1.30%	0.88%
Nonprofit	0.78%	2.53%	1.68%	1.43%	0.71%	1.19%	1.15%	0.83%
Age of firm								
Less than 5 years	1.22%	1.52%	1.43%	3.93%	3.46%	12.65%	1.75%	1.84%
5-9 years	1.05%	2.66%	1.54%	1.37%	2.05%	5.39%	0.89%	1.45%
10-19 years	0.72%	1.75%	1.62%	1.36%	1.83%	1.94%	0.98%	1.15%
20 or more years	0.32%	0.84%	0.76%	0.69%	0.87%	0.43%	0.66%	0.33%
Multi/single status								
2 or more locations	0.38%	2.99%	2.46%	1.36%	1.00%	0.41%	2.19%	0.39%
1 location only	0.32%	0.73%	0.65%	0.57%	0.84%	2.23%	0.33%	0.58%
Percent full-time employees								
Less than 25%	2.04%	4.90%	5.02%	5.25%	3.58%	3.02%	4.05%	2.52%
25-49 %	1.18%	2.89%	3.41%	1.36%	2.58%	1.72%	2.09%	1.48%
50-74 %	0.71%	1.92%	2.02%	2.68%	2.93%	1.16%	1.86%	0.74%
75% or more	0.27%	0.75%	0.75%	0.52%	0.45%	0.47%	0.51%	0.33%
Union presence								
No union employees	0.38%	0.79%	0.74%	0.45%	0.86%	0.84%	0.39%	0.46%
Has union employees	0.67%	4.23%	3.65%	2.69%	1.72%	0.77%	2.04%	0.69%
Unknown	0.47%	8.74%	6.98%	3.37%	4.63%	0.50%	4.72%	0.48%
Percent low wage employees								
50% or more low wage	0.63%	1.39%	1.32%	1.82%	1.65%	1.27%	1.15%	0.80%
Less than 50% low wage	0.30%	0.88%	0.62%	0.68%	0.70%	0.49%	0.42%	0.36%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2011 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(2011) 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, 2011**

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	59.4%	63.9%	56.5%	55.7%	57.2%	61.1%	58.6%	59.6%
Industry group **								
Agric., fish., forest.	60.1%	74.0%	59.7%	54.3%	55.2%	62.9%	60.3%	60.0%
Mining and manufacturing	78.4%	66.7%	65.3%	73.2%	76.0%	83.0%	68.7%	80.0%
Construction	60.4%	72.9%	64.4%	56.0%	63.3%	50.3%	65.9%	55.7%
Utilities and transp.	72.0%	73.5%	54.1%	64.3%	68.7%	74.2%	61.7%	73.2%
Wholesale trade	72.9%	76.8%	65.3%	70.2%	71.2%	76.8%	71.1%	73.6%
Fin. svcs. and real estate	74.7%	71.0%	72.7%	74.5%	74.4%	75.0%	73.1%	74.8%
Retail trade	43.2%	55.8%	50.1%	51.5%	48.4%	40.0%	52.6%	41.8%
Professional services	63.0%	63.8%	59.7%	59.5%	55.9%	67.0%	61.1%	63.4%
Other services	39.5%	54.2%	41.4%	34.5%	34.6%	41.3%	41.7%	38.9%
Ownership								
For profit, incorporated	59.7%	65.3%	57.5%	58.1%	59.1%	60.0%	59.9%	59.7%
For profit, unincorporated	56.4%	65.2%	55.3%	49.3%	49.6%	60.7%	58.2%	55.8%
Nonprofit	60.5%	49.0%	51.0%	50.5%	56.1%	66.4%	49.7%	61.8%
Age of firm								
Less than 5 years	55.8%	66.9%	55.4%	44.5%	57.2%	72.9%	58.6%	52.7%
5-9 years	53.8%	62.6%	55.1%	52.8%	50.1%	51.8%	56.9%	51.2%
10-19 years	54.9%	65.9%	55.5%	55.1%	53.1%	51.1%	59.1%	52.3%
20 or more years	60.7%	61.9%	57.7%	58.4%	59.0%	61.6%	58.9%	60.9%
Multi/single status								
2 or more locations	60.6%	67.7%	63.5%	61.6%	58.1%	61.0%	62.6%	60.5%
1 location only	56.9%	63.8%	56.1%	54.2%	55.9%	62.5%	58.3%	55.4%
Percent full-time employees								
Less than 25%	16.9%	33.4%	15.9%	11.7%	12.9%	19.9%	18.0%	16.7%
25-49 %	26.6%	34.4%	24.4%	24.3%	23.5%	27.8%	26.5%	26.6%
50-74 %	46.5%	54.0%	43.9%	41.0%	44.2%	47.7%	46.1%	46.5%
75% or more	69.3%	70.9%	64.8%	65.4%	68.3%	71.0%	67.2%	69.7%
Union presence								
No union employees	57.8%	63.4%	56.2%	55.1%	56.3%	59.3%	58.0%	57.8%
Has union employees	64.3%	79.8%	67.4%	63.3%	65.0%	64.1%	72.4%	64.0%
Unknown	61.3%	63.4%	46.5%	52.0%	56.5%	61.8%	56.7%	61.3%
Percent low wage employees								
50% or more low wage	33.6%	50.1%	32.7%	31.0%	31.5%	34.2%	35.8%	33.3%
Less than 50% low wage	68.0%	67.0%	62.1%	63.8%	67.9%	69.8%	64.3%	68.8%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2011 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(2011) 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, 2011**

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%	0.80%	0.77%	0.69%	0.67%	0.42%	0.47%	0.32%
Industry group **								
Agric., fish., forest.	3.70%	4.99%	8.26%	11.41%	8.49%	6.39%	5.03%	5.71%
Mining and manufacturing	0.65%	3.39%	2.99%	1.20%	1.79%	0.83%	1.92%	0.75%
Construction	1.58%	1.31%	2.27%	2.88%	3.76%	5.76%	1.94%	2.38%
Utilities and transp.	1.75%	3.29%	4.09%	4.58%	4.38%	2.23%	2.78%	1.90%
Wholesale trade	1.98%	2.41%	2.72%	1.42%	4.94%	2.89%	0.97%	2.58%
Fin. svcs. and real estate	1.13%	1.87%	1.85%	1.88%	1.56%	1.81%	0.98%	1.30%
Retail trade	0.65%	1.90%	1.28%	2.29%	1.23%	0.82%	0.88%	0.67%
Professional services	0.62%	1.10%	0.88%	1.59%	1.26%	0.90%	0.71%	0.75%
Other services	0.67%	1.13%	1.87%	1.63%	1.55%	1.40%	1.13%	0.85%
Ownership								
For profit, incorporated	0.37%	1.06%	0.91%	0.71%	1.12%	0.48%	0.56%	0.46%
For profit, unincorporated	0.79%	1.66%	1.62%	2.62%	2.11%	1.67%	0.81%	1.03%
Nonprofit	0.69%	1.49%	2.29%	1.98%	1.34%	0.93%	0.99%	0.81%
Age of firm								
Less than 5 years	1.43%	1.26%	2.51%	3.19%	4.01%	13.51%	1.93%	2.12%
5-9 years	1.32%	2.01%	1.72%	1.70%	2.90%	5.94%	0.57%	2.38%
10-19 years	1.02%	1.31%	1.47%	1.67%	1.96%	2.82%	0.96%	1.43%
20 or more years	0.35%	0.88%	1.11%	0.64%	0.94%	0.52%	0.73%	0.43%
Multi/single status								
2 or more locations	0.40%	2.95%	3.02%	1.03%	0.99%	0.43%	2.14%	0.43%
1 location only	0.51%	0.80%	0.82%	0.81%	1.17%	2.23%	0.46%	0.91%
Percent full-time employees								
Less than 25%	1.20%	3.31%	1.76%	0.98%	1.74%	1.73%	0.77%	1.35%
25-49 %	0.50%	1.13%	1.28%	0.87%	1.29%	0.72%	0.79%	0.64%
50-74 %	0.47%	1.22%	1.75%	1.49%	1.65%	0.84%	1.06%	0.47%
75% or more	0.24%	0.92%	0.74%	0.75%	0.59%	0.44%	0.68%	0.32%
Union presence								
No union employees	0.27%	0.74%	0.82%	0.68%	0.87%	0.65%	0.49%	0.33%
Has union employees	0.73%	5.09%	6.34%	2.55%	2.79%	0.95%	4.24%	0.81%
Unknown	1.35%	9.72%	9.22%	5.83%	5.22%	1.46%	4.51%	1.38%
Percent low wage employees								
50% or more low wage	0.54%	1.83%	1.46%	1.31%	1.28%	0.85%	0.64%	0.60%
Less than 50% low wage	0.31%	0.81%	0.71%	0.74%	0.55%	0.56%	0.42%	0.41%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2011 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)(2011) 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, 2011**

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	58.5%	11.9%	9.5%	13.2%	35.0%	86.3%	10.8%	68.5%
Industry group **								
Agric., fish., forest.	35.8%	18.2%	3.3% *	51.3% *	20.1% *	61.4%	12.3%	46.3%
Mining and manufacturing	62.8%	8.4%	5.1% *	15.5%	46.5%	89.6%	8.1%	70.8%
Construction	29.0%	13.8%	15.6%	19.1%	34.9%	85.4%	17.3%	40.7%
Utilities and transp.	76.2%	22.1%	3.3% *	17.3% *	50.5%	90.0%	13.2%	82.7%
Wholesale trade	49.9%	7.9% *	9.1%	8.6%	41.7%	90.4%	8.1%	64.6%
Fin. svcs. and real estate	69.2%	11.7% *	10.0% *	10.7%	32.3%	89.5%	10.6%	76.1%
Retail trade	67.8%	14.3%	8.5%	10.2%	43.2%	93.1%	9.1%	79.0%
Professional services	55.8%	9.5%	8.8%	9.5%	28.2%	83.8%	9.0%	65.1%
Other services	48.3%	14.3%	11.2%	16.6%	25.2%	75.2%	13.2%	57.6%
Ownership								
For profit, incorporated	60.1%	11.0%	9.1%	12.8%	38.2%	87.9%	10.3%	71.1%
For profit, unincorporated	49.7%	12.0%	7.2% *	13.3%	28.8%	82.2%	10.6%	62.4%
Nonprofit	57.6%	21.5%	16.0%	15.6%	28.8%	81.9%	15.6%	61.8%
Age of firm								
Less than 5 years	17.9%	8.8%	5.9% *	11.6%	32.7%	48.3% *	8.4%	29.2%
5-9 years	19.1%	12.5%	10.0% *	9.0%	29.3%	56.8%	11.7%	26.1%
10-19 years	31.0%	11.2%	10.0%	12.4%	32.8%	78.9%	10.7%	45.4%
20 or more years	66.8%	13.4%	10.0%	14.6%	36.2%	87.0%	11.1%	73.1%
Multi/single status								
2 or more locations	75.8%	37.0%	14.0%	12.7%	40.6%	86.9%	12.0%	77.0%
1 location only	18.6%	11.6%	9.2%	13.4%	26.4%	68.4%	10.7%	27.5%
Percent full-time employees								
Less than 25%	49.9%	12.9%	14.5%	15.9%	15.4% *	79.5%	13.5%	58.4%
25-49 %	56.2%	15.3%	9.6% *	12.4% *	16.8%	84.8%	12.6%	65.0%
50-74 %	63.2%	16.7%	8.0%	12.7%	32.4%	88.4%	12.1%	71.9%
75% or more	58.1%	10.8%	9.5%	13.3%	36.4%	86.2%	10.5%	68.3%
Union presence								
No union employees	47.8%	10.6%	8.3%	11.4%	33.1%	85.2%	9.3%	60.0%
Has union employees	78.6%	43.9%	33.6%	32.9%	41.4%	88.5%	36.1%	80.8%
Unknown	82.8%	10.2% *	15.3% *	15.6% *	54.6%	86.2%	16.1% *	83.7%
Percent low wage employees								
50% or more low wage	55.4%	12.8%	12.0%	19.0%	30.7%	81.5%	13.7%	62.8%
Less than 50% low wage	59.0%	11.7%	9.2%	12.3%	35.8%	87.1%	10.4%	69.4%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2011 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)(2011) 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, 2011**

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	0.58%	0.92%	0.89%	0.87%	1.25%	0.55%	0.76%	0.64%
<b>Industry group **</b>								
Agric., fish., forest.	8.81%	5.17%	3.26% *	16.16% *	11.07% *	11.08%	2.39%	11.77%
Mining and manufacturing	1.83%	1.83%	2.41% *	2.20%	4.08%	2.04%	1.15%	1.99%
Construction	2.91%	1.79%	2.98%	3.33%	8.53%	5.99%	1.81%	5.70%
Utilities and transp.	2.23%	6.26%	2.22% *	8.30% *	7.80%	2.04%	2.88%	2.01%
Wholesale trade	2.44%	3.00% *	2.26%	2.50%	5.03%	1.61%	1.90%	3.26%
Fin. svcs. and real estate	1.32%	3.87% *	4.06% *	2.21%	4.00%	1.28%	2.94%	1.50%
Retail trade	1.45%	2.67%	2.49%	2.50%	5.25%	0.69%	1.73%	1.49%
Professional services	1.35%	0.88%	2.16%	2.18%	1.96%	1.14%	1.31%	1.37%
Other services	2.58%	2.39%	1.79%	2.57%	4.72%	2.03%	1.56%	2.87%
<b>Ownership</b>								
For profit, incorporated	0.52%	1.01%	1.01%	1.04%	1.72%	0.60%	0.81%	0.44%
For profit, unincorporated	2.61%	1.86%	2.91% *	2.54%	2.96%	3.74%	1.32%	3.39%
Nonprofit	1.59%	2.55%	3.94%	3.04%	2.89%	1.03%	1.38%	1.64%
<b>Age of firm</b>								
Less than 5 years	2.64%	1.88%	2.27% *	2.73%	8.08%	14.51% *	1.37%	5.53%
5-9 years	2.53%	1.68%	3.02% *	1.90%	5.89%	10.65%	1.72%	4.10%
10-19 years	2.09%	1.65%	1.92%	2.21%	2.44%	3.54%	0.91%	2.51%
20 or more years	0.69%	1.78%	1.35%	0.94%	1.75%	0.51%	0.87%	0.76%
<b>Multi/single status</b>								
2 or more locations	0.55%	10.76%	3.13%	1.20%	1.86%	0.54%	2.53%	0.53%
1 location only	1.16%	0.86%	0.86%	1.13%	2.24%	5.94%	0.72%	1.83%
<b>Percent full-time employees</b>								
Less than 25%	4.35%	3.08%	3.32%	3.77%	5.71% *	3.77%	2.23%	4.34%
25-49 %	2.39%	2.93%	3.00% *	4.06% *	3.84%	2.33%	1.88%	2.61%
50-74 %	1.48%	3.00%	1.85%	3.17%	3.50%	1.18%	2.01%	1.14%
75% or more	0.71%	0.90%	1.14%	0.89%	1.51%	0.82%	0.75%	0.76%
<b>Union presence</b>								
No union employees	0.57%	0.95%	0.83%	0.79%	1.36%	0.77%	0.63%	0.62%
Has union employees	1.62%	5.57%	7.45%	5.15%	6.00%	1.04%	3.14%	1.82%
Unknown	1.93%	4.00% *	6.36% *	8.50% *	4.95%	1.83%	5.16% *	1.97%
<b>Percent low wage employees</b>								
50% or more low wage	1.31%	1.81%	2.53%	4.17%	1.10%	1.79%	1.42%	1.31%
Less than 50% low wage	0.70%	0.83%	1.09%	0.67%	1.41%	0.66%	0.85%	0.66%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2011 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(2011) Percent of private-sector employees working in establishments that offer two or more health insurance plans by firm size and selected characteristics: United States, 2011**

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	65.5%	16.7%	27.7%	41.5%	54.1%	84.4%	27.2%	73.7%
Industry group **								
Agric., fish., forest.	36.2%	11.7% *	--	21.9% *	56.0%	48.7%	4.7% *	50.1%
Mining and manufacturing	60.3%	14.5%	22.4%	37.4%	55.7%	75.4%	27.8%	65.8%
Construction	47.4%	18.7%	28.9%	50.7%	52.1%	81.2%	28.8%	63.1%
Utilities and transp.	78.2%	10.6% *	16.5% *	38.3%	43.2%	93.2%	24.6%	84.7%
Wholesale trade	59.4%	20.8%	33.7%	46.6%	54.7%	81.8%	35.0%	68.3%
Fin. svcs. and real estate	75.1%	17.8%	29.3%	48.1%	53.0%	88.5%	29.6%	80.6%
Retail trade	71.8%	14.5%	24.0%	45.8%	48.1%	86.0%	23.7%	79.1%
Professional services	66.6%	17.5%	34.5%	44.8%	53.8%	85.5%	30.9%	73.9%
Other services	60.7%	15.5%	22.1%	32.6%	57.5%	81.6%	21.2%	70.5%
Ownership								
For profit, incorporated	66.4%	16.9%	27.6%	41.2%	54.1%	84.9%	27.5%	74.9%
For profit, unincorporated	61.7%	18.9%	28.6%	45.6%	59.2%	82.1%	27.4%	72.4%
Nonprofit	64.7%	10.1%	26.6%	38.2%	51.4%	83.4%	25.3%	69.5%
Age of firm								
Less than 5 years	44.2%	20.9%	30.5%	42.1%	65.5%	89.8%	27.6%	62.1%
5-9 years	43.7%	19.5%	30.6%	43.4%	58.6%	64.1%	28.2%	57.1%
10-19 years	48.7%	15.8%	28.6%	40.5%	56.9%	77.9%	25.8%	63.2%
20 or more years	70.8%	14.3%	25.4%	41.4%	52.1%	84.9%	27.6%	75.9%
Multi/single status								
2 or more locations	77.2%	17.7%	22.0%	41.7%	53.8%	84.6%	30.7%	78.0%
1 location only	40.3%	16.7%	28.0%	41.5%	54.6%	78.4%	27.0%	54.5%
Percent full-time employees								
Less than 25%	50.4%	14.6% *	15.1% *	19.0%	37.5%	77.0%	10.8%	58.9%
25-49 %	63.9%	12.6% *	17.3%	35.9%	45.9%	85.6%	20.3%	72.7%
50-74 %	67.6%	13.5%	25.8%	39.5%	53.0%	85.3%	24.8%	75.1%
75% or more	66.4%	18.0%	30.0%	44.4%	57.0%	84.5%	29.6%	74.6%
Union presence								
No union employees	58.0%	16.3%	27.1%	40.1%	52.3%	82.6%	26.4%	68.0%
Has union employees	84.0%	26.8%	46.0%	61.5%	64.6%	89.6%	45.4%	85.8%
Unknown	80.3%	24.0% *	23.2% *	30.4% *	65.1%	82.8%	31.7%	81.0%
Percent low wage employees								
50% or more low wage	59.4%	13.5%	15.1%	30.3%	45.6%	79.7%	18.2%	66.2%
Less than 50% low wage	67.5%	17.5%	30.6%	45.2%	57.6%	85.9%	29.5%	76.3%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2011 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.B.2.c(2011) 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, 2011**

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%	0.70%	1.62%	1.43%	1.65%	0.81%	0.90%	0.54%
Industry group **								
Agric., fish., forest.	8.60%	5.17% *	--	9.55% *	15.09%	13.45%	1.88% *	10.84%
Mining and manufacturing	1.75%	3.59%	5.96%	2.94%	2.98%	3.03%	3.09%	2.00%
Construction	3.57%	3.46%	2.93%	7.29%	7.76%	5.55%	2.72%	5.11%
Utilities and transp.	2.69%	4.20% *	6.14% *	6.69%	5.69%	2.68%	4.42%	2.65%
Wholesale trade	2.56%	3.27%	3.49%	4.56%	6.31%	4.28%	2.30%	3.55%
Fin. svcs. and real estate	1.13%	2.28%	5.93%	4.34%	4.30%	1.21%	2.71%	1.35%
Retail trade	0.87%	3.27%	3.31%	4.95%	3.78%	1.07%	2.29%	1.07%
Professional services	0.79%	1.33%	2.60%	2.72%	2.82%	0.93%	0.85%	0.99%
Other services	0.88%	1.78%	2.26%	3.31%	2.40%	1.03%	1.95%	0.88%
Ownership								
For profit, incorporated	0.57%	0.88%	1.37%	1.20%	2.52%	0.93%	0.99%	0.69%
For profit, unincorporated	1.73%	1.74%	4.36%	5.06%	2.92%	2.51%	2.60%	1.51%
Nonprofit	1.17%	2.95%	4.92%	4.02%	3.13%	1.69%	3.27%	1.15%
Age of firm								
Less than 5 years	3.01%	1.41%	3.84%	6.47%	5.10%	16.61%	2.38%	5.09%
5-9 years	1.94%	1.99%	3.36%	3.22%	5.66%	8.73%	2.35%	3.04%
10-19 years	1.06%	1.92%	2.51%	2.32%	3.68%	3.72%	1.46%	1.20%
20 or more years	0.42%	1.48%	1.86%	2.06%	1.73%	0.79%	1.09%	0.57%
Multi/single status								
2 or more locations	0.58%	4.79%	5.00%	2.53%	1.42%	0.78%	2.69%	0.59%
1 location only	1.38%	0.71%	1.55%	1.60%	2.42%	4.98%	0.99%	1.66%
Percent full-time employees								
Less than 25%	3.77%	4.98% *	4.58% *	4.21%	5.85%	4.18%	2.59%	4.23%
25-49 %	2.71%	3.78% *	3.75%	3.59%	6.57%	2.78%	2.56%	3.28%
50-74 %	1.52%	1.51%	3.44%	3.83%	3.92%	1.63%	2.39%	1.80%
75% or more	0.68%	1.02%	1.82%	1.68%	2.11%	1.03%	0.99%	0.83%
Union presence								
No union employees	0.50%	0.73%	1.80%	1.41%	1.86%	0.79%	0.96%	0.64%
Has union employees	1.36%	4.61%	7.41%	5.87%	3.97%	1.38%	4.70%	1.35%
Unknown	1.96%	9.80% *	10.70% *	9.77% *	6.01%	2.00%	7.07%	2.03%
Percent low wage employees								
50% or more low wage	0.82%	1.61%	2.66%	1.79%	2.27%	1.73%	1.76%	0.89%
Less than 50% low wage	0.64%	0.71%	1.71%	1.69%	1.83%	0.89%	0.97%	0.86%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2011 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.B.3(2011) Number of full-time private-sector employees by firm size and selected characteristics: United States, 2011**

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	83,535,091	8,473,349	6,814,946	11,672,707	15,316,325	41,257,764	20,804,466	62,730,625
Industry group **								
Agric., fish., forest.	783,811	212,962	111,703	137,881	180,820	140,446	380,413	403,398
Mining and manufacturing	11,075,772	441,680	622,624	1,653,466	2,928,898	5,429,104	1,833,053	9,242,718
Construction	4,445,016	1,066,051	735,583	1,374,535	760,457	508,390	2,417,996	2,027,020
Utilities and transp.	4,153,981	214,129	198,037	420,292	429,786	2,891,737	645,007	3,508,974
Wholesale trade	4,953,046	487,727	544,947	995,507	1,098,201	1,826,665	1,525,120	3,427,926
Fin. svcs. and real estate	9,473,803	688,088	360,697	618,625	1,488,725	6,317,668	1,370,617	8,103,186
Retail trade	9,218,465	1,062,311	711,033	1,114,468	1,040,516	5,290,136	2,237,415	6,981,050
Professional services	23,787,928	2,280,861	1,821,224	2,760,311	4,847,631	12,077,901	5,405,378	18,382,550
Other services	15,643,269	2,019,538	1,709,099	2,597,624	2,541,291	6,775,717	4,989,467	10,653,802
Ownership								
For profit, incorporated	60,334,306	5,832,693	5,034,313	8,591,647	10,142,929	30,732,723	15,051,667	45,282,639
For profit, unincorporated	11,755,174	2,219,950	1,265,663	1,896,041	1,898,924	4,474,596	4,371,175	7,383,999
Nonprofit	11,445,612	420,706	514,971	1,185,018	3,274,472	6,050,444	1,381,624	10,063,988
Age of firm								
Less than 5 years	5,016,636	1,734,068	1,042,808	1,124,539	922,831	192,389	3,290,518	1,726,117
5-9 years	6,527,007	1,926,032	1,190,993	1,736,917	1,309,304	363,761	3,954,954	2,572,053
10-19 years	10,937,483	2,244,717	1,779,101	2,652,310	2,313,954	1,947,401	5,424,577	5,512,906
20 or more years	61,053,965	2,568,532	2,802,044	6,158,942	10,770,236	38,754,212	8,134,417	52,919,548
Multi/single status								
2 or more locations	51,610,179	76,036	293,691	2,181,812	9,005,434	40,053,206	1,101,768	50,508,411
1 location only	31,924,912	8,397,313	6,521,255	9,490,895	6,310,891	1,204,558	19,702,698	12,222,214
Percent full-time employees								
Less than 25%	901,883	82,084	121,236	200,049	200,562	297,953	313,562	588,321
25-49 %	3,681,746	387,542	386,033	572,563	593,248	1,742,359	1,054,283	2,627,463
50-74 %	10,363,609	1,384,378	871,402	1,250,182	1,674,659	5,182,988	2,837,256	7,526,353
75% or more	68,587,853	6,619,345	5,436,275	9,649,913	12,847,856	34,034,464	16,599,365	51,988,488
Union presence								
No union employees	59,078,334	8,043,205	6,414,550	10,629,411	12,988,081	21,003,087	19,535,024	39,543,310
Has union employees	13,268,895	186,267	231,961	830,728	1,561,357	10,458,582	744,615	12,524,280
Unknown	11,187,862	243,877	168,434	212,568	766,887	9,796,095	524,827	10,663,035
Percent low-wage employees								
50% or more low wage	18,039,272	2,330,595	1,654,045	2,749,018	3,686,649	7,618,966	5,222,948	12,816,324
Less than 50% low wage	65,495,819	6,142,754	5,160,901	8,923,689	11,629,676	33,638,798	15,581,518	49,914,301

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2011 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.

Totals may not sum exactly because of rounding.

**Table I.B.3(2011) Standard error for number of full-time private-sector employees by firm size and selected characteristics: United States, 2011**

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	614,300	126,405	115,235	202,834	395,648	505,954	208,223	539,095
Industry group **								
Agric., fish., forest.	57,015	11,280	28,949	29,759	50,533	35,919	26,882	60,559
Mining and manufacturing	207,937	30,037	55,791	86,807	176,829	276,730	73,398	204,864
Construction	285,171	51,897	32,135	141,342	122,936	100,368	74,816	243,630
Utilities and transp.	305,324	14,737	28,238	53,006	58,493	302,451	36,479	300,033
Wholesale trade	175,720	20,861	44,594	100,123	85,682	130,210	56,017	141,162
Fin. svcs. and real estate	429,522	31,073	40,804	46,464	125,615	346,417	41,565	436,387
Retail trade	339,780	42,867	54,191	89,942	116,265	186,371	57,102	332,096
Professional services	534,345	63,419	53,938	124,559	192,272	447,898	91,022	471,034
Other services	266,365	46,210	52,263	86,542	158,127	253,627	82,982	250,268
Ownership								
For profit, incorporated	604,725	94,263	99,145	231,128	286,543	525,545	143,965	578,318
For profit, unincorporated	301,703	70,217	85,955	137,791	122,036	193,279	136,410	203,174
Nonprofit	514,278	17,830	40,059	86,641	236,228	383,542	36,272	492,748
Age of firm								
Less than 5 years	257,022	54,380	57,947	90,844	147,614	53,334	105,975	193,843
5-9 years	279,558	54,882	46,238	108,455	143,471	93,163	117,541	202,065
10-19 years	367,361	102,317	71,291	175,719	185,806	87,754	153,871	288,940
20 or more years	472,486	64,700	92,491	215,359	349,300	468,995	110,044	457,197
Multi/single status								
2 or more locations	468,248	16,026	25,605	83,089	238,166	512,121	61,206	490,991
1 location only	541,711	127,189	101,929	239,033	297,657	210,601	215,740	461,650
Percent full-time employees								
Less than 25%	43,845	6,697	10,828	13,632	20,384	30,061	17,626	45,439
25-49 %	116,161	20,964	11,763	51,310	28,010	114,863	36,138	105,080
50-74 %	364,705	34,885	27,185	101,597	129,096	341,004	75,886	355,874
75% or more	662,175	123,062	123,153	256,392	388,390	436,125	190,581	587,213
Union presence								
No union employees	724,762	113,847	127,867	212,320	319,691	519,474	215,466	571,594
Has union employees	435,043	17,186	36,223	96,794	199,372	383,497	37,948	442,391
Unknown	312,398	18,091	20,382	29,516	87,903	309,477	38,420	302,675
Percent low-wage employees								
50% or more low wage	400,431	51,727	76,076	66,998	134,960	337,157	99,479	410,878
Less than 50% low wage	850,162	115,259	101,984	206,589	394,407	611,179	170,487	828,522

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2011 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.

Totals may not sum exactly because of rounding.

**Table I.B.3.a(2011) Percent of number of full-time private-sector employees by firm size and selected characteristics: United States, 2011**

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	83,535,091	10.1%	8.2%	14.0%	18.3%	49.4%	24.9%	75.1%
Industry group **								
Agric., fish., forest.	783,811	27.2%	14.3%	17.6%	23.1%	17.9%	48.5%	51.5%
Mining and manufacturing	11,075,772	4.0%	5.6%	14.9%	26.4%	49.0%	16.6%	83.4%
Construction	4,445,016	24.0%	16.5%	30.9%	17.1%	11.4%	54.4%	45.6%
Utilities and transp.	4,153,981	5.2%	4.8%	10.1%	10.3%	69.6%	15.5%	84.5%
Wholesale trade	4,953,046	9.8%	11.0%	20.1%	22.2%	36.9%	30.8%	69.2%
Fin. svcs. and real estate	9,473,803	7.3%	3.8%	6.5%	15.7%	66.7%	14.5%	85.5%
Retail trade	9,218,465	11.5%	7.7%	12.1%	11.3%	57.4%	24.3%	75.7%
Professional services	23,787,928	9.6%	7.7%	11.6%	20.4%	50.8%	22.7%	77.3%
Other services	15,643,269	12.9%	10.9%	16.6%	16.2%	43.3%	31.9%	68.1%
Ownership								
For profit, incorporated	60,334,306	9.7%	8.3%	14.2%	16.8%	50.9%	24.9%	75.1%
For profit, unincorporated	11,755,174	18.9%	10.8%	16.1%	16.2%	38.1%	37.2%	62.8%
Nonprofit	11,445,612	3.7%	4.5%	10.4%	28.6%	52.9%	12.1%	87.9%
Age of firm								
Less than 5 years	5,016,636	34.6%	20.8%	22.4%	18.4%	3.8%	65.6%	34.4%
5-9 years	6,527,007	29.5%	18.2%	26.6%	20.1%	5.6%	60.6%	39.4%
10-19 years	10,937,483	20.5%	16.3%	24.2%	21.2%	17.8%	49.6%	50.4%
20 or more years	61,053,965	4.2%	4.6%	10.1%	17.6%	63.5%	13.3%	86.7%
Multi/single status								
2 or more locations	51,610,179	0.1%	0.6%	4.2%	17.4%	77.6%	2.1%	97.9%
1 location only	31,924,912	26.3%	20.4%	29.7%	19.8%	3.8%	61.7%	38.3%
Percent full-time employees								
Less than 25%	901,883	9.1%	13.4%	22.2%	22.2%	33.0%	34.8%	65.2%
25-49 %	3,681,746	10.5%	10.5%	15.6%	16.1%	47.3%	28.6%	71.4%
50-74 %	10,363,609	13.4%	8.4%	12.1%	16.2%	50.0%	27.4%	72.6%
75% or more	68,587,853	9.7%	7.9%	14.1%	18.7%	49.6%	24.2%	75.8%
Union presence								
No union employees	59,078,334	13.6%	10.9%	18.0%	22.0%	35.6%	33.1%	66.9%
Has union employees	13,268,895	1.4%	1.7%	6.3%	11.8%	78.8%	5.6%	94.4%
Unknown	11,187,862	2.2%	1.5%	1.9%	6.9%	87.6%	4.7%	95.3%
Percent low-wage employees								
50% or more low wage	18,039,272	12.9%	9.2%	15.2%	20.4%	42.2%	29.0%	71.0%
Less than 50% low wage	65,495,819	9.4%	7.9%	13.6%	17.8%	51.4%	23.8%	76.2%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2011 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.

Percents may not add to 100% because of rounding.

**Table I.B.3.a(2011) Standard error for percent of number of full-time private-sector employees by firm size and selected characteristics: United States, 2011**

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	614,300	0.12%	0.14%	0.25%	0.42%	0.48%	0.22%	0.22%
Industry group **								
Agric., fish., forest.	57,015	2.91%	4.10%	3.59%	5.84%	3.33%	5.28%	5.28%
Mining and manufacturing	207,937	0.30%	0.50%	0.75%	1.79%	1.94%	0.67%	0.67%
Construction	285,171	0.92%	1.30%	2.19%	1.82%	2.04%	2.53%	2.53%
Utilities and transp.	305,324	0.69%	0.66%	1.56%	1.43%	2.83%	1.46%	1.46%
Wholesale trade	175,720	0.45%	0.95%	1.33%	1.91%	2.16%	0.80%	0.80%
Fin. svcs. and real estate	429,522	0.40%	0.61%	0.44%	0.83%	1.09%	0.90%	0.90%
Retail trade	339,780	0.55%	0.63%	0.62%	0.90%	0.75%	0.90%	0.90%
Professional services	534,345	0.30%	0.21%	0.59%	0.77%	0.96%	0.34%	0.34%
Other services	266,365	0.34%	0.37%	0.46%	0.94%	1.32%	0.60%	0.60%
Ownership								
For profit, incorporated	604,725	0.16%	0.19%	0.41%	0.39%	0.56%	0.29%	0.29%
For profit, unincorporated	301,703	0.39%	0.60%	1.15%	1.11%	1.03%	0.63%	0.63%
Nonprofit	514,278	0.27%	0.25%	0.79%	1.53%	2.07%	0.46%	0.46%
Age of firm								
Less than 5 years	257,022	1.60%	0.59%	1.54%	2.38%	0.98%	2.20%	2.20%
5-9 years	279,558	1.07%	0.82%	1.13%	1.77%	1.23%	1.66%	1.66%
10-19 years	367,361	0.52%	0.87%	1.15%	1.05%	1.02%	1.24%	1.24%
20 or more years	472,486	0.10%	0.13%	0.36%	0.57%	0.53%	0.18%	0.18%
Multi/single status								
2 or more locations	468,248	0.03%	0.05%	0.14%	0.50%	0.46%	0.12%	0.12%
1 location only	541,711	0.45%	0.41%	0.63%	0.71%	0.62%	0.90%	0.90%
Percent full-time employees								
Less than 25%	43,845	0.94%	1.06%	1.66%	1.66%	2.22%	2.51%	2.51%
25-49 %	116,161	0.47%	0.56%	1.25%	0.90%	1.94%	0.99%	0.99%
50-74 %	364,705	0.64%	0.39%	0.90%	1.49%	1.87%	1.12%	1.12%
75% or more	662,175	0.15%	0.16%	0.41%	0.47%	0.43%	0.25%	0.25%
Union presence								
No union employees	724,762	0.13%	0.25%	0.36%	0.47%	0.58%	0.26%	0.26%
Has union employees	435,043	0.12%	0.29%	0.68%	1.40%	1.38%	0.36%	0.36%
Unknown	312,398	0.15%	0.19%	0.25%	0.82%	0.84%	0.33%	0.33%
Percent low-wage employees								
50% or more low wage	400,431	0.48%	0.41%	0.39%	0.63%	1.06%	0.82%	0.82%
Less than 50% low wage	850,162	0.18%	0.20%	0.30%	0.49%	0.51%	0.36%	0.36%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2011 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.

Percents may not add to 100% because of rounding.

**Table I.B.3.b(2011) Percent of private-sector full-time employees at establishments that offer health insurance by firm size and selected characteristics: United States, 2011**

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	89.4%	43.5%	72.5%	87.3%	96.2%	99.7%	63.7%	97.9%
Industry group **								
Agric., fish., forest.	54.2%	23.7%	33.0% *	51.8%	71.9%	96.7%	28.3%	78.5%
Mining and manufacturing	95.2%	54.5%	81.3%	92.3%	97.1%	100.0%	79.0%	98.4%
Construction	78.2%	42.2%	76.9%	88.8%	96.4%	99.7%	64.8%	94.1%
Utilities and transp.	94.0%	42.4%	71.0%	83.6%	100.0%	100.0%	66.2%	99.1%
Wholesale trade	93.3%	56.8%	84.7%	97.7%	98.9%	99.9%	79.2%	99.6%
Fin. svcs. and real estate	95.4%	48.0%	87.7%	97.4%	99.1%	100.0%	69.6%	99.8%
Retail trade	88.9%	35.8%	70.0%	91.1%	97.3%	99.9%	57.1%	99.0%
Professional services	92.0%	50.9%	80.2%	91.8%	96.8%	99.8%	69.6%	98.6%
Other services	80.5%	34.8%	55.8%	72.8%	91.5%	99.1%	49.9%	94.8%
Ownership								
For profit, incorporated	89.9%	46.2%	74.0%	87.3%	95.6%	99.7%	66.0%	97.9%
For profit, unincorporated	79.2%	33.7%	61.6%	81.7%	93.3%	99.8%	50.9%	96.0%
Nonprofit	97.2%	56.7%	84.3%	95.7%	99.7%	100.0%	78.4%	99.7%
Age of firm								
Less than 5 years	59.4%	33.2%	61.7%	72.8%	85.3%	81.8%	47.4%	82.3%
5-9 years	67.1%	37.7%	62.2%	79.7%	89.4%	98.9%	53.8%	87.7%
10-19 years	78.7%	44.7%	71.7%	84.9%	93.3%	98.7%	63.0%	94.1%
20 or more years	96.2%	53.7%	81.3%	93.1%	98.5%	99.9%	75.5%	99.3%
Multi/single status								
2 or more locations	99.1%	57.8%	83.9%	94.2%	98.0%	99.8%	86.6%	99.4%
1 location only	73.7%	43.3%	72.0%	85.7%	93.6%	96.8%	62.4%	92.0%
Percent full-time employees								
Less than 25%	72.7%	26.1%	34.4%	62.3%	86.7%	98.7%	39.5%	90.4%
25-49 %	80.9%	29.1%	47.1%	69.8%	91.9%	99.9%	44.5%	95.6%
50-74 %	82.5%	31.9%	50.7%	71.3%	96.2%	99.7%	43.9%	97.1%
75% or more	91.1%	46.9%	78.6%	90.9%	96.5%	99.8%	68.7%	98.3%
Union presence								
No union employees	86.0%	43.7%	73.0%	86.8%	95.9%	99.7%	63.7%	97.0%
Has union employees	99.0%	65.2%	85.4%	98.3%	99.2%	100.0%	85.0%	99.9%
Unknown	95.9%	20.1%	35.8%	67.3%	94.0%	99.6%	30.9%	99.1%
Percent low wage employees								
50% or more low wage	76.5%	23.0%	41.7%	66.6%	86.7%	99.0%	37.5%	92.4%
Less than 50% low wage	93.0%	51.2%	82.3%	93.6%	99.1%	99.9%	72.5%	99.4%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2011 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.b(2011) Standard error for percent of private-sector full-time employees at establishments that offer health insurance by firm size and selected characteristics: United States, 2011**

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%	0.70%	1.06%	0.67%	0.65%	0.08%	0.41%	0.14%
Industry group **								
Agric., fish., forest.	3.17%	3.88%	13.35% *	13.09%	12.54%	6.95%	3.98%	5.33%
Mining and manufacturing	0.69%	3.33%	4.11%	2.30%	1.13%	0.04%	2.18%	0.47%
Construction	0.80%	1.96%	1.67%	1.75%	1.49%	0.51%	1.12%	0.96%
Utilities and transp.	0.96%	5.88%	3.65%	4.79%	0.03%	0.00%	3.24%	0.62%
Wholesale trade	0.55%	1.57%	2.54%	1.24%	0.74%	0.07%	1.65%	0.24%
Fin. svcs. and real estate	0.31%	1.87%	3.20%	1.12%	0.46%	0.02%	1.44%	0.09%
Retail trade	0.49%	1.16%	3.96%	1.45%	1.61%	0.07%	2.00%	0.25%
Professional services	0.43%	1.38%	0.85%	1.21%	1.35%	0.11%	0.92%	0.33%
Other services	0.62%	0.81%	1.97%	1.54%	1.78%	0.65%	1.09%	0.58%
Ownership								
For profit, incorporated	0.15%	0.81%	1.18%	0.76%	0.62%	0.12%	0.50%	0.18%
For profit, unincorporated	0.39%	0.87%	2.03%	2.82%	1.92%	0.11%	1.00%	0.69%
Nonprofit	0.11%	3.12%	2.51%	1.09%	0.17%	0.00%	0.74%	0.09%
Age of firm								
Less than 5 years	2.10%	1.66%	3.64%	4.21%	5.02%	13.35%	1.67%	4.85%
5-9 years	1.20%	1.31%	3.35%	2.77%	3.72%	2.69%	1.53%	2.05%
10-19 years	0.37%	0.74%	1.87%	1.02%	1.26%	0.66%	1.38%	0.60%
20 or more years	0.09%	1.51%	1.40%	0.45%	0.19%	0.03%	0.65%	0.06%
Multi/single status								
2 or more locations	0.06%	8.98%	2.50%	0.53%	0.34%	0.04%	1.05%	0.06%
1 location only	0.59%	0.65%	1.03%	0.85%	1.32%	2.81%	0.38%	0.83%
Percent full-time employees								
Less than 25%	0.89%	3.07%	3.59%	2.95%	3.95%	0.84%	1.92%	1.50%
25-49 %	0.94%	3.43%	2.78%	4.13%	2.14%	0.09%	1.86%	0.93%
50-74 %	0.62%	1.50%	2.59%	1.51%	1.72%	0.17%	1.23%	0.41%
75% or more	0.16%	0.74%	1.28%	0.58%	0.66%	0.10%	0.45%	0.14%
Union presence								
No union employees	0.14%	0.62%	1.19%	0.77%	0.64%	0.07%	0.42%	0.19%
Has union employees	0.09%	4.28%	4.10%	0.69%	0.37%	0.03%	1.79%	0.06%
Unknown	0.56%	3.61%	5.58%	10.59%	3.73%	0.35%	3.44%	0.36%
Percent low wage employees								
50% or more low wage	1.00%	1.48%	2.78%	1.91%	2.53%	0.50%	1.01%	0.91%
Less than 50% low wage	0.14%	0.76%	0.80%	0.63%	0.17%	0.04%	0.34%	0.07%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2011 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.b.(1)(2011) 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, 2011**

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	88.5%	92.7%	90.6%	88.8%	88.8%	87.7%	91.3%	87.9%
Industry group **								
Agric., fish., forest.	79.2%	90.3%	93.2%	77.7%	73.3%	77.6%	89.5%	75.6%
Mining and manufacturing	93.3%	91.0%	91.9%	94.0%	92.3%	93.9%	92.9%	93.4%
Construction	81.5%	93.8%	89.4%	79.1%	85.1%	62.6%	90.6%	74.1%
Utilities and transp.	90.0%	96.6%	90.7%	89.8%	95.0%	89.0%	92.9%	89.6%
Wholesale trade	92.7%	94.2%	94.9%	94.6%	90.1%	92.5%	95.2%	91.8%
Fin. svcs. and real estate	94.7%	94.9%	98.0%	98.6%	96.4%	93.8%	97.0%	94.4%
Retail trade	84.0%	90.8%	89.3%	91.4%	86.8%	81.1%	90.5%	82.8%
Professional services	89.9%	93.4%	93.5%	92.8%	89.2%	88.7%	93.3%	89.2%
Other services	80.7%	90.4%	82.3%	78.0%	80.4%	80.4%	83.8%	80.0%
Ownership								
For profit, incorporated	88.5%	92.7%	90.2%	89.2%	89.6%	87.4%	91.2%	87.9%
For profit, unincorporated	88.7%	93.5%	92.1%	85.6%	86.2%	89.3%	91.7%	87.7%
Nonprofit	88.2%	89.9%	91.6%	90.4%	87.9%	87.7%	91.1%	87.9%
Age of firm								
Less than 5 years	87.2%	92.8%	89.5%	80.1%	87.1%	95.4%	90.0%	84.2%
5-9 years	89.3%	92.7%	90.4%	87.5%	88.0%	90.7%	90.4%	88.1%
10-19 years	88.5%	93.8%	90.4%	89.4%	87.9%	84.2%	91.7%	86.4%
20 or more years	88.5%	91.8%	91.1%	90.1%	89.2%	87.8%	91.6%	88.1%
Multi/single status								
2 or more locations	88.3%	96.7%	94.6%	92.8%	90.1%	87.6%	93.5%	88.2%
1 location only	89.0%	92.6%	90.4%	87.7%	86.9%	90.6%	91.1%	86.6%
Percent full-time employees								
Less than 25%	87.3%	93.6%	89.0%	85.3%	88.6%	86.7%	89.0%	86.9%
25-49 %	81.5%	92.2%	90.0%	84.8%	82.3%	78.9%	88.1%	80.3%
50-74 %	88.2%	92.9%	89.5%	87.7%	90.2%	87.2%	91.0%	87.8%
75% or more	88.9%	92.7%	90.8%	89.1%	89.0%	88.2%	91.5%	88.3%
Union presence								
No union employees	89.8%	92.7%	91.1%	89.7%	89.7%	89.0%	91.5%	89.2%
Has union employees	83.6%	94.0%	82.6%	78.7%	83.7%	83.9%	87.5%	83.4%
Unknown	88.5%	89.2%	78.9%	85.5%	85.9%	88.8%	86.0%	88.6%
Percent low wage employees								
50% or more low wage	77.8%	86.4%	80.4%	76.9%	75.3%	78.3%	81.2%	77.3%
Less than 50% low wage	90.9%	93.7%	92.3%	91.4%	92.6%	89.8%	93.0%	90.4%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2011 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)(2011) 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, 2011**

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%	0.47%	0.95%	0.55%	0.50%	0.38%	0.52%	0.35%
Industry group **								
Agric., fish., forest.	3.93%	2.94%	10.46%	12.82%	11.00%	8.46%	2.80%	7.03%
Mining and manufacturing	0.54%	1.18%	2.15%	0.59%	1.76%	0.57%	0.93%	0.56%
Construction	1.53%	0.74%	2.24%	2.22%	2.90%	7.37%	1.47%	3.29%
Utilities and transp.	1.87%	1.68%	3.29%	4.23%	1.13%	2.50%	1.49%	2.06%
Wholesale trade	1.75%	1.54%	1.51%	0.89%	4.76%	1.94%	0.82%	2.38%
Fin. svcs. and real estate	0.50%	1.23%	0.61%	0.32%	0.74%	0.80%	0.52%	0.58%
Retail trade	1.23%	1.80%	1.74%	1.49%	1.62%	1.63%	1.28%	1.27%
Professional services	0.34%	0.71%	0.54%	0.61%	1.09%	0.41%	0.40%	0.37%
Other services	0.94%	1.33%	2.61%	2.70%	1.87%	1.53%	1.65%	1.17%
Ownership								
For profit, incorporated	0.42%	0.66%	1.19%	0.62%	0.88%	0.55%	0.62%	0.52%
For profit, unincorporated	0.93%	1.03%	0.83%	2.36%	2.27%	1.10%	0.61%	1.23%
Nonprofit	0.73%	1.86%	1.81%	1.14%	1.44%	0.87%	1.01%	0.78%
Age of firm								
Less than 5 years	1.63%	1.10%	2.02%	3.05%	3.37%	14.68%	1.17%	3.21%
5-9 years	0.65%	1.24%	1.84%	1.70%	1.36%	3.11%	0.75%	1.04%
10-19 years	0.91%	0.74%	1.32%	1.23%	1.75%	2.91%	0.82%	1.44%
20 or more years	0.37%	0.84%	1.33%	0.73%	0.87%	0.44%	0.71%	0.45%
Multi/single status								
2 or more locations	0.43%	5.35%	0.93%	0.86%	0.84%	0.41%	1.10%	0.45%
1 location only	0.40%	0.48%	0.96%	0.58%	1.19%	1.73%	0.56%	0.73%
Percent full-time employees								
Less than 25%	1.05%	2.10%	2.40%	4.54%	1.34%	1.95%	1.86%	1.14%
25-49 %	0.84%	1.99%	2.01%	2.43%	2.91%	1.52%	1.89%	1.02%
50-74 %	0.80%	0.66%	0.67%	1.18%	1.15%	1.23%	0.32%	0.99%
75% or more	0.33%	0.52%	1.05%	0.66%	0.60%	0.44%	0.58%	0.39%
Union presence								
No union employees	0.31%	0.42%	0.86%	0.44%	0.60%	0.37%	0.48%	0.38%
Has union employees	0.74%	1.77%	5.84%	3.45%	2.57%	0.97%	3.37%	0.88%
Unknown	0.89%	6.93%	6.63%	4.56%	4.11%	0.87%	4.22%	0.95%
Percent low wage employees								
50% or more low wage	0.89%	1.70%	3.62%	1.52%	1.90%	1.24%	1.63%	1.06%
Less than 50% low wage	0.37%	0.41%	0.67%	0.53%	0.60%	0.46%	0.36%	0.40%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2011 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).a(2011) 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, 2011**

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	79.2%	79.7%	74.4%	75.6%	78.1%	81.0%	76.2%	79.9%
Industry group **								
Agric., fish., forest.	87.1%	93.8%	90.0%	89.5%	84.2%	84.8%	92.1%	85.1%
Mining and manufacturing	85.5%	78.5%	76.4%	80.3%	83.6%	89.0%	78.5%	86.6%
Construction	76.5%	81.6%	74.5%	73.4%	76.7%	82.0%	75.6%	77.4%
Utilities and transp.	85.0%	79.7%	74.6%	75.2%	82.1%	87.4%	74.2%	86.4%
Wholesale trade	82.3%	84.7%	74.1%	78.3%	81.5%	86.7%	78.9%	83.5%
Fin. svcs. and real estate	83.4%	82.2%	81.6%	80.9%	82.9%	83.9%	81.6%	83.6%
Retail trade	70.7%	77.4%	68.8%	70.4%	69.7%	70.7%	72.2%	70.4%
Professional services	81.1%	77.8%	74.9%	76.9%	77.9%	84.3%	76.8%	82.0%
Other services	68.9%	78.7%	72.3%	69.3%	68.9%	67.2%	72.1%	68.1%
Ownership								
For profit, incorporated	78.8%	79.7%	74.4%	75.6%	78.1%	80.2%	76.1%	79.4%
For profit, unincorporated	77.5%	79.1%	72.7%	73.8%	75.5%	80.0%	75.8%	78.0%
Nonprofit	82.8%	81.3%	77.8%	77.9%	79.8%	85.8%	77.7%	83.4%
Age of firm								
Less than 5 years	75.7%	81.4%	72.8%	70.1%	77.1%	85.0%	76.2%	75.1%
5-9 years	75.5%	76.4%	75.0%	73.9%	79.0%	70.0%	74.8%	76.2%
10-19 years	75.5%	80.4%	72.8%	75.4%	76.4%	73.5%	76.1%	75.1%
20 or more years	80.2%	80.1%	75.6%	76.7%	78.5%	81.5%	76.7%	80.6%
Multi/single status								
2 or more locations	80.3%	76.6%	77.4%	78.3%	77.5%	81.1%	76.7%	80.4%
1 location only	76.8%	79.7%	74.3%	74.8%	79.1%	79.8%	76.1%	77.6%
Percent full-time employees								
Less than 25%	68.9%	88.6%	81.3%	71.2%	67.6%	65.4%	79.2%	66.5%
25-49 %	69.5%	88.3%	68.8%	67.4%	68.1%	69.1%	73.6%	68.6%
50-74 %	72.8%	80.8%	72.7%	71.0%	69.8%	73.3%	73.9%	72.6%
75% or more	80.6%	79.1%	74.8%	76.4%	79.8%	82.9%	76.5%	81.5%
Union presence								
No union employees	77.7%	79.2%	74.0%	74.8%	77.6%	79.6%	75.6%	78.4%
Has union employees	84.6%	92.4%	85.4%	85.7%	83.7%	84.5%	87.6%	84.4%
Unknown	80.2%	77.1%	74.1%	75.9%	75.5%	80.6%	75.6%	80.2%
Percent low wage employees								
50% or more low wage	65.7%	80.8%	64.7%	64.7%	67.1%	64.2%	68.3%	65.2%
Less than 50% low wage	81.8%	79.5%	75.8%	77.6%	80.6%	84.3%	77.4%	82.9%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2011 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).a(2011) 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, 2011**

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	0.24%	0.80%	0.67%	0.44%	0.60%	0.37%	0.39%	0.29%
Industry group **								
Agric., fish., forest.	2.43%	2.32%	9.93%	13.78%	9.97%	4.00%	1.91%	3.53%
Mining and manufacturing	0.56%	3.46%	2.27%	1.22%	1.18%	0.76%	1.74%	0.61%
Construction	1.28%	1.57%	1.71%	2.32%	3.12%	2.23%	1.24%	2.16%
Utilities and transp.	1.23%	3.22%	4.09%	4.14%	2.48%	1.59%	2.71%	1.27%
Wholesale trade	1.26%	2.23%	2.31%	1.55%	2.06%	2.63%	1.06%	1.72%
Fin. svcs. and real estate	0.81%	2.00%	2.00%	1.79%	0.94%	1.36%	1.36%	0.95%
Retail trade	0.57%	1.97%	1.55%	1.78%	1.54%	0.57%	1.02%	0.60%
Professional services	0.54%	0.93%	0.94%	1.49%	0.81%	0.68%	0.75%	0.60%
Other services	0.71%	1.52%	1.48%	1.62%	2.14%	1.18%	1.04%	0.83%
Ownership								
For profit, incorporated	0.21%	0.94%	0.66%	0.50%	0.69%	0.25%	0.41%	0.28%
For profit, unincorporated	0.55%	1.65%	1.64%	1.67%	1.21%	0.99%	1.04%	0.68%
Nonprofit	0.70%	1.86%	1.44%	1.32%	0.78%	1.14%	1.14%	0.75%
Age of firm								
Less than 5 years	1.14%	1.36%	1.30%	3.57%	3.63%	12.90%	1.48%	1.81%
5-9 years	0.81%	2.62%	1.27%	1.34%	1.51%	4.88%	0.81%	1.14%
10-19 years	0.73%	1.89%	1.57%	1.40%	1.85%	1.88%	1.12%	1.12%
20 or more years	0.26%	0.82%	0.81%	0.66%	0.75%	0.39%	0.66%	0.29%
Multi/single status								
2 or more locations	0.33%	3.30%	2.55%	1.26%	0.90%	0.36%	2.15%	0.35%
1 location only	0.27%	0.80%	0.73%	0.51%	0.85%	2.06%	0.33%	0.64%
Percent full-time employees								
Less than 25%	1.29%	3.03%	3.71%	4.16%	2.86%	2.55%	3.32%	1.35%
25-49 %	0.64%	2.20%	3.54%	1.65%	2.09%	1.46%	1.51%	0.98%
50-74 %	0.80%	2.03%	1.71%	2.20%	2.36%	1.17%	1.71%	0.76%
75% or more	0.28%	0.75%	0.73%	0.51%	0.45%	0.50%	0.50%	0.35%
Union presence								
No union employees	0.32%	0.89%	0.79%	0.38%	0.68%	0.71%	0.42%	0.38%
Has union employees	0.65%	3.48%	3.66%	2.80%	1.45%	0.75%	2.09%	0.65%
Unknown	0.60%	8.59%	6.49%	3.70%	4.37%	0.78%	4.44%	0.64%
Percent low wage employees								
50% or more low wage	0.54%	1.83%	1.06%	1.64%	1.68%	1.24%	1.13%	0.66%
Less than 50% low wage	0.26%	0.91%	0.62%	0.57%	0.53%	0.47%	0.40%	0.34%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2011 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)(2011) 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, 2011**

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	70.1%	73.8%	67.4%	67.1%	69.4%	71.0%	69.5%	70.2%
Industry group **								
Agric., fish., forest.	69.0%	84.8%	83.8%	69.5%	61.7%	65.8%	82.4%	64.4%
Mining and manufacturing	79.8%	71.4%	70.2%	75.5%	77.2%	83.6%	73.0%	80.8%
Construction	62.4%	76.6%	66.6%	58.1%	65.3%	51.3%	68.5%	57.4%
Utilities and transp.	76.5%	77.0%	67.7%	67.5%	78.0%	77.8%	68.9%	77.4%
Wholesale trade	76.3%	79.7%	70.3%	74.0%	73.5%	80.2%	75.1%	76.7%
Fin. svcs. and real estate	78.9%	78.0%	79.9%	79.8%	79.9%	78.6%	79.1%	78.9%
Retail trade	59.4%	70.2%	61.4%	64.3%	60.5%	57.3%	65.4%	58.3%
Professional services	72.8%	72.7%	70.0%	71.4%	69.4%	74.8%	71.6%	73.1%
Other services	55.7%	71.2%	59.5%	54.1%	55.3%	54.0%	60.4%	54.5%
Ownership								
For profit, incorporated	69.7%	73.9%	67.1%	67.4%	70.0%	70.2%	69.4%	69.8%
For profit, unincorporated	68.7%	73.9%	67.0%	63.1%	65.1%	71.5%	69.5%	68.4%
Nonprofit	73.0%	73.1%	71.3%	70.5%	70.1%	75.2%	70.8%	73.3%
Age of firm								
Less than 5 years	66.1%	75.5%	65.1%	56.2%	67.2%	81.0%	68.6%	63.2%
5-9 years	67.4%	70.8%	67.9%	64.7%	69.5%	63.5%	67.7%	67.2%
10-19 years	66.8%	75.4%	65.9%	67.4%	67.2%	61.9%	69.8%	64.9%
20 or more years	71.0%	73.6%	68.9%	69.1%	70.0%	71.5%	70.3%	71.0%
Multi/single status								
2 or more locations	70.9%	74.0%	73.1%	72.7%	69.8%	71.0%	71.7%	70.9%
1 location only	68.3%	73.8%	67.1%	65.7%	68.8%	72.3%	69.4%	67.2%
Percent full-time employees								
Less than 25%	60.2%	82.9%	72.3%	60.7%	59.9%	56.7%	70.5%	57.8%
25-49 %	56.6%	81.4%	61.9%	57.2%	56.1%	54.5%	64.8%	55.1%
50-74 %	64.2%	75.0%	65.1%	62.2%	63.0%	64.0%	67.3%	63.7%
75% or more	71.6%	73.3%	67.9%	68.1%	71.0%	73.1%	70.0%	72.0%
Union presence								
No union employees	69.7%	73.4%	67.4%	67.1%	69.6%	70.9%	69.2%	69.9%
Has union employees	70.7%	86.9%	70.5%	67.5%	70.1%	70.9%	76.7%	70.4%
Unknown	71.0%	68.7%	58.5%	64.9%	64.8%	71.6%	65.0%	71.1%
Percent low wage employees								
50% or more low wage	51.1%	69.8%	52.0%	49.8%	50.5%	50.3%	55.5%	50.4%
Less than 50% low wage	74.4%	74.5%	70.0%	70.9%	74.7%	75.7%	72.0%	74.9%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2011 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)(2011) 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, 2011**

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	0.27%	0.95%	0.72%	0.63%	0.62%	0.41%	0.51%	0.37%
Industry group **								
Agric., fish., forest.	3.30%	2.94%	9.90%	12.32%	10.48%	6.83%	3.06%	6.21%
Mining and manufacturing	0.62%	3.44%	2.81%	1.40%	1.71%	0.85%	1.74%	0.71%
Construction	1.60%	1.74%	2.28%	2.69%	3.47%	6.55%	1.97%	2.54%
Utilities and transp.	2.19%	3.01%	4.63%	4.94%	2.47%	2.92%	2.98%	2.38%
Wholesale trade	2.11%	2.78%	2.68%	1.44%	5.00%	3.11%	1.10%	2.78%
Fin. svcs. and real estate	0.89%	1.72%	2.17%	1.78%	1.18%	1.49%	1.34%	1.01%
Retail trade	0.94%	2.45%	1.89%	2.01%	1.45%	1.27%	1.26%	0.94%
Professional services	0.56%	1.07%	0.78%	1.47%	0.83%	0.66%	0.69%	0.63%
Other services	0.53%	1.57%	1.90%	2.60%	1.64%	1.22%	1.51%	0.67%
Ownership								
For profit, incorporated	0.39%	1.14%	0.90%	0.63%	1.14%	0.53%	0.59%	0.55%
For profit, unincorporated	0.85%	1.81%	1.47%	2.50%	1.65%	1.26%	0.87%	1.04%
Nonprofit	0.85%	1.88%	1.17%	1.72%	1.22%	1.32%	1.18%	0.96%
Age of firm								
Less than 5 years	1.71%	1.41%	2.13%	3.53%	4.09%	12.87%	1.70%	2.72%
5-9 years	0.72%	2.20%	1.95%	1.30%	1.30%	5.36%	0.61%	1.55%
10-19 years	1.18%	1.81%	1.41%	1.70%	1.95%	2.69%	0.97%	1.61%
20 or more years	0.38%	1.21%	1.06%	0.75%	0.85%	0.49%	0.91%	0.48%
Multi/single status								
2 or more locations	0.41%	5.43%	2.41%	1.33%	1.07%	0.44%	2.38%	0.44%
1 location only	0.48%	0.95%	0.78%	0.71%	1.13%	2.75%	0.43%	0.96%
Percent full-time employees								
Less than 25%	1.09%	3.21%	2.62%	5.09%	2.96%	2.06%	3.90%	1.27%
25-49 %	0.97%	1.98%	4.24%	1.82%	2.53%	1.50%	2.28%	1.28%
50-74 %	0.59%	1.79%	1.62%	2.30%	2.03%	0.59%	1.49%	0.49%
75% or more	0.27%	0.97%	0.81%	0.75%	0.66%	0.46%	0.68%	0.36%
Union presence								
No union employees	0.34%	0.97%	0.75%	0.52%	0.78%	0.69%	0.48%	0.44%
Has union employees	0.64%	3.40%	6.20%	3.14%	3.06%	0.92%	4.16%	0.74%
Unknown	1.00%	9.43%	7.85%	4.00%	5.49%	1.14%	4.78%	1.05%
Percent low wage employees								
50% or more low wage	0.65%	2.50%	2.22%	1.43%	2.25%	0.81%	0.94%	0.71%
Less than 50% low wage	0.30%	1.03%	0.70%	0.70%	0.25%	0.55%	0.44%	0.41%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2011 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(2011) Number of part-time private-sector employees by firm size and selected characteristics: United States, 2011**

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	24,709,080	4,051,949	2,842,554	3,848,903	4,180,900	9,784,774	8,913,449	15,795,631
Industry group **								
Agric., fish., forest.	310,614	90,947	31,966	124,737	28,262 *	34,701 *	197,483	113,131 *
Mining and manufacturing	354,417	86,564	81,806	67,033	71,900	47,115	216,800	137,617
Construction	395,721	226,936	57,073	67,003	26,170 *	18,539 *	315,750	79,971
Utilities and transp.	736,086	83,297	51,072	45,556	114,331 *	441,829	163,598	572,488
Wholesale trade	370,755	101,999	70,508	67,561	38,190	92,496 *	206,765	163,990
Fin. svcs. and real estate	984,358	230,677	55,294	57,406	138,236	502,745	308,656	675,701
Retail trade	5,101,020	647,801	344,714	358,258	323,833	3,426,414	1,141,539	3,959,481
Professional services	6,431,057	951,953	577,324	792,495	1,602,536	2,506,749	1,946,284	4,484,773
Other services	10,025,052	1,631,774	1,572,797	2,268,853	1,837,441	2,714,186	4,416,573	5,608,479
Ownership								
For profit, incorporated	15,865,586	2,188,716	1,868,317	2,274,965	2,402,102	7,131,485	5,333,204	10,532,381
For profit, unincorporated	4,700,470	1,411,838	638,661	982,956	702,874	964,139	2,541,127	2,159,343
Nonprofit	4,143,024	451,394	335,576	590,982	1,075,923	1,689,149	1,039,118	3,103,906
Age of firm								
Less than 5 years	2,492,829	1,022,126	579,652	620,562	244,917	25,572	1,964,092	528,737
5-9 years	3,034,009	936,609	609,915	745,800	640,507	101,178	1,943,348	1,090,661
10-19 years	3,951,721	970,975	696,843	903,714	786,695	593,494	2,133,707	1,818,014
20 or more years	15,230,520	1,122,238	956,144	1,578,827	2,508,781	9,064,530	2,872,302	12,358,219
Multi/single status								
2 or more locations	12,403,564	17,092	94,766	556,511	2,300,680	9,434,514	282,043	12,121,521
1 location only	12,305,516	4,034,857	2,747,788	3,292,392	1,880,219	350,260	8,631,407	3,674,109
Percent full-time employees								
Less than 25%	8,439,109	2,012,854	1,226,580	1,596,854	1,530,905	2,071,916	4,152,792	4,286,317
25-49 %	6,259,179	769,760	719,305	955,636	1,045,629	2,768,849	1,978,116	4,281,064
50-74 %	6,551,427	983,346	542,659	821,586	979,748	3,224,088	1,915,585	4,635,841
75% or more	3,459,365	285,989	354,009	474,828	624,619	1,719,921	866,956	2,592,409
Union presence								
No union employees	19,490,849	3,854,534	2,688,016	3,598,386	3,743,893	5,606,020	8,452,700	11,038,149
Has union employees	2,615,995	77,455	39,350	98,266	265,208	2,135,716	147,785	2,468,210
Unknown	2,602,235	119,960	115,188	152,251	171,799	2,043,038	312,964	2,289,271
Percent low-wage employees								
50% or more low wage	14,200,930	2,369,315	1,751,922	2,430,510	2,616,539	5,032,644	5,410,169	8,790,760
Less than 50% low wage	10,508,150	1,682,634	1,090,632	1,418,394	1,564,360	4,752,130	3,503,280	7,004,870

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2011 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(2011) Standard error for number of part-time private-sector employees by firm size and selected characteristics: United States, 2011**

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	344,046	58,083	65,308	119,271	76,799	279,383	62,742	341,975
Industry group **								
Agric., fish., forest.	46,825	8,638	6,630	30,888	15,162*	25,178*	30,797	34,892*
Mining and manufacturing	27,732	11,069	16,102	11,996	17,218	7,454	22,133	21,697
Construction	30,739	19,696	11,312	17,803	8,190*	11,068*	25,461	12,692
Utilities and transp.	81,006	9,560	14,058	6,900	50,541*	62,740	20,140	88,348
Wholesale trade	31,116	9,120	14,142	7,928	9,266	32,339*	11,959	32,624
Fin. svcs. and real estate	78,044	8,010	9,983	7,029	13,517	75,146	16,363	82,624
Retail trade	144,885	27,553	23,232	42,493	32,937	113,269	41,181	140,613
Professional services	147,902	34,494	16,772	46,108	96,049	165,215	62,065	144,159
Other services	222,345	25,064	58,915	70,913	127,322	140,855	74,372	229,409
Ownership								
For profit, incorporated	443,524	72,886	62,586	49,244	119,154	285,393	126,857	373,454
For profit, unincorporated	177,554	50,508	34,477	70,025	97,611	97,131	80,387	147,635
Nonprofit	249,395	30,524	34,335	65,339	134,814	150,909	49,559	261,924
Age of firm								
Less than 5 years	70,375	17,968	34,777	51,241	45,202	6,459	48,915	61,482
5-9 years	171,720	30,199	45,596	83,512	118,582	28,688	58,309	158,235
10-19 years	124,466	35,614	46,631	66,736	100,800	81,935	80,336	150,274
20 or more years	372,011	40,648	46,539	73,608	171,833	325,046	59,632	416,991
Multi/single status								
2 or more locations	341,359	2,940	10,541	22,695	107,894	307,834	13,484	335,265
1 location only	230,719	59,842	70,561	119,712	115,976	80,800	61,913	244,948
Percent full-time employees								
Less than 25%	271,105	57,202	64,087	95,137	93,670	214,634	63,237	288,032
25-49 %	142,641	39,957	25,380	79,930	70,414	152,179	60,087	140,518
50-74 %	227,649	17,576	18,537	63,717	75,403	209,702	41,305	216,713
75% or more	146,944	12,717	8,385	18,803	35,029	135,918	9,180	148,827
Union presence								
No union employees	224,368	49,600	50,149	130,217	118,397	174,605	59,963	240,075
Has union employees	141,688	9,595	9,674	22,795	56,433	138,396	14,935	132,572
Unknown	231,047	12,280	19,812	24,565	47,690	239,560	30,408	222,675
Percent low-wage employees								
50% or more low wage	284,832	44,124	60,171	135,490	103,706	219,706	92,974	285,453
Less than 50% low wage	204,004	37,937	39,188	55,765	101,045	199,607	76,165	209,048

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2011 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(2011) Percent of number of part-time private-sector employees by firm size and selected characteristics: United States, 2011**

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	24,709,080	16.4%	11.5%	15.6%	16.9%	39.6%	36.1%	63.9%
Industry group **								
Agric., fish., forest.	310,614	29.3%	10.3%	40.2%	9.1% *	11.2% *	63.6%	36.4% *
Mining and manufacturing	354,417	24.4%	23.1%	18.9%	20.3%	13.3%	61.2%	38.8%
Construction	395,721	57.3%	14.4%	16.9%	6.6% *	4.7% *	79.8%	20.2%
Utilities and transp.	736,086	11.3%	6.9% *	6.2%	15.5% *	60.0%	22.2%	77.8%
Wholesale trade	370,755	27.5%	19.0%	18.2%	10.3%	24.9% *	55.8%	44.2%
Fin. svcs. and real estate	984,358	23.4%	5.6%	5.8%	14.0%	51.1%	31.4%	68.6%
Retail trade	5,101,020	12.7%	6.8%	7.0%	6.3%	67.2%	22.4%	77.6%
Professional services	6,431,057	14.8%	9.0%	12.3%	24.9%	39.0%	30.3%	69.7%
Other services	10,025,052	16.3%	15.7%	22.6%	18.3%	27.1%	44.1%	55.9%
Ownership								
For profit, incorporated	15,865,586	13.8%	11.8%	14.3%	15.1%	44.9%	33.6%	66.4%
For profit, unincorporated	4,700,470	30.0%	13.6%	20.9%	15.0%	20.5%	54.1%	45.9%
Nonprofit	4,143,024	10.9%	8.1%	14.3%	26.0%	40.8%	25.1%	74.9%
Age of firm								
Less than 5 years	2,492,829	41.0%	23.3%	24.9%	9.8%	1.0%	78.8%	21.2%
5-9 years	3,034,009	30.9%	20.1%	24.6%	21.1%	3.3%	64.1%	35.9%
10-19 years	3,951,721	24.6%	17.6%	22.9%	19.9%	15.0%	54.0%	46.0%
20 or more years	15,230,520	7.4%	6.3%	10.4%	16.5%	59.5%	18.9%	81.1%
Multi/single status								
2 or more locations	12,403,564	0.1%	0.8%	4.5%	18.5%	76.1%	2.3%	97.7%
1 location only	12,305,516	32.8%	22.3%	26.8%	15.3%	2.8%	70.1%	29.9%
Percent full-time employees								
Less than 25%	8,439,109	23.9%	14.5%	18.9%	18.1%	24.6%	49.2%	50.8%
25-49 %	6,259,179	12.3%	11.5%	15.3%	16.7%	44.2%	31.6%	68.4%
50-74 %	6,551,427	15.0%	8.3%	12.5%	15.0%	49.2%	29.2%	70.8%
75% or more	3,459,365	8.3%	10.2%	13.7%	18.1%	49.7%	25.1%	74.9%
Union presence								
No union employees	19,490,849	19.8%	13.8%	18.5%	19.2%	28.8%	43.4%	56.6%
Has union employees	2,615,995	3.0%	1.5%	3.8%	10.1%	81.6%	5.6%	94.4%
Unknown	2,602,235	4.6%	4.4%	5.9%	6.6% *	78.5%	12.0%	88.0%
Percent low-wage employees								
50% or more low wage	14,200,930	16.7%	12.3%	17.1%	18.4%	35.4%	38.1%	61.9%
Less than 50% low wage	10,508,150	16.0%	10.4%	13.5%	14.9%	45.2%	33.3%	66.7%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2011 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(2011) Standard error for percent of number of part-time private-sector employees by firm size and selected characteristics: United States, 2011**

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	344,046	0.30%	0.22%	0.46%	0.35%	0.65%	0.54%	0.54%
Industry group **								
Agric., fish., forest.	46,825	6.55%	2.47%	6.77%	4.54%*	4.29%*	6.75%	6.75%*
Mining and manufacturing	27,732	2.78%	4.65%	2.31%	3.88%	1.71%	4.33%	4.33%
Construction	30,739	2.45%	3.32%	3.32%	2.79%*	2.02%*	2.92%	2.92%
Utilities and transp.	81,006	2.06%	2.44%*	1.66%	4.54%*	4.17%	4.04%	4.04%
Wholesale trade	31,116	4.38%	3.50%	2.15%	2.49%	5.70%*	5.09%	5.09%
Fin. svcs. and real estate	78,044	2.56%	1.30%	0.97%	1.17%	4.32%	3.73%	3.73%
Retail trade	144,885	0.55%	0.40%	0.84%	0.52%	1.03%	0.89%	0.89%
Professional services	147,902	0.38%	0.33%	0.81%	1.51%	2.11%	0.99%	0.99%
Other services	222,345	0.50%	0.48%	0.67%	1.14%	1.05%	1.24%	1.24%
Ownership								
For profit, incorporated	443,524	0.20%	0.40%	0.44%	0.62%	0.73%	0.73%	0.73%
For profit, unincorporated	177,554	0.72%	0.89%	1.59%	1.67%	1.75%	1.66%	1.66%
Nonprofit	249,395	1.15%	0.74%	1.44%	2.18%	1.86%	2.03%	2.03%
Age of firm								
Less than 5 years	70,375	1.47%	1.23%	1.78%	1.71%	0.25%	2.15%	2.15%
5-9 years	171,720	1.76%	1.29%	2.55%	3.04%	0.79%	3.50%	3.50%
10-19 years	124,466	0.68%	1.66%	1.51%	2.18%	1.91%	2.70%	2.70%
20 or more years	372,011	0.39%	0.33%	0.59%	0.93%	0.90%	0.79%	0.79%
Multi/single status								
2 or more locations	341,359	0.02%	0.09%	0.21%	0.79%	0.81%	0.10%	0.10%
1 location only	230,719	0.83%	0.67%	0.69%	0.79%	0.64%	1.50%	1.50%
Percent full-time employees								
Less than 25%	271,105	1.04%	0.81%	1.02%	1.10%	1.87%	1.90%	1.90%
25-49 %	142,641	0.54%	0.54%	1.19%	1.18%	1.85%	1.02%	1.02%
50-74 %	227,649	0.63%	0.39%	0.87%	1.38%	1.75%	1.04%	1.04%
75% or more	146,944	0.40%	0.52%	0.92%	0.97%	1.88%	1.21%	1.21%
Union presence								
No union employees	224,368	0.40%	0.16%	0.61%	0.59%	0.68%	0.63%	0.63%
Has union employees	141,688	0.41%	0.36%	0.78%	2.37%	1.93%	0.45%	0.45%
Unknown	231,047	0.59%	0.64%	0.96%	2.05%*	2.65%	1.28%	1.28%
Percent low-wage employees								
50% or more low wage	284,832	0.42%	0.34%	0.96%	0.60%	1.17%	0.92%	0.92%
Less than 50% low wage	204,004	0.55%	0.32%	0.70%	0.85%	1.24%	0.89%	0.89%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2011 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(2011) Percent of private-sector part-time employees at establishments that offer health insurance by firm size and selected characteristics: United States, 2011**

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	71.2%	20.4%	39.4%	60.4%	88.1%	98.6%	33.6%	92.5%
<b>Industry group **</b>								
Agric., fish., forest.	23.9%	12.7%	50.1%	16.0% *	59.9%	27.8% *	23.2%	25.1% *
Mining and manufacturing	65.8%	28.6%	57.3%	87.0%	78.0%	100.0%	52.4%	86.9%
Construction	44.7%	23.2%	49.2%	77.7%	98.3%	99.7%	33.3%	90.0%
Utilities and transp.	78.7%	9.9% *	75.6%	64.0%	54.0%	100.0%	37.3%	90.6%
Wholesale trade	69.1%	24.8%	56.4%	89.5%	100.0%	100.0%	45.1%	99.3%
Fin. svcs. and real estate	79.5%	22.9%	65.2%	94.5%	99.0%	100.0%	35.5%	99.6%
Retail trade	83.6%	19.1%	39.0%	82.9%	87.7%	100.0%	32.1%	98.4%
Professional services	78.3%	27.8%	56.1%	72.0%	90.8%	96.7%	44.0%	93.2%
Other services	61.8%	16.2%	29.0%	52.1%	87.6%	99.1%	28.2%	88.4%
<b>Ownership</b>								
For profit, incorporated	73.0%	23.4%	39.3%	58.0%	83.4%	98.3%	35.8%	91.8%
For profit, unincorporated	51.9%	12.4%	30.6%	50.8%	87.6%	98.9%	22.3%	86.7%
Nonprofit	86.6%	30.9%	56.3%	85.2%	99.1%	100.0%	50.1%	98.8%
<b>Age of firm</b>								
Less than 5 years	27.9%	11.6%	22.2%	38.6%	76.9%	83.6%	17.6%	66.2%
5-9 years	42.4%	15.9%	31.7%	48.2%	75.6%	99.1%	25.6%	72.4%
10-19 years	56.1%	22.1%	41.6%	61.0%	80.3%	88.9%	36.3%	79.2%
20 or more years	88.0%	30.7%	53.1%	74.3%	94.9%	99.3%	48.0%	97.3%
<b>Multi/single status</b>								
2 or more locations	96.0%	37.8%	55.0%	76.0%	91.4%	98.8%	61.5%	96.8%
1 location only	46.3%	20.3%	38.8%	57.7%	84.2%	93.9%	32.7%	78.3%
<b>Percent full-time employees</b>								
Less than 25%	50.3%	8.2%	21.4%	42.2%	77.8%	94.5%	18.0%	81.7%
25-49 %	78.8%	28.5%	46.2%	68.5%	91.7%	99.9%	43.2%	95.2%
50-74 %	80.8%	30.2%	48.8%	69.8%	96.2%	99.7%	41.6%	96.9%
75% or more	90.6%	51.2%	73.4%	88.9%	94.9%	99.7%	69.0%	97.9%
<b>Union presence</b>								
No union employees	66.5%	20.8%	40.6%	61.0%	88.9%	98.8%	34.4%	91.0%
Has union employees	92.9%	19.1%	34.3%	91.4%	89.9%	97.0%	37.2%	96.2%
Unknown	85.3%	7.3% *	13.4% *	26.0%	68.0%	99.8%	10.4% *	95.5%
<b>Percent low wage employees</b>								
50% or more low wage	64.8%	12.8%	26.6%	51.9%	84.9%	98.5%	24.0%	90.0%
Less than 50% low wage	79.9%	31.1%	59.9%	74.9%	93.6%	98.8%	48.4%	95.7%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2011 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(2011) Standard error for percent of private-sector part-time employees at establishments that offer health insurance by firm size and selected characteristics: United States, 2011**

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	0.71%	0.53%	1.41%	1.50%	1.94%	0.66%	0.71%	0.80%
Industry group **								
Agric., fish., forest.	3.87%	2.61%	13.09%	10.72% *	16.00%	20.73% *	6.10%	16.12% *
Mining and manufacturing	3.55%	4.74%	6.89%	4.12%	9.76%	0.00%	1.93%	7.09%
Construction	3.23%	2.74%	7.60%	9.59%	0.90%	2.02%	2.64%	6.90%
Utilities and transp.	3.93%	3.31% *	9.74%	10.39%	14.48%	0.00%	5.99%	5.20%
Wholesale trade	4.23%	3.51%	8.24%	4.67%	0.00%	0.00%	3.96%	0.80%
Fin. svcs. and real estate	2.87%	2.34%	8.54%	1.65%	0.33%	0.02%	2.57%	0.11%
Retail trade	0.66%	1.42%	5.16%	1.68%	3.88%	0.03%	1.58%	0.36%
Professional services	1.28%	0.77%	2.25%	3.43%	3.23%	2.16%	1.37%	1.93%
Other services	1.18%	0.97%	1.77%	2.06%	2.16%	0.35%	0.95%	1.10%
Ownership								
For profit, incorporated	0.85%	0.70%	2.22%	1.70%	3.01%	0.86%	1.27%	1.10%
For profit, unincorporated	2.08%	0.63%	3.55%	4.58%	4.10%	0.41%	0.89%	2.13%
Nonprofit	1.43%	2.29%	4.32%	2.84%	0.74%	0.00%	2.76%	0.33%
Age of firm								
Less than 5 years	1.83%	1.03%	3.05%	3.93%	8.69%	13.34%	1.57%	5.07%
5-9 years	2.84%	0.99%	2.61%	4.80%	7.17%	10.46%	1.72%	4.39%
10-19 years	1.98%	1.07%	2.45%	3.90%	4.11%	6.31%	1.15%	3.65%
20 or more years	0.43%	1.47%	2.37%	1.52%	0.99%	0.31%	1.51%	0.30%
Multi/single status								
2 or more locations	0.50%	9.94%	8.51%	1.92%	1.23%	0.60%	2.90%	0.49%
1 location only	1.22%	0.54%	1.48%	1.73%	4.19%	3.38%	0.74%	2.01%
Percent full-time employees								
Less than 25%	1.56%	0.89%	2.72%	2.67%	5.25%	2.42%	1.19%	2.79%
25-49 %	1.04%	3.39%	2.71%	4.48%	2.07%	0.13%	1.92%	0.99%
50-74 %	0.61%	1.33%	2.14%	1.43%	1.35%	0.16%	1.10%	0.38%
75% or more	0.61%	1.68%	2.64%	1.57%	1.93%	0.24%	1.56%	0.54%
Union presence								
No union employees	0.65%	0.54%	1.65%	1.35%	1.42%	0.51%	0.79%	0.79%
Has union employees	1.99%	3.21%	8.57%	4.13%	5.54%	2.24%	4.65%	2.05%
Unknown	2.17%	3.47% *	8.10% *	7.29%	10.92%	0.28%	3.45% *	2.04%
Percent low wage employees								
50% or more low wage	1.01%	0.74%	1.79%	2.52%	1.90%	0.81%	0.89%	0.89%
Less than 50% low wage	1.29%	0.95%	1.86%	1.60%	2.67%	1.31%	0.60%	1.55%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2011 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)(2011) 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, 2011**

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	33.7%	35.8%	20.0%	15.7%	20.2%	44.7%	23.1%	35.9%
Industry group **								
Agric., fish., forest.	22.4%	31.6% *	6.2% *	1.7% *	39.3%	51.8%	10.9% *	41.1%
Mining and manufacturing	29.5%	27.4%	29.0%	22.1%	33.2%	36.0%	25.5%	33.4%
Construction	31.7%	53.3%	26.9%	22.8%	10.9% *	31.3% *	42.0%	16.7% *
Utilities and transp.	58.2%	42.5% *	23.5% *	38.3%	7.7% *	69.9%	28.3%	61.7%
Wholesale trade	21.7%	52.1%	15.6% *	16.7%	15.7% *	21.7%	27.9%	18.2%
Fin. svcs. and real estate	49.6%	48.1%	27.5%	36.6%	31.6%	57.7%	39.2%	51.3%
Retail trade	35.9%	25.6%	18.2%	15.6%	10.8%	40.8%	20.3%	37.4%
Professional services	36.4%	40.6%	26.1%	16.9%	22.0%	50.6%	28.2%	38.1%
Other services	26.7%	28.9%	14.9%	13.2%	19.3%	38.8%	17.0%	29.1%
Ownership								
For profit, incorporated	34.1%	35.4%	22.0%	15.4%	19.3%	43.0%	23.1%	36.3%
For profit, unincorporated	26.7%	48.5%	18.9%	21.1%	17.1%	33.4%	30.0%	25.7%
Nonprofit	37.5%	21.0%	13.6% *	11.2%	23.7%	58.0%	15.5%	41.2%
Age of firm								
Less than 5 years	23.2%	42.4%	19.8%	16.6%	21.5% *	27.3% *	29.3%	17.2% *
5-9 years	19.1%	40.7%	24.2%	18.1%	8.9% *	29.3% *	26.9%	14.1% *
10-19 years	22.2%	40.8%	22.1%	15.2%	19.6%	25.2%	25.4%	20.5%
20 or more years	37.6%	28.3%	17.3%	15.0%	22.5%	46.1%	18.8%	39.8%
Multi/single status								
2 or more locations	40.1%	32.6% *	31.1%	20.6%	24.3%	44.6%	22.6%	40.4%
1 location only	20.5%	35.8%	19.5%	14.6%	14.7%	47.0%	23.1%	17.9%
Percent full-time employees								
Less than 25%	31.0%	40.2%	16.1%	10.8%	16.5%	48.1%	18.6%	33.7%
25-49 %	24.1%	27.6%	14.4%	11.8%	15.4%	30.8%	17.4%	25.5%
50-74 %	39.8%	38.6%	20.3%	21.4%	25.9%	48.9%	28.1%	41.9%
75% or more	42.4%	37.3%	30.9%	21.8%	26.2%	55.3%	30.2%	45.3%
Union presence								
No union employees	29.3%	35.4%	20.1%	15.2%	18.5%	42.3%	22.9%	31.2%
Has union employees	51.1%	43.1% *	23.7% *	30.9%	45.8%	52.8%	30.0%	51.6%
Unknown	40.6%	58.0%	9.4% *	5.6% *	15.8%	42.8%	26.7% *	40.8%
Percent low wage employees								
50% or more low wage	25.3%	33.7%	15.4%	13.9%	14.3%	33.6%	19.1%	26.4%
Less than 50% low wage	43.0%	37.0%	23.3%	17.8%	29.1%	56.4%	26.1%	47.2%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2011 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)(2011) 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, 2011**

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	0.97%	1.81%	1.90%	1.02%	1.32%	1.26%	1.12%	1.04%
Industry group **								
Agric., fish., forest.	5.37%	11.73% *	8.75% *	1.67% *	10.71%	14.85%	10.17% *	8.81%
Mining and manufacturing	2.58%	4.05%	6.12%	4.13%	6.71%	7.09%	3.45%	3.54%
Construction	4.75%	5.96%	6.34%	6.28%	7.52% *	13.94% *	4.53%	8.75% *
Utilities and transp.	5.79%	12.98% *	10.23% *	9.75%	11.41% *	6.28%	7.72%	5.89%
Wholesale trade	2.01%	9.11%	6.89% *	2.05%	4.75% *	4.67%	3.24%	2.51%
Fin. svcs. and real estate	3.29%	4.61%	6.46%	7.91%	5.15%	5.33%	3.60%	4.09%
Retail trade	1.58%	4.32%	3.74%	4.02%	2.12%	1.91%	2.30%	1.65%
Professional services	2.42%	2.10%	3.05%	1.98%	2.30%	3.48%	1.85%	2.79%
Other services	1.85%	4.14%	2.69%	1.25%	2.14%	3.71%	1.82%	2.36%
Ownership								
For profit, incorporated	0.95%	2.07%	1.96%	1.20%	1.86%	1.06%	0.99%	1.05%
For profit, unincorporated	1.90%	4.57%	2.73%	3.10%	3.83%	3.45%	3.63%	2.40%
Nonprofit	1.95%	3.85%	4.20% *	2.00%	2.65%	3.48%	2.15%	2.00%
Age of firm								
Less than 5 years	3.57%	5.72%	3.38%	3.47%	10.68% *	11.14% *	3.55%	6.10% *
5-9 years	2.95%	2.78%	5.64%	2.55%	5.63% *	9.33% *	2.21%	4.58% *
10-19 years	1.75%	3.56%	2.29%	2.60%	3.49%	3.74%	2.08%	2.03%
20 or more years	0.99%	2.31%	2.66%	1.85%	1.16%	1.36%	1.64%	1.00%
Multi/single status								
2 or more locations	1.05%	13.27% *	4.22%	2.23%	1.45%	1.32%	2.09%	1.08%
1 location only	1.13%	1.80%	1.92%	0.91%	2.36%	8.66%	1.16%	1.77%
Percent full-time employees								
Less than 25%	2.74%	4.57%	2.70%	2.49%	2.55%	4.53%	1.89%	3.20%
25-49 %	1.51%	2.20%	3.52%	2.00%	3.23%	2.06%	1.79%	1.69%
50-74 %	1.59%	2.25%	3.18%	2.78%	3.09%	1.49%	1.62%	1.70%
75% or more	1.27%	3.00%	2.13%	1.62%	1.83%	1.84%	1.82%	1.38%
Union presence								
No union employees	1.08%	1.79%	1.97%	1.05%	1.55%	1.53%	1.18%	1.23%
Has union employees	1.42%	13.68% *	12.28% *	8.66%	7.52%	1.84%	4.16%	1.43%
Unknown	3.57%	16.67%	12.08% *	10.12% *	4.24%	3.84%	10.54% *	3.62%
Percent low wage employees								
50% or more low wage	1.36%	2.69%	2.23%	1.95%	1.66%	2.05%	1.40%	1.54%
Less than 50% low wage	1.25%	2.03%	1.79%	2.16%	2.88%	1.49%	1.57%	1.50%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2011 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)(2011) 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, 2011**

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	41.8%	54.6%	39.9%	36.3%	41.2%	41.6%	44.0%	41.5%
Industry group **								
Agric., fish., forest.	40.6% *	84.8%	69.9%	--	13.0% *	42.0% *	75.9%	25.5% *
Mining and manufacturing	55.0%	77.7%	43.9%	53.6%	48.1%	63.3%	57.8%	52.9%
Construction	65.5%	77.8%	75.1%	31.1% *	53.8%	69.5%	65.3%	66.1%
Utilities and transp.	71.1%	81.6%	19.3% *	66.1%	48.1%	73.1%	38.2% *	72.9%
Wholesale trade	56.0%	85.2%	40.6%	57.6%	45.8%	43.9%	68.3%	45.2%
Fin. svcs. and real estate	50.7%	55.8%	36.7% *	43.0%	47.3%	51.8%	51.6%	50.6%
Retail trade	33.7%	45.4%	44.3%	49.4%	49.6%	32.4%	40.5%	33.3%
Professional services	55.1%	60.9%	50.2%	40.9%	56.7%	55.7%	52.1%	55.6%
Other services	24.6%	30.8%	23.6%	24.3%	23.5%	24.6%	24.8%	24.6%
Ownership								
For profit, incorporated	37.6%	56.2%	39.5%	35.8%	35.1%	36.8%	44.1%	36.8%
For profit, unincorporated	34.7%	57.4%	46.8%	29.8%	28.3%	30.9%	46.6%	30.5%
Nonprofit	57.6%	36.7%	32.3%	50.7%	56.0%	59.7%	38.2%	58.8%
Age of firm								
Less than 5 years	50.2%	59.2%	34.2%	27.0% *	72.3%	47.0%	45.7%	57.8%
5-9 years	39.2%	56.1%	26.1%	38.1%	35.7%	33.1% *	39.9%	38.4%
10-19 years	39.6%	52.6%	45.5%	33.5%	24.5% *	46.0%	46.6%	34.9%
20 or more years	41.9%	53.2%	44.8%	39.2%	43.2%	41.5%	43.5%	41.8%
Multi/single status								
2 or more locations	40.5%	75.4%	56.8%	38.8%	36.4%	40.9%	54.5%	40.3%
1 location only	47.3%	54.5%	38.6%	35.6%	51.8%	59.4%	43.4%	52.2%
Percent full-time employees								
Less than 25%	32.9%	67.0%	42.9%	24.9%	36.6%	29.9%	49.6%	30.9%
25-49 %	34.9%	37.2%	26.4% *	35.7%	32.5%	35.6%	31.0%	35.5%
50-74 %	44.6%	58.7%	42.3%	37.5%	47.2%	43.8%	46.4%	44.3%
75% or more	52.4%	50.5%	44.8%	44.3%	46.0%	54.9%	47.5%	53.1%
Union presence								
No union employees	38.0%	54.7%	39.4%	32.2%	36.3%	37.1%	43.1%	36.9%
Has union employees	58.3%	49.5% *	94.4%	81.5%	70.5%	56.4%	75.7%	58.0%
Unknown	35.2%	57.3%	--	98.1%	32.4% *	35.0%	58.0%	35.0%
Percent low wage employees								
50% or more low wage	29.6%	45.5%	26.9%	27.5%	28.2%	29.1%	32.8%	29.2%
Less than 50% low wage	49.7%	59.5%	46.0%	44.5%	50.9%	49.4%	50.3%	49.6%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2011 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.B.4.b.(1).(a)(2011) 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, 2011**

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	1.30%	3.25%	2.21%	2.52%	3.39%	1.40%	2.27%	1.46%
Industry group **								
Agric., fish., forest.	14.82% *	18.30%	20.34%	--	13.47% *	14.68% *	15.27%	15.91% *
Mining and manufacturing	6.66%	11.80%	11.84%	8.26%	11.42%	6.92%	7.07%	7.61%
Construction	6.96%	7.47%	14.20%	13.80% *	15.63%	17.53%	7.23%	11.60%
Utilities and transp.	8.63%	17.66%	13.32% *	14.08%	13.63%	9.27%	12.70% *	9.27%
Wholesale trade	6.00%	8.21%	10.91%	12.00%	9.39%	6.39%	8.55%	5.79%
Fin. svcs. and real estate	4.08%	8.87%	11.21% *	8.48%	4.81%	4.85%	7.38%	4.23%
Retail trade	1.99%	8.69%	10.17%	10.43%	8.20%	2.07%	4.44%	2.00%
Professional services	3.28%	3.66%	4.20%	4.12%	4.74%	4.21%	2.23%	3.69%
Other services	1.05%	6.67%	4.29%	3.61%	4.40%	1.56%	4.69%	1.15%
Ownership								
For profit, incorporated	1.03%	3.29%	2.81%	3.23%	4.53%	1.33%	2.03%	1.18%
For profit, unincorporated	2.43%	5.79%	6.72%	6.49%	8.27%	3.36%	5.23%	3.09%
Nonprofit	3.77%	9.49%	8.09%	5.33%	5.97%	4.45%	5.69%	3.95%
Age of firm								
Less than 5 years	3.91%	6.37%	9.22%	8.56% *	9.78%	12.71%	5.71%	6.09%
5-9 years	3.60%	8.00%	7.41%	8.61%	7.47%	11.94% *	3.42%	7.66%
10-19 years	2.66%	4.15%	7.37%	5.69%	8.56% *	3.45%	2.56%	3.23%
20 or more years	1.43%	4.03%	2.95%	3.48%	4.36%	1.49%	2.46%	1.50%
Multi/single status								
2 or more locations	1.30%	21.49%	7.21%	5.88%	2.04%	1.41%	5.92%	1.31%
1 location only	2.07%	3.27%	2.42%	3.18%	7.18%	7.02%	2.56%	4.29%
Percent full-time employees								
Less than 25%	2.77%	5.59%	9.36%	5.86%	5.52%	3.21%	4.34%	3.03%
25-49 %	2.01%	5.53%	10.36% *	9.17%	5.15%	2.00%	6.10%	2.13%
50-74 %	1.84%	4.44%	9.16%	4.54%	6.26%	2.25%	4.00%	2.04%
75% or more	0.85%	5.19%	3.21%	3.32%	3.66%	0.96%	1.28%	0.88%
Union presence								
No union employees	1.27%	3.41%	2.31%	2.93%	3.39%	1.69%	2.17%	1.53%
Has union employees	2.75%	15.84% *	22.57%	11.43%	7.54%	2.86%	11.13%	2.88%
Unknown	2.29%	16.21%	--	27.35%	11.11% *	2.33%	15.20%	2.29%
Percent low wage employees								
50% or more low wage	0.98%	5.40%	4.44%	3.15%	3.42%	1.19%	3.77%	1.04%
Less than 50% low wage	2.18%	2.77%	2.79%	4.32%	4.65%	2.22%	1.82%	2.39%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2011 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.B.4.b.(2)(2011) 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, 2011**

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	14.1%	19.5%	8.0%	5.7%	8.3%	18.6%	10.2%	14.9%
Industry group **								
Agric., fish., forest.	9.1%*	26.8%*	4.3%*	--	5.1%*	21.8%	8.3%*	10.5%*
Mining and manufacturing	16.2%	21.3%	12.7%*	11.9%	16.0%	22.8%	14.7%	17.7%
Construction	20.8%	41.5%	20.2%	7.1%*	5.9%*	21.7%*	27.5%	11.0%*
Utilities and transp.	41.4%	34.7%*	4.5%*	25.3%*	3.7%*	51.0%	10.8%	45.0%
Wholesale trade	12.2%	44.4%	6.3%*	9.7%	7.2%*	9.5%	19.0%	8.2%
Fin. svcs. and real estate	25.2%	26.8%	10.1%	15.7%*	14.9%	29.9%	20.2%	26.0%
Retail trade	12.1%	11.6%	8.1%*	7.7%*	5.3%	13.2%	8.2%	12.5%
Professional services	20.1%	24.7%	13.1%	6.9%	12.5%	28.2%	14.7%	21.2%
Other services	6.6%	8.9%	3.5%	3.2%	4.5%	9.5%	4.2%	7.2%
Ownership								
For profit, incorporated	12.8%	19.9%	8.7%	5.5%	6.8%	15.8%	10.2%	13.3%
For profit, unincorporated	9.3%	27.8%	8.9%	6.3%	4.8%*	10.3%	14.0%	7.8%
Nonprofit	21.6%	7.7%	4.4%	5.7%*	13.3%	34.6%	5.9%	24.2%
Age of firm								
Less than 5 years	11.7%	25.1%	6.8%	4.5%	15.5%*	12.8%*	13.4%	9.9%*
5-9 years	7.5%	22.8%	6.3%*	6.9%	3.2%*	9.7%*	10.7%	5.4%*
10-19 years	8.8%	21.5%	10.0%	5.1%	4.8%	11.6%	11.8%	7.2%
20 or more years	15.7%	15.0%	7.8%	5.9%	9.7%	19.1%	8.2%	16.6%
Multi/single status								
2 or more locations	16.2%	24.5%*	17.7%	8.0%	8.8%	18.2%	12.3%	16.3%
1 location only	9.7%	19.5%	7.5%	5.2%	7.6%	27.9%	10.0%	9.3%
Percent full-time employees								
Less than 25%	10.2%	26.9%	6.9%	2.7%	6.0%	14.4%	9.2%	10.4%
25-49 %	8.4%	10.3%	3.8%	4.2%	5.0%	11.0%	5.4%	9.0%
50-74 %	17.7%	22.7%	8.6%	8.0%	12.2%	21.4%	13.0%	18.6%
75% or more	22.2%	18.8%	13.9%	9.6%	12.1%	30.4%	14.3%	24.1%
Union presence								
No union employees	11.1%	19.4%	7.9%	4.9%	6.7%	15.7%	9.9%	11.5%
Has union employees	29.8%	21.3%*	22.4%*	25.1%*	32.3%	29.8%	22.7%	29.9%
Unknown	14.3%	33.2%*	--	5.4%*	5.1%*	15.0%	15.5%	14.3%
Percent low wage employees								
50% or more low wage	7.5%	15.3%	4.1%	3.8%	4.0%	9.8%	6.3%	7.7%
Less than 50% low wage	21.4%	22.0%	10.7%	7.9%	14.8%	27.8%	13.1%	23.4%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2011 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.B.4.b.(2)(2011) 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, 2011**

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	0.44%	1.48%	0.75%	0.50%	0.77%	0.65%	0.39%	0.51%
Industry group **								
Agric., fish., forest.	3.91%*	12.27%*	2.03%*	--	2.56%*	6.21%	10.16%*	3.91%*
Mining and manufacturing	1.77%	3.84%	5.45%*	2.35%	3.66%	5.87%	2.49%	2.23%
Construction	4.33%	5.79%	6.02%	6.26%*	4.15%*	9.73%*	3.64%	7.52%*
Utilities and transp.	7.18%	12.68%*	3.87%*	8.93%*	6.95%*	7.50%	2.83%	7.77%
Wholesale trade	1.62%	9.67%	3.55%*	2.45%	3.23%*	2.05%	3.30%	1.35%
Fin. svcs. and real estate	2.58%	4.78%	1.73%	5.90%*	2.33%	4.14%	3.23%	3.06%
Retail trade	0.77%	3.28%	3.05%*	2.35%*	1.24%	0.85%	1.47%	0.80%
Professional services	1.72%	2.23%	1.62%	0.94%	1.94%	2.78%	1.05%	2.04%
Other services	0.49%	2.09%	0.76%	0.54%	1.04%	1.16%	0.54%	0.61%
Ownership								
For profit, incorporated	0.42%	1.65%	0.82%	0.62%	0.96%	0.57%	0.36%	0.52%
For profit, unincorporated	0.84%	2.89%	1.22%	1.00%	1.81%*	1.67%	0.94%	0.94%
Nonprofit	1.89%	1.53%	1.05%	1.84%*	2.16%	3.23%	1.04%	2.07%
Age of firm								
Less than 5 years	2.15%	3.17%	1.47%	1.12%	8.06%*	10.26%*	1.51%	3.10%*
5-9 years	1.06%	2.88%	2.28%*	1.69%	2.77%*	3.94%*	0.66%	2.06%*
10-19 years	0.82%	1.66%	1.67%	1.03%	0.73%	1.91%	1.00%	0.88%
20 or more years	0.51%	1.79%	1.15%	0.99%	1.28%	0.67%	0.78%	0.53%
Multi/single status								
2 or more locations	0.57%	13.77%*	3.86%	1.54%	0.58%	0.66%	1.53%	0.57%
1 location only	0.48%	1.48%	0.66%	0.61%	1.91%	5.59%	0.41%	1.05%
Percent full-time employees								
Less than 25%	1.41%	3.90%	1.72%	0.69%	1.50%	1.98%	0.76%	1.54%
25-49 %	0.55%	1.71%	0.96%	0.81%	1.27%	0.71%	0.72%	0.60%
50-74 %	1.04%	1.72%	2.10%	1.45%	2.14%	1.40%	1.05%	1.21%
75% or more	0.88%	2.78%	1.26%	0.76%	1.08%	1.16%	0.91%	0.91%
Union presence								
No union employees	0.51%	1.57%	0.77%	0.53%	0.70%	0.96%	0.43%	0.67%
Has union employees	1.48%	10.31%*	12.14%*	8.63%*	6.90%	1.70%	4.30%	1.52%
Unknown	1.43%	13.23%*	--	9.61%*	1.63%*	1.52%	4.60%	1.43%
Percent low wage employees								
50% or more low wage	0.46%	2.30%	0.82%	0.68%	0.77%	0.68%	0.38%	0.53%
Less than 50% low wage	0.95%	1.51%	0.83%	1.38%	1.81%	1.08%	0.76%	1.12%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2011 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.C.1(2011) 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, 2011**

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	5,222	5,608	5,166	4,943	5,265	5,247	5,258	5,213
Industry group **								
Agric., fish., forest.	5,141	--	--	--	--	--	4,511	5,435
Mining and manufacturing	4,981	5,844	5,008	4,722	4,810	5,117	5,045	4,968
Construction	4,857	4,891	4,783	4,659	4,962	5,279	4,813	4,902
Utilities and transp.	5,294	5,629	4,791	5,167	5,295	5,326	5,124	5,319
Wholesale trade	5,123	6,366	4,909	4,740	5,216	5,099	5,307	5,042
Fin. svcs. and real estate	5,395	5,800	5,894	5,117	5,662	5,298	5,653	5,354
Retail trade	4,703	5,311	5,330	4,604	4,707	4,595	5,087	4,617
Professional services	5,634	5,678	5,260	5,289	5,623	5,783	5,422	5,689
Other services	4,949	5,697	5,168	4,968	4,989	4,762	5,317	4,836
Ownership								
For profit, incorporated	5,056	5,653	5,096	4,802	5,036	5,056	5,208	5,014
For profit, unincorporated	5,126	5,222	4,820	4,915	5,202	5,234	5,023	5,171
Nonprofit	5,988	6,348	6,297	5,741	5,872	6,069	6,137	5,970
Age of firm								
Less than 5 years	4,753	5,254	4,358	4,508	4,758	5,264	4,824	4,658
5-9 years	5,056	5,550	5,028	4,814	5,109	4,704	5,129	4,982
10-19 years	5,055	5,322	4,932	4,815	5,167	5,176	5,040	5,068
20 or more years	5,290	6,009	5,563	5,078	5,341	5,255	5,541	5,254
Multi/single status								
2 or more locations	5,250	4,539	5,309	5,182	5,338	5,234	5,464	5,245
1 location only	5,171	5,620	5,158	4,877	5,162	5,648	5,242	5,085
Percent full-time employees								
Less than 25%	4,638	5,212	4,770	5,223	4,914	4,283	5,195	4,495
25-49 %	4,824	6,541	5,124	4,511	5,115	4,611	5,505	4,670
50-74 %	5,130	5,483	5,328	5,286	5,584	4,884	5,406	5,073
75% or more	5,273	5,595	5,156	4,921	5,234	5,377	5,229	5,285
Union presence								
No union employees	5,137	5,587	5,174	4,880	5,215	5,104	5,237	5,099
Has union employees	5,547	6,455	5,031	5,817	5,672	5,505	5,808	5,534
Unknown	5,306	5,501	4,778	5,020	5,422	5,306	5,241	5,308
Percent low wage employees								
50% or more low wage	4,808	5,638	4,998	4,666	5,074	4,611	5,173	4,735
Less than 50% low wage	5,307	5,603	5,189	4,998	5,312	5,377	5,272	5,317

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2011 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.1(2011) 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, 2011**

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	25.94	46.09	67.04	46.20	60.14	40.11	38.89	32.76
Industry group **								
Agric., fish., forest.	583.06	--	--	--	--	--	702.21	618.00
Mining and manufacturing	66.86	300.53	217.23	110.68	192.72	79.84	124.96	82.49
Construction	89.01	192.26	214.16	141.33	181.69	152.67	97.82	120.09
Utilities and transp.	117.27	499.08	206.62	315.07	121.45	110.67	241.81	102.79
Wholesale trade	50.99	504.23	207.53	157.78	311.97	131.09	199.13	106.24
Fin. svcs. and real estate	62.17	201.69	318.32	100.26	130.54	66.32	169.82	63.92
Retail trade	47.87	149.00	208.66	175.45	207.01	76.59	105.84	63.80
Professional services	56.55	135.20	99.72	98.61	120.04	84.03	66.31	77.06
Other services	44.99	155.78	105.63	129.19	151.64	45.73	73.05	48.21
Ownership								
For profit, incorporated	17.27	66.15	84.18	48.62	67.03	25.02	49.28	20.77
For profit, unincorporated	85.75	148.75	139.73	244.85	180.65	124.30	110.84	86.49
Nonprofit	79.45	136.20	195.23	129.62	128.57	106.81	80.56	92.21
Age of firm								
Less than 5 years	90.12	211.11	85.80	394.16	361.68	829.94	127.57	283.14
5-9 years	62.06	177.71	174.99	149.07	164.73	227.29	96.57	101.33
10-19 years	87.90	126.47	114.94	106.69	168.98	150.35	69.97	143.30
20 or more years	34.69	171.13	110.47	72.75	92.87	38.96	80.68	37.18
Multi/single status								
2 or more locations	31.01	799.63	238.27	106.10	66.95	42.05	134.41	32.05
1 location only	34.52	45.13	72.95	74.70	106.93	211.83	41.54	61.48
Percent full-time employees								
Less than 25%	108.11	446.20	203.58	259.81	255.41	175.79	235.01	135.64
25-49 %	83.94	302.05	200.90	155.42	218.25	112.20	138.72	83.46
50-74 %	60.19	140.60	214.41	226.05	104.45	67.64	127.78	62.39
75% or more	26.72	61.45	78.94	51.06	71.40	44.27	46.08	35.78
Union presence								
No union employees	26.71	50.25	74.24	61.99	52.26	37.84	43.80	37.84
Has union employees	48.10	660.72	511.72	301.66	241.29	64.68	326.02	43.65
Unknown	67.77	896.17	151.37	322.47	237.11	76.91	227.21	70.30
Percent low wage employees								
50% or more low wage	31.73	179.82	157.45	129.58	113.86	44.64	93.96	35.37
Less than 50% low wage	33.92	46.01	70.10	37.65	79.32	50.04	42.24	41.48

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2011 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(2011) 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, 2011**

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	5,322	5,659	5,033	4,929	5,149	5,616	5,260	5,346
Industry group **								
Agric., fish., forest.	5,938	--	--	--	--	--	4,310	6,354
Mining and manufacturing	5,186	5,992	5,504	4,874	4,535	5,878	5,463	5,059
Construction	4,796	5,304	4,350	4,664	4,292	5,557	4,797	4,794
Utilities and transp.	5,702	5,513	4,415	5,335	5,322	6,048	5,047	5,901
Wholesale trade	5,111	5,656	5,052	4,804	4,831	5,448	5,328	4,952
Fin. svcs. and real estate	5,522	5,782	5,078	5,077	5,430	5,651	5,391	5,550
Retail trade	4,735	5,575	5,701	4,193	4,283	4,857	5,290	4,455
Professional services	5,644	5,578	4,834	5,204	5,795	5,843	5,178	5,763
Other services	4,996	5,938	5,156	5,173	4,594	4,910	5,476	4,796
Ownership								
For profit, incorporated	5,101	5,629	4,920	4,846	4,722	5,371	5,171	5,066
For profit, unincorporated	5,381	5,511	4,675	4,690	5,180	6,063	5,183	5,473
Nonprofit	5,880	6,573	6,494	5,596	5,790	5,933	6,180	5,848
Age of firm								
Less than 5 years	4,765	5,339	4,223	3,883	5,385	4,589	4,723	4,829
5-9 years	5,070	5,585	4,656	5,032	4,979	5,190	5,176	4,935
10-19 years	5,011	5,573	4,828	4,649	5,114	5,568	5,086	4,934
20 or more years	5,451	5,906	5,490	5,143	5,155	5,629	5,521	5,437
Multi/single status								
2 or more locations	5,506	4,100	5,586	5,405	5,189	5,613	5,663	5,500
1 location only	5,107	5,668	5,007	4,828	5,106	5,687	5,229	4,959
Percent full-time employees								
Less than 25%	4,668	4,458	5,136	5,574	4,184	4,510	5,267	4,343
25-49 %	4,827	6,271	4,980	4,932	4,270	4,683	5,464	4,510
50-74 %	5,508	5,424	5,128	5,065	5,852	5,516	5,157	5,651
75% or more	5,335	5,699	5,021	4,905	5,086	5,673	5,261	5,362
Union presence								
No union employees	5,246	5,634	4,996	4,906	5,104	5,656	5,216	5,261
Has union employees	5,693	6,506	6,715	5,193	5,671	5,722	6,572	5,649
Unknown	5,317	6,344	5,147	5,377	4,643	5,345	5,587	5,302
Percent low wage employees								
50% or more low wage	4,968	5,864	5,265	4,615	4,874	4,967	5,416	4,817
Less than 50% low wage	5,387	5,620	4,999	4,987	5,229	5,704	5,234	5,446

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2011 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.a(2011) 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, 2011**

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	64.24	167.40	154.29	71.75	114.98	103.58	93.75	85.43
Industry group **								
Agric., fish., forest.	937.75	--	--	--	--	--	869.89	1,136.97
Mining and manufacturing	156.10	646.65	458.27	234.42	341.38	205.83	235.36	216.00
Construction	172.03	411.20	201.52	220.22	619.90	855.98	190.45	282.87
Utilities and transp.	306.71	1,306.70	569.32	726.98	983.74	386.69	395.77	335.91
Wholesale trade	149.22	195.38	312.73	265.34	257.65	229.36	234.57	150.83
Fin. svcs. and real estate	140.94	485.10	624.57	226.78	123.22	210.08	273.93	169.74
Retail trade	95.87	415.94	285.84	263.49	317.12	92.21	222.46	121.14
Professional services	71.93	267.95	166.12	132.48	189.27	158.89	109.36	102.30
Other services	105.41	360.34	486.73	207.04	166.63	98.34	207.68	124.55
Ownership								
For profit, incorporated	64.95	157.40	129.72	86.29	133.06	108.82	90.36	100.40
For profit, unincorporated	192.28	232.78	146.70	259.61	395.61	168.87	140.00	232.36
Nonprofit	116.27	376.73	656.50	217.16	207.52	183.78	278.75	128.07
Age of firm								
Less than 5 years	301.63	453.36	553.52	408.79	565.21	999.30	360.95	491.45
5-9 years	149.88	389.71	345.17	239.71	255.08	670.25	272.72	225.50
10-19 years	124.98	278.39	264.32	168.95	222.43	391.02	153.33	199.88
20 or more years	80.63	215.83	205.12	132.71	110.25	112.05	119.84	92.98
Multi/single status								
2 or more locations	86.72	1,068.82	304.37	145.81	116.24	110.21	340.79	94.88
1 location only	73.67	171.64	162.95	87.75	187.80	278.09	104.28	101.89
Percent full-time employees								
Less than 25%	295.94	665.40	588.49	596.33	348.17	231.82	404.45	290.11
25-49 %	97.60	607.50	293.72	258.56	408.19	133.31	254.61	180.00
50-74 %	151.60	339.22	323.15	244.40	302.95	138.26	184.43	172.57
75% or more	65.88	182.09	181.39	83.25	143.29	113.04	105.87	86.56
Union presence								
No union employees	73.50	168.02	160.59	80.41	125.68	107.56	96.11	105.97
Has union employees	92.01	1,252.41	1,273.66	553.69	214.23	129.87	421.94	89.40
Unknown	120.84	1,673.57	1,122.54	947.62	492.54	138.49	849.95	137.98
Percent low wage employees								
50% or more low wage	108.66	455.07	194.26	158.13	242.28	156.27	177.37	141.08
Less than 50% low wage	75.44	143.49	149.36	86.33	115.33	117.05	86.31	98.39

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2011 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(2011) 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, 2011**

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	5,197	5,639	5,184	4,937	5,329	5,174	5,239	5,189
Industry group **								
Agric., fish., forest.	4,789	--	--	--	--	--	4,609	4,856
Mining and manufacturing	4,942	5,784	4,779	4,660	4,895	5,022	4,837	4,958
Construction	4,776	4,562	4,909	4,455	5,089	5,066	4,759	4,793
Utilities and transp.	5,194	5,784	4,963	5,026	5,260	5,197	5,040	5,211
Wholesale trade	5,135	6,313	4,864	4,778	5,418	5,016	5,191	5,115
Fin. svcs. and real estate	5,357	5,931	6,002	5,133	5,697	5,222	5,661	5,318
Retail trade	4,655	5,134	5,160	4,804	4,982	4,527	4,985	4,605
Professional services	5,635	5,847	5,412	5,255	5,567	5,755	5,539	5,657
Other services	5,003	5,669	5,128	4,972	5,203	4,855	5,251	4,941
Ownership								
For profit, incorporated	5,045	5,669	5,135	4,764	5,162	5,010	5,192	5,015
For profit, unincorporated	5,080	5,232	4,880	4,974	5,245	5,059	4,951	5,126
Nonprofit	6,039	6,436	6,152	5,875	5,890	6,121	6,190	6,021
Age of firm								
Less than 5 years	4,721	5,285	4,397	4,447	4,617	5,583	4,795	4,633
5-9 years	5,076	5,464	5,201	4,763	5,209	4,705	5,097	5,056
10-19 years	5,074	5,318	4,946	4,864	5,160	5,132	5,031	5,104
20 or more years	5,247	6,150	5,534	5,063	5,435	5,178	5,524	5,216
Multi/single status								
2 or more locations	5,199	4,468	5,085	5,146	5,401	5,159	5,427	5,194
1 location only	5,194	5,653	5,189	4,871	5,214	5,650	5,223	5,161
Percent full-time employees								
Less than 25%	4,548	5,832	4,902	5,134	5,263	4,062	5,444	4,394
25-49 %	4,963	6,782	5,686	4,491	5,506	4,746	5,725	4,846
50-74 %	5,023	5,390	5,438	5,341	5,497	4,814	5,359	4,975
75% or more	5,257	5,619	5,141	4,906	5,301	5,308	5,201	5,270
Union presence								
No union employees	5,108	5,638	5,219	4,868	5,268	5,006	5,237	5,069
Has union employees	5,478	5,828	4,513	5,838	5,808	5,426	5,328	5,486
Unknown	5,312	4,910	4,447	4,871	5,574	5,306	5,040	5,315
Percent low wage employees								
50% or more low wage	4,813	5,695	4,816	4,776	5,225	4,614	5,117	4,769
Less than 50% low wage	5,277	5,630	5,230	4,968	5,353	5,295	5,257	5,281

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2011 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(2011) 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, 2011**

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	20.74	103.48	66.52	38.10	53.39	39.13	32.24	25.48
Industry group **								
Agric., fish., forest.	575.15	--	--	--	--	--	1,042.85	448.34
Mining and manufacturing	65.17	435.91	311.14	108.09	170.78	87.71	148.88	82.91
Construction	104.94	258.00	320.82	167.55	265.97	176.70	106.77	196.14
Utilities and transp.	93.25	625.52	376.11	225.61	189.84	88.59	197.44	88.96
Wholesale trade	71.31	405.51	303.08	159.73	341.48	146.85	136.96	121.41
Fin. svcs. and real estate	59.32	357.21	209.71	73.57	147.46	61.74	154.34	68.40
Retail trade	59.39	288.79	262.15	228.99	245.12	76.57	164.94	71.22
Professional services	73.19	202.35	80.90	109.27	152.19	86.25	91.57	88.25
Other services	64.16	259.03	144.19	103.01	216.63	73.95	138.45	71.23
Ownership								
For profit, incorporated	11.83	144.87	84.84	62.17	76.68	30.17	46.70	14.92
For profit, unincorporated	67.84	171.15	181.28	208.01	161.82	134.41	104.13	71.28
Nonprofit	94.86	185.22	141.53	216.86	206.87	96.89	87.09	110.82
Age of firm								
Less than 5 years	117.00	295.09	145.25	220.14	243.00	1,096.57	152.60	176.10
5-9 years	116.27	161.79	333.46	254.25	223.48	307.08	186.03	142.15
10-19 years	93.87	172.70	183.93	110.92	232.77	177.12	128.05	176.03
20 or more years	28.79	177.45	124.61	72.83	100.23	35.44	84.27	30.40
Multi/single status								
2 or more locations	26.29	897.66	281.42	144.65	70.21	37.94	174.56	26.33
1 location only	44.86	101.60	75.58	72.65	133.71	306.84	41.00	76.76
Percent full-time employees								
Less than 25%	126.14	666.88	428.09	214.62	276.90	197.45	354.64	131.34
25-49 %	93.51	365.47	432.11	215.29	234.56	111.29	187.36	96.88
50-74 %	48.13	214.57	316.78	243.50	147.92	69.22	138.18	56.44
75% or more	22.43	113.83	63.00	60.12	64.32	44.80	34.28	29.16
Union presence								
No union employees	21.21	100.35	67.66	57.36	51.72	38.80	31.66	28.80
Has union employees	50.26	646.47	491.46	277.55	281.00	67.43	407.62	50.84
Unknown	73.86	1,001.48	722.04	617.79	283.12	79.70	283.31	74.95
Percent low wage employees								
50% or more low wage	43.46	427.57	300.93	214.71	121.93	59.74	208.36	39.97
Less than 50% low wage	29.64	70.85	60.53	42.66	77.43	47.72	32.67	34.61

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2011 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.1.c(2011) 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, 2011**

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	5,146	5,416	5,425	5,023	5,080	4,985	5,347	5,010
Industry group **								
Agric., fish., forest.	4,318	--	--	--	--	--	4,531	3,707
Mining and manufacturing	4,850	5,699	4,551	4,583	4,610	5,350	4,816	4,861
Construction	5,357	5,077	4,985	5,762	5,200	6,421	5,134	5,536
Utilities and transp.	5,510	5,205	6,717	5,981	5,446	4,758	6,250	5,134
Wholesale trade	5,043	8,695	4,841	4,142	3,993	5,471	5,975	4,391
Fin. svcs. and real estate	5,491	5,317	7,458	5,106	6,069	5,096	6,143	5,107
Retail trade	5,158	5,253	5,360	4,587	4,604	6,368	5,052	5,221
Professional services	5,584	5,247	5,458	5,686	5,490	5,983	5,379	5,767
Other services	4,233	5,256	5,470	4,387	5,436	2,346	5,163	3,716
Ownership								
For profit, incorporated	5,041	5,642	5,370	4,921	4,803	4,814	5,388	4,811
For profit, unincorporated	4,817	4,852	4,770	5,078	4,742	4,103	5,065	4,486
Nonprofit	6,036	5,471	6,521	5,413	6,174	6,359	5,736	6,129
Age of firm								
Less than 5 years	4,945	4,888	4,493	5,523	3,893	3,576 *	5,225	4,358
5-9 years	4,902	5,774	4,542	4,249	4,765	4,187	5,202	4,593
10-19 years	5,066	4,863	5,161	5,124	5,305	3,530	4,974	5,203
20 or more years	5,234	5,758	5,877	4,993	5,129	5,072	5,671	5,055
Multi/single status								
2 or more locations	5,040	4,934	5,896	4,848	5,164	4,977	5,137	5,034
1 location only	5,215	5,425	5,397	5,063	4,989	5,247	5,361	4,972
Percent full-time employees								
Less than 25%	5,435	4,437	4,049	4,912	3,910	7,157	4,214	6,318
25-49 %	3,379	6,172	3,818	3,300	4,709	1,837	4,587	2,893
50-74 %	5,343	5,838	5,366	5,403	5,166	4,584	6,167	4,731
75% or more	5,220	5,333	5,612	5,068	5,098	5,203	5,295	5,169
Union presence								
No union employees	5,062	5,334	5,409	4,875	5,116	4,645	5,288	4,877
Has union employees	6,082	9,376	7,575	8,133	4,832	6,153	8,075	5,828
Unknown	5,049	4,097	4,981 *	5,577	4,714	5,078	4,282	5,086
Percent low wage employees								
50% or more low wage	4,364	5,097	5,117	4,300	4,652	3,493	4,873	4,137
Less than 50% low wage	5,364	5,480	5,489	5,245	5,207	5,501	5,443	5,306

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2011 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.C.1.c(2011) 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, 2011**

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	80.60	216.83	200.96	220.16	194.38	218.02	91.70	115.25
Industry group **								
Agric., fish., forest.	693.37	--	--	--	--	--	708.05	1,052.58
Mining and manufacturing	148.88	702.25	704.22	430.03	372.49	643.50	397.44	183.99
Construction	281.26	614.67	421.87	974.19	811.72	1,798.08	245.26	724.12
Utilities and transp.	260.72	981.86	1,880.35	1,651.80	1,306.19	1,000.55	746.09	808.62
Wholesale trade	221.72	2,355.38	643.36	648.15	705.57	527.87	1,372.87	362.40
Fin. svcs. and real estate	301.11	312.38	1,255.54	699.22	665.11	596.12	541.99	266.06
Retail trade	299.34	502.97	600.11	332.80	458.30	562.19	397.03	328.45
Professional services	166.00	314.21	193.75	362.35	313.63	342.78	183.77	242.51
Other services	199.03	355.22	542.24	654.91	503.74	210.84	289.49	313.33
Ownership								
For profit, incorporated	86.81	306.96	214.49	192.67	208.09	245.80	125.82	151.94
For profit, unincorporated	262.48	273.66	430.28	616.30	697.70	466.54	347.09	398.57
Nonprofit	189.92	248.80	581.28	260.28	169.16	524.52	264.13	230.01
Age of firm								
Less than 5 years	419.64	271.28	240.67	1,073.55	916.71	1,130.83*	597.58	762.84
5-9 years	281.05	759.48	268.29	559.52	531.56	898.42	416.71	324.99
10-19 years	203.24	321.23	373.79	400.30	468.38	751.96	117.85	504.51
20 or more years	84.64	741.70	314.65	195.70	227.21	219.49	195.05	118.81
Multi/single status								
2 or more locations	157.88	1,180.31	1,123.77	287.88	239.55	222.78	307.90	158.56
1 location only	95.06	227.96	177.25	249.29	253.69	1,358.56	102.37	190.09
Percent full-time employees								
Less than 25%	421.84	641.57	553.13	463.17	476.05	429.92	360.00	470.67
25-49 %	381.40	959.61	607.88	545.21	545.51	274.48	545.70	404.31
50-74 %	360.29	236.65	350.03	547.55	419.97	590.88	381.16	327.04
75% or more	106.30	297.13	220.00	217.47	207.53	237.56	117.22	158.81
Union presence								
No union employees	73.24	230.58	203.00	211.03	182.62	277.69	91.71	115.45
Has union employees	493.16	2,379.32	2,197.05	1,306.97	819.68	545.14	1,250.93	537.04
Unknown	322.58	1,180.62	1,575.00*	1,557.33	1,134.19	395.92	962.33	365.79
Percent low wage employees								
50% or more low wage	235.41	739.58	956.29	263.84	451.15	295.77	239.21	288.08
Less than 50% low wage	108.18	215.00	172.65	295.14	190.45	274.41	122.84	162.85

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2011 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(2011) 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, 2011**

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	902	1,013	1,033	1,070	1,150	960	1,124
Industry group **								
Agric., fish., forest.	649	--	--	--	--	--	736 *	608
Mining and manufacturing	1,013	867	1,094	964	954	1,064	992	1,018
Construction	1,041	774	1,043	1,090	1,174	1,058	888	1,197
Utilities and transp.	938	769	604	1,076	1,243	903	859	950
Wholesale trade	989	1,136	951	911	1,061	974	947	1,008
Fin. svcs. and real estate	1,026	822	828	807	940	1,107	809	1,061
Retail trade	1,207	924	1,280	1,386	1,324	1,160	1,143	1,221
Professional services	1,075	883	966	926	1,081	1,154	908	1,118
Other services	1,275	999	1,078	1,186	1,115	1,455	1,081	1,335
Ownership								
For profit, incorporated	1,113	919	1,009	1,099	1,102	1,162	983	1,150
For profit, unincorporated	1,097	939	1,110	1,014	1,206	1,121	958	1,156
Nonprofit	986	602	879	699	926	1,115	774	1,012
Age of firm								
Less than 5 years	1,044	852	939	1,146	1,006	2,187	853	1,297
5-9 years	1,147	1,181	1,145	1,121	1,159	1,136	1,109	1,186
10-19 years	1,033	824	1,081	1,104	1,086	985	990	1,070
20 or more years	1,096	841	954	970	1,061	1,153	920	1,122
Multi/single status								
2 or more locations	1,124	898 *	934	986	1,073	1,147	933	1,129
1 location only	1,027	902	1,017	1,046	1,065	1,226	962	1,106
Percent full-time employees								
Less than 25%	1,173	986	1,210	1,710	1,223	1,040	1,242	1,155
25-49 %	1,164	1,118	1,066	1,069	1,179	1,204	1,108	1,177
50-74 %	1,114	771	1,179	1,038	1,226	1,126	974	1,142
75% or more	1,080	912	988	1,017	1,038	1,154	945	1,117
Union presence								
No union employees	1,073	906	1,017	1,046	1,053	1,155	966	1,114
Has union employees	1,007	668 *	1,005	841	1,063	1,016	841	1,016
Unknown	1,286	1,099	736 *	1,119 *	1,462	1,282	825	1,294
Percent low wage employees								
50% or more low wage	1,188	914	1,202	1,187	1,163	1,229	1,076	1,210
Less than 50% low wage	1,070	900	986	1,003	1,047	1,134	942	1,105

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2011 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(2011) 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, 2011**

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	8.71	29.26	30.89	38.82	22.75	11.72	22.35	9.33
Industry group **								
Agric., fish., forest.	156.66	--	--	--	--	--	227.00 *	148.57
Mining and manufacturing	29.69	84.69	173.75	105.18	22.54	39.45	106.95	28.85
Construction	57.07	119.88	118.01	156.73	90.00	116.91	80.76	108.49
Utilities and transp.	42.08	202.91	140.18	158.73	96.35	58.75	155.92	45.31
Wholesale trade	27.61	253.17	51.95	78.58	96.52	47.49	99.98	47.53
Fin. svcs. and real estate	24.67	130.33	147.92	80.63	73.63	29.42	49.59	28.10
Retail trade	27.57	86.63	99.87	139.17	118.73	42.67	68.25	22.92
Professional services	24.90	84.70	81.94	57.03	55.50	31.18	63.62	34.01
Other services	48.13	80.82	85.45	119.96	61.83	61.91	64.97	54.41
Ownership								
For profit, incorporated	15.09	46.15	40.88	44.02	25.17	22.45	28.71	15.91
For profit, unincorporated	30.50	98.14	67.72	66.10	84.52	47.78	42.11	48.29
Nonprofit	29.62	85.93	120.69	57.85	32.51	42.44	52.36	31.96
Age of firm								
Less than 5 years	83.27	100.50	43.90	93.14	147.16	447.90	48.13	145.45
5-9 years	74.07	119.19	127.72	109.45	113.66	114.65	83.67	109.78
10-19 years	30.79	103.57	57.97	92.02	89.28	63.90	51.70	55.76
20 or more years	6.99	67.87	60.77	29.64	33.55	11.51	38.49	8.39
Multi/single status								
2 or more locations	10.62	288.76 *	100.45	53.15	24.94	13.74	66.48	11.06
1 location only	26.33	30.29	36.52	48.71	42.92	165.45	21.59	38.03
Percent full-time employees								
Less than 25%	50.18	178.04	277.47	242.17	111.79	50.01	157.65	67.18
25-49 %	36.08	178.79	68.91	109.84	93.50	30.89	67.91	34.84
50-74 %	35.02	71.28	200.50	114.29	70.08	44.75	66.89	39.43
75% or more	10.43	38.94	39.86	36.61	30.22	10.00	31.77	9.20
Union presence								
No union employees	12.38	30.36	38.55	34.53	25.41	11.47	22.93	13.05
Has union employees	23.57	235.75 *	265.02	135.58	75.21	23.75	98.44	21.89
Unknown	26.56	291.15	287.65 *	367.49 *	150.96	36.32	192.43	31.77
Percent low wage employees								
50% or more low wage	34.86	85.37	79.79	138.56	78.36	39.98	44.84	38.81
Less than 50% low wage	6.61	30.25	34.78	31.41	31.26	11.88	25.13	9.27

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2011 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.a(2011) 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, 2011**

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	1,109	1,107	1,048	1,073	1,022	1,191	1,070	1,123
Industry group **								
Agric., fish., forest.	613*	--	--	--	--	--	945*	528*
Mining and manufacturing	1,199	1,080	1,496	1,164	1,109	1,230	1,293	1,156
Construction	1,077	1,060	1,038	1,192	1,377	402*	951	1,254
Utilities and transp.	1,001	409*	548*	1,428*	1,323	961	900*	1,032
Wholesale trade	1,012	1,270	1,219	922	1,080	877	1,049	985
Fin. svcs. and real estate	1,212	1,468	701	946	1,021	1,342	957	1,268
Retail trade	1,192	798	1,089	1,364	1,205	1,250	1,039	1,268
Professional services	1,020	1,057	1,033	822	1,004	1,078	1,000	1,025
Other services	1,228	1,354	959	1,227	891	1,580	1,196	1,242
Ownership								
For profit, incorporated	1,151	1,146	1,029	1,158	1,135	1,197	1,084	1,185
For profit, unincorporated	1,146	1,118	1,051	938	977	1,392	1,052	1,190
Nonprofit	976	532*	1,198	761	862	1,103	973	977
Age of firm								
Less than 5 years	1,073	962	1,063	1,201	1,097	1,151	995	1,191
5-9 years	1,207	1,453	1,114	1,181	1,182	774*	1,249	1,152
10-19 years	1,016	1,138	1,076	1,047	828	952	1,108	922
20 or more years	1,121	982	1,008	1,046	1,035	1,205	1,004	1,145
Multi/single status								
2 or more locations	1,139	432*	1,183	927	1,006	1,199	987	1,144
1 location only	1,073	1,111	1,042	1,103	1,040	997	1,076	1,070
Percent full-time employees								
Less than 25%	1,492	490*	1,582	2,713	1,375	1,227	1,607	1,430
25-49 %	1,013	696	695	1,078	1,058	1,139	824	1,107
50-74 %	1,212	888	1,359	1,144	1,202	1,316	1,141	1,241
75% or more	1,094	1,187	1,015	1,039	976	1,180	1,063	1,105
Union presence								
No union employees	1,111	1,097	1,039	1,104	989	1,278	1,070	1,133
Has union employees	989	761*	1,626	689	1,164	977	1,085	984
Unknown	1,303	1,838*	884*	507*	1,659	1,298	1,026*	1,319
Percent low wage employees								
50% or more low wage	1,171	1,152	1,455	1,266	1,068	1,149	1,330	1,118
Less than 50% low wage	1,097	1,099	987	1,037	1,008	1,197	1,026	1,124

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2011 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.a(2011) 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, 2011**

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	35.45	142.22	62.02	62.04	70.14	47.12	59.54	42.55
Industry group **								
Agric., fish., forest.	207.88 *	--	--	--	--	--	283.93 *	241.56 *
Mining and manufacturing	77.83	185.31	290.66	165.10	110.19	107.53	158.75	89.04
Construction	81.66	210.84	180.70	180.24	234.99	165.04 *	99.32	173.26
Utilities and transp.	94.34	634.86 *	296.54 *	454.78 *	283.51	85.78	331.11 *	92.23
Wholesale trade	62.88	374.91	182.20	197.91	222.97	103.91	173.06	96.94
Fin. svcs. and real estate	69.66	380.81	146.10	253.44	123.00	66.66	220.48	61.99
Retail trade	70.63	176.23	219.23	200.17	145.01	36.37	134.83	59.63
Professional services	55.64	275.29	118.28	137.00	87.95	67.54	104.61	68.53
Other services	63.65	164.53	208.62	152.83	136.89	99.71	116.90	91.92
Ownership								
For profit, incorporated	32.66	127.69	59.20	65.43	75.84	35.83	61.76	40.48
For profit, unincorporated	91.04	266.15	180.11	163.29	160.58	152.44	83.52	130.49
Nonprofit	62.66	185.32 *	321.99	124.58	95.98	89.50	145.13	65.31
Age of firm								
Less than 5 years	95.32	273.78	166.86	292.23	228.35	268.95	114.67	193.47
5-9 years	155.57	386.98	200.39	212.84	133.29	243.83 *	297.23	187.41
10-19 years	84.43	298.18	128.40	139.09	124.14	131.85	129.61	93.53
20 or more years	38.55	206.57	126.76	84.83	64.90	49.02	82.18	46.57
Multi/single status								
2 or more locations	40.21	205.25 *	242.41	95.94	59.21	48.30	172.75	41.51
1 location only	50.31	142.59	66.95	72.14	101.98	165.38	62.25	65.15
Percent full-time employees								
Less than 25%	138.22	181.48 *	426.40	453.29	224.06	145.21	383.78	126.70
25-49 %	62.87	177.87	161.36	154.81	191.83	99.75	116.86	87.12
50-74 %	77.86	177.73	267.53	149.36	117.15	132.82	98.90	85.75
75% or more	41.94	163.72	85.76	66.42	86.18	46.34	85.08	44.47
Union presence								
No union employees	36.35	131.07	66.44	66.42	71.73	40.95	58.13	47.44
Has union employees	63.83	334.62 *	464.47	136.72	174.90	86.54	252.04	65.25
Unknown	72.50	665.17 *	390.00 *	159.92 *	206.13	65.88	418.82 *	72.59
Percent low wage employees								
50% or more low wage	79.66	292.15	288.56	98.52	141.26	76.27	140.38	73.95
Less than 50% low wage	36.63	140.46	86.68	68.17	82.71	45.13	71.32	45.07

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2011 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.b(2011) 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, 2011**

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	1,084	832	1,001	998	1,078	1,138	920	1,119
Industry group **								
Agric., fish., forest.	752*	--	--	--	--	--	919*	689
Mining and manufacturing	968	823	894	843	914	1,037	831	988
Construction	1,016	604	1,025	1,045	1,096	1,272	865	1,157
Utilities and transp.	917	782*	645*	1,023	1,162	894	829	927
Wholesale trade	973	650	906	883	1,112	998	795	1,036
Fin. svcs. and real estate	992	689	1,023	737	922	1,055	807	1,015
Retail trade	1,207	1,110	1,284	1,431	1,366	1,151	1,214	1,206
Professional services	1,104	893	952	983	1,114	1,169	916	1,145
Other services	1,285	893	1,069	1,056	1,221	1,440	1,002	1,356
Ownership								
For profit, incorporated	1,103	827	990	1,076	1,074	1,153	933	1,138
For profit, unincorporated	1,078	909	1,186	946	1,256	1,053	987	1,110
Nonprofit	997	668	730	616	987	1,114	684	1,035
Age of firm								
Less than 5 years	1,041	812	915	1,122	959	2,674	837	1,285
5-9 years	1,134	1,087	1,175	1,091	1,153	1,233	1,058	1,204
10-19 years	1,012	731	1,037	1,071	1,119	980	932	1,066
20 or more years	1,092	783	943	936	1,071	1,138	887	1,115
Multi/single status								
2 or more locations	1,116	1,289	899	990	1,080	1,132	930	1,120
1 location only	1,009	826	1,007	1,000	1,076	1,311	919	1,113
Percent full-time employees								
Less than 25%	1,097	1,365	1,098*	1,361	1,142	1,006	1,150	1,088
25-49 %	1,206	1,467	1,350	1,100	1,182	1,206	1,360	1,183
50-74 %	1,103	830	1,155	1,005	1,247	1,101	994	1,119
75% or more	1,074	787	971	984	1,050	1,144	889	1,116
Union presence								
No union employees	1,060	842	1,013	995	1,065	1,127	929	1,101
Has union employees	1,006	637*	804	960*	1,024	1,015	788	1,017
Unknown	1,288	416*	626	1,350*	1,423	1,284	696	1,295
Percent low wage employees								
50% or more low wage	1,195	848	1,081	1,130	1,186	1,243	972	1,227
Less than 50% low wage	1,062	829	991	972	1,054	1,115	913	1,095

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2011 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(2011) 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, 2011**

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	12.91	49.81	39.52	48.03	32.50	15.63	23.07	12.67
Industry group **								
Agric., fish., forest.	226.30 *	--	--	--	--	--	855.90 *	151.49
Mining and manufacturing	28.28	144.74	159.20	101.35	35.84	32.71	93.81	29.89
Construction	85.47	162.97	152.83	202.12	126.11	95.22	131.89	114.17
Utilities and transp.	49.77	420.51 *	287.95 *	149.01	124.95	69.11	173.80	48.04
Wholesale trade	33.38	151.91	105.40	92.76	104.76	53.57	79.22	46.57
Fin. svcs. and real estate	23.66	140.99	193.11	79.92	89.54	30.84	55.29	24.44
Retail trade	40.97	153.74	150.37	170.75	94.35	44.67	93.88	39.12
Professional services	28.61	145.40	112.68	73.67	65.57	35.14	91.93	33.24
Other services	54.79	120.12	105.04	107.13	85.75	88.41	75.52	62.42
Ownership								
For profit, incorporated	16.34	66.43	52.16	55.95	34.33	25.05	27.49	15.53
For profit, unincorporated	36.91	121.69	135.85	98.71	109.15	37.75	73.29	37.76
Nonprofit	31.75	122.59	113.49	49.44	39.02	55.22	43.37	37.88
Age of firm								
Less than 5 years	99.42	97.31	78.72	123.77	156.12	607.06	49.98	172.19
5-9 years	92.71	121.88	131.07	140.98	141.35	133.55	70.80	135.92
10-19 years	46.47	86.34	108.62	64.32	117.25	73.66	44.42	69.45
20 or more years	6.77	64.46	83.64	36.93	30.11	15.39	25.48	8.26
Multi/single status								
2 or more locations	12.50	336.34	124.03	82.59	34.57	16.52	65.18	12.25
1 location only	33.86	50.37	45.54	58.94	54.92	212.69	23.35	48.29
Percent full-time employees								
Less than 25%	58.76	309.41	344.50 *	235.91	130.07	64.85	146.06	73.47
25-49 %	37.00	347.86	195.23	107.72	111.29	35.76	136.96	30.65
50-74 %	29.43	114.74	202.82	112.13	100.98	33.59	100.06	33.09
75% or more	14.64	47.12	53.02	46.72	37.82	17.39	28.62	14.09
Union presence								
No union employees	15.53	47.78	46.49	39.44	33.44	17.11	21.33	16.36
Has union employees	27.71	334.28 *	146.21	361.52 *	85.09	28.99	106.94	26.85
Unknown	37.29	189.06 *	174.46	406.69 *	145.02	47.29	170.90	40.09
Percent low wage employees								
50% or more low wage	40.26	116.24	125.91	142.00	90.71	46.50	70.76	40.62
Less than 50% low wage	10.53	44.64	46.10	49.18	28.51	13.37	20.43	11.89

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2011 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.c(2011) 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, 2011**

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	1,083	779	984	1,135	1,151	1,236	888	1,214
Industry group **								
Agric., fish., forest.	415 *	--	--	--	--	--	389 *	488 *
Mining and manufacturing	1,041	--	--	--	--	--	910	1,086
Construction	1,090	--	--	--	--	--	841	1,290
Utilities and transp.	1,146 *	--	--	--	--	--	918 *	1,262
Wholesale trade	1,087	--	--	--	--	--	1,599 *	728
Fin. svcs. and real estate	821	--	--	--	--	--	520	998
Retail trade	1,241	--	--	--	--	--	1,087	1,331
Professional services	994	--	--	--	--	--	717	1,241
Other services	1,360	--	--	--	--	--	1,152	1,476
Ownership								
For profit, incorporated	1,108	--	--	--	--	--	965	1,202
For profit, unincorporated	1,127	--	--	--	--	--	689	1,710
Nonprofit	912	--	--	--	--	--	757	960
Age of firm								
Less than 5 years	987	--	--	--	--	--	616	1,767
5-9 years	1,089	--	--	--	--	--	1,035	1,144
10-19 years	1,201	--	--	--	--	--	942	1,587
20 or more years	1,054	--	--	--	--	--	874	1,128
Multi/single status								
2 or more locations	1,208	--	--	--	--	--	800 *	1,236
1 location only	1,000	--	--	--	--	--	894	1,178
Percent full-time employees								
Less than 25%	1,166	--	--	--	--	--	847	1,396 *
25-49 %	1,182	--	--	--	--	--	878	1,305
50-74 %	924	--	--	--	--	--	506	1,235
75% or more	1,097	--	--	--	--	--	945	1,200
Union presence								
No union employees	1,074	--	--	--	--	--	897	1,219
Has union employees	1,169	--	--	--	--	--	645 *	1,236
Unknown	1,104	--	--	--	--	--	359 *	1,139
Percent low wage employees								
50% or more low wage	1,165	--	--	--	--	--	931	1,269
Less than 50% low wage	1,060	--	--	--	--	--	880	1,196

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2011 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.c(2011) 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, 2011**

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	33.13	121.44	139.73	118.01	60.10	58.07	55.47	35.04
Industry group **								
Agric., fish., forest.	143.17 *	--	--	--	--	--	139.48 *	269.18 *
Mining and manufacturing	104.94	--	--	--	--	--	178.85	124.09
Construction	205.54	--	--	--	--	--	223.14	306.31
Utilities and transp.	431.83 *	--	--	--	--	--	528.91 *	316.66
Wholesale trade	120.43	--	--	--	--	--	796.96 *	146.35
Fin. svcs. and real estate	65.91	--	--	--	--	--	109.63	95.50
Retail trade	146.47	--	--	--	--	--	161.08	174.50
Professional services	71.07	--	--	--	--	--	78.72	94.68
Other services	112.64	--	--	--	--	--	167.85	154.67
Ownership								
For profit, incorporated	44.42	--	--	--	--	--	89.08	53.56
For profit, unincorporated	113.10	--	--	--	--	--	143.72	308.70
Nonprofit	134.44	--	--	--	--	--	128.91	178.79
Age of firm								
Less than 5 years	180.28	--	--	--	--	--	129.28	389.22
5-9 years	116.29	--	--	--	--	--	169.01	221.28
10-19 years	104.84	--	--	--	--	--	80.77	217.70
20 or more years	37.17	--	--	--	--	--	102.74	49.30
Multi/single status								
2 or more locations	41.78	--	--	--	--	--	273.84 *	37.50
1 location only	66.97	--	--	--	--	--	66.60	122.20
Percent full-time employees								
Less than 25%	81.60	--	--	--	--	--	194.40	424.08 *
25-49 %	87.93	--	--	--	--	--	147.35	128.17
50-74 %	74.24	--	--	--	--	--	60.34	150.47
75% or more	37.57	--	--	--	--	--	67.24	48.15
Union presence								
No union employees	46.49	--	--	--	--	--	55.42	51.48
Has union employees	182.36	--	--	--	--	--	299.19 *	172.16
Unknown	138.87	--	--	--	--	--	272.36 *	142.36
Percent low wage employees								
50% or more low wage	91.53	--	--	--	--	--	119.80	140.39
Less than 50% low wage	37.93	--	--	--	--	--	65.21	66.79

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2011 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(2011) 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, 2011**

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	20.9%	16.1%	19.6%	20.9%	20.3%	21.9%	18.3%	21.6%
Industry group **								
Agric., fish., forest.	12.6%	--	--	--	--	--	16.3% *	11.2%
Mining and manufacturing	20.3%	14.8%	21.8%	20.4%	19.8%	20.8%	19.7%	20.5%
Construction	21.4%	15.8%	21.8%	23.4%	23.7%	20.0%	18.4%	24.4%
Utilities and transp.	17.7%	13.7%	12.6%	20.8%	23.5%	17.0%	16.8%	17.9%
Wholesale trade	19.3%	17.8%	19.4%	19.2%	20.3%	19.1%	17.8%	20.0%
Fin. svcs. and real estate	19.0%	14.2%	14.0%	15.8%	16.6%	20.9%	14.3%	19.8%
Retail trade	25.7%	17.4%	24.0%	30.1%	28.1%	25.3%	22.5%	26.5%
Professional services	19.1%	15.6%	18.4%	17.5%	19.2%	20.0%	16.7%	19.7%
Other services	25.8%	17.5%	20.8%	23.9%	22.4%	30.6%	20.3%	27.6%
Ownership								
For profit, incorporated	22.0%	16.3%	19.8%	22.9%	21.9%	23.0%	18.9%	22.9%
For profit, unincorporated	21.4%	18.0%	23.0%	20.6%	23.2%	21.4%	19.1%	22.4%
Nonprofit	16.5%	9.5%	14.0%	12.2%	15.8%	18.4%	12.6%	17.0%
Age of firm								
Less than 5 years	22.0%	16.2%	21.5%	25.4%	21.2%	41.5%	17.7%	27.9%
5-9 years	22.7%	21.3%	22.8%	23.3%	22.7%	24.1%	21.6%	23.8%
10-19 years	20.4%	15.5%	21.9%	22.9%	21.0%	19.0%	19.6%	21.1%
20 or more years	20.7%	14.0%	17.1%	19.1%	19.9%	21.9%	16.6%	21.4%
Multi/single status								
2 or more locations	21.4%	19.8% *	17.6%	19.0%	20.1%	21.9%	17.1%	21.5%
1 location only	19.9%	16.0%	19.7%	21.5%	20.6%	21.7%	18.4%	21.8%
Percent full-time employees								
Less than 25%	25.3%	18.9%	25.4%	32.7%	24.9%	24.3%	23.9%	25.7%
25-49 %	24.1%	17.1%	20.8%	23.7%	23.1%	26.1%	20.1%	25.2%
50-74 %	21.7%	14.1%	22.1%	19.6%	22.0%	23.1%	18.0%	22.5%
75% or more	20.5%	16.3%	19.2%	20.7%	19.8%	21.5%	18.1%	21.1%
Union presence								
No union employees	20.9%	16.2%	19.7%	21.4%	20.2%	22.6%	18.4%	21.9%
Has union employees	18.2%	10.4% *	20.0%	14.5%	18.7%	18.5%	14.5%	18.4%
Unknown	24.2%	20.0%	15.4% *	22.3%	27.0%	24.2%	15.7%	24.4%
Percent low wage employees								
50% or more low wage	24.7%	16.2%	24.1%	25.4%	22.9%	26.6%	20.8%	25.6%
Less than 50% low wage	20.2%	16.1%	19.0%	20.1%	19.7%	21.1%	17.9%	20.8%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2011 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(2011) 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, 2011**

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	0.18%	0.47%	0.59%	0.73%	0.52%	0.28%	0.37%	0.17%
Industry group **								
Agric., fish., forest.	3.31%	--	--	--	--	--	5.24% *	2.77%
Mining and manufacturing	0.74%	1.75%	2.85%	2.17%	0.90%	0.83%	1.78%	0.70%
Construction	1.51%	2.23%	2.54%	3.72%	2.13%	2.04%	1.83%	2.50%
Utilities and transp.	0.53%	3.72%	3.00%	3.05%	1.73%	1.02%	3.48%	0.71%
Wholesale trade	0.51%	2.46%	1.41%	1.52%	1.55%	0.94%	1.51%	0.84%
Fin. svcs. and real estate	0.32%	1.97%	2.51%	1.56%	1.30%	0.39%	0.87%	0.43%
Retail trade	0.66%	1.75%	2.02%	2.60%	2.27%	0.79%	1.23%	0.59%
Professional services	0.48%	1.22%	1.35%	1.21%	0.93%	0.60%	1.04%	0.63%
Other services	1.02%	1.41%	1.65%	2.67%	1.94%	1.18%	1.05%	1.28%
Ownership								
For profit, incorporated	0.28%	0.81%	0.76%	0.74%	0.65%	0.45%	0.43%	0.29%
For profit, unincorporated	0.60%	1.82%	1.17%	1.57%	1.95%	1.15%	0.86%	0.90%
Nonprofit	0.47%	1.27%	1.64%	1.13%	0.38%	0.63%	0.72%	0.50%
Age of firm								
Less than 5 years	1.89%	1.73%	1.17%	2.95%	3.61%	8.28%	0.80%	3.18%
5-9 years	1.51%	1.66%	2.32%	2.44%	2.22%	2.30%	1.71%	2.18%
10-19 years	0.74%	1.86%	1.16%	1.76%	1.81%	1.23%	0.97%	1.12%
20 or more years	0.15%	1.23%	1.02%	0.46%	0.48%	0.32%	0.62%	0.19%
Multi/single status								
2 or more locations	0.24%	6.06% *	2.02%	1.02%	0.60%	0.34%	1.15%	0.24%
1 location only	0.48%	0.49%	0.68%	0.99%	0.97%	2.60%	0.37%	0.71%
Percent full-time employees								
Less than 25%	1.53%	3.38%	5.83%	4.45%	3.20%	1.56%	3.03%	1.88%
25-49 %	0.75%	2.50%	1.00%	2.55%	2.43%	0.68%	1.03%	0.84%
50-74 %	0.67%	1.30%	3.34%	2.26%	1.08%	0.95%	1.15%	0.82%
75% or more	0.20%	0.65%	0.74%	0.66%	0.62%	0.27%	0.56%	0.15%
Union presence								
No union employees	0.24%	0.50%	0.70%	0.70%	0.53%	0.24%	0.37%	0.24%
Has union employees	0.50%	4.04% *	3.67%	2.32%	1.64%	0.52%	1.37%	0.47%
Unknown	0.38%	4.96%	5.87% *	6.39%	2.59%	0.58%	3.58%	0.45%
Percent low wage employees								
50% or more low wage	0.82%	1.53%	1.85%	2.61%	1.77%	0.98%	0.85%	0.95%
Less than 50% low wage	0.14%	0.53%	0.66%	0.58%	0.52%	0.28%	0.44%	0.17%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2011 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.C.3.a(2011) 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, 2011**

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	20.8%	19.6%	20.8%	21.8%	19.8%	21.2%	20.3%	21.0%
Industry group **								
Agric., fish., forest.	10.3% *	--	--	--	--	--	21.9%	8.3% *
Mining and manufacturing	23.1%	18.0%	27.2%	23.9%	24.5%	20.9%	23.7%	22.9%
Construction	22.5%	20.0%	23.9%	25.6%	32.1%	7.2% *	19.8%	26.2%
Utilities and transp.	17.6%	7.4% *	12.4% *	26.8%	24.9%	15.9%	17.8% *	17.5%
Wholesale trade	19.8%	22.4%	24.1%	19.2%	22.3%	16.1%	19.7%	19.9%
Fin. svcs. and real estate	22.0%	25.4%	13.8%	18.6%	18.8%	23.7%	17.8%	22.8%
Retail trade	25.2%	14.3% *	19.1%	32.5%	28.1%	25.7% *	19.6%	28.5%
Professional services	18.1%	18.9%	21.4%	15.8%	17.3%	18.4%	19.3%	17.8%
Other services	24.6%	22.8%	18.6%	23.7%	19.4%	32.2%	21.8%	25.9%
Ownership								
For profit, incorporated	22.6%	20.4%	20.9%	23.9%	24.0%	22.3%	21.0%	23.4%
For profit, unincorporated	21.3%	20.3%	22.5%	20.0%	18.9%	23.0%	20.3%	21.7%
Nonprofit	16.6%	8.1% *	18.4%	13.6%	14.9%	18.6%	15.7%	16.7%
Age of firm								
Less than 5 years	22.5%	18.0%	25.2%	30.9%	20.4%	25.1%	21.1%	24.7%
5-9 years	23.8%	26.0%	23.9%	23.5%	23.7%	14.9%	24.1%	23.4%
10-19 years	20.3%	20.4%	22.3%	22.5%	16.2%	17.1%	21.8%	18.7%
20 or more years	20.6%	16.6%	18.4%	20.3%	20.1%	21.4%	18.2%	21.1%
Multi/single status								
2 or more locations	20.7%	10.5% *	21.2%	17.2%	19.4%	21.4%	17.4%	20.8%
1 location only	21.0%	19.6%	20.8%	22.9%	20.4%	17.5%	20.6%	21.6%
Percent full-time employees								
Less than 25%	32.0%	11.0% *	30.8%	48.7%	32.9%	27.2%	30.5%	32.9%
25-49 %	21.0%	11.1%	14.0%	21.9%	24.8%	24.3%	15.1%	24.5%
50-74 %	22.0%	16.4%	26.5%	22.6%	20.5%	23.9%	22.1%	22.0%
75% or more	20.5%	20.8%	20.2%	21.2%	19.2%	20.8%	20.2%	20.6%
Union presence								
No union employees	21.2%	19.5%	20.8%	22.5%	19.4%	22.6%	20.5%	21.5%
Has union employees	17.4%	11.7% *	24.2%	13.3%	20.5%	17.1%	16.5%	17.4%
Unknown	24.5%	29.0%	17.2% *	9.4% *	35.7%	24.3%	18.4% *	24.9%
Percent low wage employees								
50% or more low wage	23.6%	19.6%	27.6%	27.4%	21.9%	23.1%	24.6%	23.2%
Less than 50% low wage	20.4%	19.5%	19.7%	20.8%	19.3%	21.0%	19.6%	20.6%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2011 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.3.a(2011) 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, 2011**

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	0.61%	2.39%	1.09%	1.39%	1.34%	0.69%	1.02%	0.66%
Industry group **								
Agric., fish., forest.	3.91% *	--	--	--	--	--	6.15%	3.81% *
Mining and manufacturing	1.17%	3.04%	5.71%	3.07%	1.83%	1.93%	3.07%	1.46%
Construction	2.21%	2.97%	4.12%	3.84%	5.81%	3.06% *	2.03%	4.40%
Utilities and transp.	1.85%	10.40% *	5.33% *	5.57%	5.23%	1.69%	5.74% *	1.96%
Wholesale trade	1.15%	6.73%	3.70%	3.67%	3.99%	1.90%	3.37%	1.84%
Fin. svcs. and real estate	0.91%	6.40%	2.97%	4.17%	2.17%	0.76%	3.63%	0.70%
Retail trade	1.74%	4.32% *	3.88%	4.09%	4.88%	1.07%	3.10%	1.23%
Professional services	0.89%	4.28%	2.23%	2.75%	1.40%	0.91%	1.82%	0.96%
Other services	1.30%	2.62%	4.01%	3.32%	3.32%	1.73%	1.76%	2.01%
Ownership								
For profit, incorporated	0.64%	2.22%	1.12%	1.48%	1.54%	0.69%	1.08%	0.75%
For profit, unincorporated	1.66%	4.69%	3.67%	3.05%	3.36%	2.34%	1.49%	2.43%
Nonprofit	0.94%	2.93% *	3.57%	2.27%	1.42%	1.30%	1.82%	0.95%
Age of firm								
Less than 5 years	2.60%	3.78%	4.20%	6.64%	5.70%	6.19%	1.83%	4.66%
5-9 years	2.68%	4.80%	4.13%	3.93%	2.58%	3.77%	3.72%	3.73%
10-19 years	1.69%	4.79%	2.96%	3.11%	2.70%	2.76%	2.58%	2.01%
20 or more years	0.58%	3.46%	2.08%	1.66%	1.05%	0.71%	1.33%	0.67%
Multi/single status								
2 or more locations	0.63%	5.51% *	4.14%	1.78%	1.37%	0.73%	2.88%	0.64%
1 location only	1.01%	2.40%	1.15%	1.67%	2.00%	4.30%	1.12%	1.25%
Percent full-time employees								
Less than 25%	2.47%	4.47% *	8.11%	8.07%	7.05%	2.91%	6.98%	4.32%
25-49 %	1.27%	2.89%	2.71%	3.83%	6.16%	2.14%	2.33%	2.37%
50-74 %	1.15%	2.99%	5.32%	3.62%	1.88%	2.37%	1.66%	1.18%
75% or more	0.75%	2.72%	1.61%	1.43%	1.82%	0.65%	1.46%	0.72%
Union presence								
No union employees	0.68%	2.29%	1.14%	1.51%	1.45%	0.63%	0.99%	0.80%
Has union employees	1.14%	6.85% *	6.50%	2.09%	2.91%	1.48%	3.36%	1.19%
Unknown	1.36%	8.14%	6.73% *	4.30% *	5.56%	1.08%	5.56% *	1.28%
Percent low wage employees								
50% or more low wage	1.70%	4.48%	5.17%	2.40%	2.97%	1.75%	2.28%	1.82%
Less than 50% low wage	0.60%	2.40%	1.63%	1.45%	1.40%	0.66%	1.24%	0.63%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2011 Medical Expenditure Panel Survey-Insurance Component.

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**Table I.C.3.b(2011) 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, 2011**

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	20.9%	14.7%	19.3%	20.2%	20.2%	22.0%	17.6%	21.6%
Industry group **								
Agric., fish., forest.	15.7%	--	--	--	--	--	19.9% *	14.2%
Mining and manufacturing	19.6%	14.2%	18.7%	18.1%	18.7%	20.7%	17.2%	19.9%
Construction	21.3%	13.2%	20.9%	23.5%	21.5%	25.1%	18.2%	24.2%
Utilities and transp.	17.7%	13.5% *	13.0% *	20.3%	22.1%	17.2%	16.5%	17.8%
Wholesale trade	18.9%	10.3%	18.6%	18.5%	20.5%	19.9%	15.3%	20.2%
Fin. svcs. and real estate	18.5%	11.6%	17.1%	14.4%	16.2%	20.2%	14.3%	19.1%
Retail trade	25.9%	21.6%	24.9%	29.8%	27.4%	25.4%	24.4%	26.2%
Professional services	19.6%	15.3%	17.6%	18.7%	20.0%	20.3%	16.5%	20.2%
Other services	25.7%	15.7%	20.8%	21.2%	23.5%	29.7%	19.1%	27.4%
Ownership								
For profit, incorporated	21.9%	14.6%	19.3%	22.6%	20.8%	23.0%	18.0%	22.7%
For profit, unincorporated	21.2%	17.4%	24.3%	19.0%	24.0%	20.8%	19.9%	21.7%
Nonprofit	16.5%	10.4%	11.9%	10.5%	16.8%	18.2%	11.1%	17.2%
Age of firm								
Less than 5 years	22.1%	15.4%	20.8%	25.2%	20.8%	47.9%	17.4%	27.7%
5-9 years	22.3%	19.9%	22.6%	22.9%	22.1%	26.2%	20.8%	23.8%
10-19 years	19.9%	13.7%	21.0%	22.0%	21.7%	19.1%	18.5%	20.9%
20 or more years	20.8%	12.7%	17.0%	18.5%	19.7%	22.0%	16.1%	21.4%
Multi/single status								
2 or more locations	21.5%	28.8%	17.7%	19.2%	20.0%	21.9%	17.1%	21.6%
1 location only	19.4%	14.6%	19.4%	20.5%	20.6%	23.2%	17.6%	21.6%
Percent full-time employees								
Less than 25%	24.1%	23.4%	22.4%	26.5%	21.7%	24.8%	21.1%	24.8%
25-49 %	24.3%	21.6%	23.7%	24.5%	21.5%	25.4%	23.8%	24.4%
50-74 %	22.0%	15.4%	21.2%	18.8%	22.7%	22.9%	18.6%	22.5%
75% or more	20.4%	14.0%	18.9%	20.0%	19.8%	21.6%	17.1%	21.2%
Union presence								
No union employees	20.8%	14.9%	19.4%	20.4%	20.2%	22.5%	17.7%	21.7%
Has union employees	18.4%	10.9% *	17.8%	16.4% *	17.6%	18.7%	14.8%	18.5%
Unknown	24.2%	8.5% *	14.1% *	27.7%	25.5%	24.2%	13.8%	24.4%
Percent low wage employees								
50% or more low wage	24.8%	14.9%	22.4%	23.7%	22.7%	26.9%	19.0%	25.7%
Less than 50% low wage	20.1%	14.7%	19.0%	19.6%	19.7%	21.1%	17.4%	20.7%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2011 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.b(2011) 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, 2011**

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%	0.96%	0.85%	0.95%	0.74%	0.36%	0.42%	0.30%
Industry group **								
Agric., fish., forest.	4.07%	--	--	--	--	--	9.44% *	3.10%
Mining and manufacturing	0.72%	2.80%	3.23%	2.21%	0.89%	0.78%	1.78%	0.73%
Construction	2.11%	2.86%	3.44%	4.47%	2.62%	1.58%	2.93%	2.48%
Utilities and transp.	0.80%	10.87% *	4.34% *	2.96%	2.58%	1.28%	3.85%	0.84%
Wholesale trade	0.64%	2.23%	2.35%	1.80%	1.91%	0.94%	1.43%	0.79%
Fin. svcs. and real estate	0.35%	2.13%	3.32%	1.47%	1.62%	0.51%	1.00%	0.41%
Retail trade	0.90%	2.59%	3.45%	3.13%	1.89%	0.76%	2.13%	0.77%
Professional services	0.65%	2.00%	1.91%	1.47%	1.31%	0.77%	1.45%	0.78%
Other services	1.15%	1.63%	1.85%	2.33%	2.09%	1.56%	1.20%	1.34%
Ownership								
For profit, incorporated	0.32%	1.28%	1.12%	1.07%	0.79%	0.53%	0.49%	0.32%
For profit, unincorporated	0.79%	2.35%	2.40%	2.13%	2.14%	1.00%	1.50%	0.81%
Nonprofit	0.64%	1.71%	1.78%	1.05%	0.86%	0.93%	0.65%	0.79%
Age of firm								
Less than 5 years	2.13%	1.52%	1.52%	3.26%	3.61%	10.41%	1.01%	3.66%
5-9 years	1.78%	2.12%	2.32%	3.46%	2.69%	2.78%	1.70%	2.70%
10-19 years	1.01%	1.69%	2.23%	1.16%	2.05%	1.45%	0.96%	1.26%
20 or more years	0.23%	1.12%	1.59%	0.66%	0.54%	0.39%	0.43%	0.28%
Multi/single status								
2 or more locations	0.30%	7.45%	2.71%	1.58%	0.72%	0.41%	1.34%	0.29%
1 location only	0.66%	0.97%	0.94%	1.24%	1.08%	2.96%	0.46%	0.96%
Percent full-time employees								
Less than 25%	1.72%	5.20%	5.21%	5.10%	2.98%	2.17%	2.90%	1.97%
25-49 %	0.71%	4.97%	2.70%	2.32%	2.66%	0.72%	2.17%	0.70%
50-74 %	0.69%	2.27%	2.77%	2.30%	1.58%	0.75%	1.75%	0.78%
75% or more	0.30%	0.90%	1.04%	0.95%	0.81%	0.37%	0.52%	0.30%
Union presence								
No union employees	0.34%	0.94%	0.92%	0.83%	0.74%	0.35%	0.40%	0.36%
Has union employees	0.55%	5.85% *	3.66%	7.04% *	1.66%	0.59%	2.13%	0.54%
Unknown	0.60%	4.31% *	4.66% *	7.32%	2.54%	0.77%	3.40%	0.64%
Percent low wage employees								
50% or more low wage	0.85%	1.97%	1.91%	2.81%	1.77%	1.09%	1.15%	0.92%
Less than 50% low wage	0.28%	0.86%	0.91%	1.06%	0.68%	0.32%	0.41%	0.31%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2011 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(2011) 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, 2011**

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	21.1%	14.4%	18.1%	22.6%	22.7%	24.8%	16.6%	24.2%
Industry group **								
Agric., fish., forest.	9.6%*	--	--	--	--	--	8.6%*	13.2%*
Mining and manufacturing	21.5%	--	--	--	--	--	18.9%	22.3%
Construction	20.3%	--	--	--	--	--	16.4%	23.3%
Utilities and transp.	20.8%*	--	--	--	--	--	14.7%*	24.6%
Wholesale trade	21.6%	--	--	--	--	--	26.8%	16.6%
Fin. svcs. and real estate	14.9%	--	--	--	--	--	8.5%	19.5%
Retail trade	24.1%	--	--	--	--	--	21.5%	25.5%
Professional services	17.8%	--	--	--	--	--	13.3%	21.5%
Other services	32.1%	--	--	--	--	--	22.3%	39.7%
Ownership								
For profit, incorporated	22.0%	--	--	--	--	--	17.9%	25.0%
For profit, unincorporated	23.4%	--	--	--	--	--	13.6%	38.1%
Nonprofit	15.1%	--	--	--	--	--	13.2%	15.7%
Age of firm								
Less than 5 years	20.0%	--	--	--	--	--	11.8%	40.5%
5-9 years	22.2%	--	--	--	--	--	19.9%	24.9%
10-19 years	23.7%	--	--	--	--	--	18.9%	30.5%
20 or more years	20.1%	--	--	--	--	--	15.4%	22.3%
Multi/single status								
2 or more locations	24.0%	--	--	--	--	--	15.6%*	24.6%
1 location only	19.2%	--	--	--	--	--	16.7%	23.7%
Percent full-time employees								
Less than 25%	21.5%	--	--	--	--	--	20.1%	22.1%*
25-49 %	35.0%	--	--	--	--	--	19.1%	45.1%
50-74 %	17.3%	--	--	--	--	--	8.2%	26.1%
75% or more	21.0%	--	--	--	--	--	17.8%	23.2%
Union presence								
No union employees	21.2%	--	--	--	--	--	17.0%	25.0%
Has union employees	19.2%	--	--	--	--	--	8.0%*	21.2%
Unknown	21.9%	--	--	--	--	--	8.4%*	22.4%
Percent low wage employees								
50% or more low wage	26.7%	--	--	--	--	--	19.1%	30.7%
Less than 50% low wage	19.8%	--	--	--	--	--	16.2%	22.5%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2011 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.c(2011) 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, 2011**

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	0.55%	1.63%	2.62%	2.53%	1.48%	1.04%	1.01%	0.61%
Industry group **								
Agric., fish., forest.	3.09%*	--	--	--	--	--	3.03%*	5.62%*
Mining and manufacturing	2.12%	--	--	--	--	--	4.71%	2.16%
Construction	3.50%	--	--	--	--	--	4.07%	5.72%
Utilities and transp.	7.49%*	--	--	--	--	--	9.36%*	6.01%
Wholesale trade	2.13%	--	--	--	--	--	5.08%	2.37%
Fin. svcs. and real estate	1.52%	--	--	--	--	--	1.95%	2.59%
Retail trade	2.44%	--	--	--	--	--	3.19%	2.62%
Professional services	1.17%	--	--	--	--	--	1.44%	1.49%
Other services	2.58%	--	--	--	--	--	3.13%	4.72%
Ownership								
For profit, incorporated	0.71%	--	--	--	--	--	1.28%	0.78%
For profit, unincorporated	2.34%	--	--	--	--	--	2.91%	4.54%
Nonprofit	1.92%	--	--	--	--	--	2.61%	2.67%
Age of firm								
Less than 5 years	3.97%	--	--	--	--	--	3.14%	8.23%
5-9 years	2.65%	--	--	--	--	--	2.94%	4.28%
10-19 years	2.31%	--	--	--	--	--	1.73%	4.11%
20 or more years	0.70%	--	--	--	--	--	1.51%	0.97%
Multi/single status								
2 or more locations	0.68%	--	--	--	--	--	5.64%*	0.46%
1 location only	1.18%	--	--	--	--	--	1.19%	1.93%
Percent full-time employees								
Less than 25%	2.77%	--	--	--	--	--	5.76%	7.15%*
25-49 %	4.25%	--	--	--	--	--	3.70%	6.39%
50-74 %	1.63%	--	--	--	--	--	1.41%	3.05%
75% or more	0.61%	--	--	--	--	--	1.18%	1.08%
Union presence								
No union employees	0.83%	--	--	--	--	--	1.04%	0.83%
Has union employees	2.69%	--	--	--	--	--	3.19%*	2.66%
Unknown	2.38%	--	--	--	--	--	6.10%*	2.34%
Percent low wage employees								
50% or more low wage	2.03%	--	--	--	--	--	2.66%	3.04%
Less than 50% low wage	0.61%	--	--	--	--	--	1.07%	1.12%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2011 Medical Expenditure Panel Survey-Insurance Component.

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**Table I.C.4(2011) Percent of private-sector employees enrolled in a health insurance plan that take single coverage by firm size and selected characteristics: United States, 2011**

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	50.2%	61.2%	61.9%	58.8%	53.5%	44.9%	60.8%	48.0%
Industry group **								
Agric., fish., forest.	55.5%	47.4%	71.7%	54.6%	66.0%	45.2%	57.2%	54.8%
Mining and manufacturing	43.3%	58.1%	59.5%	52.8%	45.4%	38.0%	57.3%	41.3%
Construction	53.6%	57.2%	55.3%	51.6%	55.5%	48.0%	54.2%	53.0%
Utilities and transp.	44.7%	62.3%	63.7%	55.9%	45.0%	42.3%	61.6%	43.0%
Wholesale trade	47.9%	59.2%	57.1%	54.4%	46.8%	41.4%	56.5%	44.9%
Fin. svcs. and real estate	46.3%	57.5%	62.9%	59.6%	47.8%	43.2%	60.1%	44.6%
Retail trade	58.1%	68.4%	64.9%	66.3%	64.6%	53.9%	66.2%	56.6%
Professional services	51.1%	62.7%	64.6%	60.5%	57.8%	44.4%	63.2%	48.7%
Other services	56.5%	62.4%	62.7%	66.0%	60.2%	50.9%	63.3%	54.7%
Ownership								
For profit, incorporated	49.5%	60.7%	61.3%	57.2%	51.5%	44.8%	59.9%	47.3%
For profit, unincorporated	51.6%	62.2%	63.9%	61.9%	55.3%	43.2%	62.8%	48.0%
Nonprofit	52.2%	64.2%	63.6%	65.2%	58.1%	46.3%	64.7%	51.0%
Age of firm								
Less than 5 years	58.9%	62.4%	64.0%	59.4%	54.9%	45.1%	61.7%	55.5%
5-9 years	59.7%	60.0%	62.6%	61.3%	58.5%	50.4%	61.4%	58.0%
10-19 years	56.1%	61.3%	62.0%	60.2%	52.4%	48.2%	61.4%	52.3%
20 or more years	48.4%	61.3%	61.2%	57.6%	53.0%	44.7%	59.9%	47.1%
Multi/single status								
2 or more locations	46.6%	57.3%	57.3%	57.9%	51.9%	44.9%	61.3%	46.3%
1 location only	58.6%	61.3%	62.2%	59.1%	55.9%	46.4%	60.7%	56.1%
Percent full-time employees								
Less than 25%	61.8%	60.7%	70.4%	71.6%	60.5%	59.5%	67.0%	60.6%
25-49 %	59.9%	60.2%	67.6%	76.4%	62.6%	55.0%	66.5%	58.6%
50-74 %	55.2%	60.9%	67.1%	68.9%	59.4%	50.5%	64.4%	53.6%
75% or more	48.9%	61.3%	61.0%	56.9%	52.2%	43.3%	60.0%	46.5%
Union presence								
No union employees	53.7%	62.1%	62.6%	60.0%	55.0%	47.1%	61.8%	51.1%
Has union employees	42.7%	41.5%	44.6%	46.7%	44.9%	42.1%	42.8%	42.7%
Unknown	43.7%	54.5%	69.7%	54.5%	45.5%	43.3%	58.7%	43.5%
Percent low wage employees								
50% or more low wage	60.6%	62.4%	69.4%	71.0%	65.5%	55.4%	67.0%	59.5%
Less than 50% low wage	48.5%	61.0%	61.0%	56.9%	51.2%	43.2%	59.9%	46.1%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2011 Medical Expenditure Panel Survey-Insurance Component.

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**Table I.C.4(2011) 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, 2011**

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%	0.70%	0.78%	0.61%	0.53%	0.45%	0.67%	0.35%
Industry group **								
Agric., fish., forest.	4.49%	7.94%	9.97%	9.81%	9.80%	7.11%	5.28%	6.37%
Mining and manufacturing	0.71%	3.35%	3.11%	1.05%	1.41%	0.60%	1.20%	0.71%
Construction	1.84%	2.22%	3.03%	2.60%	5.06%	2.87%	2.23%	3.27%
Utilities and transp.	0.89%	5.13%	6.12%	2.54%	2.84%	1.35%	2.36%	1.10%
Wholesale trade	0.85%	2.52%	3.11%	2.58%	1.66%	1.10%	1.33%	1.07%
Fin. svcs. and real estate	0.22%	2.55%	2.26%	2.68%	1.62%	0.43%	1.02%	0.27%
Retail trade	0.96%	1.66%	2.85%	1.66%	1.95%	0.99%	1.35%	1.08%
Professional services	0.67%	1.37%	1.75%	1.77%	1.00%	0.61%	1.21%	0.63%
Other services	0.95%	2.15%	2.55%	2.08%	2.48%	1.29%	1.11%	1.20%
Ownership								
For profit, incorporated	0.34%	0.99%	1.03%	0.81%	0.86%	0.50%	0.75%	0.37%
For profit, unincorporated	0.58%	1.77%	1.32%	1.92%	1.28%	0.75%	1.26%	0.59%
Nonprofit	0.58%	2.88%	2.40%	1.08%	1.52%	0.87%	1.43%	0.71%
Age of firm								
Less than 5 years	2.13%	2.21%	3.74%	2.59%	5.20%	10.78%	1.91%	3.71%
5-9 years	1.61%	2.26%	2.26%	2.46%	2.79%	5.20%	1.54%	2.54%
10-19 years	0.71%	1.50%	1.74%	1.46%	1.72%	1.26%	1.24%	0.67%
20 or more years	0.35%	1.41%	0.75%	0.69%	0.70%	0.50%	0.56%	0.36%
Multi/single status								
2 or more locations	0.42%	5.44%	1.89%	1.29%	0.85%	0.48%	1.83%	0.40%
1 location only	0.63%	0.71%	0.81%	0.79%	1.53%	3.01%	0.73%	0.95%
Percent full-time employees								
Less than 25%	1.94%	4.07%	4.07%	1.86%	4.08%	1.90%	1.92%	2.09%
25-49 %	1.16%	2.43%	3.41%	1.70%	2.86%	1.32%	1.94%	1.19%
50-74 %	0.84%	1.92%	1.59%	1.68%	1.52%	0.88%	1.18%	0.92%
75% or more	0.29%	0.76%	0.97%	0.60%	0.65%	0.45%	0.69%	0.36%
Union presence								
No union employees	0.29%	0.74%	0.81%	0.70%	0.52%	0.40%	0.66%	0.30%
Has union employees	0.64%	5.34%	5.98%	2.61%	2.27%	0.71%	1.88%	0.69%
Unknown	1.15%	12.34%	7.62%	7.46%	2.66%	1.24%	5.70%	1.15%
Percent low wage employees								
50% or more low wage	0.71%	1.90%	1.33%	1.41%	1.22%	0.90%	1.53%	0.69%
Less than 50% low wage	0.28%	0.74%	0.84%	0.67%	0.64%	0.46%	0.68%	0.35%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2011 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(2011) 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, 2011**

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	17.3%	58.6%	38.9%	30.6%	15.2%	5.7%	43.6%	10.3%
Industry group **								
Agric., fish., forest.	43.9%	--	--	--	--	--	71.8%	30.9%*
Mining and manufacturing	14.7%	47.7%	34.6%	29.0%	13.2%	6.0%	38.1%	9.9%
Construction	31.6%	59.9%	37.1%	35.3%	10.7%	8.8%*	46.9%	16.0%
Utilities and transp.	20.0%	72.6%	60.9%	28.6%	14.7%	15.0%*	51.9%	15.3%
Wholesale trade	23.5%	60.6%	30.2%	35.6%	15.5%	10.2%	41.5%	15.6%
Fin. svcs. and real estate	13.0%	58.7%	35.2%	27.4%	21.8%	3.9%*	40.6%	8.5%
Retail trade	11.2%	58.2%	33.9%	22.1%	10.4%	1.5%*	38.7%	5.0%
Professional services	18.2%	60.7%	39.8%	34.6%	14.6%	6.4%	46.2%	10.9%
Other services	17.2%	54.0%	43.0%	27.4%	16.8%	3.0%	42.7%	9.4%
Ownership								
For profit, incorporated	16.7%	58.7%	38.9%	29.2%	15.2%	4.8%	43.6%	9.1%
For profit, unincorporated	20.1%	55.8%	34.0%	28.4%	9.6%	8.3%*	41.2%	11.1%
Nonprofit	17.9%	65.9%	46.6%	41.1%	17.9%	7.8%	48.1%	14.1%
Age of firm								
Less than 5 years	32.6%	53.8%	31.1%	26.5%	25.7%*	0.9%*	43.2%	18.6%*
5-9 years	29.2%	51.0%	30.7%	30.5%	16.2%*	11.1%*	38.4%	19.8%
10-19 years	29.8%	61.5%	36.9%	28.3%	19.1%	13.7%*	42.3%	19.3%
20 or more years	13.4%	62.4%	44.8%	32.1%	13.6%	5.3%	46.2%	8.7%
Multi/single status								
2 or more locations	8.5%	45.0%	37.4%	29.4%	13.7%	5.6%	36.7%	7.8%
1 location only	33.4%	58.8%	38.9%	31.0%	17.4%	8.9%*	44.2%	20.2%
Percent full-time employees								
Less than 25%	14.3%	59.2%	41.7%	29.4%	10.9%	2.0%*	46.2%	6.1%
25-49 %	13.6%	60.0%	43.3%	23.1%	11.1%*	3.5%	44.3%	6.7%
50-74 %	16.6%	57.9%	37.6%	34.2%	8.5%	8.6%	44.6%	10.9%
75% or more	17.7%	58.6%	38.8%	30.7%	16.5%	5.4%	43.4%	10.5%
Union presence								
No union employees	20.0%	58.5%	38.3%	29.5%	15.6%	4.2%	43.2%	11.0%
Has union employees	13.6%	66.5%	51.4%	43.5%	15.4%*	9.6%	49.3%	11.8%
Unknown	6.4%	47.6%	54.9%	48.3%	6.7%*	5.1%	56.0%	5.5%
Percent low wage employees								
50% or more low wage	16.1%	61.3%	36.2%	25.0%	16.5%	6.1%	43.7%	10.6%
Less than 50% low wage	17.5%	58.1%	39.2%	31.8%	14.9%	5.6%	43.6%	10.2%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2011 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.4.a(2011) 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, 2011**

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%	1.07%	1.49%	1.67%	1.42%	0.69%	1.00%	0.60%
Industry group **								
Agric., fish., forest.	10.05%	--	--	--	--	--	8.15%	12.58%*
Mining and manufacturing	1.37%	5.38%	6.56%	4.47%	2.65%	1.48%	3.82%	1.45%
Construction	1.56%	4.67%	4.46%	5.41%	2.98%	6.03%*	3.20%	3.45%
Utilities and transp.	3.60%	6.48%	9.21%	7.69%	4.24%	4.87%*	7.30%	3.67%
Wholesale trade	1.77%	4.60%	4.86%	5.16%	3.76%	2.71%	2.42%	2.67%
Fin. svcs. and real estate	1.17%	4.99%	6.41%	2.80%	4.16%	1.46%*	1.78%	1.23%
Retail trade	1.37%	2.56%	4.22%	5.05%	2.33%	0.56%*	2.76%	1.09%
Professional services	1.00%	1.81%	3.53%	3.77%	1.86%	1.22%	1.53%	1.12%
Other services	1.17%	3.88%	3.29%	4.84%	4.09%	0.87%	2.74%	0.99%
Ownership								
For profit, incorporated	0.77%	0.72%	1.31%	1.68%	1.77%	0.64%	1.17%	0.67%
For profit, unincorporated	1.71%	3.10%	3.52%	4.66%	2.47%	3.41%*	1.80%	2.61%
Nonprofit	1.35%	4.77%	6.10%	4.22%	2.32%	1.67%	2.89%	1.23%
Age of firm								
Less than 5 years	3.46%	3.43%	3.94%	5.97%	8.30%*	1.03%*	2.41%	6.72%*
5-9 years	2.80%	3.56%	3.85%	4.55%	7.30%*	3.92%*	2.08%	5.21%
10-19 years	0.93%	2.31%	2.34%	2.54%	4.13%	4.24%*	1.48%	2.44%
20 or more years	0.73%	2.67%	2.35%	1.60%	1.39%	0.72%	1.47%	0.62%
Multi/single status								
2 or more locations	0.62%	12.89%	5.34%	1.94%	1.20%	0.67%	2.64%	0.62%
1 location only	1.29%	1.04%	1.71%	2.02%	2.77%	3.46%*	1.06%	1.90%
Percent full-time employees								
Less than 25%	1.49%	4.65%	9.66%	4.50%	2.88%	0.85%*	4.80%	1.16%
25-49 %	1.14%	4.66%	6.04%	4.52%	3.83%*	0.74%	2.76%	0.88%
50-74 %	1.07%	4.36%	4.55%	4.95%	1.94%	1.45%	2.05%	1.12%
75% or more	0.77%	1.08%	2.02%	1.70%	1.74%	0.65%	1.39%	0.71%
Union presence								
No union employees	0.63%	1.07%	1.62%	1.63%	1.51%	0.59%	1.03%	0.65%
Has union employees	1.83%	11.51%	10.75%	7.77%	4.63%*	1.81%	5.13%	1.77%
Unknown	1.30%	12.60%	12.82%	12.02%	2.82%*	1.48%	9.62%	1.37%
Percent low wage employees								
50% or more low wage	1.39%	2.52%	3.11%	3.32%	3.91%	1.81%	1.92%	1.74%
Less than 50% low wage	0.63%	1.10%	1.84%	1.54%	1.66%	0.74%	1.15%	0.69%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2011 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(2011) 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, 2011**

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	15,022	13,835	14,105	14,217	15,131	15,277	14,086	15,175
Industry group **								
Agric., fish., forest.	12,834	--	--	--	--	--	12,583	12,932
Mining and manufacturing	14,033	13,932	13,997	13,710	14,038	14,095	13,670	14,069
Construction	13,529	12,906	12,674	13,009	13,999	16,071	12,932	14,194
Utilities and transp.	15,106	14,216	15,510	15,044	14,863	15,155	15,152	15,103
Wholesale trade	14,592	15,182	14,565	13,783	14,729	14,776	14,746	14,548
Fin. svcs. and real estate	15,885	14,343	17,362	15,847	16,387	15,798	16,000	15,875
Retail trade	13,183	13,625	13,634	13,236	13,470	13,091	13,378	13,156
Professional services	16,114	14,465	14,350	15,089	15,915	16,537	14,600	16,345
Other services	14,676	12,801	13,297	14,335	15,560	14,895	13,246	15,005
Ownership								
For profit, incorporated	14,674	13,720	14,111	14,007	14,863	14,850	14,036	14,783
For profit, unincorporated	14,941	14,338	13,677	14,371	14,380	15,401	14,037	15,161
Nonprofit	16,774	13,482	14,866	15,617	16,519	17,134	14,735	16,919
Age of firm								
Less than 5 years	14,204	13,188	13,667	14,449	14,549	16,506	13,841	14,612
5-9 years	13,708	13,403	13,267	13,572	14,265	14,028	13,059	14,366
10-19 years	14,325	14,058	13,746	13,828	14,443	15,096	14,022	14,510
20 or more years	15,203	14,209	14,656	14,455	15,392	15,286	14,532	15,260
Multi/single status								
2 or more locations	15,244	10,890	14,521	14,345	15,329	15,270	14,320	15,256
1 location only	14,351	13,876	14,078	14,180	14,780	15,532	14,068	14,662
Percent full-time employees								
Less than 25%	14,656	15,406	10,666	14,121	15,521	14,625	13,817	14,855
25-49 %	14,032	13,720	13,147	12,405	13,929	14,298	13,217	14,170
50-74 %	14,331	13,408	12,856	14,821	15,279	14,252	13,760	14,412
75% or more	15,148	13,873	14,298	14,214	15,142	15,468	14,158	15,311
Union presence								
No union employees	14,729	13,851	14,223	14,174	15,130	14,892	14,111	14,885
Has union employees	15,647	12,856	12,785	14,558	15,190	15,894	13,801	15,760
Unknown	15,343	16,669	11,826	14,143	15,006	15,381	14,254	15,355
Percent low wage employees								
50% or more low wage	13,657	11,994	13,497	12,744	14,196	13,779	12,722	13,801
Less than 50% low wage	15,191	14,131	14,170	14,361	15,247	15,467	14,246	15,346

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2011 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(2011) 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, 2011**

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	98.46	206.32	200.67	203.80	201.47	119.36	145.47	117.36
Industry group **								
Agric., fish., forest.	965.68	--	--	--	--	--	935.20	1,437.39
Mining and manufacturing	171.71	748.39	504.51	285.26	331.30	250.31	381.69	188.41
Construction	276.40	440.06	377.42	658.19	522.40	678.48	403.13	451.94
Utilities and transp.	293.75	1,006.57	864.52	848.81	925.84	356.00	744.80	321.84
Wholesale trade	208.31	624.95	900.65	483.14	747.88	285.64	358.66	232.57
Fin. svcs. and real estate	185.03	700.65	909.98	826.39	508.43	208.53	728.14	205.40
Retail trade	130.41	701.98	422.78	358.53	554.51	173.95	357.44	138.13
Professional services	173.51	307.59	349.37	441.20	228.81	247.01	266.97	200.77
Other services	298.03	557.06	534.05	509.00	610.89	407.92	248.54	326.30
Ownership								
For profit, incorporated	114.22	183.91	240.15	201.23	224.99	131.59	167.69	134.98
For profit, unincorporated	237.41	647.82	734.69	525.97	369.29	372.76	355.17	280.07
Nonprofit	178.04	806.44	657.22	532.99	352.12	273.08	556.42	184.70
Age of firm								
Less than 5 years	337.70	620.54	480.09	1,049.50	602.39	3,095.70	382.18	493.72
5-9 years	262.51	521.35	460.47	555.01	696.01	996.52	291.90	474.78
10-19 years	209.01	378.04	325.84	520.31	367.08	509.40	319.76	286.80
20 or more years	116.90	247.28	332.34	187.73	259.71	118.85	196.46	125.94
Multi/single status								
2 or more locations	124.57	1,978.65	782.01	181.65	224.01	136.93	293.32	124.85
1 location only	169.41	211.40	225.36	275.14	335.79	868.95	158.74	218.99
Percent full-time employees								
Less than 25%	504.62	1,034.12	1,523.56	865.08	1,124.20	771.16	541.24	654.66
25-49 %	272.14	871.18	798.70	308.56	521.33	350.77	370.11	316.96
50-74 %	177.24	675.60	719.05	531.56	513.33	203.64	435.62	222.67
75% or more	108.53	167.43	186.86	228.59	193.71	137.23	164.13	132.31
Union presence								
No union employees	103.60	239.74	225.80	181.87	161.27	130.53	146.52	118.34
Has union employees	193.80	715.06	668.02	839.40	533.10	223.45	559.60	199.55
Unknown	264.20	3,160.68	1,573.22	1,340.08	960.27	256.09	695.86	264.38
Percent low wage employees								
50% or more low wage	103.58	382.40	605.05	439.47	346.59	152.16	282.73	100.09
Less than 50% low wage	109.68	246.69	200.74	231.17	203.62	139.53	169.40	128.80

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2011 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(2011) 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, 2011**

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	15,566	14,000	14,205	13,957	14,894	16,484	13,990	15,948
Industry group **								
Agric., fish., forest.	14,862	--	--	--	--	--	14,032	15,045
Mining and manufacturing	14,712	12,813	15,368	14,634	13,049	16,007	14,014	14,913
Construction	13,230	13,722	12,726	11,496	13,745	15,926	12,650	14,306
Utilities and transp.	16,802	13,530	11,965	16,298	14,760	17,456	15,154	16,997
Wholesale trade	14,405	12,988	14,065	13,435	14,163	15,508	13,776	14,719
Fin. svcs. and real estate	16,675	15,772	15,537	14,302	15,273	17,082	15,455	16,757
Retail trade	13,749	15,478	14,048	12,862	11,552	14,614	14,474	13,426
Professional services	16,345	14,751	14,829	14,622	16,690	16,724	14,642	16,611
Other services	14,130	12,295	13,471	14,094	14,000	14,794	13,367	14,448
Ownership								
For profit, incorporated	15,019	14,139	14,196	13,478	14,165	16,037	13,854	15,392
For profit, unincorporated	16,415	13,722	13,400	14,642	13,128	17,813	14,159	16,921
Nonprofit	16,572	12,791	15,396	16,446	16,783	16,621	15,057	16,685
Age of firm								
Less than 5 years	13,927	13,217	13,316	12,730	14,056	16,673	13,128	14,971
5-9 years	14,318	13,745	12,535	14,571	14,426	18,644	13,408	15,408
10-19 years	14,469	14,491	14,286	13,258	14,718	16,288	14,118	14,739
20 or more years	15,869	14,049	14,754	14,218	15,023	16,471	14,265	16,096
Multi/single status								
2 or more locations	16,149	7,457	14,978	14,604	14,848	16,477	15,321	16,162
1 location only	14,401	14,044	14,174	13,821	14,956	16,639	13,916	15,004
Percent full-time employees								
Less than 25%	14,309	15,242	14,987	13,758	14,416	13,610	14,897	14,147
25-49 %	13,831	15,358	13,785	13,202	12,807	14,112	14,280	13,592
50-74 %	15,942	13,649	14,694	14,632	16,523	16,483	14,169	16,455
75% or more	15,593	13,931	14,179	13,928	14,664	16,542	13,939	15,975
Union presence								
No union employees	15,296	14,005	14,162	13,829	14,812	16,750	13,977	15,802
Has union employees	16,282	11,799	15,351	14,425	15,947	16,551	13,987	16,435
Unknown	15,585	17,436	12,046	17,255	12,641	15,771	14,582	15,617
Percent low wage employees								
50% or more low wage	13,991	13,537	14,825	12,817	13,926	14,554	13,706	14,097
Less than 50% low wage	15,731	14,092	14,132	14,142	15,054	16,611	14,033	16,122

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2011 Medical Expenditure Panel Survey-Insurance Component.

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**Table I.D.1.a(2011) 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, 2011**

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	159.38	399.32	359.33	166.96	299.16	285.58	171.43	214.70
Industry group **								
Agric., fish., forest.	1,107.52	--	--	--	--	--	2,758.83	2,589.72
Mining and manufacturing	354.25	2,203.10	719.05	763.56	1,065.16	570.75	578.49	439.12
Construction	307.10	755.61	701.56	871.44	992.00	2,436.67	366.79	773.73
Utilities and transp.	1,276.13	3,550.81	2,059.36	2,036.04	2,243.54	1,682.10	1,825.34	1,459.46
Wholesale trade	516.87	1,272.08	986.44	789.29	690.10	786.12	658.62	596.67
Fin. svcs. and real estate	542.39	2,035.54	1,532.84	1,704.95	592.89	764.54	742.53	570.92
Retail trade	281.10	1,421.43	1,244.30	892.60	856.08	267.33	746.20	344.76
Professional services	265.55	838.04	652.14	690.71	412.68	411.77	495.79	313.42
Other services	277.11	547.50	800.14	825.53	456.36	408.15	328.37	371.23
Ownership								
For profit, incorporated	228.81	424.44	326.55	264.77	304.54	406.50	136.50	299.53
For profit, unincorporated	479.81	1,157.66	893.52	704.03	799.55	486.98	522.48	509.70
Nonprofit	326.07	1,706.86	1,192.30	688.49	421.46	534.03	692.15	366.46
Age of firm								
Less than 5 years	604.68	1,743.96	2,130.33	878.73	1,660.43	3,741.88	656.84	1,842.75
5-9 years	490.88	872.83	1,503.29	748.29	1,159.15	3,369.59	788.77	483.63
10-19 years	306.72	774.34	673.86	421.19	667.54	932.05	254.05	395.86
20 or more years	244.18	453.18	612.18	399.69	409.57	332.75	279.73	268.40
Multi/single status								
2 or more locations	284.65	2,104.69	874.19	494.08	428.86	356.78	756.90	291.21
1 location only	175.78	395.25	361.59	253.88	252.48	850.21	168.05	295.19
Percent full-time employees								
Less than 25%	611.33	3,370.43	3,848.18	1,730.77	2,395.79	723.52	2,307.10	1,097.65
25-49 %	447.63	2,939.83	1,772.89	991.03	872.22	664.51	504.54	403.28
50-74 %	366.69	1,002.53	588.92	950.69	651.34	553.52	471.20	450.57
75% or more	209.97	359.76	371.49	194.94	380.59	350.68	181.26	272.37
Union presence								
No union employees	173.05	452.54	355.68	186.68	253.95	234.22	229.80	194.08
Has union employees	310.03	2,037.05	2,992.74	863.33	713.00	391.19	847.24	301.04
Unknown	739.51	4,312.74	3,190.37	3,606.25	1,965.58	797.48	2,607.87	789.33
Percent low wage employees								
50% or more low wage	298.65	711.14	1,540.13	866.54	625.19	442.57	513.32	437.42
Less than 50% low wage	184.35	448.19	353.45	196.08	314.96	300.25	187.79	231.84

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2011 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.D.1.b(2011) 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, 2011**

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	14,895	13,888	13,872	14,262	15,150	15,024	14,097	14,996
Industry group **								
Agric., fish., forest.	12,780	--	--	--	--	--	14,718	12,302
Mining and manufacturing	13,900	13,759	12,981	13,317	14,136	13,916	13,505	13,927
Construction	13,468	12,507	12,425	13,408	13,647	15,592	12,974	13,936
Utilities and transp.	14,817	14,419	16,217	14,791	14,777	14,796	15,082	14,801
Wholesale trade	14,685	16,046	14,993	13,971	14,849	14,688	15,059	14,600
Fin. svcs. and real estate	15,653	14,464	17,471	15,343	16,617	15,442	15,802	15,643
Retail trade	13,055	12,495	13,133	13,164	14,017	12,975	12,979	13,062
Professional services	16,067	14,397	13,904	15,400	15,622	16,461	14,564	16,266
Other services	14,854	13,051	12,929	14,171	16,084	14,997	13,180	15,135
Ownership								
For profit, incorporated	14,617	13,748	13,919	14,125	14,997	14,674	14,118	14,681
For profit, unincorporated	14,489	14,617	13,501	14,285	14,694	14,553	13,843	14,625
Nonprofit	16,820	13,414	14,289	15,390	16,220	17,273	14,481	16,967
Age of firm								
Less than 5 years	14,467	13,912	13,195	14,928	14,704	16,348	14,313	14,608
5-9 years	13,545	13,181	13,701	13,405	14,074	12,669	12,961	14,103
10-19 years	14,273	14,326	13,306	13,625	14,343	15,013	13,927	14,456
20 or more years	15,035	13,960	14,395	14,569	15,427	15,032	14,580	15,064
Multi/single status								
2 or more locations	15,055	10,482	14,792	14,410	15,398	15,023	14,151	15,066
1 location only	14,285	13,955	13,794	14,215	14,659	15,049	14,092	14,477
Percent full-time employees								
Less than 25%	14,780	15,700	8,872	14,340	17,261	14,507	13,491	15,010
25-49 %	14,181	12,748	12,537	12,042	14,330	14,425	12,454	14,351
50-74 %	14,054	13,304	11,993	15,155	14,730	14,015	13,496	14,107
75% or more	15,032	13,984	14,148	14,247	15,177	15,216	14,212	15,141
Union presence								
No union employees	14,592	13,938	14,072	14,286	15,168	14,540	14,139	14,681
Has union employees	15,419	12,950	11,427	14,232	14,903	15,666	13,666	15,516
Unknown	15,315	16,513	11,677	13,009	15,407	15,326	14,382	15,320
Percent low wage employees								
50% or more low wage	13,682	11,856	12,291	12,592	14,586	13,720	12,300	13,812
Less than 50% low wage	15,049	14,158	14,029	14,384	15,213	15,208	14,267	15,152

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2011 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(2011) 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, 2011**

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	101.69	234.83	295.57	304.57	227.62	105.27	222.14	113.03
Industry group **								
Agric., fish., forest.	1,125.52	--	--	--	--	--	1,938.35	1,579.88
Mining and manufacturing	210.65	1,686.92	745.24	393.90	351.10	260.51	387.25	226.26
Construction	382.33	611.61	486.16	779.48	627.41	586.04	538.41	556.80
Utilities and transp.	155.17	2,363.03	1,197.65	882.05	1,086.65	214.37	1,126.46	192.83
Wholesale trade	206.34	1,236.54	1,163.19	562.25	807.82	273.74	437.15	257.86
Fin. svcs. and real estate	188.57	455.82	927.74	1,132.34	567.97	176.51	753.41	209.76
Retail trade	151.24	491.36	874.77	453.10	603.70	177.87	545.02	143.88
Professional services	195.57	500.60	449.62	599.91	174.24	256.49	452.39	215.79
Other services	410.55	640.15	622.57	541.92	749.24	449.06	452.30	416.30
Ownership								
For profit, incorporated	111.86	246.70	335.10	287.91	274.22	118.03	230.82	125.21
For profit, unincorporated	208.65	645.27	973.91	684.69	358.82	349.32	445.78	210.22
Nonprofit	236.95	788.22	786.63	800.55	374.05	244.44	702.87	214.65
Age of firm								
Less than 5 years	457.08	654.96	485.35	1,237.51	673.98	3,626.21	568.67	583.89
5-9 years	347.01	538.23	556.56	545.80	789.24	1,079.06	333.27	607.35
10-19 years	268.59	448.34	641.62	457.02	380.27	542.56	362.60	376.34
20 or more years	94.85	275.03	429.74	246.69	269.95	94.63	280.31	104.22
Multi/single status								
2 or more locations	104.72	2,122.82	1,054.68	283.34	217.55	117.98	501.75	105.21
1 location only	260.29	230.26	300.52	418.67	483.18	970.78	244.72	363.05
Percent full-time employees								
Less than 25%	641.08	1,293.97	1,873.08	1,138.40	1,352.16	880.35	861.22	752.42
25-49 %	337.39	1,247.45	1,019.91	618.28	714.90	387.82	514.97	355.31
50-74 %	163.46	647.53	975.69	765.94	707.66	199.26	395.89	199.94
75% or more	109.35	239.72	280.32	332.45	220.06	115.15	239.53	122.48
Union presence								
No union employees	122.74	223.32	304.58	279.76	193.86	132.84	209.71	139.55
Has union employees	196.04	1,221.47	821.26	1,117.39	574.93	212.21	577.04	206.39
Unknown	241.00	3,949.91	2,650.18	1,287.64	922.03	227.83	1,270.37	239.84
Percent low wage employees								
50% or more low wage	169.80	532.64	608.72	649.53	514.68	187.31	435.73	164.05
Less than 50% low wage	107.84	246.09	267.52	336.04	217.37	125.67	237.74	121.55

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2011 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(2011) 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, 2011**

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	14,824	13,404	15,133	14,520	15,652	14,979	14,251	15,116
Industry group **								
Agric., fish., forest.	9,792	--	--	--	--	--	9,599	11,261
Mining and manufacturing	14,263	17,325	13,642	13,490	15,602	13,419	13,237	14,421
Construction	14,451	12,917	13,892	12,852	15,792	23,431	13,362	15,686
Utilities and transp.	15,399	13,247	16,418	14,093	15,948	15,664	16,114	15,235
Wholesale trade	13,760	19,957	13,354	13,115	13,877	12,706	15,520	12,567
Fin. svcs. and real estate	16,205	13,134	21,529	19,514	16,556	15,525	17,164	15,720
Retail trade	13,961	12,868	15,725	14,027	14,241	13,840	12,846	14,455
Professional services	15,579	14,240	15,355	13,954	15,751	16,907	14,686	16,033
Other services	14,140	12,634	14,377	15,611	16,576	9,071	13,255	14,789
Ownership								
For profit, incorporated	14,383	12,927	14,957	14,460	15,203	14,226	14,043	14,558
For profit, unincorporated	14,287	14,377	15,698	14,332	12,670	14,065	14,692	13,699
Nonprofit	17,334	15,537	15,537	15,050	17,530	19,105	15,258	17,668
Age of firm								
Less than 5 years	12,997	10,100	15,888	13,699	9,890	11,448 *	13,061	12,745
5-9 years	13,475	13,806	10,702	12,157	15,352	11,602	12,881	14,112
10-19 years	14,345	12,347	14,535	16,566	14,536	12,156	14,277	14,408
20 or more years	15,301	15,102	15,769	14,243	16,322	15,243	14,977	15,398
Multi/single status								
2 or more locations	15,043	21,600 *	10,914	13,275	15,937	14,940	13,345	15,109
1 location only	14,627	13,357	15,342	14,827	15,290	16,264	14,301	15,130
Percent full-time employees								
Less than 25%	14,526	14,791	11,311	13,758	8,019	17,751	13,385	15,549
25-49 %	11,626	12,883	13,693	10,847	13,676	7,671	13,129	10,149
50-74 %	13,320	13,367	13,114	13,522	13,417	13,151	13,896	12,977
75% or more	15,109	13,386	15,583	14,646	16,062	15,292	14,376	15,463
Union presence								
No union employees	14,542	13,317	15,205	14,231	15,686	14,191	14,268	14,716
Has union employees	16,419	13,589	12,971	17,202	15,490	17,213	14,322	16,766
Unknown	14,570	15,707 *	10,502 *	11,933	16,716	14,692	13,256	14,758
Percent low wage employees								
50% or more low wage	12,303	10,026	15,481	13,149	11,562	12,964	11,911	12,534
Less than 50% low wage	15,183	14,094	15,093	14,695	16,211	15,258	14,622	15,462

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2011 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(2011) 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, 2011**

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	300.06	653.83	1,101.38	903.98	485.65	632.78	485.84	346.29
Industry group **								
Agric., fish., forest.	2,077.69	--	--	--	--	--	2,026.63	3,275.22
Mining and manufacturing	585.27	3,950.08	1,959.97	881.82	1,177.35	1,793.78	1,428.14	625.35
Construction	636.63	546.13	1,856.82	2,054.97	2,521.48	6,710.81	787.27	2,207.54
Utilities and transp.	845.42	3,739.84	4,601.91	2,780.99	3,436.51	4,067.22	3,047.96	2,339.13
Wholesale trade	814.84	3,604.68	2,217.37	2,547.49	2,651.63	1,130.22	900.77	717.03
Fin. svcs. and real estate	831.83	1,382.64	4,557.25	2,885.29	1,425.62	1,762.02	1,904.05	712.94
Retail trade	667.41	1,924.65	2,184.10	1,585.68	941.52	1,262.72	1,072.26	662.42
Professional services	505.94	1,430.77	723.45	638.65	771.62	970.56	351.09	776.34
Other services	551.16	1,479.60	2,081.40	1,500.29	1,467.18	842.54	932.95	965.38
Ownership								
For profit, incorporated	364.52	850.33	1,140.22	1,149.50	700.17	691.45	558.12	397.06
For profit, unincorporated	608.75	1,039.48	2,066.06	1,476.33	1,981.57	606.19	714.44	938.19
Nonprofit	636.17	2,194.05	2,885.66	749.34	635.24	1,934.10	1,071.28	754.61
Age of firm								
Less than 5 years	819.90	1,855.89	2,675.23	2,409.84	2,637.32	3,620.18*	856.92	2,817.45
5-9 years	1,037.36	1,435.27	1,564.62	1,883.03	2,439.48	2,934.85	1,270.80	1,090.40
10-19 years	826.85	713.23	1,142.58	1,761.38	1,610.08	2,516.96	719.13	1,215.38
20 or more years	266.25	959.59	1,338.09	619.67	637.79	620.85	563.59	374.95
Multi/single status								
2 or more locations	438.51	6,830.52*	2,215.01	999.45	820.08	655.23	1,483.93	436.44
1 location only	445.83	652.09	1,154.54	876.59	898.24	4,553.79	511.79	677.92
Percent full-time employees								
Less than 25%	889.41	3,573.80	3,126.28	1,604.25	1,852.36	1,168.98	2,047.66	1,269.20
25-49 %	889.39	1,392.10	1,980.32	1,859.40	2,541.71	1,786.06	628.59	1,786.97
50-74 %	817.42	1,301.10	1,222.28	1,981.94	1,116.39	567.89	1,181.70	836.31
75% or more	341.67	744.50	1,218.13	911.33	583.51	672.88	509.76	387.31
Union presence								
No union employees	251.65	657.38	1,106.18	1,032.73	541.25	988.85	516.85	252.94
Has union employees	900.02	2,906.98	3,660.25	2,172.36	2,223.63	838.89	1,417.40	961.80
Unknown	991.33	4,966.99*	3,321.01*	3,558.80	4,671.01	1,272.49	3,776.68	1,033.30
Percent low wage employees								
50% or more low wage	501.36	1,326.34	1,853.94	815.09	947.68	767.80	698.70	676.01
Less than 50% low wage	331.13	641.78	1,080.67	1,027.80	599.91	704.84	553.18	387.23

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2011 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(2011) 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, 2011**

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	3,962	3,097	4,414	4,733	4,358	3,749	4,144	3,933
Industry group **								
Agric., fish., forest.	2,799	--	--	--	--	--	2,116	3,066 *
Mining and manufacturing	3,204	2,533	4,649	3,666	3,078	3,112	3,976	3,127
Construction	4,119	3,008	4,146	4,277	5,126	3,570	3,819	4,455
Utilities and transp.	3,017	2,415 *	4,216 *	3,928	3,425	2,871	3,862	2,956
Wholesale trade	3,604	3,744	3,931	4,255	3,804	3,173	3,765	3,558
Fin. svcs. and real estate	4,084	2,823	4,274	4,525	4,120	4,095	3,633	4,122
Retail trade	3,963	3,367	4,491	6,637	5,613	3,444	4,505	3,888
Professional services	4,294	3,872	5,005	5,760	5,320	3,812	5,096	4,172
Other services	4,839	2,213	3,742	4,424	5,149	5,277	3,369	5,178
Ownership								
For profit, incorporated	3,919	3,265	4,421	4,698	4,156	3,723	4,184	3,873
For profit, unincorporated	4,268	2,842	4,672	5,400	5,462	3,895	4,310	4,257
Nonprofit	3,935	1,825	3,868	4,157	4,539	3,763	3,337	3,977
Age of firm								
Less than 5 years	4,530	3,355	4,550	5,390	4,783	4,474	4,082	5,034
5-9 years	4,623	3,454	4,597	4,733	5,293	4,934	4,229	5,023
10-19 years	4,091	3,455	4,561	5,088	3,851	3,547	4,451	3,872
20 or more years	3,891	2,471	4,249	4,535	4,354	3,747	3,958	3,886
Multi/single status								
2 or more locations	3,879	4,419	4,957	4,650	4,325	3,762	4,444	3,871
1 location only	4,215	3,079	4,378	4,757	4,417	3,264	4,121	4,318
Percent full-time employees								
Less than 25%	3,392	1,566 *	1,790 *	3,615	3,178	3,935	2,123	3,693
25-49 %	4,286	3,820	3,288	4,070	5,506	4,186	3,525	4,414
50-74 %	3,974	2,549	4,129	5,244	5,056	3,760	3,495	4,041
75% or more	3,957	3,210	4,519	4,723	4,281	3,728	4,273	3,905
Union presence								
No union employees	4,178	3,208	4,523	4,909	4,521	3,878	4,277	4,153
Has union employees	3,090	1,992 *	3,275	3,257	3,182	3,081	2,929	3,100
Unknown	4,239	1,628 *	1,773 *	5,649	4,862	4,205	2,933	4,254
Percent low wage employees								
50% or more low wage	4,236	2,280	4,391	4,304	5,123	4,139	3,466	4,354
Less than 50% low wage	3,928	3,229	4,417	4,775	4,264	3,699	4,224	3,880

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2011 Medical Expenditure Panel Survey-Insurance Component.

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**Table I.D.2(2011) 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, 2011**

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	42.31	143.72	254.78	169.99	114.62	78.80	148.22	56.92
Industry group **								
Agric., fish., forest.	583.29	--	--	--	--	--	416.92	1,364.21 *
Mining and manufacturing	98.35	360.75	624.09	303.97	188.58	94.07	325.29	85.10
Construction	255.78	368.99	759.95	542.61	494.25	436.70	393.88	303.85
Utilities and transp.	141.48	815.60 *	1,388.42 *	454.85	426.87	173.50	366.22	158.62
Wholesale trade	117.79	545.43	414.03	411.93	308.72	186.27	207.32	154.96
Fin. svcs. and real estate	143.77	377.84	563.07	490.74	368.34	123.89	324.51	151.58
Retail trade	75.44	747.74	451.47	342.15	373.57	86.68	256.72	82.94
Professional services	111.48	333.69	541.72	367.90	234.17	121.92	233.55	124.92
Other services	184.58	366.42	461.78	514.43	429.59	313.14	210.69	223.08
Ownership								
For profit, incorporated	45.18	153.72	260.20	140.00	172.06	93.04	159.10	54.82
For profit, unincorporated	160.06	315.97	324.75	375.79	476.23	245.47	276.44	201.47
Nonprofit	145.47	286.15	661.90	541.90	210.93	154.67	357.02	147.48
Age of firm								
Less than 5 years	192.46	490.60	456.14	547.50	358.29	1,309.09	291.31	321.88
5-9 years	140.36	417.91	384.59	274.97	425.23	1,124.22	212.90	304.05
10-19 years	160.98	427.20	333.09	260.18	467.86	183.67	233.61	208.56
20 or more years	62.21	210.17	344.61	175.64	154.39	82.08	195.52	73.72
Multi/single status								
2 or more locations	66.48	1,097.39	793.05	246.05	104.01	89.04	351.90	70.52
1 location only	90.92	142.77	241.41	198.93	281.63	427.54	153.16	135.67
Percent full-time employees								
Less than 25%	239.34	1,088.87 *	943.80 *	683.34	797.74	232.39	543.68	244.68
25-49 %	195.31	1,061.54	711.02	447.66	279.69	224.26	673.43	177.01
50-74 %	94.68	391.81	477.59	498.98	272.48	131.18	344.64	102.56
75% or more	49.16	171.45	257.71	185.53	125.42	82.48	161.39	67.84
Union presence								
No union employees	36.43	144.68	219.00	182.64	125.02	84.78	141.06	59.29
Has union employees	99.26	1,486.22 *	849.67	610.08	316.95	104.60	543.01	87.84
Unknown	129.50	835.76 *	1,614.87 *	1,180.96	491.34	130.03	753.12	128.05
Percent low wage employees								
50% or more low wage	107.81	287.04	790.45	529.90	323.07	160.95	328.86	100.59
Less than 50% low wage	51.06	159.93	289.12	206.92	112.99	82.77	190.77	66.63

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2011 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.a(2011) 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, 2011**

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	4,401	3,566	4,799	4,812	4,913	4,173	4,377	4,406
Industry group **								
Agric., fish., forest.	4,763 *	--	--	--	--	--	6,076 *	4,473 *
Mining and manufacturing	4,000	2,961	6,361	4,151	3,462	3,829	4,835	3,759
Construction	3,689	2,931	3,809 *	3,788	6,600	2,259	3,281	4,445
Utilities and transp.	4,306	4,630	5,282	5,938	4,309	4,089	5,850	4,123
Wholesale trade	4,027	4,978	3,108	4,790	4,479	3,459	3,876	4,102
Fin. svcs. and real estate	4,759	2,030 *	3,539	4,352 *	3,686	5,080	3,186	4,865
Retail trade	5,380	4,531	4,346	7,028	6,555	4,526	4,911	5,590
Professional services	4,284	3,565	6,392	5,203	5,711	3,661	5,270	4,130
Other services	4,857	3,036	3,578	4,797	5,278	5,461	3,639	5,365
Ownership								
For profit, incorporated	4,482	3,808	4,700	5,067	4,514	4,350	4,435	4,497
For profit, unincorporated	4,358	2,597	5,692	3,975	7,135	4,098	4,326	4,365
Nonprofit	4,197	3,847	4,417	4,014	5,181	3,823	3,891	4,219
Age of firm								
Less than 5 years	4,822	4,564	5,102	5,307	5,278	3,712 *	5,068	4,500
5-9 years	5,177	3,055	5,396	5,413	6,215	5,861	4,511	5,975
10-19 years	4,355	4,632	4,467	5,174	3,952	3,238	4,886	3,948
20 or more years	4,340	2,624	4,753	4,512	4,977	4,196	3,949	4,395
Multi/single status								
2 or more locations	4,311	2,912 *	3,000 *	4,788	4,732	4,217	4,077	4,314
1 location only	4,580	3,571	4,869	4,817	5,159	3,175	4,394	4,812
Percent full-time employees								
Less than 25%	3,174	842 *	1,127 *	5,387	2,418 *	5,944	2,245 *	3,429
25-49 %	4,544	5,977 *	4,409	4,558	4,701	4,006	5,108	4,245
50-74 %	4,636	3,150	3,434	4,404	5,512	4,537	3,498	4,965
75% or more	4,390	3,556	4,949	4,847	4,920	4,140	4,484	4,368
Union presence								
No union employees	4,794	3,580	5,048	5,107	5,063	4,690	4,574	4,879
Has union employees	3,099	3,462 *	3,023 *	2,553	4,345	2,951	2,467	3,141
Unknown	4,853	3,283 *	114 *	3,831 *	4,088 *	5,014	2,729 *	4,921
Percent low wage employees								
50% or more low wage	4,757	3,256 *	6,644	3,793	5,754	4,455	4,409	4,886
Less than 50% low wage	4,363	3,628	4,582	4,977	4,774	4,155	4,373	4,361

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2011 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.a(2011) 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, 2011**

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	97.12	238.71	382.59	222.15	319.07	224.79	249.84	128.56
Industry group **								
Agric., fish., forest.	1,711.45 *	--	--	--	--	--	2,107.74 *	1,594.08 *
Mining and manufacturing	311.48	776.74	1,349.56	526.74	662.93	180.50	562.16	322.98
Construction	512.41	675.00	1,337.32 *	758.64	1,071.50	585.50	530.70	814.38
Utilities and transp.	452.69	1,332.33	1,334.20	951.74	914.07	552.41	815.56	521.25
Wholesale trade	364.87	1,138.49	726.99	523.29	915.46	372.24	674.17	253.13
Fin. svcs. and real estate	242.81	924.81 *	924.67	1,384.01 *	573.86	301.53	689.95	280.51
Retail trade	185.00	1,298.40	862.08	758.72	602.05	254.39	859.15	161.27
Professional services	206.45	443.47	623.68	401.83	427.97	255.33	386.57	245.82
Other services	335.97	673.29	666.73	678.25	792.34	595.69	442.26	477.88
Ownership								
For profit, incorporated	106.82	273.79	343.04	248.28	456.62	163.49	234.32	100.57
For profit, unincorporated	427.11	764.91	1,021.53	520.09	707.78	564.89	394.54	550.99
Nonprofit	209.83	1,139.90	1,298.93	662.68	347.87	327.29	749.59	226.48
Age of firm								
Less than 5 years	455.77	1,080.68	947.14	963.57	1,304.53	1,390.28 *	876.75	1,138.33
5-9 years	637.42	630.03	866.27	570.18	1,071.04	1,739.69	566.83	1,005.03
10-19 years	275.77	621.51	621.04	661.81	575.86	562.70	405.39	417.32
20 or more years	124.57	485.99	703.79	216.90	378.09	232.75	357.71	161.67
Multi/single status								
2 or more locations	160.47	878.64 *	961.67 *	270.43	424.50	229.20	728.67	165.29
1 location only	205.31	237.59	391.24	279.17	401.91	715.40	263.70	168.08
Percent full-time employees								
Less than 25%	848.17	1,522.93 *	1,934.79 *	1,364.16	1,255.31 *	773.32	1,055.19 *	932.67
25-49 %	459.82	1,893.90 *	1,088.36	855.20	973.46	536.79	1,083.34	289.90
50-74 %	418.10	471.35	975.70	1,050.88	923.56	456.05	419.45	662.56
75% or more	108.23	332.13	438.29	250.75	298.99	225.19	283.43	161.06
Union presence								
No union employees	128.89	278.73	345.05	224.29	335.25	150.45	233.88	134.71
Has union employees	283.77	1,564.40 *	1,237.71 *	609.55	622.03	350.66	498.33	291.30
Unknown	194.08	1,246.80 *	730.08 *	2,093.69 *	1,506.69 *	209.58	2,103.26 *	181.76
Percent low wage employees								
50% or more low wage	375.93	1,210.45 *	1,393.86	1,030.60	778.94	378.76	1,088.07	390.59
Less than 50% low wage	95.42	313.83	381.83	194.76	287.65	225.71	281.31	152.08

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2011 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(2011) 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, 2011**

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	3,833	3,029	4,326	4,702	4,118	3,652	4,168	3,790
Industry group **								
Agric., fish., forest.	2,558 *	--	--	--	--	--	2,517 *	2,569 *
Mining and manufacturing	3,028	2,690	3,450	3,538	2,855	3,022	3,604	2,989
Construction	4,177	3,181	4,406	4,318	4,584	3,927	4,161	4,191
Utilities and transp.	2,797	1,993 *	4,212 *	3,631	3,036	2,693	3,422	2,759
Wholesale trade	3,490	3,237	4,365	4,005	3,675	3,126	3,790	3,422
Fin. svcs. and real estate	3,915	3,242	4,567	4,448	4,182	3,828	3,851	3,920
Retail trade	3,744	2,889	4,520	6,315	5,446	3,389	4,514	3,674
Professional services	4,236	3,863	4,665	5,924	5,068	3,831	5,127	4,119
Other services	4,954	1,977	3,807	4,578	5,324	5,268	3,295	5,232
Ownership								
For profit, incorporated	3,785	3,124	4,401	4,603	3,963	3,622	4,179	3,734
For profit, unincorporated	4,231	3,259	4,419	5,535	5,174	3,819	4,575	4,159
Nonprofit	3,773	1,410	3,277	4,395	4,114	3,695	3,061	3,818
Age of firm								
Less than 5 years	4,505	3,315	4,789	4,992	4,647	5,204	4,031	4,941
5-9 years	4,480	3,657	4,264	4,588	4,930	4,833	4,236	4,712
10-19 years	3,937	3,005	4,501	4,956	3,652	3,639	4,318	3,736
20 or more years	3,770	2,441	4,150	4,608	4,100	3,643	4,089	3,750
Multi/single status								
2 or more locations	3,761	5,033	5,378	4,532	4,142	3,660	4,513	3,752
1 location only	4,104	2,989	4,237	4,756	4,070	3,287	4,138	4,070
Percent full-time employees								
Less than 25%	3,444	1,351 *	1,886 *	2,848	3,876	3,740	1,747	3,747
25-49 %	4,276	2,355 *	2,801	3,829	5,881	4,209	2,547	4,446
50-74 %	3,841	2,129	4,607	5,905	4,762	3,664	3,603	3,864
75% or more	3,819	3,256	4,381	4,660	4,033	3,623	4,308	3,755
Union presence								
No union employees	3,995	3,180	4,383	4,806	4,248	3,725	4,261	3,942
Has union employees	3,078	1,529 *	3,455	3,713	2,848	3,085	3,299	3,066
Unknown	4,129	918 *	6,598	6,463	4,984	4,060	3,976 *	4,130
Percent low wage employees								
50% or more low wage	4,133	1,550	3,207	4,905	4,757	4,104	2,914	4,248
Less than 50% low wage	3,794	3,225	4,437	4,687	4,047	3,588	4,287	3,730

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2011 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.b(2011) 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, 2011**

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	58.54	265.85	217.34	246.74	149.35	88.74	202.14	66.37
Industry group **								
Agric., fish., forest.	825.82 *	--	--	--	--	--	784.07 *	1,495.46 *
Mining and manufacturing	99.65	457.16	414.06	292.12	176.69	93.42	346.22	91.09
Construction	294.34	573.89	723.52	571.83	517.08	411.65	458.24	392.41
Utilities and transp.	148.12	1,384.09 *	1,997.31 *	437.09	435.84	156.47	479.90	155.78
Wholesale trade	161.40	674.54	353.94	485.80	352.24	211.30	330.28	184.11
Fin. svcs. and real estate	146.70	600.39	651.98	446.26	400.59	92.78	377.22	145.96
Retail trade	105.77	595.38	536.11	571.40	391.57	93.07	249.12	114.24
Professional services	109.14	434.48	502.61	502.34	155.95	104.45	302.64	109.28
Other services	292.66	356.48	571.96	522.77	560.04	385.90	204.42	334.84
Ownership								
For profit, incorporated	67.81	266.11	235.44	209.68	170.34	114.88	204.58	75.57
For profit, unincorporated	143.90	544.95	346.34	523.55	507.30	139.84	308.98	127.35
Nonprofit	143.42	249.24	589.32	652.17	156.98	124.01	457.72	141.30
Age of firm								
Less than 5 years	153.83	389.42	572.73	552.34	315.69	1,357.06	287.26	315.30
5-9 years	237.11	599.02	525.51	421.72	475.88	978.17	379.61	258.03
10-19 years	137.28	399.81	393.57	422.54	495.92	182.17	245.73	173.05
20 or more years	67.21	367.54	272.35	204.12	195.53	92.38	281.99	74.30
Multi/single status								
2 or more locations	71.79	1,388.55	876.58	342.74	184.88	99.25	399.68	74.62
1 location only	95.42	261.57	188.50	282.67	367.57	407.85	207.87	151.90
Percent full-time employees								
Less than 25%	203.52	697.37 *	1,530.38 *	721.01	643.64	319.85	461.67	233.46
25-49 %	199.06	1,077.49 *	730.25	680.08	273.30	222.74	480.46	194.24
50-74 %	96.15	458.94	725.13	602.57	351.96	116.57	398.11	94.43
75% or more	60.29	311.11	215.74	251.71	158.71	91.87	231.85	69.61
Union presence								
No union employees	50.61	271.40	199.89	251.26	143.98	103.81	177.70	70.87
Has union employees	85.51	1,562.18 *	955.40	691.40	327.66	82.73	682.45	70.58
Unknown	154.08	675.83 *	1,785.57	1,498.51	571.63	162.47	1,329.26 *	155.41
Percent low wage employees								
50% or more low wage	143.06	293.87	562.79	420.90	392.02	166.31	250.94	142.47
Less than 50% low wage	66.39	292.33	251.75	276.43	135.38	92.58	224.04	74.46

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2011 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.c(2011) 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, 2011**

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	4,215	2,616	3,780	4,764	5,325	3,908	3,485	4,587
Industry group **								
Agric., fish., forest.	836 *	--	--	--	--	--	319 *	4,767
Mining and manufacturing	3,821	--	--	--	--	--	2,568 *	4,014
Construction	4,601	--	--	--	--	--	3,230	6,156
Utilities and transp.	3,278	--	--	--	--	--	1,628 *	3,657
Wholesale trade	3,837	--	--	--	--	--	3,204	4,265
Fin. svcs. and real estate	3,849	--	--	--	--	--	3,284	4,135
Retail trade	4,430	--	--	--	--	--	3,692	4,758
Professional services	5,158	--	--	--	--	--	4,591	5,447
Other services	3,021	--	--	--	--	--	3,004	3,034
Ownership								
For profit, incorporated	4,118	--	--	--	--	--	3,596	4,386
For profit, unincorporated	4,358	--	--	--	--	--	3,135	6,137
Nonprofit	4,574	--	--	--	--	--	3,308	4,778
Age of firm								
Less than 5 years	3,970	--	--	--	--	--	2,529	9,663
5-9 years	4,379	--	--	--	--	--	3,463	5,360
10-19 years	4,515	--	--	--	--	--	4,210	4,795
20 or more years	4,123	--	--	--	--	--	3,311	4,367
Multi/single status								
2 or more locations	4,481	--	--	--	--	--	4,754	4,470
1 location only	3,977	--	--	--	--	--	3,414	4,846
Percent full-time employees								
Less than 25%	3,534	--	--	--	--	--	3,007 *	4,006
25-49 %	3,425	--	--	--	--	--	2,773 *	4,067
50-74 %	3,834	--	--	--	--	--	3,101	4,272
75% or more	4,300	--	--	--	--	--	3,585	4,645
Union presence								
No union employees	4,378	--	--	--	--	--	3,681	4,822
Has union employees	3,297	--	--	--	--	--	1,352	3,619
Unknown	4,353	--	--	--	--	--	1,254 *	4,795
Percent low wage employees								
50% or more low wage	4,090	--	--	--	--	--	3,166	4,635
Less than 50% low wage	4,233	--	--	--	--	--	3,535	4,581

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2011 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.c(2011) 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, 2011**

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	134.86	375.62	469.16	496.92	465.64	105.55	181.47	142.53
Industry group **								
Agric., fish., forest.	604.26 *	--	--	--	--	--	603.90 *	1,332.46
Mining and manufacturing	319.71	--	--	--	--	--	802.97 *	363.67
Construction	723.27	--	--	--	--	--	682.10	1,377.38
Utilities and transp.	693.32	--	--	--	--	--	785.39 *	847.80
Wholesale trade	349.82	--	--	--	--	--	736.60	650.53
Fin. svcs. and real estate	427.95	--	--	--	--	--	605.56	393.87
Retail trade	425.12	--	--	--	--	--	775.72	714.77
Professional services	424.01	--	--	--	--	--	605.49	515.13
Other services	319.20	--	--	--	--	--	357.21	549.24
Ownership								
For profit, incorporated	138.81	--	--	--	--	--	208.32	170.88
For profit, unincorporated	519.42	--	--	--	--	--	487.65	699.53
Nonprofit	624.15	--	--	--	--	--	695.93	742.70
Age of firm								
Less than 5 years	717.21	--	--	--	--	--	646.51	2,407.39
5-9 years	552.50	--	--	--	--	--	664.62	569.81
10-19 years	424.70	--	--	--	--	--	509.78	603.71
20 or more years	144.87	--	--	--	--	--	245.89	145.58
Multi/single status								
2 or more locations	185.33	--	--	--	--	--	1,031.58	209.36
1 location only	202.06	--	--	--	--	--	192.62	595.72
Percent full-time employees								
Less than 25%	652.73	--	--	--	--	--	1,265.66 *	450.89
25-49 %	554.61	--	--	--	--	--	846.19 *	751.44
50-74 %	343.55	--	--	--	--	--	300.94	500.61
75% or more	146.27	--	--	--	--	--	226.20	145.82
Union presence								
No union employees	166.46	--	--	--	--	--	236.38	199.56
Has union employees	348.54	--	--	--	--	--	402.31	411.39
Unknown	877.49	--	--	--	--	--	780.50 *	824.18
Percent low wage employees								
50% or more low wage	244.15	--	--	--	--	--	596.92	333.91
Less than 50% low wage	150.39	--	--	--	--	--	195.27	152.06

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2011 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(2011) 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, 2011**

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	26.4%	22.4%	31.3%	33.3%	28.8%	24.5%	29.4%	25.9%
Industry group **								
Agric., fish., forest.	21.8%	--	--	--	--	--	16.8%	23.7%*
Mining and manufacturing	22.8%	18.2%	33.2%	26.7%	21.9%	22.1%	29.1%	22.2%
Construction	30.4%	23.3%	32.7%	32.9%	36.6%	22.2%	29.5%	31.4%
Utilities and transp.	20.0%	17.0%*	27.2%	26.1%	23.0%	18.9%	25.5%	19.6%
Wholesale trade	24.7%	24.7%	27.0%	30.9%	25.8%	21.5%	25.5%	24.5%
Fin. svcs. and real estate	25.7%	19.7%	24.6%	28.6%	25.1%	25.9%	22.7%	26.0%
Retail trade	30.1%	24.7%	32.9%	50.1%	41.7%	26.3%	33.7%	29.6%
Professional services	26.6%	26.8%	34.9%	38.2%	33.4%	23.1%	34.9%	25.5%
Other services	33.0%	17.3%	28.1%	30.9%	33.1%	35.4%	25.4%	34.5%
Ownership								
For profit, incorporated	26.7%	23.8%	31.3%	33.5%	28.0%	25.1%	29.8%	26.2%
For profit, unincorporated	28.6%	19.8%	34.2%	37.6%	38.0%	25.3%	30.7%	28.1%
Nonprofit	23.5%	13.5%	26.0%	26.6%	27.5%	22.0%	22.6%	23.5%
Age of firm								
Less than 5 years	31.9%	25.4%	33.3%	37.3%	32.9%	27.1%	29.5%	34.5%
5-9 years	33.7%	25.8%	34.7%	34.9%	37.1%	35.2%	32.4%	35.0%
10-19 years	28.6%	24.6%	33.2%	36.8%	26.7%	23.5%	31.7%	26.7%
20 or more years	25.6%	17.4%	29.0%	31.4%	28.3%	24.5%	27.2%	25.5%
Multi/single status								
2 or more locations	25.4%	40.6%	34.1%	32.4%	28.2%	24.6%	31.0%	25.4%
1 location only	29.4%	22.2%	31.1%	33.5%	29.9%	21.0%	29.3%	29.5%
Percent full-time employees								
Less than 25%	23.1%	10.2%*	16.8%*	25.6%	20.5%*	26.9%	15.4%	24.9%
25-49 %	30.5%	27.8%	25.0%	32.8%	39.5%	29.3%	26.7%	31.1%
50-74 %	27.7%	19.0%	32.1%	35.4%	33.1%	26.4%	25.4%	28.0%
75% or more	26.1%	23.1%	31.6%	33.2%	28.3%	24.1%	30.2%	25.5%
Union presence								
No union employees	28.4%	23.2%	31.8%	34.6%	29.9%	26.0%	30.3%	27.9%
Has union employees	19.8%	15.5%*	25.6%	22.4%	20.9%	19.4%	21.2%	19.7%
Unknown	27.6%	9.8%*	15.0%*	39.9%	32.4%	27.3%	20.6%	27.7%
Percent low wage employees								
50% or more low wage	31.0%	19.0%	32.5%	33.8%	36.1%	30.0%	27.2%	31.5%
Less than 50% low wage	25.9%	22.9%	31.2%	33.3%	28.0%	23.9%	29.6%	25.3%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2011 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(2011) 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, 2011**

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%	0.78%	1.65%	1.36%	0.75%	0.53%	0.85%	0.35%
Industry group **								
Agric., fish., forest.	3.59%	--	--	--	--	--	3.42%	7.39%*
Mining and manufacturing	0.71%	2.69%	4.44%	2.36%	1.34%	0.64%	2.20%	0.62%
Construction	2.16%	3.53%	5.93%	4.06%	3.68%	2.29%	3.14%	2.72%
Utilities and transp.	0.89%	5.30%*	7.16%	3.65%	2.23%	1.15%	2.61%	0.95%
Wholesale trade	1.01%	3.48%	3.23%	2.70%	2.55%	1.50%	1.63%	1.34%
Fin. svcs. and real estate	0.71%	3.04%	4.24%	3.79%	2.41%	0.57%	2.49%	0.75%
Retail trade	0.69%	4.48%	4.16%	2.09%	2.93%	0.76%	1.86%	0.74%
Professional services	0.85%	2.04%	3.43%	2.51%	1.22%	0.87%	1.15%	0.94%
Other services	0.98%	2.59%	2.86%	4.42%	2.66%	1.45%	1.53%	1.18%
Ownership								
For profit, incorporated	0.17%	1.06%	1.76%	1.12%	1.18%	0.50%	0.88%	0.19%
For profit, unincorporated	1.11%	1.84%	2.53%	3.09%	3.51%	1.62%	1.35%	1.38%
Nonprofit	0.94%	1.90%	3.84%	3.80%	0.88%	0.87%	2.68%	0.92%
Age of firm								
Less than 5 years	1.49%	3.32%	4.46%	5.11%	3.30%	6.84%	2.19%	2.80%
5-9 years	0.90%	2.78%	2.67%	2.74%	2.51%	6.94%	1.38%	2.11%
10-19 years	1.17%	3.29%	2.71%	2.57%	3.23%	1.59%	1.81%	1.43%
20 or more years	0.40%	1.49%	1.99%	1.16%	0.85%	0.54%	1.13%	0.44%
Multi/single status								
2 or more locations	0.43%	10.05%	4.31%	1.66%	0.70%	0.57%	2.35%	0.45%
1 location only	0.64%	0.73%	1.59%	1.62%	2.09%	2.22%	0.86%	1.05%
Percent full-time employees								
Less than 25%	1.61%	7.04%*	9.96%*	6.19%	7.43%*	2.83%	4.16%	2.27%
25-49 %	1.35%	7.11%	4.79%	3.78%	2.23%	1.46%	4.41%	1.22%
50-74 %	0.73%	3.02%	4.06%	3.42%	2.70%	1.00%	2.57%	0.98%
75% or more	0.34%	1.14%	1.68%	1.44%	0.76%	0.54%	0.95%	0.42%
Union presence								
No union employees	0.34%	0.83%	1.50%	1.53%	0.84%	0.57%	0.89%	0.40%
Has union employees	0.85%	8.58%*	5.85%	3.69%	1.94%	0.84%	3.62%	0.75%
Unknown	0.67%	5.82%*	11.65%*	9.43%	2.92%	0.72%	6.01%	0.67%
Percent low wage employees								
50% or more low wage	0.70%	2.21%	5.62%	3.61%	2.52%	1.11%	2.60%	0.66%
Less than 50% low wage	0.38%	0.90%	1.92%	1.51%	0.69%	0.56%	1.16%	0.43%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2011 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(2011) 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, 2011**

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	28.3%	25.5%	33.8%	34.5%	33.0%	25.3%	31.3%	27.6%
Industry group **								
Agric., fish., forest.	32.0% *	--	--	--	--	--	43.3%	29.7% *
Mining and manufacturing	27.2%	23.1%	41.4%	28.4%	26.5%	23.9%	34.5%	25.2%
Construction	27.9%	21.4%	29.9% *	33.0%	48.0%	14.2%	25.9%	31.1%
Utilities and transp.	25.6%	34.2%	44.1%	36.4%	29.2%	23.4%	38.6%	24.3%
Wholesale trade	28.0%	38.3%	22.1%	35.7%	31.6%	22.3%	28.1%	27.9%
Fin. svcs. and real estate	28.5%	12.9% *	22.8% *	30.4%	24.1%	29.7%	20.6%	29.0%
Retail trade	39.1%	29.3%	30.9%	54.6%	56.7%	31.0%	33.9%	41.6%
Professional services	26.2%	24.2%	43.1%	35.6%	34.2%	21.9%	36.0%	24.9%
Other services	34.4%	24.7%	26.6%	34.0%	37.7%	36.9%	27.2%	37.1%
Ownership								
For profit, incorporated	29.8%	26.9%	33.1%	37.6%	31.9%	27.1%	32.0%	29.2%
For profit, unincorporated	26.5%	18.9% *	42.5%	27.1%	54.4%	23.0%	30.6%	25.8%
Nonprofit	25.3%	30.1%	28.7%	24.4%	30.9%	23.0%	25.8%	25.3%
Age of firm								
Less than 5 years	34.6%	34.5%	38.3%	41.7%	37.6%	22.3% *	38.6%	30.1%
5-9 years	36.2%	22.2%	43.0%	37.1%	43.1%	31.4% *	33.6%	38.8%
10-19 years	30.1%	32.0%	31.3%	39.0%	26.9%	19.9%	34.6%	26.8%
20 or more years	27.3%	18.7%	32.2%	31.7%	33.1%	25.5%	27.7%	27.3%
Multi/single status								
2 or more locations	26.7%	39.1%	20.0% *	32.8%	31.9%	25.6%	26.6%	26.7%
1 location only	31.8%	25.4%	34.4%	34.9%	34.5%	19.1%	31.6%	32.1%
Percent full-time employees								
Less than 25%	22.2%	5.5% *	7.5% *	39.2%	16.8% *	43.7%	15.1% *	24.2%
25-49 %	32.9%	38.9% *	32.0%	34.5%	36.7%	28.4%	35.8%	31.2%
50-74 %	29.1%	23.1%	23.4%	30.1%	33.4%	27.5%	24.7%	30.2%
75% or more	28.2%	25.5%	34.9%	34.8%	33.6%	25.0%	32.2%	27.3%
Union presence								
No union employees	31.3%	25.6%	35.6%	36.9%	34.2%	28.0%	32.7%	30.9%
Has union employees	19.0%	29.3% *	19.7% *	17.7%	27.2%	17.8%	17.6%	19.1%
Unknown	31.1%	18.8% *	0.9% *	22.2% *	32.3%	31.8%	18.7% *	31.5%
Percent low wage employees								
50% or more low wage	34.0%	24.1% *	44.8%	29.6%	41.3%	30.6%	32.2%	34.7%
Less than 50% low wage	27.7%	25.7%	32.4%	35.2%	31.7%	25.0%	31.2%	27.0%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2011 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(2011) 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, 2011**

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	0.75%	1.83%	2.67%	1.59%	1.65%	1.48%	1.86%	0.92%
Industry group **								
Agric., fish., forest.	10.36% *	--	--	--	--	--	12.27%	9.20% *
Mining and manufacturing	2.00%	6.02%	8.69%	3.47%	3.33%	1.06%	3.70%	1.90%
Construction	4.15%	5.47%	9.30% *	6.13%	7.55%	4.03%	4.12%	6.14%
Utilities and transp.	3.77%	9.67%	11.07%	8.72%	6.70%	4.79%	5.97%	4.01%
Wholesale trade	2.87%	7.93%	4.87%	3.92%	6.38%	2.60%	4.97%	2.55%
Fin. svcs. and real estate	1.01%	7.69% *	7.64% *	7.24%	4.89%	1.13%	4.58%	1.16%
Retail trade	1.76%	6.52%	6.90%	4.04%	4.70%	1.77%	4.39%	1.66%
Professional services	1.38%	3.38%	4.14%	3.10%	2.35%	1.45%	2.78%	1.50%
Other services	2.33%	5.09%	3.43%	6.01%	4.90%	4.11%	3.37%	2.97%
Ownership								
For profit, incorporated	0.81%	2.08%	2.57%	1.93%	2.70%	1.50%	1.80%	0.79%
For profit, unincorporated	2.53%	6.30% *	8.75%	4.11%	4.28%	3.03%	3.56%	3.10%
Nonprofit	1.17%	8.40%	6.52%	3.58%	1.91%	1.68%	4.41%	1.26%
Age of firm								
Less than 5 years	3.80%	7.16%	7.06%	7.31%	10.03%	6.79% *	5.74%	7.82%
5-9 years	4.20%	6.13%	8.01%	3.93%	7.76%	10.72% *	4.79%	6.39%
10-19 years	1.99%	4.52%	4.62%	4.17%	3.80%	3.58%	2.94%	2.82%
20 or more years	0.94%	4.19%	4.12%	1.41%	1.80%	1.59%	2.44%	1.13%
Multi/single status								
2 or more locations	1.21%	11.19%	6.89% *	2.17%	2.26%	1.64%	5.02%	1.26%
1 location only	1.41%	1.83%	2.67%	1.76%	2.60%	4.44%	1.89%	1.41%
Percent full-time employees								
Less than 25%	6.31%	6.55% *	10.00% *	9.44%	11.26% *	5.69%	7.10% *	6.92%
25-49 %	3.07%	12.19% *	7.71%	6.81%	6.75%	4.12%	7.02%	2.43%
50-74 %	2.32%	4.84%	6.48%	7.98%	5.43%	2.19%	3.18%	4.00%
75% or more	0.82%	2.29%	2.96%	1.86%	1.35%	1.52%	2.14%	1.12%
Union presence								
No union employees	0.94%	1.96%	2.47%	1.61%	1.84%	0.92%	1.77%	0.85%
Has union employees	1.76%	12.73% *	7.60% *	4.15%	3.85%	2.13%	3.50%	1.85%
Unknown	1.73%	8.69% *	6.93% *	11.12% *	5.65%	2.08%	10.77% *	2.04%
Percent low wage employees								
50% or more low wage	2.76%	9.00% *	8.77%	5.72%	5.03%	2.44%	7.13%	2.51%
Less than 50% low wage	0.82%	2.30%	2.87%	1.32%	1.50%	1.48%	2.05%	1.09%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2011 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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**Table I.D.3.b(2011) 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, 2011**

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	25.7%	21.8%	31.2%	33.0%	27.2%	24.3%	29.6%	25.3%
Industry group **								
Agric., fish., forest.	20.0%	--	--	--	--	--	17.1%	20.9%*
Mining and manufacturing	21.8%	19.6%	26.6%	26.6%	20.2%	21.7%	26.7%	21.5%
Construction	31.0%	25.4%	35.5%	32.2%	33.6%	25.2%	32.1%	30.1%
Utilities and transp.	18.9%	13.8%*	26.0%*	24.5%	20.5%	18.2%	22.7%	18.6%
Wholesale trade	23.8%	20.2%	29.1%	28.7%	24.7%	21.3%	25.2%	23.4%
Fin. svcs. and real estate	25.0%	22.4%	26.1%	29.0%	25.2%	24.8%	24.4%	25.1%
Retail trade	28.7%	23.1%	34.4%	48.0%	38.9%	26.1%	34.8%	28.1%
Professional services	26.4%	26.8%	33.6%	38.5%	32.4%	23.3%	35.2%	25.3%
Other services	33.3%	15.1%	29.4%	32.3%	33.1%	35.1%	25.0%	34.6%
Ownership								
For profit, incorporated	25.9%	22.7%	31.6%	32.6%	26.4%	24.7%	29.6%	25.4%
For profit, unincorporated	29.2%	22.3%	32.7%	38.7%	35.2%	26.2%	33.1%	28.4%
Nonprofit	22.4%	10.5%	22.9%	28.6%	25.4%	21.4%	21.1%	22.5%
Age of firm								
Less than 5 years	31.1%	23.8%	36.3%	33.4%	31.6%	31.8%	28.2%	33.8%
5-9 years	33.1%	27.7%	31.1%	34.2%	35.0%	38.1%	32.7%	33.4%
10-19 years	27.6%	21.0%	33.8%	36.4%	25.5%	24.2%	31.0%	25.8%
20 or more years	25.1%	17.5%	28.8%	31.6%	26.6%	24.2%	28.0%	24.9%
Multi/single status								
2 or more locations	25.0%	48.0%	36.4%	31.5%	26.9%	24.4%	31.9%	24.9%
1 location only	28.7%	21.4%	30.7%	33.5%	27.8%	21.8%	29.4%	28.1%
Percent full-time employees								
Less than 25%	23.3%	8.6%*	21.3%*	19.9%	22.5%	25.8%	13.0%	25.0%
25-49 %	30.1%	18.5%*	22.3%	31.8%	41.0%	29.2%	20.4%	31.0%
50-74 %	27.3%	16.0%	38.4%	39.0%	32.3%	26.1%	26.7%	27.4%
75% or more	25.4%	23.3%	31.0%	32.7%	26.6%	23.8%	30.3%	24.8%
Union presence								
No union employees	27.4%	22.8%	31.1%	33.6%	28.0%	25.6%	30.1%	26.8%
Has union employees	20.0%	11.8%*	30.2%	26.1%	19.1%	19.7%	24.1%	19.8%
Unknown	27.0%	5.6%*	56.5%	49.7%	32.3%	26.5%	27.6%*	27.0%
Percent low wage employees								
50% or more low wage	30.2%	13.1%	26.1%	39.0%	32.6%	29.9%	23.7%	30.8%
Less than 50% low wage	25.2%	22.8%	31.6%	32.6%	26.6%	23.6%	30.0%	24.6%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2011 Medical Expenditure Panel Survey-Insurance Component.

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**Table I.D.3.b(2011) 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, 2011**

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%	1.80%	1.23%	1.83%	0.95%	0.54%	1.22%	0.35%
Industry group **								
Agric., fish., forest.	4.56%	--	--	--	--	--	4.95%	7.91%*
Mining and manufacturing	0.64%	3.55%	2.74%	2.68%	1.20%	0.66%	2.88%	0.59%
Construction	2.22%	5.47%	5.86%	3.82%	3.67%	2.31%	3.52%	2.75%
Utilities and transp.	0.95%	6.28%*	8.22%*	3.43%	2.23%	1.03%	2.78%	0.92%
Wholesale trade	1.16%	4.35%	3.83%	3.25%	3.02%	1.62%	2.22%	1.37%
Fin. svcs. and real estate	0.84%	4.65%	4.41%	3.39%	2.23%	0.58%	3.01%	0.83%
Retail trade	0.84%	5.11%	5.00%	4.04%	2.30%	0.76%	2.42%	0.87%
Professional services	0.77%	2.93%	3.11%	3.33%	1.09%	0.78%	1.63%	0.81%
Other services	1.32%	2.52%	4.18%	4.26%	3.16%	1.71%	1.91%	1.59%
Ownership								
For profit, incorporated	0.31%	1.99%	1.27%	1.60%	1.10%	0.62%	1.10%	0.34%
For profit, unincorporated	1.01%	3.19%	2.97%	3.68%	3.51%	1.00%	1.68%	1.00%
Nonprofit	0.88%	2.02%	4.37%	4.55%	0.70%	0.73%	3.63%	0.78%
Age of firm								
Less than 5 years	1.67%	3.07%	4.97%	5.50%	2.54%	8.00%	2.49%	3.06%
5-9 years	1.57%	3.80%	3.84%	3.79%	2.63%	7.37%	2.68%	1.90%
10-19 years	1.18%	2.83%	3.13%	3.26%	3.44%	1.49%	1.92%	1.32%
20 or more years	0.39%	2.62%	1.17%	1.46%	1.18%	0.56%	1.48%	0.41%
Multi/single status								
2 or more locations	0.40%	12.57%	5.01%	2.14%	1.13%	0.58%	2.89%	0.42%
1 location only	0.65%	1.72%	1.17%	2.15%	2.56%	1.81%	1.18%	1.00%
Percent full-time employees								
Less than 25%	1.68%	4.45%*	10.20%*	5.36%	5.97%	3.79%	2.89%	2.57%
25-49 %	1.47%	5.85%*	5.54%	5.15%	3.66%	1.50%	3.32%	1.45%
50-74 %	0.71%	3.37%	5.08%	3.19%	2.81%	0.91%	3.01%	0.79%
75% or more	0.35%	2.27%	1.39%	1.89%	0.95%	0.52%	1.47%	0.36%
Union presence								
No union employees	0.40%	1.89%	1.23%	2.00%	0.96%	0.67%	1.15%	0.43%
Has union employees	0.70%	7.43%*	7.48%	4.32%	1.99%	0.63%	4.48%	0.52%
Unknown	0.81%	5.00%*	13.77%	9.04%	3.54%	0.87%	8.47%*	0.82%
Percent low wage employees								
50% or more low wage	0.86%	2.38%	5.72%	3.44%	2.80%	1.13%	2.65%	0.83%
Less than 50% low wage	0.41%	1.99%	1.49%	1.96%	0.86%	0.55%	1.36%	0.42%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2011 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(2011) 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, 2011**

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	28.4%	19.5%	25.0%	32.8%	34.0%	26.1%	24.5%	30.3%
Industry group **								
Agric., fish., forest.	8.5% *	--	--	--	--	--	3.3% *	42.3%
Mining and manufacturing	26.8%	--	--	--	--	--	19.4% *	27.8%
Construction	31.8%	--	--	--	--	--	24.2%	39.2%
Utilities and transp.	21.3%	--	--	--	--	--	10.1% *	24.0%
Wholesale trade	27.9%	--	--	--	--	--	20.6% *	33.9%
Fin. svcs. and real estate	23.8%	--	--	--	--	--	19.1% *	26.3%
Retail trade	31.7%	--	--	--	--	--	28.7%	32.9%
Professional services	33.1%	--	--	--	--	--	31.3%	34.0%
Other services	21.4%	--	--	--	--	--	22.7%	20.5%
Ownership								
For profit, incorporated	28.6%	--	--	--	--	--	25.6%	30.1%
For profit, unincorporated	30.5%	--	--	--	--	--	21.3%	44.8%
Nonprofit	26.4%	--	--	--	--	--	21.7%	27.0%
Age of firm								
Less than 5 years	30.5%	--	--	--	--	--	19.4%	75.8%
5-9 years	32.5%	--	--	--	--	--	26.9%	38.0%
10-19 years	31.5%	--	--	--	--	--	29.5%	33.3%
20 or more years	26.9%	--	--	--	--	--	22.1%	28.4%
Multi/single status								
2 or more locations	29.8%	--	--	--	--	--	35.6%	29.6%
1 location only	27.2%	--	--	--	--	--	23.9%	32.0%
Percent full-time employees								
Less than 25%	24.3%	--	--	--	--	--	22.5% *	25.8%
25-49 %	29.5%	--	--	--	--	--	21.1% *	40.1%
50-74 %	28.8%	--	--	--	--	--	22.3%	32.9%
75% or more	28.5%	--	--	--	--	--	24.9%	30.0%
Union presence								
No union employees	30.1%	--	--	--	--	--	25.8%	32.8%
Has union employees	20.1%	--	--	--	--	--	9.4% *	21.6%
Unknown	29.9%	--	--	--	--	--	9.5% *	32.5%
Percent low wage employees								
50% or more low wage	33.2%	--	--	--	--	--	26.6%	37.0%
Less than 50% low wage	27.9%	--	--	--	--	--	24.2%	29.6%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2011 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(2011) 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, 2011**

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	1.25%	2.60%	3.56%	3.89%	3.08%	0.95%	1.55%	1.39%
Industry group **								
Agric., fish., forest.	10.85% *	--	--	--	--	--	11.35% *	12.24%
Mining and manufacturing	1.77%	--	--	--	--	--	6.92% *	2.05%
Construction	4.97%	--	--	--	--	--	5.21%	8.88%
Utilities and transp.	4.68%	--	--	--	--	--	5.32% *	5.72%
Wholesale trade	3.92%	--	--	--	--	--	6.77% *	4.61%
Fin. svcs. and real estate	3.10%	--	--	--	--	--	5.89% *	3.01%
Retail trade	2.50%	--	--	--	--	--	7.04%	4.54%
Professional services	2.81%	--	--	--	--	--	4.22%	3.57%
Other services	2.37%	--	--	--	--	--	2.64%	5.41%
Ownership								
For profit, incorporated	0.89%	--	--	--	--	--	1.89%	1.16%
For profit, unincorporated	3.97%	--	--	--	--	--	4.33%	5.03%
Nonprofit	3.53%	--	--	--	--	--	3.60%	3.94%
Age of firm								
Less than 5 years	5.73%	--	--	--	--	--	5.56%	18.22%
5-9 years	4.42%	--	--	--	--	--	6.08%	6.98%
10-19 years	3.86%	--	--	--	--	--	4.10%	4.88%
20 or more years	1.28%	--	--	--	--	--	1.98%	1.37%
Multi/single status								
2 or more locations	1.33%	--	--	--	--	--	6.71%	1.42%
1 location only	1.70%	--	--	--	--	--	1.56%	3.91%
Percent full-time employees								
Less than 25%	4.71%	--	--	--	--	--	15.54% *	4.68%
25-49 %	4.63%	--	--	--	--	--	6.88% *	10.60%
50-74 %	3.19%	--	--	--	--	--	2.74%	4.09%
75% or more	1.29%	--	--	--	--	--	1.50%	1.45%
Union presence								
No union employees	1.37%	--	--	--	--	--	2.01%	1.34%
Has union employees	2.40%	--	--	--	--	--	3.13% *	2.93%
Unknown	5.70%	--	--	--	--	--	6.59% *	4.98%
Percent low wage employees								
50% or more low wage	2.10%	--	--	--	--	--	5.22%	4.63%
Less than 50% low wage	1.33%	--	--	--	--	--	1.81%	1.40%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2011 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.D.4(2011) Percent of private-sector employees enrolled in a health insurance plan that take family coverage by firm size and selected characteristics: United States, 2011**

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	30.9%	25.3%	24.3%	25.1%	28.3%	34.3%	24.9%	32.2%
Industry group **								
Agric., fish., forest.	31.9%	40.4%	14.6% *	26.2%	22.8%	44.8%	29.1%	33.2%
Mining and manufacturing	34.8%	21.6%	25.4%	27.4%	34.8%	37.9%	24.6%	36.3%
Construction	29.5%	30.2%	29.2%	30.0%	27.4%	31.8%	31.1%	27.9%
Utilities and transp.	34.2%	28.6%	26.1%	26.1%	37.5%	35.1%	24.7%	35.2%
Wholesale trade	32.5%	27.0%	28.0%	28.7%	33.5%	35.8%	27.8%	34.2%
Fin. svcs. and real estate	34.4%	28.4%	22.4%	24.3%	33.5%	36.5%	25.1%	35.5%
Retail trade	26.4%	20.2%	20.2%	18.7%	19.8%	30.1%	19.8%	27.7%
Professional services	30.2%	23.6%	23.0%	24.9%	24.4%	34.7%	24.0%	31.5%
Other services	25.9%	24.7%	23.9%	21.5%	22.1%	29.0%	23.1%	26.7%
Ownership								
For profit, incorporated	31.5%	25.7%	24.7%	26.3%	30.6%	34.3%	25.5%	32.8%
For profit, unincorporated	30.0%	25.0%	24.0%	22.3%	24.9%	36.2%	23.9%	32.0%
Nonprofit	28.7%	21.9%	21.5%	21.4%	23.4%	33.2%	21.2%	29.5%
Age of firm								
Less than 5 years	25.1%	26.0%	21.4%	26.3%	24.9%	31.1%	24.4%	26.0%
5-9 years	24.4%	26.8%	24.4%	23.4%	23.9%	24.4%	25.1%	23.7%
10-19 years	27.5%	26.1%	24.3%	23.3%	31.1%	31.4%	25.0%	29.2%
20 or more years	32.1%	23.7%	25.0%	26.1%	28.5%	34.5%	24.9%	32.9%
Multi/single status								
2 or more locations	33.3%	29.4%	27.2%	25.5%	30.0%	34.5%	23.6%	33.5%
1 location only	25.3%	25.3%	24.1%	25.0%	25.7%	29.7%	25.0%	25.6%
Percent full-time employees								
Less than 25%	22.6%	27.9%	20.9%	16.8%	25.5%	22.1%	23.0%	22.5%
25-49 %	24.5%	25.3%	22.3%	12.9%	19.4%	28.4%	21.2%	25.1%
50-74 %	27.9%	27.0%	20.4%	18.1%	22.4%	31.5%	23.6%	28.6%
75% or more	31.8%	24.9%	24.8%	26.5%	29.5%	35.3%	25.3%	33.2%
Union presence								
No union employees	28.7%	24.4%	23.7%	24.2%	27.0%	33.2%	24.0%	30.2%
Has union employees	35.1%	45.3%	38.6%	34.5%	34.9%	35.0%	40.7%	34.8%
Unknown	35.9%	35.7%	22.5%	27.6%	36.2%	36.0%	27.7%	36.0%
Percent low wage employees								
50% or more low wage	24.1%	24.1%	21.1%	16.2%	19.2%	28.1%	21.3%	24.6%
Less than 50% low wage	32.0%	25.5%	24.7%	26.6%	30.0%	35.3%	25.4%	33.4%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2011 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(2011) 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, 2011**

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	0.27%	0.72%	0.74%	0.58%	0.46%	0.30%	0.60%	0.28%
<b>Industry group **</b>								
Agric., fish., forest.	4.75%	7.83%	5.05% *	4.73%	6.78%	7.60%	5.22%	6.19%
Mining and manufacturing	0.58%	3.15%	2.54%	1.21%	1.44%	0.91%	1.14%	0.66%
Construction	1.95%	2.48%	3.25%	2.60%	5.46%	2.25%	2.50%	3.16%
Utilities and transp.	0.76%	4.72%	5.11%	2.94%	2.85%	1.05%	2.84%	0.85%
Wholesale trade	1.29%	2.64%	2.96%	2.51%	2.71%	1.14%	1.52%	1.62%
Fin. svcs. and real estate	0.40%	2.30%	1.63%	2.52%	2.24%	0.49%	0.78%	0.45%
Retail trade	0.80%	1.49%	2.40%	1.52%	0.90%	0.84%	1.11%	0.91%
Professional services	0.48%	1.20%	1.82%	1.27%	0.76%	0.48%	1.11%	0.44%
Other services	0.66%	2.12%	1.92%	1.89%	1.49%	0.77%	0.90%	0.86%
<b>Ownership</b>								
For profit, incorporated	0.29%	1.01%	0.90%	0.71%	0.79%	0.40%	0.66%	0.32%
For profit, unincorporated	0.60%	1.41%	1.51%	1.74%	0.92%	0.82%	1.17%	0.71%
Nonprofit	0.51%	1.08%	1.82%	1.22%	0.95%	1.01%	1.28%	0.56%
<b>Age of firm</b>								
Less than 5 years	1.51%	1.97%	1.80%	2.51%	4.01%	7.11%	1.23%	3.42%
5-9 years	1.32%	1.41%	2.01%	2.49%	1.48%	4.83%	1.42%	1.72%
10-19 years	0.76%	1.30%	1.56%	0.96%	2.29%	1.77%	1.01%	1.06%
20 or more years	0.27%	1.56%	0.68%	0.76%	0.68%	0.29%	0.67%	0.26%
<b>Multi/single status</b>								
2 or more locations	0.29%	7.60%	2.20%	1.64%	0.67%	0.32%	1.52%	0.28%
1 location only	0.50%	0.74%	0.76%	0.58%	1.30%	2.27%	0.63%	0.69%
<b>Percent full-time employees</b>								
Less than 25%	1.53%	4.39%	3.88%	1.77%	4.65%	1.56%	2.27%	1.83%
25-49 %	1.10%	2.26%	2.70%	1.56%	1.79%	0.93%	1.83%	1.06%
50-74 %	0.77%	2.30%	1.18%	1.25%	1.55%	0.79%	1.41%	0.84%
75% or more	0.31%	0.66%	0.82%	0.61%	0.62%	0.37%	0.63%	0.36%
<b>Union presence</b>								
No union employees	0.30%	0.70%	0.83%	0.62%	0.49%	0.31%	0.56%	0.27%
Has union employees	0.53%	4.97%	5.91%	1.65%	2.33%	0.73%	2.34%	0.58%
Unknown	0.86%	8.66%	5.40%	6.90%	2.36%	0.92%	3.37%	0.88%
<b>Percent low wage employees</b>								
50% or more low wage	0.62%	2.01%	2.29%	1.15%	1.17%	0.82%	1.26%	0.67%
Less than 50% low wage	0.29%	0.64%	0.73%	0.64%	0.71%	0.34%	0.63%	0.32%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2011 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.a(2011) 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, 2011**

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	9.7%	53.2%	29.8%	16.9%	9.6%	4.0%	34.2%	5.7%
Industry group **								
Agric., fish., forest.	21.9%*	--	--	--	--	--	71.9%	2.4%*
Mining and manufacturing	7.0%	43.0%	23.3%	13.3%	8.5%*	3.4%	23.8%	5.3%
Construction	31.7%	58.5%	40.8%	35.7%	10.9%*	6.6%*	46.6%	15.0%
Utilities and transp.	14.5%	38.3%*	31.8%	14.2%*	18.4%*	12.9%	26.8%	13.6%
Wholesale trade	13.1%	48.2%	27.6%	20.2%*	5.9%*	7.3%*	32.1%	7.7%
Fin. svcs. and real estate	6.2%	54.8%	33.5%	14.1%*	14.9%*	1.0%*	37.8%	3.5%*
Retail trade	4.5%	55.3%	22.6%	5.1%*	5.3%*	0.5%*	27.9%	1.3%*
Professional services	8.8%	47.6%	27.9%	11.2%	7.0%*	5.0%*	28.6%	5.7%
Other services	12.2%	58.5%	32.1%	21.8%*	14.0%	2.1%*	41.9%	5.4%
Ownership								
For profit, incorporated	9.9%	52.7%	30.2%	17.4%	10.5%	3.8%	34.0%	5.7%
For profit, unincorporated	12.2%	52.5%	24.9%	10.4%*	5.1%*	7.8%*	32.2%	7.3%*
Nonprofit	7.2%	62.5%	35.8%	21.3%	8.7%	2.7%*	41.1%	4.8%
Age of firm								
Less than 5 years	18.5%	47.6%	25.3%	10.8%*	1.0%*	--	33.5%	1.5%*
5-9 years	20.3%	48.1%	24.3%	17.9%	4.7%*	4.4%*	31.3%	9.2%
10-19 years	19.1%	53.5%	28.1%	13.0%	17.4%*	3.4%*	32.6%	10.8%
20 or more years	7.8%	58.5%	33.4%	18.8%	9.0%	4.1%	36.3%	5.3%
Multi/single status								
2 or more locations	5.1%	21.4%*	23.9%	12.8%	9.2%	3.9%	21.7%	4.9%
1 location only	23.8%	53.6%	30.2%	18.1%	10.4%*	8.9%*	35.2%	11.4%
Percent full-time employees								
Less than 25%	16.5%	78.4%	45.1%*	33.7%*	9.4%*	3.2%*	61.7%	5.7%*
25-49 %	11.1%	63.1%	53.3%	27.1%	2.7%*	3.8%*	53.4%	4.0%*
50-74 %	11.6%	53.3%	39.8%	22.0%	0.6%*	7.9%	44.2%	7.0%
75% or more	9.4%	51.9%	27.8%	16.2%	10.7%	3.5%	31.9%	5.7%
Union presence								
No union employees	9.8%	51.2%	27.4%	14.3%	8.2%	1.4%	31.9%	4.2%
Has union employees	15.1%	71.4%	56.1%	37.9%	20.9%	10.9%	55.6%	12.7%
Unknown	2.7%	83.4%	76.4%	10.9%*	2.3%*	2.1%*	57.4%	2.1%*
Percent low wage employees								
50% or more low wage	9.4%	68.6%	31.0%	18.0%	7.7%*	2.3%*	46.7%	3.6%*
Less than 50% low wage	9.8%	50.7%	29.7%	16.8%	9.8%	4.3%	32.8%	6.0%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2011 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.4.a(2011) 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, 2011**

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	0.52%	1.27%	1.37%	1.79%	1.57%	0.72%	1.17%	0.57%
Industry group **								
Agric., fish., forest.	7.04%*	--	--	--	--	--	6.41%	0.76%*
Mining and manufacturing	1.30%	7.95%	5.81%	2.82%	3.27%*	0.83%	4.35%	1.46%
Construction	2.98%	5.62%	5.00%	6.33%	3.68%*	6.01%*	4.45%	3.66%
Utilities and transp.	3.52%	11.85%*	7.06%	6.65%*	8.53%*	3.41%	5.34%	3.63%
Wholesale trade	1.72%	5.26%	5.80%	6.34%*	2.58%*	3.58%*	3.96%	2.19%
Fin. svcs. and real estate	1.78%	5.10%	6.24%	5.81%*	5.84%*	0.52%*	3.37%	1.66%*
Retail trade	0.51%	5.31%	4.18%	1.69%*	2.50%*	0.19%*	2.83%	0.42%*
Professional services	1.33%	3.26%	3.29%	2.10%	2.56%*	1.96%*	1.20%	1.52%
Other services	0.92%	4.93%	6.14%	6.64%*	4.02%	0.70%*	2.72%	1.03%
Ownership								
For profit, incorporated	0.51%	1.31%	1.63%	1.50%	2.09%	0.43%	0.91%	0.48%
For profit, unincorporated	2.98%	2.85%	3.97%	4.21%*	3.53%*	4.41%*	3.33%	3.89%*
Nonprofit	1.32%	4.12%	7.29%	5.51%	1.88%	1.98%*	3.73%	1.32%
Age of firm								
Less than 5 years	2.14%	3.54%	5.17%	6.31%*	0.98%*	--	2.32%	0.93%*
5-9 years	1.46%	4.49%	4.91%	3.65%	2.67%*	3.39%*	2.37%	2.17%
10-19 years	1.71%	4.42%	3.71%	3.08%	5.89%*	2.19%*	2.25%	3.16%
20 or more years	0.57%	2.70%	2.21%	1.97%	1.62%	0.74%	1.38%	0.65%
Multi/single status								
2 or more locations	0.60%	13.70%*	6.80%	1.46%	1.40%	0.73%	3.32%	0.61%
1 location only	1.19%	1.29%	1.46%	2.18%	3.18%*	5.64%*	1.17%	1.58%
Percent full-time employees								
Less than 25%	1.88%	11.83%	14.03%*	10.18%*	3.18%*	1.94%*	7.12%	1.88%*
25-49 %	1.77%	6.89%	9.11%	6.40%	2.74%*	2.33%*	5.19%	1.86%*
50-74 %	1.30%	6.01%	5.65%	5.66%	0.30%*	1.78%	3.52%	1.53%
75% or more	0.49%	2.11%	1.52%	1.85%	1.80%	0.77%	1.63%	0.59%
Union presence								
No union employees	0.38%	1.03%	1.32%	2.00%	1.65%	0.37%	0.93%	0.39%
Has union employees	2.04%	10.17%	7.70%	6.47%	4.24%	2.62%	5.49%	2.08%
Unknown	0.74%	18.34%	18.11%	9.02%*	2.04%*	0.87%*	11.93%	0.78%*
Percent low wage employees								
50% or more low wage	1.45%	3.34%	6.76%	3.41%	4.08%*	0.93%*	3.01%	1.39%*
Less than 50% low wage	0.64%	1.72%	1.65%	2.05%	1.91%	0.77%	1.61%	0.67%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2011 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(2011) 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, 2011**

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	10,329	11,022	10,000	9,742	10,484	10,367	10,253	10,341
Industry group **								
Agric., fish., forest.	9,475	--	--	--	--	--	8,878	9,781
Mining and manufacturing	9,583	10,932	9,534	9,431	9,601	9,566	9,863	9,550
Construction	9,444	9,956	9,381	9,024	9,464	10,078	9,534	9,375
Utilities and transp.	10,509	11,320	11,105	9,865	10,436	10,547	10,526	10,508
Wholesale trade	10,173	12,562	9,283	9,986	10,340	10,065	10,401	10,113
Fin. svcs. and real estate	10,663	11,545	11,846	10,588	11,427	10,428	11,210	10,615
Retail trade	9,684	10,789	9,888	9,327	10,066	9,601	9,979	9,634
Professional services	11,095	11,070	10,559	10,316	11,422	11,137	10,614	11,158
Other services	9,845	10,844	9,446	9,608	9,428	9,968	10,107	9,795
Ownership								
For profit, incorporated	10,069	10,823	9,944	9,595	10,092	10,112	10,136	10,058
For profit, unincorporated	10,066	11,084	9,733	9,469	9,984	10,152	10,155	10,047
Nonprofit	11,661	13,063	10,792	11,254	11,818	11,643	11,520	11,671
Age of firm								
Less than 5 years	9,389	10,311	8,729	9,274	9,175	10,133	9,536	9,257
5-9 years	9,591	10,201	9,299	8,911	10,083	9,580	9,393	9,731
10-19 years	9,948	10,719	9,634	9,582	10,335	9,786	10,067	9,886
20 or more years	10,450	11,821	10,761	10,030	10,655	10,400	10,768	10,423
Multi/single status								
2 or more locations	10,386	9,640	10,510	9,892	10,753	10,339	9,629	10,397
1 location only	10,165	11,039	9,966	9,698	10,082	11,156	10,306	10,042
Percent full-time employees								
Less than 25%	10,120	10,588	12,131	9,118	10,425	10,019	10,687	10,042
25-49 %	10,257	11,763	10,530	10,166	10,324	10,112	11,026	10,140
50-74 %	10,348	10,348	9,183	10,060	10,677	10,348	10,134	10,372
75% or more	10,333	11,096	10,038	9,712	10,467	10,385	10,230	10,349
Union presence								
No union employees	10,176	11,068	10,078	9,575	10,499	10,109	10,214	10,167
Has union employees	10,682	10,153	8,845	11,313	10,194	10,735	11,153	10,664
Unknown	10,461	9,761	7,447	9,537	10,995	10,447	8,590	10,478
Percent low wage employees								
50% or more low wage	9,350	10,247	10,022	8,639	9,463	9,325	9,890	9,280
Less than 50% low wage	10,456	11,156	9,998	9,877	10,644	10,496	10,293	10,481

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2011 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.E.1(2011) 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, 2011**

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	105.32	233.16	204.12	143.81	202.63	105.06	103.61	115.52
Industry group **								
Agric., fish., forest.	712.98	--	--	--	--	--	570.81	713.68
Mining and manufacturing	166.96	957.72	534.41	144.50	331.94	213.18	225.38	184.00
Construction	142.33	620.79	260.10	415.25	584.77	301.07	308.43	268.98
Utilities and transp.	182.99	1,951.87	818.56	900.44	496.77	177.75	751.08	175.86
Wholesale trade	172.38	554.88	501.97	500.90	615.71	230.73	398.45	191.86
Fin. svcs. and real estate	160.78	705.49	572.82	360.11	323.71	140.18	372.97	145.76
Retail trade	104.34	896.75	267.63	380.75	683.02	87.66	284.38	110.43
Professional services	163.76	260.67	325.65	312.87	246.14	200.79	170.05	176.77
Other services	202.03	592.84	377.13	430.63	461.13	226.30	301.83	226.41
Ownership								
For profit, incorporated	95.86	300.22	177.66	110.86	241.00	96.63	122.07	110.67
For profit, unincorporated	225.69	612.83	624.10	303.09	395.85	303.94	338.32	209.58
Nonprofit	216.24	579.51	766.35	432.61	290.33	248.98	370.43	216.38
Age of firm								
Less than 5 years	245.52	446.39	485.68	525.60	548.73	1,905.60	271.15	426.91
5-9 years	143.40	563.20	501.52	292.77	477.17	687.51	224.74	206.10
10-19 years	184.38	338.33	259.28	232.71	236.37	335.39	182.62	245.16
20 or more years	123.49	331.59	224.55	292.68	235.92	107.98	238.50	125.71
Multi/single status								
2 or more locations	114.43	2,688.43	467.49	280.42	194.92	111.61	397.16	113.60
1 location only	129.90	238.29	208.58	166.08	260.59	460.41	109.24	179.74
Percent full-time employees								
Less than 25%	579.37	2,137.89	1,637.69	502.57	937.16	716.22	1,164.52	690.05
25-49 %	301.58	852.49	1,162.05	463.38	476.77	360.97	549.50	367.92
50-74 %	149.28	370.70	565.91	518.72	340.31	169.68	379.06	171.25
75% or more	101.20	263.51	191.83	146.14	209.27	105.24	112.64	111.91
Union presence								
No union employees	91.87	225.36	198.14	119.70	176.12	87.34	95.36	109.26
Has union employees	147.84	1,169.50	1,658.40	575.31	689.50	141.50	635.26	145.83
Unknown	227.08	2,061.43	1,847.50	1,016.81	648.27	237.70	1,187.66	223.15
Percent low wage employees								
50% or more low wage	110.10	775.09	794.17	318.23	398.13	150.36	442.63	134.57
Less than 50% low wage	103.89	233.09	209.34	152.43	171.70	106.24	118.32	110.06

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2011 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.E.2(2011) 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, 2011**

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	2,736	2,595	2,966	3,188	3,069	2,551	2,942	2,705
Industry group **								
Agric., fish., forest.	2,204	--	--	--	--	--	1,744 *	2,440
Mining and manufacturing	2,274	2,569	2,939	2,882	2,144	2,156	2,809	2,212
Construction	3,086	2,594	3,404	3,318	3,221	2,375	3,093	3,080
Utilities and transp.	2,312	3,154	1,998 *	3,449	3,081	2,136	3,199	2,254
Wholesale trade	2,416	2,765	2,564	2,823	2,802	2,031	2,701	2,341
Fin. svcs. and real estate	2,710	2,323	2,601	3,005	3,026	2,637	2,604	2,719
Retail trade	3,048	2,618	3,293	4,370	3,785	2,681	3,465	2,977
Professional services	2,831	2,814	3,070	3,321	3,558	2,531	3,109	2,795
Other services	3,304	2,328	2,866	2,894	3,363	3,483	2,735	3,414
Ownership								
For profit, incorporated	2,710	2,561	2,958	3,192	2,887	2,567	2,906	2,678
For profit, unincorporated	2,910	2,963	3,191	3,486	3,578	2,510	3,287	2,828
Nonprofit	2,729	1,860	2,718	2,725	3,303	2,507	2,604	2,738
Age of firm								
Less than 5 years	2,988	2,259	3,090	3,132	3,202	2,961	2,710	3,238
5-9 years	3,350	3,324	2,988	3,433	3,204	3,948	3,294	3,389
10-19 years	2,913	2,563	3,251	3,518	3,010	2,198	3,155	2,787
20 or more years	2,672	2,399	2,773	3,012	3,054	2,550	2,783	2,662
Multi/single status								
2 or more locations	2,637	4,739 *	2,565	2,953	3,048	2,547	2,787	2,635
1 location only	3,020	2,569	2,993	3,256	3,100	2,655	2,955	3,077
Percent full-time employees								
Less than 25%	2,447	1,512	2,386 *	4,197	2,794	2,195	2,251	2,474
25-49 %	3,162	2,556	2,606	3,421	3,941	2,972	2,947	3,195
50-74 %	2,940	1,598	3,122	3,277	3,353	2,865	2,499	2,990
75% or more	2,700	2,772	2,968	3,163	3,003	2,499	2,992	2,654
Union presence								
No union employees	2,864	2,623	2,987	3,251	3,138	2,609	2,980	2,836
Has union employees	2,223	1,992 *	2,626	2,589	2,489	2,164	2,292	2,220
Unknown	2,929	2,104 *	2,603	3,295 *	3,349	2,904	3,278	2,926
Percent low wage employees								
50% or more low wage	3,115	2,942	2,772	3,235	3,468	2,996	3,083	3,119
Less than 50% low wage	2,687	2,535	2,982	3,182	3,006	2,496	2,926	2,651

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2011 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.2(2011) 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, 2011**

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	35.65	206.22	80.13	73.28	95.07	50.58	83.59	42.39
Industry group **								
Agric., fish., forest.	598.79	--	--	--	--	--	1,110.82 *	465.56
Mining and manufacturing	61.98	455.01	296.84	171.74	97.88	69.10	184.39	52.39
Construction	147.46	419.39	357.46	143.50	441.94	182.62	190.11	261.65
Utilities and transp.	90.67	941.43	636.44 *	347.13	218.89	96.55	424.15	91.41
Wholesale trade	108.85	494.01	237.46	195.64	187.50	101.29	191.67	118.40
Fin. svcs. and real estate	60.88	305.58	401.67	258.74	228.19	72.94	166.56	73.92
Retail trade	76.46	574.53	301.99	395.37	419.09	74.31	224.11	86.46
Professional services	75.61	293.25	245.85	175.91	197.38	97.39	147.22	87.42
Other services	162.44	286.48	256.42	163.33	122.36	236.06	167.96	188.35
Ownership								
For profit, incorporated	37.51	223.88	109.96	80.02	78.98	60.83	105.86	47.25
For profit, unincorporated	102.50	474.99	311.13	229.75	320.10	136.69	121.92	113.01
Nonprofit	103.47	468.48	425.62	192.49	161.42	137.19	240.66	117.94
Age of firm								
Less than 5 years	144.50	251.53	335.47	234.83	381.57	653.46	169.26	295.96
5-9 years	121.07	585.21	213.33	59.85	275.92	574.17	162.61	171.79
10-19 years	116.92	331.62	246.77	235.25	192.36	145.13	129.77	130.29
20 or more years	43.66	267.68	188.64	77.57	104.44	48.86	127.30	47.34
Multi/single status								
2 or more locations	47.42	1,804.06 *	287.41	131.45	74.53	53.73	151.55	49.03
1 location only	73.80	208.96	82.57	101.19	174.99	173.63	91.79	102.93
Percent full-time employees								
Less than 25%	201.73	441.08	802.15 *	847.75	489.93	177.02	539.83	221.06
25-49 %	104.48	564.36	421.71	323.85	250.12	116.38	414.41	129.59
50-74 %	61.60	432.57	364.29	379.58	209.76	95.97	214.86	74.70
75% or more	39.18	225.79	83.90	60.85	120.76	49.20	80.94	47.30
Union presence								
No union employees	25.59	227.92	87.27	79.88	90.41	38.77	89.00	36.16
Has union employees	61.63	999.65 *	774.72	250.53	176.26	66.32	390.07	52.57
Unknown	128.39	645.19 *	757.41	1,030.16 *	393.29	128.64	620.55	124.56
Percent low wage employees								
50% or more low wage	74.58	308.02	358.44	376.24	156.88	110.28	260.53	74.13
Less than 50% low wage	36.24	192.10	84.91	77.25	93.76	53.44	71.91	45.04

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2011 Medical Expenditure Panel Survey-Insurance Component.

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**Table I.E.3(2011) 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, 2011**

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	26.5%	23.5%	29.7%	32.7%	29.3%	24.6%	28.7%	26.2%
Industry group **								
Agric., fish., forest.	23.3%	--	--	--	--	--	19.6% *	24.9%
Mining and manufacturing	23.7%	23.5%	30.8%	30.6%	22.3%	22.5%	28.5%	23.2%
Construction	32.7%	26.1%	36.3%	36.8%	34.0%	23.6%	32.4%	32.8%
Utilities and transp.	22.0%	27.9%	18.0%	35.0%	29.5%	20.3%	30.4%	21.5%
Wholesale trade	23.8%	22.0%	27.6%	28.3%	27.1%	20.2%	26.0%	23.1%
Fin. svcs. and real estate	25.4%	20.1%	22.0%	28.4%	26.5%	25.3%	23.2%	25.6%
Retail trade	31.5%	24.3%	33.3%	46.8%	37.6%	27.9%	34.7%	30.9%
Professional services	25.5%	25.4%	29.1%	32.2%	31.1%	22.7%	29.3%	25.0%
Other services	33.6%	21.5%	30.3%	30.1%	35.7%	34.9%	27.1%	34.9%
Ownership								
For profit, incorporated	26.9%	23.7%	29.7%	33.3%	28.6%	25.4%	28.7%	26.6%
For profit, unincorporated	28.9%	26.7%	32.8%	36.8%	35.8%	24.7%	32.4%	28.2%
Nonprofit	23.4%	14.2%	25.2%	24.2%	28.0%	21.5%	22.6%	23.5%
Age of firm								
Less than 5 years	31.8%	21.9%	35.4%	33.8%	34.9%	29.2%	28.4%	35.0%
5-9 years	34.9%	32.6%	32.1%	38.5%	31.8%	41.2%	35.1%	34.8%
10-19 years	29.3%	23.9%	33.7%	36.7%	29.1%	22.5%	31.3%	28.2%
20 or more years	25.6%	20.3%	25.8%	30.0%	28.7%	24.5%	25.8%	25.5%
Multi/single status								
2 or more locations	25.4%	49.2%	24.4%	29.9%	28.3%	24.6%	28.9%	25.3%
1 location only	29.7%	23.3%	30.0%	33.6%	30.8%	23.8%	28.7%	30.6%
Percent full-time employees								
Less than 25%	24.2%	14.3% *	19.7% *	46.0%	26.8%	21.9%	21.1%	24.6%
25-49 %	30.8%	21.7%	24.7%	33.7%	38.2%	29.4%	26.7%	31.5%
50-74 %	28.4%	15.4%	34.0%	32.6%	31.4%	27.7%	24.7%	28.8%
75% or more	26.1%	25.0%	29.6%	32.6%	28.7%	24.1%	29.3%	25.6%
Union presence								
No union employees	28.1%	23.7%	29.6%	33.9%	29.9%	25.8%	29.2%	27.9%
Has union employees	20.8%	19.6% *	29.7%	22.9%	24.4%	20.2%	20.6%	20.8%
Unknown	28.0%	21.6% *	35.0%	34.5%	30.5%	27.8%	38.2%	27.9%
Percent low wage employees								
50% or more low wage	33.3%	28.7%	27.7%	37.4%	36.6%	32.1%	31.2%	33.6%
Less than 50% low wage	25.7%	22.7%	29.8%	32.2%	28.2%	23.8%	28.4%	25.3%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2011 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.3(2011) 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, 2011**

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%	1.80%	0.58%	0.72%	0.70%	0.46%	0.79%	0.35%
Industry group **								
Agric., fish., forest.	6.32%	--	--	--	--	--	10.40% *	4.62%
Mining and manufacturing	0.73%	4.09%	3.22%	1.95%	0.84%	0.94%	1.85%	0.63%
Construction	1.82%	3.26%	3.09%	2.03%	5.15%	1.55%	2.19%	3.00%
Utilities and transp.	0.97%	7.34%	5.08%	3.86%	2.31%	1.02%	4.40%	0.93%
Wholesale trade	1.40%	3.63%	2.77%	2.19%	2.72%	1.25%	1.83%	1.56%
Fin. svcs. and real estate	0.57%	4.80%	3.53%	3.26%	2.16%	0.68%	1.60%	0.65%
Retail trade	0.71%	4.54%	3.48%	3.23%	3.95%	0.76%	2.41%	0.81%
Professional services	0.82%	2.24%	2.16%	1.95%	1.40%	1.02%	1.17%	0.90%
Other services	1.25%	2.52%	2.37%	2.47%	2.23%	1.60%	1.74%	1.42%
Ownership								
For profit, incorporated	0.30%	1.91%	1.13%	0.83%	0.65%	0.46%	0.99%	0.37%
For profit, unincorporated	1.20%	3.97%	3.16%	2.36%	2.51%	1.49%	1.93%	1.20%
Nonprofit	0.96%	3.38%	3.64%	2.05%	1.15%	1.36%	2.00%	1.12%
Age of firm								
Less than 5 years	1.37%	2.68%	3.19%	3.32%	3.85%	6.79%	1.73%	3.16%
5-9 years	1.43%	4.18%	2.59%	1.27%	2.66%	7.68%	1.21%	2.14%
10-19 years	1.08%	3.39%	2.12%	2.25%	1.97%	1.44%	1.32%	1.15%
20 or more years	0.43%	2.15%	1.95%	1.00%	0.82%	0.46%	1.39%	0.42%
Multi/single status								
2 or more locations	0.43%	12.84%	2.77%	1.32%	0.60%	0.50%	1.30%	0.44%
1 location only	0.77%	1.81%	0.64%	0.86%	1.66%	1.46%	0.84%	1.09%
Percent full-time employees								
Less than 25%	2.94%	6.12% *	7.07% *	7.38%	7.51%	2.59%	5.39%	3.38%
25-49 %	1.18%	5.60%	4.51%	2.91%	2.58%	1.31%	3.99%	1.46%
50-74 %	0.72%	4.26%	2.96%	3.58%	2.53%	0.92%	2.43%	0.75%
75% or more	0.34%	2.07%	0.53%	0.66%	0.85%	0.45%	0.77%	0.37%
Union presence								
No union employees	0.36%	1.94%	0.78%	0.78%	0.78%	0.41%	0.80%	0.40%
Has union employees	0.69%	6.72% *	7.01%	2.63%	2.07%	0.79%	3.75%	0.58%
Unknown	0.80%	7.24% *	9.66%	8.70%	2.75%	0.77%	6.45%	0.77%
Percent low wage employees								
50% or more low wage	0.72%	2.75%	4.37%	3.03%	1.58%	1.20%	2.55%	0.76%
Less than 50% low wage	0.33%	1.69%	0.58%	0.71%	0.65%	0.47%	0.68%	0.37%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2011 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.4(2011) 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, 2011**

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	18.9%	13.5%	13.8%	16.1%	18.2%	20.8%	14.3%	19.8%
Industry group **								
Agric., fish., forest.	12.6%	12.2% *	13.8% *	19.2%	11.3%	10.0%	13.8%	12.1%
Mining and manufacturing	21.9%	20.3%	15.1%	19.8%	19.8%	24.1%	18.1%	22.5%
Construction	16.9%	12.6%	15.5%	18.4%	17.2%	20.2%	14.7%	19.1%
Utilities and transp.	21.0%	9.1%	10.2%	18.0%	17.5%	22.6%	13.7%	21.8%
Wholesale trade	19.6%	13.8%	14.9%	16.9%	19.7%	22.8%	15.8%	20.9%
Fin. svcs. and real estate	19.3%	14.1%	14.7%	16.1%	18.7%	20.3%	14.8%	19.9%
Retail trade	15.5%	11.4%	14.8%	15.0%	15.6%	15.9%	14.0%	15.8%
Professional services	18.6%	13.6%	12.4%	14.6%	17.8%	20.9%	12.8%	19.8%
Other services	17.5%	12.9%	13.4%	12.5%	17.7%	20.1%	13.6%	18.6%
Ownership								
For profit, incorporated	18.9%	13.6%	14.0%	16.5%	17.9%	20.9%	14.6%	19.9%
For profit, unincorporated	18.3%	12.8%	12.1%	15.9%	19.8%	20.6%	13.3%	20.0%
Nonprofit	19.0%	13.8%	14.9%	13.4%	18.5%	20.6%	14.0%	19.5%
Age of firm								
Less than 5 years	16.0%	11.6%	14.5%	14.2%	20.3%	23.8%	13.9%	18.5%
5-9 years	15.9%	13.2%	13.1%	15.3%	17.6%	25.2%	13.5%	18.2%
10-19 years	16.4%	12.6%	13.7%	16.5%	16.5%	20.4%	13.5%	18.4%
20 or more years	19.6%	15.1%	13.8%	16.3%	18.5%	20.7%	15.2%	20.0%
Multi/single status								
2 or more locations	20.1%	13.3% *	15.4%	16.6%	18.1%	20.7%	15.2%	20.2%
1 location only	16.1%	13.5%	13.7%	15.9%	18.4%	24.0%	14.3%	18.3%
Percent full-time employees								
Less than 25%	15.6%	11.4%	8.7%	11.6%	14.0%	18.4%	10.0%	16.9%
25-49 %	15.6%	14.4%	10.1%	10.8%	18.0%	16.6%	12.4%	16.3%
50-74 %	16.9%	12.1%	12.5%	13.0%	18.2%	18.0%	12.0%	17.8%
75% or more	19.4%	13.7%	14.2%	16.7%	18.3%	21.5%	14.8%	20.3%
Union presence								
No union employees	17.6%	13.5%	13.7%	15.8%	18.0%	19.7%	14.2%	18.7%
Has union employees	22.2%	13.2%	16.9%	18.7%	20.2%	23.0%	16.4%	22.5%
Unknown	20.4%	9.8% *	7.8% *	17.9% *	18.4%	20.7%	13.6% *	20.5%
Percent low wage employees								
50% or more low wage	15.3%	13.5%	9.5%	12.7%	15.2%	16.6%	11.7%	15.9%
Less than 50% low wage	19.5%	13.5%	14.3%	16.6%	18.8%	21.5%	14.7%	20.5%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2011 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.E.4(2011) 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, 2011**

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%	0.31%	0.39%	0.33%	0.47%	0.34%	0.23%	0.25%
Industry group **								
Agric., fish., forest.	1.29%	4.55% *	4.95% *	5.10%	2.09%	2.88%	3.58%	2.00%
Mining and manufacturing	0.57%	2.60%	1.57%	0.92%	1.30%	0.85%	0.64%	0.61%
Construction	0.58%	1.46%	1.57%	1.11%	3.15%	1.97%	0.80%	1.27%
Utilities and transp.	0.66%	2.70%	1.72%	2.73%	2.48%	0.96%	1.37%	0.79%
Wholesale trade	0.80%	1.49%	1.98%	0.87%	1.93%	0.79%	0.72%	1.01%
Fin. svcs. and real estate	0.35%	0.96%	1.45%	1.10%	1.50%	0.44%	0.69%	0.36%
Retail trade	0.52%	1.41%	1.27%	1.44%	1.55%	0.57%	0.75%	0.56%
Professional services	0.41%	0.74%	0.84%	0.79%	0.77%	0.46%	0.51%	0.48%
Other services	0.55%	0.81%	1.37%	0.93%	1.50%	1.05%	0.90%	0.74%
Ownership								
For profit, incorporated	0.23%	0.42%	0.33%	0.49%	0.52%	0.37%	0.24%	0.26%
For profit, unincorporated	0.25%	0.76%	1.34%	0.54%	0.75%	0.65%	0.45%	0.30%
Nonprofit	0.63%	2.49%	1.49%	0.79%	1.08%	0.96%	1.09%	0.66%
Age of firm								
Less than 5 years	0.89%	1.17%	2.66%	0.91%	3.03%	5.39%	1.40%	1.08%
5-9 years	0.73%	1.68%	1.08%	0.86%	2.22%	3.66%	0.45%	1.21%
10-19 years	0.34%	0.87%	0.79%	1.13%	1.02%	1.69%	0.58%	0.69%
20 or more years	0.29%	0.73%	0.66%	0.47%	0.58%	0.38%	0.42%	0.30%
Multi/single status								
2 or more locations	0.31%	4.83% *	1.59%	0.82%	0.49%	0.36%	0.72%	0.30%
1 location only	0.34%	0.32%	0.40%	0.40%	1.24%	2.28%	0.25%	0.55%
Percent full-time employees								
Less than 25%	1.10%	2.42%	1.99%	1.39%	1.53%	1.81%	1.66%	1.31%
25-49 %	0.74%	2.20%	2.42%	1.38%	2.41%	0.95%	1.43%	0.81%
50-74 %	0.54%	1.39%	0.95%	1.00%	1.16%	0.65%	0.56%	0.64%
75% or more	0.25%	0.29%	0.49%	0.33%	0.51%	0.37%	0.24%	0.29%
Union presence								
No union employees	0.22%	0.37%	0.31%	0.41%	0.44%	0.33%	0.24%	0.28%
Has union employees	0.52%	3.14%	3.21%	1.50%	1.83%	0.78%	1.61%	0.54%
Unknown	0.70%	10.35% *	7.35% *	6.25% *	1.53%	0.72%	4.67% *	0.70%
Percent low wage employees								
50% or more low wage	0.45%	1.45%	1.22%	0.60%	1.14%	0.58%	0.80%	0.50%
Less than 50% low wage	0.23%	0.24%	0.36%	0.34%	0.53%	0.33%	0.23%	0.27%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2011 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.E.4.a(2011) 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, 2011**

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%	46.6%	29.1%	12.8%	5.9%	3.7%	28.5%	4.7%
<b>Industry group **</b>								
Agric., fish., forest.	32.9%	--	--	--	--	--	68.9%	14.6%*
Mining and manufacturing	7.5%	41.9%	20.1%*	11.8%	8.2%*	4.5%	22.0%	5.8%
Construction	20.1%	43.0%	33.3%	20.3%	9.8%*	0.9%*	32.8%	10.3%*
Utilities and transp.	3.8%	35.6%*	50.5%	6.1%*	5.8%*	2.2%*	21.7%	2.6%*
Wholesale trade	11.1%	51.8%	23.7%	14.7%*	1.9%*	8.3%*	25.8%	7.2%*
Fin. svcs. and real estate	4.3%	54.6%	32.7%	8.2%*	5.5%*	0.9%*	31.7%	1.9%*
Retail trade	5.7%	46.4%	24.6%	5.5%	9.7%*	1.1%	23.2%	2.7%
Professional services	8.4%	44.3%	32.1%	11.2%	4.6%	5.5%*	30.0%	5.7%
Other services	8.6%	47.5%	26.5%	18.9%	4.2%*	3.0%	30.8%	4.3%
<b>Ownership</b>								
For profit, incorporated	7.9%	46.7%	29.9%	13.1%	7.3%	3.1%	28.9%	4.5%
For profit, unincorporated	10.2%	41.1%	28.3%	8.9%	5.1%*	7.0%*	26.3%	6.7%*
Nonprofit	6.1%	61.2%	24.1%*	16.1%	2.6%*	4.4%*	29.6%	4.4%*
<b>Age of firm</b>								
Less than 5 years	14.6%	47.6%	23.6%	10.6%*	0.3%*	--	30.1%	0.8%*
5-9 years	13.6%	36.8%	19.7%	11.9%	5.9%*	1.1%*	24.1%	6.0%
10-19 years	14.7%	45.3%	31.9%	8.6%	11.8%*	3.4%*	28.2%	7.6%
20 or more years	6.5%	51.4%	31.9%	14.9%	5.4%	3.8%	29.6%	4.6%
<b>Multi/single status</b>								
2 or more locations	4.5%	18.2%*	32.2%	11.9%	6.4%	3.7%	18.1%	4.3%
1 location only	17.4%	46.9%	28.9%	13.1%	5.2%	3.3%*	29.4%	6.9%
<b>Percent full-time employees</b>								
Less than 25%	9.8%	53.8%	60.9%	18.4%*	9.6%*	2.3%*	48.2%	4.5%
25-49 %	7.9%	55.7%	52.0%	16.6%*	1.3%*	2.3%	46.4%	2.1%
50-74 %	6.8%	58.8%	27.2%	15.4%*	2.1%*	2.6%*	38.0%	3.2%*
75% or more	8.0%	44.1%	28.2%	12.4%	6.5%	4.0%	26.7%	5.1%
<b>Union presence</b>								
No union employees	8.3%	46.2%	28.4%	11.0%	5.2%	1.7%	28.2%	3.5%
Has union employees	9.0%	58.0%	41.6%*	27.1%	11.5%	6.8%*	36.5%	8.0%
Unknown	4.6%	39.2%*	22.0%*	26.1%*	4.8%*	4.2%	13.3%*	4.5%
<b>Percent low wage employees</b>								
50% or more low wage	6.2%	50.7%	36.9%	12.4%	1.9%*	1.6%	37.6%	2.2%
Less than 50% low wage	8.1%	45.9%	28.4%	12.9%	6.6%	4.0%	27.5%	5.1%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2011 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(2011) 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, 2011**

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	0.45%	2.32%	1.93%	1.00%	1.05%	0.71%	1.19%	0.52%
Industry group **								
Agric., fish., forest.	7.55%	--	--	--	--	--	11.46%	6.15%*
Mining and manufacturing	1.35%	7.74%	7.89%*	2.01%	2.75%*	1.01%	3.99%	1.27%
Construction	3.10%	3.63%	5.10%	3.07%	7.92%*	0.69%*	2.84%	4.62%*
Utilities and transp.	1.00%	12.84%*	12.70%	2.62%*	4.76%*	1.08%*	6.44%	1.00%*
Wholesale trade	2.26%	5.86%	5.53%	5.08%*	1.13%*	2.86%*	3.11%	2.30%*
Fin. svcs. and real estate	0.94%	5.40%	7.42%	2.83%*	2.98%*	0.39%*	4.20%	0.78%*
Retail trade	0.93%	10.41%	5.91%	1.19%	4.66%*	0.26%	3.06%	0.73%
Professional services	1.13%	2.72%	3.82%	2.62%	1.26%	1.87%*	1.76%	1.32%
Other services	0.78%	5.23%	5.84%	4.81%	1.82%*	0.88%	4.23%	0.68%
Ownership								
For profit, incorporated	0.30%	3.15%	2.57%	0.73%	1.38%	0.50%	1.60%	0.52%
For profit, unincorporated	2.08%	5.57%	4.55%	2.32%	4.18%*	3.94%*	2.44%	2.48%*
Nonprofit	1.61%	8.33%	7.83%*	4.14%	0.98%*	2.21%*	5.26%	1.59%*
Age of firm								
Less than 5 years	1.76%	5.98%	4.86%	4.17%*	0.17%*	--	2.98%	0.39%*
5-9 years	1.71%	4.82%	4.16%	1.36%	2.65%*	0.68%*	2.49%	1.63%
10-19 years	1.17%	4.74%	3.17%	1.94%	4.45%*	1.92%*	2.06%	1.80%
20 or more years	0.53%	3.90%	4.79%	1.20%	0.99%	0.70%	2.33%	0.58%
Multi/single status								
2 or more locations	0.55%	11.35%*	4.74%	2.31%	1.18%	0.72%	2.49%	0.57%
1 location only	0.92%	2.33%	2.19%	0.84%	1.46%	1.98%*	1.24%	1.16%
Percent full-time employees								
Less than 25%	2.21%	12.91%	14.41%	5.81%*	3.73%*	0.83%*	8.29%	1.33%
25-49 %	1.01%	10.99%	9.35%	6.33%*	1.06%*	0.68%	5.92%	0.57%
50-74 %	1.15%	7.53%	5.52%	4.83%*	2.37%*	0.83%*	5.39%	1.00%*
75% or more	0.55%	2.35%	1.84%	1.11%	1.20%	0.82%	1.26%	0.64%
Union presence								
No union employees	0.32%	2.54%	2.17%	0.96%	1.07%	0.29%	1.50%	0.47%
Has union employees	2.04%	12.66%	13.51%*	5.10%	3.42%	2.72%*	6.06%	2.04%
Unknown	0.86%	16.33%*	8.71%*	13.31%*	4.05%*	0.91%	10.47%*	0.85%
Percent low wage employees								
50% or more low wage	0.62%	4.89%	6.31%	3.13%	0.68%*	0.44%	3.44%	0.53%
Less than 50% low wage	0.51%	2.34%	2.00%	1.23%	1.15%	0.80%	1.16%	0.60%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2011 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.1(2011) Percent of private-sector employees enrolled in a health insurance plan that had a deductible by firm size and selected characteristics: United States, 2011**

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	77.8%	74.8%	76.0%	78.9%	77.6%	78.1%	76.3%	78.1%
Industry group **								
Agric., fish., forest.	78.8%	91.3%	89.1%	83.2%	89.6%	57.1%	92.0%	73.0%
Mining and manufacturing	80.7%	77.0%	67.1%	81.0%	81.6%	81.5%	74.7%	81.6%
Construction	79.3%	74.7%	81.6%	82.9%	81.3%	68.6%	79.4%	79.1%
Utilities and transp.	76.4%	52.9%	80.6%	84.4%	81.6%	75.4%	70.3%	77.0%
Wholesale trade	79.1%	74.3%	74.6%	79.2%	87.2%	76.4%	77.3%	79.7%
Fin. svcs. and real estate	78.5%	80.5%	78.3%	75.8%	80.2%	78.3%	77.9%	78.6%
Retail trade	88.0%	76.5%	78.5%	78.8%	78.4%	93.3%	79.2%	89.7%
Professional services	72.5%	75.4%	76.4%	77.8%	73.2%	70.5%	75.8%	71.8%
Other services	77.8%	71.0%	73.7%	75.8%	70.9%	82.3%	73.5%	78.9%
Ownership								
For profit, incorporated	80.2%	75.6%	77.6%	79.8%	79.6%	81.2%	77.7%	80.7%
For profit, unincorporated	74.8%	72.0%	71.9%	77.8%	79.9%	73.1%	72.9%	75.5%
Nonprofit	69.3%	75.1%	69.4%	74.9%	70.7%	67.6%	70.8%	69.2%
Age of firm								
Less than 5 years	70.7%	75.2%	67.1%	73.7%	70.7%	55.7%	70.2%	71.2%
5-9 years	76.1%	74.1%	80.8%	77.3%	78.1%	58.5%	76.4%	75.8%
10-19 years	77.4%	74.2%	78.6%	77.8%	78.3%	77.2%	77.7%	77.2%
20 or more years	78.3%	75.4%	75.3%	80.3%	77.9%	78.4%	77.1%	78.4%
Multi/single status								
2 or more locations	79.0%	78.3%	79.3%	81.8%	80.0%	78.6%	77.3%	79.0%
1 location only	75.0%	74.8%	75.8%	78.1%	74.0%	60.0%	76.2%	73.6%
Percent full-time employees								
Less than 25%	81.8%	74.1%	74.6%	77.0%	75.8%	87.0%	76.5%	83.0%
25-49 %	79.7%	63.3%	73.5%	77.2%	79.3%	82.4%	72.1%	81.2%
50-74 %	78.4%	72.7%	75.8%	77.1%	74.2%	80.6%	73.7%	79.2%
75% or more	77.5%	75.7%	76.1%	79.2%	78.0%	77.3%	76.8%	77.7%
Union presence								
No union employees	78.8%	75.5%	76.4%	79.7%	78.8%	79.5%	76.8%	79.4%
Has union employees	71.8%	61.0%	72.3%	71.6%	68.9%	72.3%	71.0%	71.8%
Unknown	80.7%	64.8%	49.6%	71.6%	76.4%	81.3%	60.7%	81.0%
Percent low wage employees								
50% or more low wage	80.8%	69.4%	73.4%	74.3%	77.9%	85.1%	72.1%	82.3%
Less than 50% low wage	77.3%	75.7%	76.3%	79.6%	77.5%	76.9%	76.9%	77.4%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2011 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.F.1(2011) 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, 2011**

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	0.68%	1.06%	1.12%	1.07%	1.17%	0.99%	0.43%	0.84%
Industry group **								
Agric., fish., forest.	5.60%	3.64%	13.73%	13.23%	10.81%	11.39%	4.10%	6.98%
Mining and manufacturing	1.52%	6.09%	4.33%	2.75%	2.30%	2.76%	2.76%	1.84%
Construction	2.20%	3.45%	3.29%	3.66%	5.37%	5.07%	2.49%	3.56%
Utilities and transp.	2.74%	7.80%	7.33%	3.52%	6.34%	3.62%	4.41%	3.01%
Wholesale trade	1.69%	3.73%	2.86%	2.86%	2.80%	2.18%	2.73%	1.71%
Fin. svcs. and real estate	1.52%	2.84%	3.67%	3.70%	4.61%	1.84%	1.52%	1.70%
Retail trade	0.91%	3.26%	5.08%	3.52%	4.18%	0.51%	3.47%	0.90%
Professional services	1.55%	1.37%	1.25%	1.47%	2.64%	2.28%	1.17%	1.94%
Other services	1.25%	2.80%	3.05%	3.38%	3.73%	0.87%	2.25%	1.39%
Ownership								
For profit, incorporated	0.43%	1.21%	1.23%	1.29%	1.71%	0.67%	0.68%	0.56%
For profit, unincorporated	2.51%	2.35%	4.02%	3.50%	3.55%	3.88%	1.80%	2.88%
Nonprofit	1.75%	4.09%	4.19%	3.03%	2.48%	2.60%	2.72%	2.06%
Age of firm								
Less than 5 years	2.25%	2.21%	6.35%	3.68%	5.65%	15.37%	2.60%	4.87%
5-9 years	1.90%	2.48%	2.99%	4.21%	3.80%	9.02%	1.85%	3.18%
10-19 years	1.70%	2.24%	2.09%	2.56%	3.85%	4.62%	1.44%	2.15%
20 or more years	0.80%	1.55%	2.11%	0.84%	1.19%	1.04%	0.62%	0.90%
Multi/single status								
2 or more locations	0.79%	9.25%	3.12%	1.73%	1.20%	0.95%	2.18%	0.79%
1 location only	0.60%	1.03%	1.15%	1.19%	1.95%	8.94%	0.49%	1.39%
Percent full-time employees								
Less than 25%	2.23%	6.54%	4.96%	5.15%	7.71%	2.15%	4.27%	2.44%
25-49 %	1.99%	3.07%	3.72%	4.73%	4.47%	3.04%	2.64%	2.58%
50-74 %	1.20%	2.57%	3.99%	3.34%	2.48%	2.34%	2.03%	1.40%
75% or more	0.74%	1.61%	1.46%	1.03%	1.51%	0.96%	0.49%	0.88%
Union presence								
No union employees	0.60%	1.15%	1.20%	1.54%	1.45%	0.92%	0.55%	0.81%
Has union employees	1.74%	6.33%	5.76%	5.24%	4.23%	2.05%	3.02%	1.85%
Unknown	1.27%	9.32%	12.01%	8.22%	5.57%	1.19%	8.08%	1.30%
Percent low wage employees								
50% or more low wage	1.14%	2.75%	2.59%	3.99%	2.80%	1.89%	1.84%	1.44%
Less than 50% low wage	0.76%	1.09%	1.32%	0.80%	1.25%	1.15%	0.42%	0.97%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2011 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.F.2(2011) 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, 2011**

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	1,123	1,517	1,511	1,594	1,213	848	1,561	1,010
Industry group **								
Agric., fish., forest.	1,534	1,822	2,108	1,676	1,624	647	2,094	1,216
Mining and manufacturing	1,008	1,540	1,757	1,542	1,008	715	1,675	882
Construction	1,466	1,411	1,554	1,686	1,386	807	1,460	1,473
Utilities and transp.	963	1,979	1,337	1,438	1,300	785	1,517	888
Wholesale trade	1,164	1,570	1,634	1,687	1,079	667	1,569	995
Fin. svcs. and real estate	1,086	1,406	1,562	1,509	1,189	951	1,532	1,018
Retail trade	1,289	1,559	1,464	1,759	1,412	1,130	1,539	1,238
Professional services	1,092	1,573	1,435	1,557	1,277	754	1,602	956
Other services	1,100	1,408	1,422	1,549	1,202	818	1,471	992
Ownership								
For profit, incorporated	1,130	1,552	1,529	1,591	1,191	875	1,553	1,017
For profit, unincorporated	1,243	1,472	1,554	1,746	1,126	947	1,710	1,056
Nonprofit	996	1,287	1,292	1,428	1,323	643	1,331	953
Age of firm								
Less than 5 years	1,432	1,681	1,481	1,461	1,237	704 *	1,576	1,246
5-9 years	1,446	1,512	1,560	1,652	1,183	925	1,600	1,291
10-19 years	1,394	1,478	1,507	1,722	1,146	1,062	1,622	1,201
20 or more years	1,040	1,477	1,505	1,547	1,228	838	1,509	973
Multi/single status								
2 or more locations	952	1,007	1,636	1,486	1,204	849	1,568	938
1 location only	1,458	1,523	1,505	1,625	1,228	784	1,560	1,327
Percent full-time employees								
Less than 25%	1,081	1,337	1,536	1,203	1,563	790	1,401	1,010
25-49 %	1,102	1,841	1,345	1,553	1,209	861	1,519	1,015
50-74 %	1,302	1,494	1,543	1,607	1,469	1,148	1,556	1,254
75% or more	1,096	1,511	1,515	1,602	1,168	791	1,566	967
Union presence								
No union employees	1,226	1,533	1,523	1,623	1,225	888	1,577	1,096
Has union employees	761	953	1,153	1,101	1,153	670	1,153	741
Unknown	952	1,004	1,518	1,689	1,092	929	1,392	946
Percent low wage employees								
50% or more low wage	1,157	1,682	1,552	1,476	1,330	920	1,537	1,091
Less than 50% low wage	1,116	1,492	1,506	1,616	1,185	832	1,564	992

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2011 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.F.2(2011) 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, 2011**

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	12.50	27.11	44.26	41.77	33.49	13.62	26.01	13.42
Industry group **								
Agric., fish., forest.	211.88	245.41	358.21	393.85	340.31	136.02	207.30	231.40
Mining and manufacturing	27.82	147.63	160.85	78.98	57.28	40.26	49.49	25.66
Construction	57.86	52.99	98.17	164.06	202.74	53.13	64.46	102.29
Utilities and transp.	58.84	249.66	187.04	155.11	182.71	75.31	101.13	63.58
Wholesale trade	57.78	111.22	199.44	91.07	124.64	49.94	76.01	76.92
Fin. svcs. and real estate	31.62	100.09	145.24	130.98	74.27	44.69	87.16	35.05
Retail trade	34.59	57.43	138.18	132.43	152.69	35.06	54.33	40.27
Professional services	31.73	33.66	62.09	105.02	71.79	32.34	63.01	37.85
Other services	33.69	81.30	130.29	109.45	79.24	12.20	86.77	25.05
Ownership								
For profit, incorporated	15.30	30.38	47.40	49.99	35.13	9.07	29.55	12.87
For profit, unincorporated	53.12	63.06	112.67	180.60	73.82	58.61	136.67	42.58
Nonprofit	62.10	110.60	132.98	160.84	87.18	46.19	103.30	56.66
Age of firm								
Less than 5 years	57.28	126.88	72.97	115.86	145.78	299.72 *	49.73	106.33
5-9 years	58.84	59.48	88.39	135.09	137.14	188.07	38.01	106.13
10-19 years	51.99	45.68	55.98	141.12	72.40	102.49	75.55	52.72
20 or more years	15.54	38.29	69.06	41.77	40.44	11.36	36.75	14.19
Multi/single status								
2 or more locations	13.23	192.80	85.28	46.67	34.82	13.34	55.81	13.31
1 location only	22.41	26.32	48.68	52.83	49.41	101.99	29.51	30.02
Percent full-time employees								
Less than 25%	89.54	212.10	224.66	83.33	185.85	52.85	136.19	112.91
25-49 %	36.87	191.99	137.59	60.28	110.66	38.42	109.00	33.60
50-74 %	40.93	70.58	74.75	160.23	92.68	38.92	64.79	40.15
75% or more	15.99	38.29	52.44	47.58	28.10	18.34	30.08	17.36
Union presence								
No union employees	9.19	28.52	43.79	44.75	33.03	19.82	24.36	11.68
Has union employees	25.74	190.62	205.35	154.46	114.18	28.96	133.63	27.13
Unknown	32.79	213.35	255.05	229.49	116.32	34.10	181.25	33.46
Percent low wage employees								
50% or more low wage	25.65	66.58	124.10	75.60	81.67	22.85	54.30	27.35
Less than 50% low wage	14.64	30.22	46.90	39.11	44.91	16.62	29.69	18.74

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2011 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.F.3(2011) 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, 2011**

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	2,220	3,302	3,196	3,406	2,371	1,834	3,329	2,052
Industry group **								
Agric., fish., forest.	2,809	3,112	3,732	1,900 *	3,410	2,505	3,561	2,412
Mining and manufacturing	1,937	3,213	3,335	3,211	2,080	1,540	3,388	1,803
Construction	3,020	2,909	3,279	3,318	3,018	1,900	3,026	3,013
Utilities and transp.	1,875	3,491	1,719	3,246	2,484	1,662	3,258	1,788
Wholesale trade	2,244	3,077	3,589	3,436	2,165	1,487	3,278	1,963
Fin. svcs. and real estate	2,148	3,129	3,227	3,255	2,039	2,022	3,255	2,054
Retail trade	2,855	3,257	3,126	4,283	2,800	2,667	3,517	2,775
Professional services	2,149	3,746	3,253	3,330	2,616	1,648	3,531	1,941
Other services	2,298	3,140	2,963	3,649	2,502	1,875	3,173	2,131
Ownership								
For profit, incorporated	2,262	3,323	3,248	3,444	2,338	1,896	3,335	2,093
For profit, unincorporated	2,420	3,347	3,250	3,191	2,376	2,060	3,433	2,189
Nonprofit	1,830	2,874	2,572	3,391	2,489	1,337	3,015	1,749
Age of firm								
Less than 5 years	2,836	3,282	2,953	3,497	2,260	1,187 *	3,232	2,430
5-9 years	3,149	3,539	3,242	3,595	2,578	2,506	3,563	2,783
10-19 years	2,830	3,291	3,129	3,399	2,302	2,477	3,332	2,544
20 or more years	2,079	3,187	3,273	3,360	2,371	1,806	3,269	1,983
Multi/single status								
2 or more locations	1,969	2,376 *	3,300	3,287	2,334	1,840	3,600	1,947
1 location only	2,996	3,316	3,188	3,441	2,434	1,566	3,306	2,687
Percent full-time employees								
Less than 25%	2,329	3,392	3,410	2,987	3,178	1,810	3,472	2,112
25-49 %	2,223	2,977	2,590	3,434	2,519	1,976	3,011	2,124
50-74 %	2,505	3,854	3,380	3,812	3,021	2,138	3,674	2,363
75% or more	2,183	3,216	3,196	3,381	2,291	1,785	3,302	2,008
Union presence								
No union employees	2,410	3,374	3,260	3,487	2,378	1,860	3,398	2,178
Has union employees	1,682	2,087	2,191	2,680	2,435	1,500	2,492	1,639
Unknown	2,122	3,243	2,282	3,293	2,095	2,108	3,167	2,114
Percent low wage employees								
50% or more low wage	2,468	3,730	3,657	3,145	2,656	2,188	3,526	2,340
Less than 50% low wage	2,187	3,238	3,152	3,431	2,331	1,783	3,308	2,012

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2011 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.F.3(2011) 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, 2011**

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	31.37	110.98	103.91	103.93	93.02	31.96	57.01	34.58
Industry group **								
Agric., fish., forest.	352.42	551.38	896.06	754.41 *	583.57	485.79	493.92	434.58
Mining and manufacturing	61.71	245.17	272.61	261.31	135.16	69.55	137.96	66.21
Construction	139.70	271.36	264.83	263.61	445.67	171.75	253.58	198.28
Utilities and transp.	105.34	647.54	492.08	471.77	271.92	130.73	471.28	103.25
Wholesale trade	146.84	284.25	368.38	245.24	292.78	137.69	233.12	176.87
Fin. svs. and real estate	103.09	363.43	307.53	263.95	149.00	114.94	195.23	105.31
Retail trade	66.40	346.22	347.77	249.86	137.86	89.97	155.53	79.64
Professional services	74.02	152.39	140.70	103.25	154.50	73.50	96.32	69.48
Other services	86.69	219.68	260.62	252.18	174.62	81.65	167.80	99.58
Ownership								
For profit, incorporated	33.80	91.88	134.16	139.54	103.81	26.48	54.62	34.09
For profit, unincorporated	81.32	216.74	317.61	215.72	150.70	138.56	208.20	92.56
Nonprofit	101.66	303.96	270.43	304.12	202.64	82.06	128.26	104.90
Age of firm								
Less than 5 years	168.60	289.93	360.50	348.55	222.57	877.94 *	187.70	239.67
5-9 years	89.48	261.81	208.37	242.17	304.71	587.67	134.45	219.48
10-19 years	79.11	99.72	155.85	180.15	188.77	255.25	72.91	141.10
20 or more years	34.52	182.42	145.35	136.46	104.63	29.48	93.76	35.78
Multi/single status								
2 or more locations	30.16	955.84 *	248.86	100.74	82.46	32.10	126.11	31.21
1 location only	70.67	105.16	118.60	130.14	158.74	187.15	57.11	116.33
Percent full-time employees								
Less than 25%	179.00	631.09	901.52	446.23	396.38	161.34	260.92	207.12
25-49 %	78.09	371.09	274.77	252.31	257.37	126.09	211.49	96.72
50-74 %	87.09	299.33	302.98	389.91	171.30	113.76	251.02	99.56
75% or more	42.07	113.40	115.58	106.38	99.53	44.21	68.38	45.05
Union presence								
No union employees	45.23	121.85	95.59	107.14	78.25	46.89	50.55	50.84
Has union employees	45.46	434.94	532.96	379.65	304.91	50.15	386.21	47.08
Unknown	71.62	906.20	504.55	656.52	167.35	76.39	512.53	72.93
Percent low wage employees								
50% or more low wage	47.90	358.02	321.39	230.56	164.11	47.77	226.56	35.25
Less than 50% low wage	33.38	101.08	110.08	98.51	102.95	35.38	58.16	39.29

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2011 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.F.4(2011) 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, 2011**

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	68.2%	70.2%	74.4%	73.2%	75.2%	63.8%	72.6%	67.2%
Industry group **								
Agric., fish., forest.	60.5%	57.6%	30.8% *	35.1% *	95.5%	54.8%	51.8%	64.3%
Mining and manufacturing	65.5%	73.0%	73.7%	74.9%	71.4%	59.3%	72.9%	64.4%
Construction	74.4%	72.3%	78.0%	70.6%	84.6%	63.5%	73.0%	75.7%
Utilities and transp.	66.5%	68.7%	80.4%	77.9%	72.0%	64.0%	77.4%	65.4%
Wholesale trade	69.9%	75.6%	76.8%	74.0%	71.0%	64.8%	74.7%	68.2%
Fin. svcs. and real estate	63.9%	70.3%	73.1%	67.1%	76.5%	59.9%	69.8%	63.2%
Retail trade	57.9%	71.5%	78.4%	77.0%	71.5%	48.8%	76.6%	54.4%
Professional services	70.6%	67.6%	72.0%	71.5%	73.3%	69.6%	70.4%	70.7%
Other services	75.6%	70.2%	75.4%	76.3%	85.5%	72.8%	74.1%	76.0%
Ownership								
For profit, incorporated	66.3%	70.9%	74.3%	73.3%	74.1%	61.0%	72.4%	64.9%
For profit, unincorporated	68.0%	66.9%	73.5%	72.0%	75.1%	63.4%	71.5%	66.8%
Nonprofit	76.7%	72.1%	76.9%	73.4%	78.5%	76.5%	76.1%	76.7%
Age of firm								
Less than 5 years	74.6%	72.4%	75.6%	81.9%	68.1%	81.1%	74.0%	75.4%
5-9 years	74.7%	67.1%	75.8%	74.9%	79.2%	73.7%	72.9%	76.5%
10-19 years	71.1%	70.6%	72.9%	71.3%	77.5%	62.2%	71.4%	70.9%
20 or more years	67.0%	70.5%	74.5%	72.5%	74.8%	63.7%	72.8%	66.4%
Multi/single status								
2 or more locations	65.5%	77.9%	75.6%	69.9%	73.0%	63.6%	73.1%	65.3%
1 location only	74.4%	70.1%	74.4%	74.1%	78.6%	71.3%	72.5%	76.5%
Percent full-time employees								
Less than 25%	71.9%	67.6%	72.2%	77.4%	78.0%	68.8%	72.6%	71.7%
25-49 %	68.0%	64.5%	72.8%	78.0%	76.1%	63.5%	70.8%	67.4%
50-74 %	64.6%	71.4%	71.7%	73.9%	76.5%	58.6%	72.2%	63.3%
75% or more	68.6%	70.3%	74.8%	72.8%	75.0%	64.5%	72.7%	67.7%
Union presence								
No union employees	70.5%	70.1%	74.5%	73.5%	75.9%	65.6%	72.7%	69.9%
Has union employees	63.7%	73.2%	71.0%	69.7%	71.2%	61.9%	70.3%	63.3%
Unknown	62.9%	65.1%	84.1%	70.3%	72.1%	62.1%	73.9%	62.7%
Percent low wage employees								
50% or more low wage	69.2%	71.8%	73.4%	75.1%	79.2%	63.2%	73.4%	68.4%
Less than 50% low wage	68.0%	69.9%	74.5%	72.8%	74.4%	63.9%	72.5%	67.0%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2011 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.F.4(2011) 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, 2011**

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%	0.73%	1.20%	0.82%	0.69%	1.34%	0.74%	0.86%
Industry group **								
Agric., fish., forest.	8.83%	6.42%	14.95% *	15.04% *	10.26%	12.85%	7.11%	10.07%
Mining and manufacturing	2.46%	3.69%	3.87%	2.98%	3.19%	3.07%	2.61%	2.52%
Construction	1.08%	1.29%	2.52%	2.73%	6.82%	5.68%	1.19%	2.64%
Utilities and transp.	2.22%	5.57%	5.93%	4.86%	6.05%	2.36%	2.94%	2.26%
Wholesale trade	1.96%	2.88%	3.23%	3.35%	4.75%	2.99%	2.36%	2.94%
Fin. svcs. and real estate	1.83%	1.68%	4.04%	5.37%	3.08%	2.38%	2.13%	1.92%
Retail trade	1.34%	2.68%	4.78%	2.71%	3.47%	2.01%	2.09%	1.68%
Professional services	1.20%	2.32%	1.94%	1.79%	1.76%	2.10%	1.28%	1.37%
Other services	1.56%	2.61%	3.36%	2.72%	2.22%	2.17%	1.77%	1.77%
Ownership								
For profit, incorporated	1.00%	0.98%	1.28%	0.86%	0.83%	1.77%	0.95%	1.29%
For profit, unincorporated	1.99%	2.66%	3.32%	3.11%	3.54%	3.62%	2.02%	2.42%
Nonprofit	1.35%	4.31%	2.73%	3.20%	2.06%	1.97%	2.21%	1.51%
Age of firm								
Less than 5 years	2.68%	2.85%	4.98%	3.60%	6.42%	13.63%	2.01%	5.03%
5-9 years	1.85%	1.92%	3.17%	3.49%	4.46%	7.43%	2.23%	3.81%
10-19 years	1.98%	1.31%	1.06%	2.40%	1.77%	6.44%	0.72%	3.25%
20 or more years	0.96%	1.66%	1.69%	1.33%	1.17%	1.39%	1.00%	1.02%
Multi/single status								
2 or more locations	1.15%	12.79%	4.74%	1.74%	0.76%	1.43%	3.07%	1.16%
1 location only	0.88%	0.76%	1.30%	1.20%	1.47%	7.76%	0.70%	1.22%
Percent full-time employees								
Less than 25%	3.27%	5.02%	6.28%	4.12%	6.45%	3.42%	2.83%	3.82%
25-49 %	2.82%	3.21%	4.55%	2.03%	4.56%	3.74%	2.08%	3.41%
50-74 %	1.71%	1.80%	3.94%	2.69%	4.02%	2.49%	1.20%	2.04%
75% or more	0.89%	1.06%	1.24%	0.93%	0.93%	1.68%	0.85%	1.09%
Union presence								
No union employees	0.78%	0.65%	1.21%	1.15%	1.09%	1.79%	0.76%	0.93%
Has union employees	2.65%	5.37%	9.25%	4.78%	4.28%	2.86%	3.70%	2.75%
Unknown	1.76%	12.41%	7.35%	9.56%	6.08%	2.09%	6.65%	1.83%
Percent low wage employees								
50% or more low wage	1.30%	1.94%	2.87%	2.86%	2.51%	1.51%	2.04%	1.41%
Less than 50% low wage	0.88%	0.93%	1.48%	0.85%	1.10%	1.54%	0.87%	1.07%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2011 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.F.5(2011) 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, 2011**

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	23.34	25.72	25.18	25.08	23.53	22.34	25.71	22.80
Industry group **								
Agric., fish., forest.	24.13	24.77	25.46	24.82	21.26	27.74	24.82	23.89
Mining and manufacturing	23.87	28.90	25.81	24.20	23.72	23.42	25.88	23.54
Construction	25.58	25.34	26.33	26.30	25.59	22.43	26.36	24.82
Utilities and transp.	21.76	23.61	23.42	26.47	26.05	20.40	24.94	21.38
Wholesale trade	23.18	26.70	25.43	24.68	22.88	21.29	25.99	22.10
Fin. svcs. and real estate	23.43	27.57	25.22	24.05	23.17	23.07	26.08	23.08
Retail trade	25.72	25.59	25.27	25.97	25.83	25.70	26.06	25.63
Professional services	22.35	24.90	24.97	24.97	23.00	21.06	25.33	21.76
Other services	23.53	25.23	24.48	25.23	23.01	22.89	25.46	23.03
Ownership								
For profit, incorporated	23.75	25.99	25.46	24.99	23.88	22.88	25.85	23.23
For profit, unincorporated	23.83	25.64	24.63	26.26	24.66	22.13	25.98	23.08
Nonprofit	21.46	22.94	23.92	24.21	22.04	20.55	24.05	21.21
Age of firm								
Less than 5 years	24.38	25.45	24.39	25.49	23.35	20.54	25.27	23.32
5-9 years	25.24	26.53	24.74	26.07	25.11	20.87	26.39	24.19
10-19 years	24.02	25.49	25.22	25.20	23.03	21.75	25.57	22.90
20 or more years	23.04	25.61	25.51	24.74	23.46	22.39	25.67	22.72
Multi/single status								
2 or more locations	22.79	21.69	27.31	25.35	23.65	22.40	26.48	22.71
1 location only	24.46	25.77	25.05	25.01	23.36	20.57	25.65	23.19
Percent full-time employees								
Less than 25%	23.95	27.76	26.51	22.53	25.54	22.78	25.75	23.53
25-49 %	24.50	23.96	23.80	25.96	23.98	24.45	24.85	24.43
50-74 %	23.02	24.70	25.18	24.66	23.20	22.24	25.13	22.61
75% or more	23.32	25.92	25.22	25.12	23.51	22.24	25.82	22.74
Union presence								
No union employees	24.11	25.84	25.24	25.30	23.78	23.20	25.87	23.52
Has union employees	20.59	22.35	25.70	22.99	21.09	20.18	23.72	20.41
Unknown	22.86	26.75	18.21	22.41	24.39	22.77	21.99	22.88
Percent low wage employees								
50% or more low wage	24.83	26.52	25.84	25.71	24.74	24.34	25.94	24.61
Less than 50% low wage	23.09	25.58	25.10	24.97	23.28	22.02	25.68	22.49

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2011 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.F.5(2011) 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, 2011**

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	0.11	0.23	0.36	0.23	0.19	0.12	0.17	0.11
Industry group **								
Agric., fish., forest.	1.09	1.95	5.06	4.21	2.43	2.87	1.64	1.74
Mining and manufacturing	0.19	1.48	1.02	0.53	0.56	0.26	0.62	0.19
Construction	0.53	0.76	0.97	0.84	1.51	1.10	0.51	0.81
Utilities and transp.	0.78	1.06	0.83	1.21	1.24	0.94	1.08	0.84
Wholesale trade	0.33	0.94	1.33	0.69	0.59	0.61	0.81	0.42
Fin. svcs. and real estate	0.18	0.92	1.21	0.65	0.52	0.27	0.63	0.23
Retail trade	0.21	0.66	0.84	0.76	1.19	0.44	0.43	0.26
Professional services	0.30	0.48	0.51	0.50	0.37	0.35	0.47	0.31
Other services	0.32	0.52	0.50	0.59	0.85	0.30	0.34	0.37
Ownership								
For profit, incorporated	0.09	0.40	0.44	0.29	0.26	0.13	0.20	0.08
For profit, unincorporated	0.60	0.50	0.64	0.77	0.84	0.91	0.56	0.67
Nonprofit	0.22	0.79	0.60	0.52	0.26	0.46	0.63	0.24
Age of firm								
Less than 5 years	0.56	0.50	1.11	1.00	0.98	3.51	0.73	0.92
5-9 years	0.43	0.72	0.91	0.69	0.82	1.82	0.52	0.66
10-19 years	0.28	0.50	0.43	0.45	0.56	0.67	0.24	0.42
20 or more years	0.14	0.67	0.49	0.32	0.23	0.15	0.28	0.14
Multi/single status								
2 or more locations	0.15	2.84	0.51	0.33	0.32	0.14	0.33	0.15
1 location only	0.16	0.24	0.39	0.26	0.36	1.49	0.18	0.29
Percent full-time employees								
Less than 25%	0.64	1.42	1.12	1.25	1.33	0.65	0.59	0.75
25-49 %	0.44	1.37	0.75	0.90	0.75	0.93	0.58	0.62
50-74 %	0.38	1.04	0.72	1.01	0.55	0.56	0.55	0.44
75% or more	0.13	0.28	0.46	0.29	0.17	0.19	0.18	0.14
Union presence								
No union employees	0.07	0.22	0.31	0.21	0.13	0.11	0.14	0.06
Has union employees	0.29	1.20	1.74	1.22	0.87	0.30	1.03	0.26
Unknown	0.32	3.69	1.80	1.88	1.37	0.31	1.31	0.32
Percent low wage employees								
50% or more low wage	0.32	0.48	0.63	0.40	0.76	0.33	0.36	0.34
Less than 50% low wage	0.12	0.25	0.40	0.23	0.19	0.14	0.21	0.11

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2011 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.F.6(2011) 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, 2011**

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	18.9%	21.1%	21.5%	21.0%	19.1%	18.4%	21.5%	18.6%
Industry group **								
Agric., fish., forest.	22.6%	19.1%	20.0%	20.0%	37.7%	20.0%	19.6%	23.9%
Mining and manufacturing	17.9%	19.6%	21.3%	22.0%	17.7%	17.4%	22.5%	17.6%
Construction	22.6%	23.5%	23.7%	23.2%	23.1%	19.0%	23.3%	21.7%
Utilities and transp.	18.4%	24.7%	18.1%	16.8%	16.3%	18.6%	19.9%	18.3%
Wholesale trade	18.5%	21.3%	21.5%	21.5%	18.9%	17.1%	21.9%	17.8%
Fin. svcs. and real estate	18.0%	19.7%	19.9%	21.7%	19.0%	17.6%	20.7%	17.8%
Retail trade	21.1%	20.8%	24.1%	22.5%	23.9%	20.8%	22.9%	21.0%
Professional services	18.5%	20.6%	22.5%	19.9%	18.9%	17.9%	20.9%	18.2%
Other services	19.4%	21.4%	18.8%	20.5%	19.8%	19.1%	20.4%	19.2%
Ownership								
For profit, incorporated	18.9%	21.4%	21.9%	21.2%	19.1%	18.4%	21.5%	18.6%
For profit, unincorporated	20.1%	21.0%	20.7%	20.6%	20.4%	19.8%	21.9%	19.7%
Nonprofit	18.2%	18.5%	19.9%	20.2%	18.2%	17.8%	19.9%	18.0%
Age of firm								
Less than 5 years	22.6%	19.9%	21.4%	23.5%	23.8%	21.1%	21.9%	23.2%
5-9 years	19.7%	20.4%	21.4%	22.1%	17.5%	16.0%	21.8%	17.6%
10-19 years	20.4%	21.6%	21.6%	20.8%	19.4%	19.7%	21.6%	19.7%
20 or more years	18.7%	21.6%	21.5%	20.6%	18.7%	18.4%	21.2%	18.5%
Multi/single status								
2 or more locations	18.5%	22.6%	20.6%	19.6%	18.2%	18.5%	21.4%	18.5%
1 location only	20.9%	21.1%	21.6%	21.4%	21.0%	15.5%	21.5%	20.1%
Percent full-time employees								
Less than 25%	20.6%	21.8%	21.6%	21.4%	20.2%	20.3%	21.3%	20.4%
25-49 %	20.0%	21.9%	16.9%	21.6%	19.8%	19.9%	21.0%	19.9%
50-74 %	19.7%	19.7%	20.9%	19.8%	19.5%	19.7%	20.2%	19.7%
75% or more	18.7%	21.3%	21.8%	21.1%	19.0%	18.1%	21.7%	18.3%
Union presence								
No union employees	19.3%	21.2%	21.7%	20.9%	18.9%	18.6%	21.6%	18.8%
Has union employees	18.2%	20.4%	19.2%	20.9%	18.6%	18.0%	20.3%	18.1%
Unknown	18.7%	12.9%	20.0%	22.7%	22.4%	18.5%	18.5%	18.7%
Percent low wage employees								
50% or more low wage	20.4%	22.5%	21.2%	20.1%	20.9%	20.2%	22.2%	20.2%
Less than 50% low wage	18.7%	20.8%	21.6%	21.1%	18.7%	18.2%	21.4%	18.3%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2011 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.F.6(2011) 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, 2011**

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%	0.46%	0.76%	0.41%	0.39%	0.20%	0.31%	0.20%
Industry group **								
Agric., fish., forest.	2.57%	2.13%	5.58%	4.71%	10.21%	2.14%	2.08%	2.95%
Mining and manufacturing	0.29%	0.79%	0.98%	0.94%	0.61%	0.42%	0.97%	0.34%
Construction	0.74%	1.24%	1.32%	1.22%	1.69%	0.96%	0.79%	0.91%
Utilities and transp.	0.30%	1.65%	4.22%	1.88%	1.24%	0.52%	1.46%	0.36%
Wholesale trade	0.61%	3.36%	3.41%	1.84%	1.19%	0.58%	1.85%	0.63%
Fin. svcs. and real estate	0.29%	0.99%	0.34%	1.35%	0.54%	0.31%	0.57%	0.29%
Retail trade	0.23%	0.89%	1.97%	1.48%	1.48%	0.24%	1.26%	0.27%
Professional services	0.29%	0.76%	1.35%	0.67%	0.47%	0.32%	0.79%	0.28%
Other services	0.54%	1.02%	0.93%	0.75%	0.65%	0.63%	0.54%	0.55%
Ownership								
For profit, incorporated	0.21%	0.49%	0.74%	0.43%	0.46%	0.18%	0.40%	0.21%
For profit, unincorporated	0.37%	0.80%	1.11%	1.58%	1.92%	0.42%	0.51%	0.45%
Nonprofit	0.52%	0.80%	2.32%	0.87%	0.76%	0.64%	1.10%	0.52%
Age of firm								
Less than 5 years	0.75%	1.13%	2.42%	2.40%	3.83%	5.45%	0.97%	2.83%
5-9 years	0.50%	0.79%	1.15%	1.48%	1.23%	1.65%	0.36%	0.93%
10-19 years	0.47%	0.92%	1.24%	0.77%	1.41%	0.90%	0.83%	0.77%
20 or more years	0.19%	0.86%	0.99%	0.66%	0.49%	0.21%	0.55%	0.20%
Multi/single status								
2 or more locations	0.18%	6.33%	1.82%	0.61%	0.38%	0.18%	0.71%	0.18%
1 location only	0.41%	0.46%	0.75%	0.49%	0.79%	2.08%	0.32%	0.62%
Percent full-time employees								
Less than 25%	0.56%	2.03%	3.75%	2.61%	0.64%	0.72%	0.89%	0.56%
25-49 %	0.18%	1.82%	1.45%	1.60%	0.25%	0.28%	1.09%	0.25%
50-74 %	0.23%	0.78%	1.76%	0.58%	1.65%	0.38%	0.63%	0.25%
75% or more	0.24%	0.60%	0.85%	0.51%	0.51%	0.22%	0.40%	0.25%
Union presence								
No union employees	0.20%	0.53%	0.80%	0.46%	0.45%	0.28%	0.34%	0.23%
Has union employees	0.43%	1.30%	1.25%	0.34%	1.44%	0.44%	0.56%	0.45%
Unknown	0.47%	3.54%	5.58%	3.58%	1.95%	0.38%	3.98%	0.47%
Percent low wage employees								
50% or more low wage	0.29%	1.54%	0.78%	0.65%	0.85%	0.30%	0.67%	0.30%
Less than 50% low wage	0.25%	0.47%	0.81%	0.45%	0.55%	0.24%	0.32%	0.26%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2011 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.F.7(2011) 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, 2011**

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%	15.8%	14.3%	15.4%	18.7%	33.3%	15.4%	28.4%
Industry group **								
Agric., fish., forest.	29.5%	22.8%	48.7%	49.0%	16.5%	27.2%	29.2%	29.7%
Mining and manufacturing	26.9%	16.4%	14.0%	12.2%	24.4%	33.4%	13.5%	28.9%
Construction	15.6%	15.8%	13.1%	17.0%	11.8%	22.7%	16.7%	14.6%
Utilities and transp.	31.3%	20.9%	16.5%	23.8%	24.3%	33.9%	17.9%	32.7%
Wholesale trade	23.2%	14.4%	12.3%	14.0%	23.1%	31.6%	14.8%	26.2%
Fin. svcs. and real estate	30.9%	17.5%	14.2%	14.8%	17.5%	37.2%	15.2%	32.8%
Retail trade	38.2%	11.2%	17.1%	12.9%	18.0%	50.9%	13.7%	42.9%
Professional services	22.4%	16.9%	13.2%	17.4%	18.9%	26.1%	16.2%	23.6%
Other services	22.4%	14.8%	14.6%	13.7%	9.1%	31.7%	14.3%	24.6%
Ownership								
For profit, incorporated	28.2%	14.4%	14.4%	14.4%	20.3%	36.5%	15.1%	31.0%
For profit, unincorporated	24.6%	20.6%	14.4%	18.5%	14.7%	32.4%	17.3%	26.9%
Nonprofit	18.4%	16.0%	13.2%	18.2%	16.1%	19.9%	13.6%	18.9%
Age of firm								
Less than 5 years	16.0%	10.6%	16.3%	10.4%	26.8%	8.1%	14.1%	18.3%
5-9 years	16.4%	20.6%	12.7%	14.0%	16.4%	24.0%	16.7%	16.1%
10-19 years	17.1%	14.1%	13.6%	18.3%	13.7%	23.9%	14.4%	18.9%
20 or more years	28.5%	17.0%	14.6%	15.2%	19.4%	33.9%	15.8%	30.0%
Multi/single status								
2 or more locations	30.9%	6.9%	12.4%	16.4%	21.4%	33.8%	12.7%	31.2%
1 location only	15.2%	15.9%	14.4%	15.1%	14.6%	19.2%	15.6%	14.8%
Percent full-time employees								
Less than 25%	21.5%	21.8%	15.4%	15.9%	16.5%	25.3%	17.4%	22.5%
25-49 %	31.4%	21.3%	13.7%	14.9%	17.3%	41.4%	16.1%	34.4%
50-74 %	30.5%	18.0%	16.0%	17.4%	15.8%	39.0%	16.3%	32.9%
75% or more	25.4%	15.0%	14.1%	15.2%	19.2%	32.2%	15.2%	27.6%
Union presence								
No union employees	23.1%	15.7%	14.1%	15.6%	17.4%	32.5%	15.4%	25.6%
Has union employees	33.2%	22.3%	20.7%	14.1%	25.7%	36.0%	17.7%	34.0%
Unknown	31.4%	--	--	--	--	--	6.0%	31.7%
Percent low wage employees								
50% or more low wage	27.3%	16.4%	16.8%	18.3%	17.7%	35.1%	15.9%	29.3%
Less than 50% low wage	26.0%	15.7%	14.0%	14.9%	18.9%	33.0%	15.3%	28.2%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2011 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(2011) 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, 2011**

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	0.42%	0.75%	0.94%	1.09%	0.88%	0.85%	0.53%	0.49%
Industry group **								
Agric., fish., forest.	8.13%	5.03%	15.23%	14.34%	7.49%	12.68%	8.08%	9.11%
Mining and manufacturing	1.63%	3.38%	2.25%	2.07%	2.66%	1.72%	1.60%	1.78%
Construction	2.14%	1.73%	1.64%	2.19%	6.53%	7.60%	1.83%	3.27%
Utilities and transp.	2.07%	5.65%	5.01%	7.66%	5.52%	2.07%	4.40%	2.24%
Wholesale trade	2.20%	3.53%	4.17%	1.95%	3.59%	3.04%	2.34%	2.60%
Fin. svcs. and real estate	1.23%	1.54%	2.34%	2.80%	2.22%	1.92%	1.22%	1.30%
Retail trade	1.70%	2.36%	3.39%	3.43%	4.05%	2.20%	1.36%	2.16%
Professional services	0.88%	1.07%	1.70%	1.79%	1.57%	1.70%	0.64%	1.12%
Other services	1.58%	2.50%	2.64%	2.07%	1.18%	2.55%	1.23%	1.83%
Ownership								
For profit, incorporated	0.61%	0.91%	1.14%	0.87%	1.30%	1.25%	0.73%	0.77%
For profit, unincorporated	1.78%	1.48%	3.19%	3.12%	1.78%	2.64%	1.81%	1.92%
Nonprofit	1.74%	3.01%	1.77%	2.59%	1.37%	2.90%	1.26%	1.85%
Age of firm								
Less than 5 years	2.73%	1.33%	4.61%	2.26%	6.38%	5.57%	1.60%	4.85%
5-9 years	1.24%	1.69%	2.03%	2.15%	2.95%	7.29%	1.48%	1.87%
10-19 years	1.64%	0.83%	1.93%	3.00%	1.63%	5.97%	1.12%	2.60%
20 or more years	0.63%	1.30%	1.52%	1.47%	1.16%	1.00%	0.96%	0.65%
Multi/single status								
2 or more locations	0.71%	5.25%	3.60%	1.40%	1.44%	0.95%	2.20%	0.70%
1 location only	0.60%	0.74%	0.93%	1.21%	1.89%	7.54%	0.49%	1.09%
Percent full-time employees								
Less than 25%	2.51%	4.06%	3.82%	3.44%	5.63%	3.05%	1.21%	3.02%
25-49 %	2.83%	4.69%	4.73%	2.90%	4.47%	3.68%	3.19%	3.49%
50-74 %	1.39%	1.25%	3.55%	3.41%	3.24%	1.96%	2.19%	1.74%
75% or more	0.58%	0.87%	0.95%	1.20%	1.26%	1.12%	0.63%	0.71%
Union presence								
No union employees	0.60%	0.82%	0.88%	1.20%	1.11%	0.93%	0.50%	0.74%
Has union employees	2.25%	4.94%	5.89%	3.06%	3.48%	2.77%	3.37%	2.34%
Unknown	1.66%	--	--	--	--	--	3.64%	1.66%
Percent low wage employees								
50% or more low wage	1.05%	2.10%	4.31%	2.89%	2.57%	1.65%	2.01%	1.03%
Less than 50% low wage	0.51%	0.76%	1.03%	0.80%	1.14%	0.95%	0.58%	0.60%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2011 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(2011) 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, 2011**

	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
<b>Single coverage</b>								
Average (mean)	5,222	5,608	5,166	4,943	5,265	5,247	5,258	5,213
10th percentile	3,100	2,700	3,000	2,900	3,300	3,400	2,900	3,300
25th percentile	4,100	3,800	3,700	3,700	4,200	4,300	3,700	4,200
50th percentile (median)	5,100	5,100	4,800	4,700	5,100	5,100	4,800	5,100
75th percentile	6,100	6,700	6,100	5,800	6,200	6,100	6,200	6,100
90th percentile	7,400	9,300	8,000	7,200	7,400	7,200	8,200	7,200
<b>Employee-plus-one coverage</b>								
Average (mean)	10,329	11,022	10,000	9,742	10,484	10,367	10,253	10,341
10th percentile	6,300	5,400	5,300	5,600	6,400	6,700	5,400	6,500
25th percentile	8,300	7,600	7,200	7,200	8,400	8,500	7,200	8,400
50th percentile (median)	10,000	11,000	9,400	9,400	10,000	10,000	9,600	10,000
75th percentile	12,000	14,000	12,000	12,000	13,000	12,000	13,000	12,000
90th percentile	15,000	18,000	15,000	14,000	15,000	14,000	16,000	15,000
<b>Family coverage</b>								
Average (mean)	15,022	13,835	14,105	14,217	15,131	15,277	14,086	15,175
10th percentile	9,600	7,300	7,800	8,400	9,600	9,900	7,800	9,900
25th percentile	12,000	9,900	10,000	11,000	12,000	13,000	10,000	12,000
50th percentile (median)	15,000	13,000	13,000	14,000	15,000	15,000	13,000	15,000
75th percentile	18,000	17,000	17,000	17,000	18,000	18,000	17,000	18,000
90th percentile	21,000	22,000	21,000	20,000	21,000	21,000	21,000	21,000

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2011 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(2011) 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, 2011**

	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
<b>Single coverage</b>								
Average (mean)	25.94	46.09	67.04	46.20	60.14	40.11	38.89	32.76
10th percentile	41.51	103.95	70.90	55.88	139.54	64.93	36.19	50.37
25th percentile	24.99	75.06	59.77	55.66	63.35	31.96	31.16	32.25
50th percentile (median)	22.44	67.19	64.50	44.83	43.23	52.79	29.58	42.00
75th percentile	39.66	85.84	88.68	69.03	66.06	55.19	45.96	45.28
90th percentile	51.30	167.55	156.87	74.64	113.17	67.35	118.95	48.42
<b>Employee-plus-one coverage</b>								
Average (mean)	105.32	233.16	204.12	143.81	202.63	105.06	103.61	115.52
10th percentile	113.85	270.38	262.12	190.93	428.81	158.07	115.26	146.68
25th percentile	100.39	291.83	157.67	196.11	257.47	91.36	127.42	105.31
50th percentile (median)	75.32	300.45	199.52	129.91	200.49	76.94	80.91	80.05
75th percentile	138.42	478.49	330.48	155.31	175.57	174.99	128.51	150.71
90th percentile	220.05	331.92	402.02	298.07	239.71	306.74	245.36	248.20
<b>Family coverage</b>								
Average (mean)	98.46	206.32	200.67	203.80	201.47	119.36	145.47	117.36
10th percentile	106.13	250.43	229.27	283.98	333.90	85.84	161.74	127.44
25th percentile	119.81	209.08	213.04	189.10	171.23	130.74	107.72	125.47
50th percentile (median)	97.25	259.11	344.65	196.65	220.89	143.29	131.60	130.02
75th percentile	121.39	271.90	340.85	318.38	223.10	118.83	115.83	126.26
90th percentile	184.97	540.93	430.72	558.15	379.49	265.30	379.66	211.40

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2011 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(2011) 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, 2011**

	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
<b>Single coverage</b>								
Average (mean)	1,090	902	1,013	1,033	1,070	1,150	960	1,124
10th percentile	0	0	0	0	0	290	0	0
25th percentile	410	0	0	0	460	610	0	550
50th percentile (median)	960	0	610	770	980	1,000	470	1,000
75th percentile	1,500	1,200	1,500	1,600	1,500	1,500	1,500	1,500
90th percentile	2,200	2,700	2,600	2,500	2,100	2,000	2,600	2,100
<b>Employee-plus-one coverage</b>								
Average (mean)	2,736	2,595	2,966	3,188	3,069	2,551	2,942	2,705
10th percentile	480	0	0	0	780	810	0	800
25th percentile	1,400	0	0	1,600	1,700	1,500	0	1,500
50th percentile (median)	2,400	910*	2,600	2,800	2,700	2,300	2,500	2,400
75th percentile	3,600	4,300	4,600	4,500	4,100	3,200	4,500	3,500
90th percentile	5,200	7,600	6,700	6,500	5,900	4,400	6,900	4,900
<b>Family coverage</b>								
Average (mean)	3,962	3,097	4,414	4,733	4,358	3,749	4,144	3,933
10th percentile	140	0	0	0	180*	1,100	0	950
25th percentile	1,900	0	0	1,900	2,100	2,000	0	2,000
50th percentile (median)	3,400	0	3,600	4,100	3,700	3,400	3,200	3,400
75th percentile	5,100	5,300	7,000	7,000	5,800	4,700	6,700	4,900
90th percentile	7,800	9,600	11,000	9,900	8,800	6,700	10,000	7,400

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2011 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(2011) 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, 2011**

	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
<b>Single coverage</b>								
Average (mean)	8.71	29.26	30.89	38.82	22.75	11.72	22.35	9.33
10th percentile	0.00	0.00	0.00	0.00	13.39	30.25	0.00	38.62
25th percentile	18.96	0.00	0.00	43.85	36.06	22.44	0.00	16.52
50th percentile (median)	10.24	0.00	69.36	50.50	26.37	10.56	60.15	10.95
75th percentile	10.88	73.59	63.74	63.63	22.23	12.35	37.71	13.61
90th percentile	15.08	99.19	86.83	58.71	43.56	39.58	52.79	17.02
<b>Employee-plus-one coverage</b>								
Average (mean)	35.65	206.22	80.13	73.28	95.07	50.58	83.59	42.39
10th percentile	83.52	0.00	0.00	86.31	111.18	67.54	0.00	43.94
25th percentile	35.44	0.00	167.99	94.75	75.61	46.17	98.26	36.36
50th percentile (median)	30.59	302.13*	100.14	63.52	75.59	40.40	58.75	32.81
75th percentile	36.25	299.09	173.44	103.93	135.75	56.40	130.74	41.09
90th percentile	129.40	521.98	236.96	201.37	227.19	161.78	170.97	136.27
<b>Family coverage</b>								
Average (mean)	42.31	143.72	254.78	169.99	114.62	78.80	148.22	56.92
10th percentile	105.87	0.00	0.00	0.00	262.18*	114.83	0.00	103.74
25th percentile	39.38	0.00	56.92	252.74	174.56	62.02	0.00	53.27
50th percentile (median)	37.91	257.62	296.93	178.13	85.49	50.84	212.85	40.91
75th percentile	57.85	275.70	422.97	153.97	154.96	72.32	266.76	69.24
90th percentile	155.93	376.55	651.81	339.85	280.84	258.25	355.58	163.53

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2011 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(2011) 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, 2011**

	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
<b>Single coverage</b>								
Average (mean)	4,132	4,706	4,152	3,910	4,195	4,097	4,298	4,088
10th percentile	2,000	1,500	1,700	1,700	2,000	2,200	1,700	2,100
25th percentile	3,000	2,800	2,600	2,500	3,200	3,200	2,700	3,100
50th percentile (median)	4,000	4,200	3,700	3,600	4,100	4,000	3,900	4,000
75th percentile	5,100	6,000	5,300	5,000	5,200	5,000	5,400	5,000
90th percentile	6,300	8,400	7,000	6,400	6,300	6,000	7,200	6,100
<b>Employee-plus-one coverage</b>								
Average (mean)	7,593	8,428	7,034	6,554	7,415	7,816	7,311	7,635
10th percentile	3,500	2,100	2,000	2,400	3,200	4,500	2,100	3,900
25th percentile	5,400	4,600	3,600	3,800	5,100	6,000	3,800	5,700
50th percentile (median)	7,500	8,000	6,200	5,900	7,300	7,700	6,500	7,500
75th percentile	9,400	12,000	9,500	8,600	9,600	9,400	9,800	9,400
90th percentile	12,000	16,000	13,000	12,000	12,000	11,000	14,000	11,000
<b>Family coverage</b>								
Average (mean)	11,060	10,737	9,691	9,483	10,773	11,528	9,942	11,242
10th percentile	4,600	2,700	2,400	2,800	3,900	6,500	2,500	5,500
25th percentile	8,000	5,700	4,800	5,100	7,600	9,000	5,100	8,400
50th percentile (median)	11,000	10,000	9,000	9,000	11,000	12,000	9,200	11,000
75th percentile	14,000	15,000	13,000	13,000	14,000	14,000	14,000	14,000
90th percentile	17,000	20,000	18,000	17,000	17,000	17,000	18,000	17,000

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2011 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(2011) 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, 2011**

	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
<b>Single coverage</b>								
Average (mean)	25.49	41.10	65.43	48.10	67.03	41.51	31.84	29.68
10th percentile	37.55	69.30	114.55	72.23	142.30	47.17	47.31	35.18
25th percentile	33.67	52.77	35.01	68.43	81.88	51.20	33.15	45.03
50th percentile (median)	14.99	56.34	62.87	54.90	42.60	38.82	36.16	21.13
75th percentile	47.17	35.01	95.97	76.10	65.88	72.50	54.57	48.27
90th percentile	78.06	190.03	162.89	134.64	146.57	103.51	114.75	82.46
<b>Employee-plus-one coverage</b>								
Average (mean)	94.80	259.64	162.19	131.26	161.64	98.15	113.69	99.08
10th percentile	124.53	313.21	153.32	135.07	231.84	110.39	83.10	151.40
25th percentile	86.84	301.72	147.97	94.69	181.71	121.53	86.69	90.97
50th percentile (median)	85.98	292.40	135.29	121.04	173.81	101.79	113.77	91.78
75th percentile	137.48	509.88	268.89	165.58	193.73	148.32	181.19	143.56
90th percentile	202.65	599.80	535.69	339.56	221.23	264.09	378.58	214.52
<b>Family coverage</b>								
Average (mean)	98.25	96.88	256.67	291.13	199.69	138.71	111.48	109.63
10th percentile	161.98	161.55	220.99	239.90	299.16	171.21	166.85	158.54
25th percentile	98.43	118.08	317.57	264.65	178.22	169.83	194.25	134.56
50th percentile (median)	107.45	181.86	303.03	351.64	159.35	158.02	156.03	126.49
75th percentile	111.10	375.91	287.23	302.73	301.84	162.79	117.10	120.93
90th percentile	152.15	391.31	603.07	533.99	417.59	171.72	312.09	167.49

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2011 Medical Expenditure Panel Survey-Insurance Component.

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