

Table I.A.1(2012) Number of private-sector establishments by firm size and selected characteristics: United States, 2012

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	6,789,881	4,049,313	775,327	515,248	450,402	999,592	5,121,268	1,668,613
Industry group **								
Agric., fish., forest.	153,367	124,919	13,968	9,182	3,280	2,019	145,517	7,851
Mining and manufacturing	264,455	129,829	43,522	40,497	23,973	26,633	196,703	67,752
Construction	587,101	466,076	72,827	32,684	9,629	5,885	559,362	27,739
Utilities and transp.	171,159	94,673	14,283	15,842	12,894	33,467	118,159	53,000
Wholesale trade	342,658	183,188	48,358	34,956	31,552	44,603	250,737	91,921
Fin. svcs. and real estate	750,114	373,279	39,332	47,244	81,406	208,853	433,976	316,138
Retail trade	1,065,963	528,184	96,817	63,262	66,586	311,114	660,923	405,040
Professional services	1,657,919	1,059,770	191,362	117,723	119,224	169,839	1,316,256	341,662
Other services	1,797,145	1,089,395	254,857	153,857	101,857	197,179	1,439,635	357,510
Ownership								
For profit, incorporated	4,599,091	2,535,663	558,764	353,854	297,811	852,999	3,302,723	1,296,368
For profit, unincorporated	1,655,393	1,238,042	150,275	93,349	66,309	107,419	1,439,588	215,805
Nonprofit	535,397	275,609	66,288	68,044	86,282	39,174	378,956	156,441
Age of firm								
Less than 5 years	1,204,127	1,000,455	128,127	56,943	15,681	2,922	1,167,524	36,604
5-9 years	1,164,942	922,983	136,983	70,163	30,466	4,346	1,100,920	64,021
10-19 years	1,473,670	1,045,186	210,715	117,605	62,938	37,225	1,328,323	145,346
20 or more years	2,947,143	1,080,689	299,502	270,537	341,317	955,099	1,524,501	1,422,642
Multi/single status								
2 or more locations	1,671,718	27,437	74,640	179,032	392,610	997,999	176,809	1,494,909
1 location only	5,118,164	4,021,876	700,687	336,216	57,792	1,593	4,944,459	173,705
Percent full-time employees								
Less than 25%	1,077,505	780,951	112,291	58,287	38,739	87,236	929,582	147,923
25-49 %	533,546	246,417	76,817	51,248	43,001	116,063	355,721	177,825
50-74 %	1,103,826	671,404	124,246	73,274	56,879	178,024	837,941	265,885
75% or more	4,075,004	2,350,541	461,973	332,439	311,783	618,269	2,998,024	1,076,980
Union presence								
No union employees	6,075,775	3,901,080	738,421	488,570	406,370	541,333	4,922,225	1,153,550
Has union employees	357,122	69,151	24,171	18,791	25,799	219,211	102,686	254,436
Unknown	356,984	79,082	12,735	7,887	18,232	239,048	96,356	260,628
Percent low-wage employees								
50% or more low wage	2,560,388	1,519,258	282,299	174,717	166,748	417,366	1,903,514	656,874
Less than 50% low wage	4,229,493	2,530,055	493,028	340,531	283,654	582,226	3,217,754	1,011,739

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2012 Medical Expenditure Panel Survey-Insurance Component.

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

** Definitions 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(2012) Standard error for number of private-sector establishments by firm size and selected characteristics: United States, 2012

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	29,797	28,523	14,031	10,390	6,920	18,086	30,099	15,079
Industry group **								
Agric., fish., forest.	7,826	6,041	2,409	1,595	701	534	7,387	1,118
Mining and manufacturing	6,969	4,944	2,377	1,180	1,338	1,452	6,442	2,608
Construction	11,006	11,599	4,944	1,626	1,068	703	12,226	2,180
Utilities and transp.	6,627	4,345	1,719	2,214	1,935	2,151	4,851	3,834
Wholesale trade	6,737	6,266	3,599	2,219	1,468	1,772	6,197	2,653
Fin. svcs. and real estate	10,604	7,280	3,726	4,668	3,480	9,693	8,002	7,937
Retail trade	10,915	6,349	5,836	2,748	3,635	9,307	11,295	8,771
Professional services	17,406	11,809	6,528	3,429	3,762	8,528	13,223	11,565
Other services	14,962	10,925	5,225	5,760	4,939	11,190	12,429	9,774
Ownership								
For profit, incorporated	25,544	28,468	9,463	9,274	7,519	16,642	22,602	14,383
For profit, unincorporated	21,238	10,470	7,916	2,845	3,759	5,667	16,351	6,653
Nonprofit	5,571	6,886	4,998	2,504	4,695	2,108	6,629	4,243
Age of firm								
Less than 5 years	24,592	19,514	4,956	4,306	1,824	652	24,078	2,984
5-9 years	19,466	16,575	7,349	4,042	3,199	865	22,035	4,466
10-19 years	23,144	25,415	4,619	3,778	4,687	2,969	22,622	7,278
20 or more years	26,800	21,984	9,885	5,896	4,722	17,367	25,746	14,857
Multi/single status								
2 or more locations	19,900	3,780	4,693	7,000	6,604	18,043	7,724	17,154
1 location only	28,719	28,989	10,796	5,261	1,635	110	28,326	3,466
Percent full-time employees								
Less than 25%	15,758	18,266	7,365	3,082	3,165	3,275	13,971	5,339
25-49 %	11,812	7,420	5,327	3,556	2,830	8,856	9,135	9,337
50-74 %	17,091	13,757	7,276	3,594	3,838	10,149	11,328	11,211
75% or more	37,899	30,308	15,958	7,773	5,931	14,126	35,833	11,992
Union presence								
No union employees	34,900	31,977	14,601	10,257	7,392	9,154	32,811	7,534
Has union employees	9,285	6,461	2,203	2,686	2,219	9,315	6,723	9,367
Unknown	5,044	4,129	2,518	1,307	1,770	5,365	4,319	4,909
Percent low-wage employees								
50% or more low wage	21,659	20,627	7,099	4,724	7,484	14,502	19,432	16,055
Less than 50% low wage	33,673	29,791	12,028	8,348	7,647	8,561	31,341	9,960

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2012 Medical Expenditure Panel Survey-Insurance Component.

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

** Definitions 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(2012) Percent of number of private-sector establishments by firm size and selected characteristics: United States, 2012

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	6,789,881	59.6%	11.4%	7.6%	6.6%	14.7%	75.4%	24.6%
Industry group **								
Agric., fish., forest.	153,367	81.5%	9.1%	6.0%	2.1%	1.3%	94.9%	5.1%
Mining and manufacturing	264,455	49.1%	16.5%	15.3%	9.1%	10.1%	74.4%	25.6%
Construction	587,101	79.4%	12.4%	5.6%	1.6%	1.0%	95.3%	4.7%
Utilities and transp.	171,159	55.3%	8.3%	9.3%	7.5%	19.6%	69.0%	31.0%
Wholesale trade	342,658	53.5%	14.1%	10.2%	9.2%	13.0%	73.2%	26.8%
Fin. svcs. and real estate	750,114	49.8%	5.2%	6.3%	10.9%	27.8%	57.9%	42.1%
Retail trade	1,065,963	49.5%	9.1%	5.9%	6.2%	29.2%	62.0%	38.0%
Professional services	1,657,919	63.9%	11.5%	7.1%	7.2%	10.2%	79.4%	20.6%
Other services	1,797,145	60.6%	14.2%	8.6%	5.7%	11.0%	80.1%	19.9%
Ownership								
For profit, incorporated	4,599,091	55.1%	12.1%	7.7%	6.5%	18.5%	71.8%	28.2%
For profit, unincorporated	1,655,393	74.8%	9.1%	5.6%	4.0%	6.5%	87.0%	13.0%
Nonprofit	535,397	51.5%	12.4%	12.7%	16.1%	7.3%	70.8%	29.2%
Age of firm								
Less than 5 years	1,204,127	83.1%	10.6%	4.7%	1.3%	0.2%	97.0%	3.0%
5-9 years	1,164,942	79.2%	11.8%	6.0%	2.6%	0.4%	94.5%	5.5%
10-19 years	1,473,670	70.9%	14.3%	8.0%	4.3%	2.5%	90.1%	9.9%
20 or more years	2,947,143	36.7%	10.2%	9.2%	11.6%	32.4%	51.7%	48.3%
Multi/single status								
2 or more locations	1,671,718	1.6%	4.5%	10.7%	23.5%	59.7%	10.6%	89.4%
1 location only	5,118,164	78.6%	13.7%	6.6%	1.1%	0.0%	96.6%	3.4%
Percent full-time employees								
Less than 25%	1,077,505	72.5%	10.4%	5.4%	3.6%	8.1%	86.3%	13.7%
25-49 %	533,546	46.2%	14.4%	9.6%	8.1%	21.8%	66.7%	33.3%
50-74 %	1,103,826	60.8%	11.3%	6.6%	5.2%	16.1%	75.9%	24.1%
75% or more	4,075,004	57.7%	11.3%	8.2%	7.7%	15.2%	73.6%	26.4%
Union presence								
No union employees	6,075,775	64.2%	12.2%	8.0%	6.7%	8.9%	81.0%	19.0%
Has union employees	357,122	19.4%	6.8%	5.3%	7.2%	61.4%	28.8%	71.2%
Unknown	356,984	22.2%	3.6%	2.2%	5.1%	67.0%	27.0%	73.0%
Percent low-wage employees								
50% or more low wage	2,560,388	59.3%	11.0%	6.8%	6.5%	16.3%	74.3%	25.7%
Less than 50% low wage	4,229,493	59.8%	11.7%	8.1%	6.7%	13.8%	76.1%	23.9%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2012 Medical Expenditure Panel Survey-Insurance Component.

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

** Definitions 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(2012) Standard error for percent of number of private-sector establishments by firm size and selected characteristics: United States, 2012

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	29,797	0.30%	0.17%	0.18%	0.08%	0.26%	0.22%	0.22%
Industry group **								
Agric., fish., forest.	7,826	1.42%	1.34%	0.97%	0.39%	0.36%	0.63%	0.63%
Mining and manufacturing	6,969	0.87%	0.84%	0.60%	0.37%	0.50%	0.93%	0.93%
Construction	11,006	0.91%	0.80%	0.34%	0.20%	0.13%	0.44%	0.44%
Utilities and transp.	6,627	2.00%	0.99%	1.13%	0.86%	1.57%	1.79%	1.79%
Wholesale trade	6,737	1.35%	0.97%	0.64%	0.45%	0.52%	0.78%	0.78%
Fin. svcs. and real estate	10,604	0.87%	0.45%	0.61%	0.50%	1.15%	0.81%	0.81%
Retail trade	10,915	0.52%	0.49%	0.25%	0.38%	0.78%	0.77%	0.77%
Professional services	17,406	0.71%	0.34%	0.22%	0.21%	0.43%	0.57%	0.57%
Other services	14,962	0.47%	0.24%	0.33%	0.27%	0.60%	0.48%	0.48%
Ownership								
For profit, incorporated	25,544	0.45%	0.22%	0.23%	0.16%	0.32%	0.27%	0.27%
For profit, unincorporated	21,238	0.51%	0.40%	0.15%	0.22%	0.29%	0.29%	0.29%
Nonprofit	5,571	1.14%	0.91%	0.47%	0.86%	0.42%	0.82%	0.82%
Age of firm								
Less than 5 years	24,592	0.37%	0.32%	0.33%	0.15%	0.05%	0.25%	0.25%
5-9 years	19,466	0.34%	0.51%	0.38%	0.30%	0.08%	0.44%	0.44%
10-19 years	23,144	0.70%	0.49%	0.23%	0.32%	0.20%	0.47%	0.47%
20 or more years	26,800	0.56%	0.29%	0.25%	0.15%	0.57%	0.54%	0.54%
Multi/single status								
2 or more locations	19,900	0.21%	0.27%	0.46%	0.48%	0.49%	0.41%	0.41%
1 location only	28,719	0.20%	0.20%	0.13%	0.03%	0.00%	0.07%	0.07%
Percent full-time employees								
Less than 25%	15,758	0.99%	0.72%	0.30%	0.27%	0.31%	0.44%	0.44%
25-49 %	11,812	0.80%	1.24%	0.55%	0.51%	1.50%	1.49%	1.49%
50-74 %	17,091	0.81%	0.73%	0.33%	0.36%	0.75%	0.78%	0.78%
75% or more	37,899	0.37%	0.34%	0.23%	0.13%	0.34%	0.31%	0.31%
Union presence								
No union employees	34,900	0.29%	0.21%	0.21%	0.10%	0.14%	0.13%	0.13%
Has union employees	9,285	1.67%	0.68%	0.70%	0.73%	1.86%	1.75%	1.75%
Unknown	5,044	1.12%	0.70%	0.35%	0.53%	1.29%	1.11%	1.11%
Percent low-wage employees								
50% or more low wage	21,659	0.67%	0.26%	0.20%	0.25%	0.56%	0.56%	0.56%
Less than 50% low wage	33,673	0.34%	0.25%	0.24%	0.15%	0.24%	0.24%	0.24%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2012 Medical Expenditure Panel Survey-Insurance Component.

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

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Percents may not add to 100% because of rounding.

Table I.A.2(2012) Percent of private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2012

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	50.1%	28.2%	57.9%	76.5%	94.1%	99.5%	35.2%	95.9%
Industry group **								
Agric., fish., forest.	28.0%	21.6%	43.0%	54.9%	89.1%	99.1%	25.0%	84.9%
Mining and manufacturing	62.3%	36.3%	74.9%	86.4%	97.8%	99.9%	50.6%	96.3%
Construction	36.2%	25.7%	68.8%	85.2%	94.4%	98.8%	33.4%	92.9%
Utilities and transp.	59.0%	34.8%	59.3%	83.9%	100.0%	99.8%	41.6%	97.9%
Wholesale trade	61.8%	34.9%	81.5%	93.8%	97.8%	100.0%	48.1%	98.9%
Fin. svcs. and real estate	64.8%	33.1%	75.4%	93.5%	98.9%	99.7%	39.8%	99.2%
Retail trade	53.3%	18.3%	52.5%	77.2%	93.5%	99.7%	26.3%	97.4%
Professional services	55.4%	38.0%	70.0%	85.2%	95.0%	99.2%	44.8%	96.4%
Other services	38.7%	20.9%	38.4%	56.3%	86.9%	98.8%	25.9%	90.0%
Ownership								
For profit, incorporated	54.3%	30.5%	58.8%	76.3%	93.3%	99.6%	37.9%	96.3%
For profit, unincorporated	34.2%	21.4%	46.8%	67.8%	93.4%	98.6%	25.5%	92.7%
Nonprofit	62.8%	37.5%	75.2%	89.3%	97.4%	98.0%	48.8%	96.9%
Age of firm								
Less than 5 years	23.4%	18.7%	38.3%	51.6%	89.6%	96.2%	21.7%	77.8%
5-9 years	31.4%	24.0%	47.3%	69.4%	88.4%	95.1%	28.4%	83.9%
10-19 years	42.2%	30.6%	56.9%	74.2%	92.6%	97.6%	37.0%	89.8%
20 or more years	72.3%	38.2%	71.9%	84.5%	95.1%	99.6%	48.9%	97.5%
Multi/single status								
2 or more locations	94.7%	50.3%	69.7%	85.0%	94.8%	99.5%	71.9%	97.4%
1 location only	35.5%	28.0%	56.6%	71.9%	89.2%	90.6%	33.9%	82.9%
Percent full-time employees								
Less than 25%	20.0%	7.1%	18.8%	38.5%	81.2%	97.3%	9.4%	86.2%
25-49 %	53.2%	26.8%	42.3%	59.7%	91.0%	99.5%	32.5%	94.4%
50-74 %	48.9%	29.4%	48.1%	72.0%	91.3%	99.9%	34.1%	95.5%
75% or more	58.0%	35.0%	72.6%	86.7%	96.6%	99.6%	43.8%	97.5%
Union presence								
No union employees	46.5%	28.4%	57.7%	76.8%	93.8%	99.1%	35.3%	94.4%
Has union employees	84.7%	36.5%	75.4%	79.2%	98.2%	99.9%	49.1%	99.1%
Unknown	76.2%	9.3%	34.5% *	49.8%	94.3%	100.0%	13.8%	99.2%
Percent low wage employees								
50% or more low wage	36.8%	13.9%	28.0%	52.7%	88.5%	99.2%	17.6%	92.6%
Less than 50% low wage	58.1%	36.8%	75.0%	88.7%	97.4%	99.7%	45.6%	98.0%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2012 Medical Expenditure Panel Survey-Insurance Component.

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* Figure does not meet standard of reliability or precision.

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Table I.A.2(2012) Standard error for percent of private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2012

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.34%	0.41%	1.02%	0.69%	0.67%	0.15%	0.37%	0.30%
Industry group **								
Agric., fish., forest.	1.92%	2.20%	8.64%	7.43%	4.93%	3.68%	1.93%	6.59%
Mining and manufacturing	1.09%	2.48%	2.01%	1.94%	1.06%	0.11%	1.62%	1.02%
Construction	1.10%	1.18%	3.25%	2.64%	2.72%	0.73%	1.21%	1.72%
Utilities and transp.	2.15%	3.83%	7.36%	2.96%	0.00%	0.15%	3.14%	0.85%
Wholesale trade	1.25%	2.56%	2.25%	0.95%	0.77%	0.00%	2.15%	0.36%
Fin. svcs. and real estate	0.82%	1.46%	2.85%	1.40%	0.53%	0.20%	1.18%	0.25%
Retail trade	0.56%	1.07%	2.87%	3.37%	2.12%	0.22%	1.20%	0.42%
Professional services	0.84%	0.92%	1.34%	1.50%	0.61%	0.30%	0.77%	0.34%
Other services	0.90%	0.74%	2.03%	2.18%	1.75%	0.35%	0.66%	1.13%
Ownership								
For profit, incorporated	0.33%	0.42%	0.96%	0.60%	0.84%	0.13%	0.35%	0.28%
For profit, unincorporated	0.87%	0.96%	1.87%	3.01%	1.14%	0.56%	0.90%	0.79%
Nonprofit	0.97%	1.43%	2.22%	1.27%	0.80%	1.00%	1.23%	0.83%
Age of firm								
Less than 5 years	0.96%	0.87%	2.93%	4.50%	2.86%	3.40%	1.00%	2.75%
5-9 years	0.94%	0.90%	3.69%	1.82%	2.89%	1.46%	0.92%	2.26%
10-19 years	0.63%	1.06%	0.98%	1.29%	1.18%	0.90%	0.68%	0.89%
20 or more years	0.42%	1.16%	0.79%	0.96%	0.71%	0.11%	0.83%	0.26%
Multi/single status								
2 or more locations	0.36%	7.33%	3.35%	1.39%	0.66%	0.14%	1.63%	0.28%
1 location only	0.33%	0.39%	1.06%	0.87%	1.29%	3.38%	0.36%	0.83%
Percent full-time employees								
Less than 25%	0.63%	0.81%	1.76%	2.78%	2.67%	0.96%	0.57%	1.24%
25-49 %	1.63%	2.28%	2.98%	3.03%	1.70%	0.31%	2.05%	0.88%
50-74 %	0.69%	1.29%	2.82%	1.99%	1.94%	0.07%	0.87%	0.85%
75% or more	0.61%	0.79%	1.01%	0.59%	0.70%	0.14%	0.70%	0.29%
Union presence								
No union employees	0.29%	0.42%	1.11%	0.69%	0.66%	0.26%	0.35%	0.38%
Has union employees	1.69%	3.80%	5.64%	5.19%	1.08%	0.10%	3.46%	0.29%
Unknown	1.36%	2.45%	10.44% *	8.84%	2.87%	0.01%	2.51%	0.39%
Percent low wage employees								
50% or more low wage	0.78%	0.62%	1.81%	2.21%	1.49%	0.19%	0.57%	0.60%
Less than 50% low wage	0.26%	0.50%	0.93%	0.61%	0.29%	0.14%	0.34%	0.18%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2012 Medical Expenditure Panel Survey-Insurance Component.

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

* Figure does not meet standard of reliability or precision.

** Definitions 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(2012) Percent of private-sector establishments that offer health insurance that self-insure at least one plan by firm size and selected characteristics: United States, 2012

Characteristics	Total	Less than 100 employees	100-499 employees	500 or more employees	Less than 50 employees	50 or more employees
United States	37.2%	13.7%	25.2%	82.6%	13.7%	63.7%
Industry group **						
Agric., fish., forest.	20.6%	17.6% *	15.6% *	77.3%	17.5% *	37.9%
Mining and manufacturing	29.2%	11.1%	39.2%	89.4%	10.7%	57.5%
Construction	18.9%	16.6%	21.6%	81.5%	16.1%	39.1%
Utilities and transp.	44.5%	13.5%	41.8%	90.5%	14.1%	73.2%
Wholesale trade	33.9%	13.0%	39.7%	87.0%	12.5%	62.3%
Fin. svcs. and real estate	48.3%	12.0%	25.2%	85.0%	11.5%	68.6%
Retail trade	55.1%	11.3%	20.7%	85.9%	11.5%	74.3%
Professional services	28.2%	12.7%	26.4%	79.5%	12.8%	55.9%
Other services	35.1%	16.4%	15.1%	75.0%	16.6%	56.5%
Ownership						
For profit, incorporated	40.3%	12.5%	26.8%	84.6%	12.5%	68.2%
For profit, unincorporated	29.3%	14.5%	25.6%	78.1%	14.2%	57.2%
Nonprofit	27.3%	20.1%	20.0%	61.2%	21.0%	34.9%
Age of firm						
Less than 5 years	17.0%	16.1%	26.3%	44.4%	16.0%	25.9%
5-9 years	16.4%	15.6%	17.4%	41.9%	15.6%	20.6%
10-19 years	16.6%	12.3%	18.1%	60.2%	12.2%	33.5%
20 or more years	49.5%	13.1%	27.2%	84.3%	13.1%	69.0%
Multi/single status						
2 or more locations	63.8%	12.9%	26.2%	82.8%	12.7%	68.3%
1 location only	14.0%	13.8%	20.1%	37.4%	13.8%	17.2%
Percent full-time employees						
Less than 25%	45.0%	22.6%	12.2% *	75.5%	23.8%	59.5%
25-49 %	44.0%	14.1%	16.8%	79.8%	14.2%	64.6%
50-74 %	38.7%	11.7%	18.6%	87.3%	11.2%	69.5%
75% or more	35.3%	13.5%	28.7%	82.9%	13.5%	62.6%
Union presence						
No union employees	28.6%	12.8%	25.0%	77.8%	12.8%	53.9%
Has union employees	80.1%	42.1%	26.9%	94.2%	44.6%	87.2%
Unknown	78.6%	13.9% *	29.9%	84.6%	13.9% *	81.9%
Percent low wage employees						
50% or more low wage	46.3%	13.1%	16.8%	80.6%	13.1%	64.6%
Less than 50% low wage	33.7%	13.8%	29.4%	84.1%	13.8%	63.2%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2012 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.a(2012) 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, 2012

Characteristics	Total	Less than 100 employees	100-499 employees	500 or more employees	Less than 50 employees	50 or more employees
United States	0.45%	0.54%	0.65%	0.92%	0.62%	0.61%
Industry group **						
Agric., fish., forest.	5.47%	5.91% *	6.73% *	8.87%	6.10% *	8.14%
Mining and manufacturing	1.17%	1.35%	2.85%	1.99%	1.29%	2.40%
Construction	1.48%	1.78%	4.17%	7.14%	1.76%	2.35%
Utilities and transp.	3.10%	3.72%	7.49%	1.92%	4.11%	3.29%
Wholesale trade	1.40%	1.98%	5.07%	2.32%	2.35%	2.09%
Fin. svcs. and real estate	1.36%	1.67%	2.39%	1.46%	1.85%	1.46%
Retail trade	1.60%	1.42%	2.23%	1.60%	1.70%	1.56%
Professional services	1.08%	0.96%	1.03%	1.72%	1.01%	1.35%
Other services	1.16%	1.15%	2.25%	1.60%	1.11%	1.77%
Ownership						
For profit, incorporated	0.48%	0.60%	0.93%	0.98%	0.69%	0.67%
For profit, unincorporated	0.61%	0.95%	3.77%	1.64%	1.18%	2.00%
Nonprofit	0.95%	1.18%	2.35%	3.11%	1.43%	1.31%
Age of firm						
Less than 5 years	1.92%	2.01%	5.54%	9.19%	2.13%	4.41%
5-9 years	1.48%	1.69%	2.52%	8.64%	1.64%	2.12%
10-19 years	0.90%	1.19%	3.06%	2.78%	1.32%	1.90%
20 or more years	0.64%	0.65%	1.11%	1.02%	0.60%	0.67%
Multi/single status						
2 or more locations	0.68%	1.10%	0.74%	0.92%	1.86%	0.66%
1 location only	0.57%	0.59%	1.68%	4.54%	0.62%	1.29%
Percent full-time employees						
Less than 25%	0.73%	2.92%	4.14% *	1.62%	3.27%	1.90%
25-49 %	1.70%	1.98%	3.71%	1.35%	2.12%	1.88%
50-74 %	1.22%	1.04%	2.61%	1.29%	1.09%	1.38%
75% or more	0.61%	0.75%	0.78%	1.20%	0.86%	0.89%
Union presence						
No union employees	0.35%	0.56%	0.48%	1.10%	0.64%	0.58%
Has union employees	1.17%	2.48%	4.51%	1.14%	3.19%	1.43%
Unknown	1.27%	4.55% *	5.84%	0.96%	4.67% *	0.95%
Percent low wage employees						
50% or more low wage	1.20%	1.29%	1.98%	1.25%	1.49%	1.16%
Less than 50% low wage	0.41%	0.52%	1.14%	1.17%	0.58%	0.83%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2012 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(2012) 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, 2012

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	34.3%	62.7%	46.0%	27.9%	15.0%	7.3%	54.8%	11.3%
Industry group **								
Agric., fish., forest.	59.4%	64.6%	74.4%	59.0%	--	--	67.0%	18.3%
Mining and manufacturing	28.4%	50.6%	30.7%	21.2%	--	--	38.4%	13.2%
Construction	53.3%	64.4%	42.4%	38.4%	--	--	56.0%	33.8%
Utilities and transp.	34.2%	52.0%	35.6%	40.3%	--	--	48.2%	21.0%
Wholesale trade	32.1%	58.9%	41.2%	24.3%	--	--	48.9%	9.7%
Fin. svcs. and real estate	27.7%	65.3%	48.1%	34.1%	--	--	59.6%	10.1%
Retail trade	16.3%	64.3%	35.1%	14.4%	--	--	48.3%	2.2%
Professional services	44.1%	62.5%	52.7%	28.1%	--	--	57.3%	20.4%
Other services	35.6%	65.1%	49.8%	28.9%	--	--	56.8%	10.9%
Ownership								
For profit, incorporated	32.2%	62.8%	43.4%	28.1%	--	--	53.9%	10.5%
For profit, unincorporated	38.6%	60.7%	48.3%	19.7%	--	--	55.0%	8.6%
Nonprofit	42.7%	67.4%	60.0%	35.1%	--	--	60.3%	21.3%
Age of firm								
Less than 5 years	48.3%	56.1%	46.9%	20.4%	--	--	52.1%	14.0%
5-9 years	48.6%	59.2%	47.8%	21.2%	--	--	53.3%	21.4%
10-19 years	48.0%	64.8%	45.7%	28.7%	--	--	56.6%	15.4%
20 or more years	26.1%	66.0%	45.4%	29.9%	--	--	55.1%	10.5%
Multi/single status								
2 or more locations	11.9%	45.6%	36.5%	26.8%	--	--	35.5%	9.8%
1 location only	53.9%	62.9%	47.2%	28.6%	--	--	56.2%	26.3%
Percent full-time employees								
Less than 25%	27.2%	64.2%	43.7%	36.8%	--	--	56.1%	7.3%
25-49 %	25.4%	64.4%	48.6%	24.6%	--	--	54.9%	5.1%
50-74 %	34.2%	62.0%	50.5%	21.8%	--	--	55.7%	10.1%
75% or more	36.1%	62.7%	45.1%	28.6%	--	--	54.5%	13.1%
Union presence								
No union employees	37.4%	62.5%	45.6%	26.9%	--	--	54.5%	10.1%
Has union employees	29.6%	69.2%	60.6%	52.1%	--	--	64.7%	22.6%
Unknown	7.5%	73.8%	20.4%*	31.7%*	--	--	49.9%	5.3%
Percent low wage employees								
50% or more low wage	23.3%	62.5%	42.6%	25.4%	--	--	53.0%	6.9%
Less than 50% low wage	38.6%	62.8%	46.7%	28.6%	--	--	55.2%	14.0%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2012 Medical Expenditure Panel Survey-Insurance Component.

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-- Data suppressed due to high standard errors or no reported values in cell.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.A.2.b(2012) 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, 2012

Characteristics	Total	Less than 10 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%	1.24%	1.22%	1.07%	0.66%	0.57%	0.97%	0.55%
Industry group **								
Agric., fish., forest.	4.53%	6.35%	14.55%	12.18%	--	--	5.06%	5.24%
Mining and manufacturing	2.02%	4.99%	4.76%	3.61%	--	--	3.43%	1.60%
Construction	2.29%	2.17%	3.47%	5.11%	--	--	2.70%	2.64%
Utilities and transp.	2.72%	7.69%	8.73%	5.27%	--	--	4.68%	2.02%
Wholesale trade	1.59%	5.17%	4.12%	2.59%	--	--	2.84%	1.24%
Fin. svcs. and real estate	0.67%	3.67%	5.13%	2.96%	--	--	2.25%	1.01%
Retail trade	0.88%	3.40%	3.26%	1.42%	--	--	1.93%	0.24%
Professional services	0.93%	1.39%	2.26%	2.21%	--	--	1.11%	1.77%
Other services	1.31%	2.13%	2.46%	2.47%	--	--	1.29%	1.04%
Ownership								
For profit, incorporated	0.72%	1.46%	1.60%	1.11%	--	--	1.22%	0.71%
For profit, unincorporated	1.24%	1.99%	2.32%	2.29%	--	--	1.59%	0.87%
Nonprofit	1.68%	2.63%	3.82%	3.13%	--	--	2.31%	1.33%
Age of firm								
Less than 5 years	2.79%	3.52%	4.83%	2.92%	--	--	2.99%	3.40%
5-9 years	2.20%	2.30%	4.35%	2.63%	--	--	2.50%	2.71%
10-19 years	1.03%	1.69%	3.47%	2.32%	--	--	1.03%	1.62%
20 or more years	0.68%	1.19%	1.92%	0.95%	--	--	1.22%	0.58%
Multi/single status								
2 or more locations	0.49%	9.15%	2.31%	1.68%	--	--	2.18%	0.55%
1 location only	0.84%	1.21%	1.35%	1.35%	--	--	0.94%	0.86%
Percent full-time employees								
Less than 25%	1.51%	4.69%	3.52%	2.61%	--	--	2.67%	1.13%
25-49 %	1.95%	2.79%	2.95%	1.85%	--	--	2.02%	0.71%
50-74 %	1.23%	1.67%	5.06%	1.64%	--	--	2.07%	1.38%
75% or more	0.72%	1.42%	1.30%	1.32%	--	--	0.99%	0.79%
Union presence								
No union employees	0.66%	1.25%	1.26%	0.95%	--	--	0.98%	0.43%
Has union employees	1.81%	6.01%	6.32%	5.79%	--	--	3.79%	2.12%
Unknown	0.82%	15.11%	11.47%*	11.97%*	--	--	9.23%	0.51%
Percent low wage employees								
50% or more low wage	0.93%	2.79%	4.03%	1.91%	--	--	2.28%	0.42%
Less than 50% low wage	0.65%	1.03%	1.47%	1.06%	--	--	0.86%	0.86%

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** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.A.2.b.(1)(2012) 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, 2012

Characteristics	Total	Less than 10 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%	19.3%	13.8%	8.9%	4.5%	2.2%	16.8%	3.4%
Industry group **								
Agric., fish., forest.	14.1%	--	--	--	--	--	16.0%	3.5%*
Mining and manufacturing	9.8%	--	--	--	--	--	13.7%	3.9%*
Construction	16.7%	--	--	--	--	--	17.3%	12.3%*
Utilities and transp.	9.2%	--	--	--	--	--	16.7%	2.0%*
Wholesale trade	8.7%	--	--	--	--	--	13.8%	1.9%*
Fin. svcs. and real estate	7.1%	--	--	--	--	--	17.7%	1.3%*
Retail trade	5.5%	--	--	--	--	--	16.6%	0.6%
Professional services	13.8%	--	--	--	--	--	16.3%	9.4%
Other services	11.5%	--	--	--	--	--	19.2%	2.6%
Ownership								
For profit, incorporated	9.8%	--	--	--	--	--	16.7%	2.9%
For profit, unincorporated	11.6%	--	--	--	--	--	16.6%	2.3%
Nonprofit	14.1%	--	--	--	--	--	18.6%	8.7%
Age of firm								
Less than 5 years	15.6%	--	--	--	--	--	17.1%	2.4%*
5-9 years	15.7%	--	--	--	--	--	17.4%	5.9%
10-19 years	14.7%	--	--	--	--	--	17.2%	5.4%
20 or more years	7.7%	--	--	--	--	--	16.3%	3.1%
Multi/single status								
2 or more locations	3.3%	--	--	--	--	--	8.6%	2.8%
1 location only	16.9%	--	--	--	--	--	17.5%	9.7%
Percent full-time employees								
Less than 25%	10.1%	--	--	--	--	--	23.1%	1.1%*
25-49 %	7.5%	--	--	--	--	--	16.4%	1.3%*
50-74 %	10.3%	--	--	--	--	--	18.1%	1.5%
75% or more	11.0%	--	--	--	--	--	16.2%	4.5%
Union presence								
No union employees	11.4%	--	--	--	--	--	16.9%	2.6%
Has union employees	10.3%	--	--	--	--	--	14.5%	9.5%
Unknown	1.3%	--	--	--	--	--	12.7%*	0.8%
Percent low wage employees								
50% or more low wage	7.4%	--	--	--	--	--	17.7%	1.6%
Less than 50% low wage	11.7%	--	--	--	--	--	16.7%	4.5%

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Table I.A.2.b.(1)(2012) 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, 2012

Characteristics	Total	Less than 10 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%	1.25%	0.75%	0.77%	0.31%	0.55%	0.74%	0.38%
Industry group **								
Agric., fish., forest.	4.06%	--	--	--	--	--	4.71%	2.28%*
Mining and manufacturing	1.26%	--	--	--	--	--	1.64%	1.25%*
Construction	2.07%	--	--	--	--	--	2.22%	4.14%*
Utilities and transp.	1.80%	--	--	--	--	--	4.28%	0.73%*
Wholesale trade	1.39%	--	--	--	--	--	2.16%	0.71%*
Fin. svcs. and real estate	0.91%	--	--	--	--	--	2.59%	0.45%*
Retail trade	0.61%	--	--	--	--	--	1.95%	0.14%
Professional services	0.68%	--	--	--	--	--	0.71%	1.44%
Other services	0.72%	--	--	--	--	--	1.26%	0.44%
Ownership								
For profit, incorporated	0.47%	--	--	--	--	--	0.91%	0.53%
For profit, unincorporated	1.06%	--	--	--	--	--	1.40%	0.50%
Nonprofit	1.07%	--	--	--	--	--	1.34%	1.11%
Age of firm								
Less than 5 years	1.43%	--	--	--	--	--	1.54%	1.06%*
5-9 years	1.44%	--	--	--	--	--	1.57%	0.97%
10-19 years	0.61%	--	--	--	--	--	0.75%	0.68%
20 or more years	0.36%	--	--	--	--	--	0.94%	0.42%
Multi/single status								
2 or more locations	0.35%	--	--	--	--	--	1.40%	0.38%
1 location only	0.76%	--	--	--	--	--	0.83%	0.85%
Percent full-time employees								
Less than 25%	1.41%	--	--	--	--	--	3.00%	0.34%*
25-49 %	1.39%	--	--	--	--	--	2.42%	0.88%*
50-74 %	0.97%	--	--	--	--	--	1.64%	0.37%
75% or more	0.29%	--	--	--	--	--	0.67%	0.62%
Union presence								
No union employees	0.49%	--	--	--	--	--	0.79%	0.15%
Has union employees	1.41%	--	--	--	--	--	3.07%	1.62%
Unknown	0.34%	--	--	--	--	--	4.87%*	0.18%
Percent low wage employees								
50% or more low wage	0.75%	--	--	--	--	--	2.03%	0.20%
Less than 50% low wage	0.39%	--	--	--	--	--	0.76%	0.67%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2012 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)(2012) 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, 2012

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	20.1%	34.6%	27.5%	17.7%	10.3%	5.1%	30.9%	7.8%
Industry group **								
Agric., fish., forest.	38.8%	--	--	--	--	--	42.9%	16.0%*
Mining and manufacturing	16.7%	--	--	--	--	--	21.8%	8.9%
Construction	30.5%	--	--	--	--	--	31.7%	22.3%
Utilities and transp.	21.7%	--	--	--	--	--	25.2%	18.4%
Wholesale trade	20.9%	--	--	--	--	--	30.8%	7.7%
Fin. svcs. and real estate	18.3%	--	--	--	--	--	36.1%	8.5%
Retail trade	8.6%	--	--	--	--	--	24.2%	1.7%
Professional services	24.8%	--	--	--	--	--	32.5%	11.0%
Other services	20.4%	--	--	--	--	--	30.9%	8.3%
Ownership								
For profit, incorporated	18.9%	--	--	--	--	--	30.3%	7.5%
For profit, unincorporated	21.7%	--	--	--	--	--	30.3%	6.1%
Nonprofit	25.7%	--	--	--	--	--	36.3%	12.7%
Age of firm								
Less than 5 years	27.2%	--	--	--	--	--	29.1%	9.6%
5-9 years	25.8%	--	--	--	--	--	27.6%	15.1%
10-19 years	27.9%	--	--	--	--	--	32.6%	10.2%
20 or more years	15.8%	--	--	--	--	--	31.8%	7.3%
Multi/single status								
2 or more locations	8.3%	--	--	--	--	--	23.9%	7.0%
1 location only	30.3%	--	--	--	--	--	31.4%	16.7%
Percent full-time employees								
Less than 25%	13.1%	--	--	--	--	--	24.3%	5.4%
25-49 %	14.6%	--	--	--	--	--	30.3%	3.8%
50-74 %	20.5%	--	--	--	--	--	31.0%	8.6%
75% or more	21.2%	--	--	--	--	--	31.4%	8.6%
Union presence								
No union employees	21.5%	--	--	--	--	--	30.5%	7.3%
Has union employees	19.1%	--	--	--	--	--	47.1%	13.5%
Unknown	5.8%	--	--	--	--	--	29.1%*	4.6%
Percent low wage employees								
50% or more low wage	12.9%	--	--	--	--	--	26.9%	5.1%
Less than 50% low wage	22.8%	--	--	--	--	--	31.8%	9.5%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2012 Medical Expenditure Panel Survey-Insurance Component.

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

* Figure does not meet standard of reliability or precision.

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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)(2012) 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, 2012

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.54%	1.02%	1.40%	0.57%	0.59%	0.41%	0.88%	0.35%
Industry group **								
Agric., fish., forest.	5.65%	--	--	--	--	--	6.46%	5.57%*
Mining and manufacturing	1.66%	--	--	--	--	--	2.88%	1.10%
Construction	2.22%	--	--	--	--	--	2.96%	3.17%
Utilities and transp.	3.24%	--	--	--	--	--	5.81%	1.80%
Wholesale trade	1.61%	--	--	--	--	--	2.70%	1.01%
Fin. svcs. and real estate	0.77%	--	--	--	--	--	2.29%	0.87%
Retail trade	0.51%	--	--	--	--	--	1.89%	0.27%
Professional services	0.77%	--	--	--	--	--	1.22%	0.91%
Other services	1.10%	--	--	--	--	--	1.35%	1.20%
Ownership								
For profit, incorporated	0.53%	--	--	--	--	--	0.91%	0.37%
For profit, unincorporated	1.15%	--	--	--	--	--	1.64%	0.70%
Nonprofit	1.00%	--	--	--	--	--	1.18%	1.30%
Age of firm								
Less than 5 years	2.67%	--	--	--	--	--	2.97%	2.39%
5-9 years	1.20%	--	--	--	--	--	1.50%	2.35%
10-19 years	1.12%	--	--	--	--	--	1.37%	1.40%
20 or more years	0.48%	--	--	--	--	--	0.82%	0.43%
Multi/single status								
2 or more locations	0.41%	--	--	--	--	--	2.29%	0.34%
1 location only	0.89%	--	--	--	--	--	0.94%	0.88%
Percent full-time employees								
Less than 25%	1.09%	--	--	--	--	--	2.86%	1.22%
25-49 %	1.09%	--	--	--	--	--	2.19%	0.54%
50-74 %	1.02%	--	--	--	--	--	1.46%	1.37%
75% or more	0.69%	--	--	--	--	--	1.03%	0.31%
Union presence								
No union employees	0.62%	--	--	--	--	--	0.89%	0.45%
Has union employees	1.32%	--	--	--	--	--	2.89%	1.74%
Unknown	0.81%	--	--	--	--	--	9.87%*	0.57%
Percent low wage employees								
50% or more low wage	0.69%	--	--	--	--	--	1.77%	0.44%
Less than 50% low wage	0.67%	--	--	--	--	--	1.02%	0.43%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2012 Medical Expenditure Panel Survey-Insurance Component.

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

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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)(2012) 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, 2012

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	4.9%	10.7%	6.5%	3.0%	1.0%	0.1%	8.8%	0.6%
Industry group **								
Agric., fish., forest.	10.9%*	--	--	--	--	--	12.9%*	--
Mining and manufacturing	2.9%*	--	--	--	--	--	4.0%*	--
Construction	8.7%	--	--	--	--	--	9.5%	--
Utilities and transp.	4.1%*	--	--	--	--	--	7.4%*	--
Wholesale trade	3.7%	--	--	--	--	--	6.2%	--
Fin. svcs. and real estate	3.4%	--	--	--	--	--	8.7%	--
Retail trade	2.9%	--	--	--	--	--	9.2%	--
Professional services	6.7%	--	--	--	--	--	9.9%	--
Other services	4.8%	--	--	--	--	--	8.5%	--
Ownership								
For profit, incorporated	4.6%	--	--	--	--	--	8.7%	--
For profit, unincorporated	6.2%	--	--	--	--	--	9.2%	--
Nonprofit	5.5%	--	--	--	--	--	9.0%	--
Age of firm								
Less than 5 years	6.9%	--	--	--	--	--	7.3%	--
5-9 years	8.5%	--	--	--	--	--	9.8%	--
10-19 years	7.6%	--	--	--	--	--	9.2%	--
20 or more years	3.3%	--	--	--	--	--	8.6%	--
Multi/single status								
2 or more locations	0.7%	--	--	--	--	--	4.0%	--
1 location only	8.6%	--	--	--	--	--	9.2%	--
Percent full-time employees								
Less than 25%	4.5%	--	--	--	--	--	10.0%	--
25-49 %	4.2%	--	--	--	--	--	9.6%	--
50-74 %	5.1%	--	--	--	--	--	9.4%	--
75% or more	5.0%	--	--	--	--	--	8.5%	--
Union presence								
No union employees	5.7%	--	--	--	--	--	8.8%	--
Has union employees	1.4%	--	--	--	--	--	7.6%	--
Unknown	0.6%*	--	--	--	--	--	9.5%*	--
Percent low wage employees								
50% or more low wage	3.6%	--	--	--	--	--	9.3%	--
Less than 50% low wage	5.5%	--	--	--	--	--	8.7%	--

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2012 Medical Expenditure Panel Survey-Insurance Component.

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

* Figure does not meet standard of reliability or precision.

-- Data suppressed due to high standard errors or no reported values in cell.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.A.2.b.(3)(2012) 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, 2012

Characteristics	Total	Less than 10 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%	0.62%	0.52%	0.35%	0.17%	0.02%	0.40%	0.08%
Industry group **								
Agric., fish., forest.	4.54%*	--	--	--	--	--	5.55%*	--
Mining and manufacturing	0.93%*	--	--	--	--	--	1.46%*	--
Construction	1.12%	--	--	--	--	--	1.23%	--
Utilities and transp.	1.59%*	--	--	--	--	--	3.46%*	--
Wholesale trade	0.72%	--	--	--	--	--	1.14%	--
Fin. svcs. and real estate	0.34%	--	--	--	--	--	0.84%	--
Retail trade	0.53%	--	--	--	--	--	1.59%	--
Professional services	0.43%	--	--	--	--	--	0.63%	--
Other services	0.57%	--	--	--	--	--	0.99%	--
Ownership								
For profit, incorporated	0.15%	--	--	--	--	--	0.33%	--
For profit, unincorporated	0.76%	--	--	--	--	--	1.14%	--
Nonprofit	0.72%	--	--	--	--	--	1.16%	--
Age of firm								
Less than 5 years	1.12%	--	--	--	--	--	1.13%	--
5-9 years	0.80%	--	--	--	--	--	0.89%	--
10-19 years	0.39%	--	--	--	--	--	0.56%	--
20 or more years	0.31%	--	--	--	--	--	0.74%	--
Multi/single status								
2 or more locations	0.08%	--	--	--	--	--	0.90%	--
1 location only	0.42%	--	--	--	--	--	0.44%	--
Percent full-time employees								
Less than 25%	0.85%	--	--	--	--	--	1.98%	--
25-49 %	0.98%	--	--	--	--	--	2.24%	--
50-74 %	0.61%	--	--	--	--	--	1.01%	--
75% or more	0.30%	--	--	--	--	--	0.50%	--
Union presence								
No union employees	0.29%	--	--	--	--	--	0.41%	--
Has union employees	0.34%	--	--	--	--	--	1.66%	--
Unknown	0.33%*	--	--	--	--	--	5.59%*	--
Percent low wage employees								
50% or more low wage	0.39%	--	--	--	--	--	1.16%	--
Less than 50% low wage	0.33%	--	--	--	--	--	0.52%	--

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2012 Medical Expenditure Panel Survey-Insurance Component.

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

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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(2012) 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, 2012

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	16.9%	31.8%	24.0%	11.2%	4.0%	4.1%	27.6%	4.7%
Industry group **								
Agric., fish., forest.	43.4%	46.6%	57.4%	--	--	--	49.9%	--
Mining and manufacturing	15.4%	27.7%	19.2%	--	--	--	21.1%	--
Construction	31.9%	39.2%	26.6%	--	--	--	34.2%	--
Utilities and transp.	17.8%	26.4%	16.3%*	--	--	--	24.6%	--
Wholesale trade	19.1%	38.9%	25.3%	--	--	--	30.6%	--
Fin. svcs. and real estate	11.0%	31.4%	17.8%	--	--	--	26.7%	--
Retail trade	8.2%	32.7%	21.8%	--	--	--	25.1%	--
Professional services	19.4%	25.9%	24.4%	--	--	--	24.0%	--
Other services	17.9%	36.3%	24.7%	--	--	--	30.6%	--
Ownership								
For profit, incorporated	16.1%	31.5%	24.2%	--	--	--	27.4%	--
For profit, unincorporated	18.3%	29.2%	22.0%	--	--	--	26.2%	--
Nonprofit	19.9%	41.2%	25.5%	--	--	--	32.1%	--
Age of firm								
Less than 5 years	21.0%	24.3%	22.7%	--	--	--	23.1%	--
5-9 years	25.4%	32.0%	26.3%	--	--	--	29.1%	--
10-19 years	24.0%	33.9%	23.8%	--	--	--	29.2%	--
20 or more years	12.8%	33.6%	23.7%	--	--	--	27.5%	--
Multi/single status								
2 or more locations	5.0%	28.0%	15.4%	--	--	--	15.1%	--
1 location only	27.2%	31.9%	25.1%	--	--	--	28.6%	--
Percent full-time employees								
Less than 25%	12.5%	29.4%	20.4%	--	--	--	26.7%	--
25-49 %	11.1%	26.5%	27.2%	--	--	--	24.7%	--
50-74 %	16.1%	31.6%	23.2%	--	--	--	27.9%	--
75% or more	18.1%	32.5%	24.1%	--	--	--	27.9%	--
Union presence								
No union employees	17.5%	31.1%	22.8%	--	--	--	26.7%	--
Has union employees	23.4%	66.5%	53.4%	--	--	--	59.7%	--
Unknown	3.3%	28.6%*	20.0%*	--	--	--	24.2%*	--
Percent low wage employees								
50% or more low wage	10.1%	28.9%	21.5%	--	--	--	25.3%	--
Less than 50% low wage	19.4%	32.5%	24.5%	--	--	--	28.1%	--

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2012 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(2012) 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, 2012

Characteristics	Total	Less than 10 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%	1.14%	1.42%	0.46%	0.36%	0.63%	0.90%	0.48%
Industry group **								
Agric., fish., forest.	6.14%	9.41%	14.51%	--	--	--	7.23%	--
Mining and manufacturing	1.74%	5.92%	2.53%	--	--	--	2.64%	--
Construction	1.63%	2.80%	3.88%	--	--	--	1.92%	--
Utilities and transp.	1.80%	3.55%	6.20% *	--	--	--	2.40%	--
Wholesale trade	1.50%	3.91%	4.45%	--	--	--	2.75%	--
Fin. svcs. and real estate	1.18%	3.59%	4.88%	--	--	--	2.85%	--
Retail trade	0.90%	4.20%	2.97%	--	--	--	2.44%	--
Professional services	0.86%	1.41%	2.27%	--	--	--	0.98%	--
Other services	1.32%	3.27%	2.46%	--	--	--	1.99%	--
Ownership								
For profit, incorporated	0.69%	1.17%	1.51%	--	--	--	0.99%	--
For profit, unincorporated	1.22%	2.27%	3.79%	--	--	--	1.99%	--
Nonprofit	1.37%	4.56%	3.91%	--	--	--	2.26%	--
Age of firm								
Less than 5 years	1.57%	2.02%	3.33%	--	--	--	1.66%	--
5-9 years	1.57%	2.15%	3.02%	--	--	--	1.92%	--
10-19 years	1.19%	2.20%	1.72%	--	--	--	1.63%	--
20 or more years	0.70%	1.86%	1.81%	--	--	--	1.34%	--
Multi/single status								
2 or more locations	0.44%	7.89%	2.60%	--	--	--	1.56%	--
1 location only	0.83%	1.12%	1.71%	--	--	--	0.89%	--
Percent full-time employees								
Less than 25%	1.14%	3.44%	5.83%	--	--	--	2.09%	--
25-49 %	1.29%	4.03%	3.78%	--	--	--	2.69%	--
50-74 %	0.94%	1.97%	2.52%	--	--	--	1.23%	--
75% or more	0.79%	1.43%	1.73%	--	--	--	1.00%	--
Union presence								
No union employees	0.60%	1.09%	1.53%	--	--	--	0.87%	--
Has union employees	1.43%	5.91%	6.49%	--	--	--	4.07%	--
Unknown	0.57%	13.44% *	7.59% *	--	--	--	9.53% *	--
Percent low wage employees								
50% or more low wage	0.91%	2.84%	2.66%	--	--	--	2.21%	--
Less than 50% low wage	0.65%	1.16%	1.54%	--	--	--	0.84%	--

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2012 Medical Expenditure Panel Survey-Insurance Component.

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Table I.A.2.c.(1)(2012) 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, 2012

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	5.0%	9.1%	6.2%	3.6%	1.4%	1.9%	7.8%	1.8%
Industry group **								
Agric., fish., forest.	5.0%*	--	--	--	--	--	6.0%*	--
Mining and manufacturing	5.4%	--	--	--	--	--	7.8%	--
Construction	10.4%	--	--	--	--	--	10.9%	--
Utilities and transp.	5.6%	--	--	--	--	--	10.0%	--
Wholesale trade	4.3%	--	--	--	--	--	6.8%	--
Fin. svcs. and real estate	2.0%	--	--	--	--	--	4.8%	--
Retail trade	2.6%	--	--	--	--	--	7.6%	--
Professional services	6.6%	--	--	--	--	--	7.1%	--
Other services	5.3%	--	--	--	--	--	9.0%	--
Ownership								
For profit, incorporated	4.9%	--	--	--	--	--	7.9%	--
For profit, unincorporated	5.3%	--	--	--	--	--	7.6%	--
Nonprofit	5.3%	--	--	--	--	--	7.8%	--
Age of firm								
Less than 5 years	5.6%	--	--	--	--	--	6.1%	--
5-9 years	7.7%	--	--	--	--	--	8.9%	--
10-19 years	7.0%	--	--	--	--	--	8.5%	--
20 or more years	3.9%	--	--	--	--	--	7.4%	--
Multi/single status								
2 or more locations	1.8%	--	--	--	--	--	3.2%	--
1 location only	7.8%	--	--	--	--	--	8.1%	--
Percent full-time employees								
Less than 25%	4.0%	--	--	--	--	--	9.2%	--
25-49 %	2.7%	--	--	--	--	--	6.3%	--
50-74 %	4.8%	--	--	--	--	--	8.3%	--
75% or more	5.4%	--	--	--	--	--	7.7%	--
Union presence								
No union employees	5.0%	--	--	--	--	--	7.7%	--
Has union employees	9.4%	--	--	--	--	--	13.3%	--
Unknown	0.3%*	--	--	--	--	--	--	--
Percent low wage employees								
50% or more low wage	2.7%	--	--	--	--	--	7.0%	--
Less than 50% low wage	5.9%	--	--	--	--	--	8.0%	--

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2012 Medical Expenditure Panel Survey-Insurance Component.

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Table I.A.2.c.(1)(2012) 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, 2012

Characteristics	Total	Less than 10 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%	0.46%	0.79%	0.27%	0.15%	0.54%	0.36%	0.38%
Industry group **								
Agric., fish., forest.	2.00% *	--	--	--	--	--	2.43% *	--
Mining and manufacturing	0.86%	--	--	--	--	--	1.18%	--
Construction	1.72%	--	--	--	--	--	2.05%	--
Utilities and transp.	0.66%	--	--	--	--	--	1.43%	--
Wholesale trade	0.96%	--	--	--	--	--	1.57%	--
Fin. svcs. and real estate	0.48%	--	--	--	--	--	1.34%	--
Retail trade	0.37%	--	--	--	--	--	1.02%	--
Professional services	0.67%	--	--	--	--	--	0.53%	--
Other services	0.62%	--	--	--	--	--	1.11%	--
Ownership								
For profit, incorporated	0.28%	--	--	--	--	--	0.38%	--
For profit, unincorporated	0.58%	--	--	--	--	--	0.78%	--
Nonprofit	0.86%	--	--	--	--	--	1.49%	--
Age of firm								
Less than 5 years	0.80%	--	--	--	--	--	0.87%	--
5-9 years	1.13%	--	--	--	--	--	1.31%	--
10-19 years	0.58%	--	--	--	--	--	0.73%	--
20 or more years	0.34%	--	--	--	--	--	0.59%	--
Multi/single status								
2 or more locations	0.34%	--	--	--	--	--	0.65%	--
1 location only	0.40%	--	--	--	--	--	0.41%	--
Percent full-time employees								
Less than 25%	0.90%	--	--	--	--	--	2.14%	--
25-49 %	0.69%	--	--	--	--	--	1.57%	--
50-74 %	1.01%	--	--	--	--	--	1.75%	--
75% or more	0.33%	--	--	--	--	--	0.44%	--
Union presence								
No union employees	0.25%	--	--	--	--	--	0.36%	--
Has union employees	1.64%	--	--	--	--	--	3.44%	--
Unknown	0.13% *	--	--	--	--	--	--	--
Percent low wage employees								
50% or more low wage	0.18%	--	--	--	--	--	0.60%	--
Less than 50% low wage	0.35%	--	--	--	--	--	0.49%	--

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2012 Medical Expenditure Panel Survey-Insurance Component.

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

* Figure does not meet standard of reliability or precision.

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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)(2012) 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, 2012

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	9.9%	18.5%	14.9%	6.8%	2.4%	2.3%	16.3%	2.8%
Industry group **								
Agric., fish., forest.	29.6%	--	--	--	--	--	33.5%	--
Mining and manufacturing	9.1%	--	--	--	--	--	12.1%	--
Construction	18.0%	--	--	--	--	--	19.3%	--
Utilities and transp.	9.4%	--	--	--	--	--	9.5%	--
Wholesale trade	13.4%	--	--	--	--	--	21.6%	--
Fin. svcs. and real estate	7.6%	--	--	--	--	--	18.0%	--
Retail trade	4.2%	--	--	--	--	--	12.8%	--
Professional services	10.6%	--	--	--	--	--	13.5%	--
Other services	10.9%	--	--	--	--	--	18.7%	--
Ownership								
For profit, incorporated	9.5%	--	--	--	--	--	16.2%	--
For profit, unincorporated	10.1%	--	--	--	--	--	14.1%	--
Nonprofit	13.2%	--	--	--	--	--	21.7%	--
Age of firm								
Less than 5 years	12.5%	--	--	--	--	--	13.6%	--
5-9 years	13.6%	--	--	--	--	--	15.4%	--
10-19 years	14.4%	--	--	--	--	--	17.5%	--
20 or more years	7.7%	--	--	--	--	--	16.8%	--
Multi/single status								
2 or more locations	3.0%	--	--	--	--	--	10.2%	--
1 location only	16.0%	--	--	--	--	--	16.8%	--
Percent full-time employees								
Less than 25%	6.2%	--	--	--	--	--	12.3%	--
25-49 %	7.2%	--	--	--	--	--	15.7%	--
50-74 %	9.0%	--	--	--	--	--	15.3%	--
75% or more	10.8%	--	--	--	--	--	16.8%	--
Union presence								
No union employees	10.2%	--	--	--	--	--	15.5%	--
Has union employees	13.4%	--	--	--	--	--	41.7%	--
Unknown	2.9%	--	--	--	--	--	23.9%*	--
Percent low wage employees								
50% or more low wage	5.8%	--	--	--	--	--	14.1%	--
Less than 50% low wage	11.5%	--	--	--	--	--	16.8%	--

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2012 Medical Expenditure Panel Survey-Insurance Component.

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

* Figure does not meet standard of reliability or precision.

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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)(2012) 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, 2012

Characteristics	Total	Less than 10 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%	1.03%	1.31%	0.52%	0.23%	0.26%	0.76%	0.23%
Industry group **								
Agric., fish., forest.	5.92%	--	--	--	--	--	6.86%	--
Mining and manufacturing	1.44%	--	--	--	--	--	2.14%	--
Construction	2.51%	--	--	--	--	--	2.88%	--
Utilities and transp.	1.46%	--	--	--	--	--	2.44%	--
Wholesale trade	1.11%	--	--	--	--	--	1.95%	--
Fin. svcs. and real estate	0.68%	--	--	--	--	--	1.58%	--
Retail trade	0.71%	--	--	--	--	--	2.11%	--
Professional services	0.43%	--	--	--	--	--	0.61%	--
Other services	0.94%	--	--	--	--	--	1.64%	--
Ownership								
For profit, incorporated	0.50%	--	--	--	--	--	0.85%	--
For profit, unincorporated	1.16%	--	--	--	--	--	1.83%	--
Nonprofit	0.64%	--	--	--	--	--	1.21%	--
Age of firm								
Less than 5 years	1.16%	--	--	--	--	--	1.32%	--
5-9 years	0.82%	--	--	--	--	--	0.95%	--
10-19 years	1.06%	--	--	--	--	--	1.29%	--
20 or more years	0.38%	--	--	--	--	--	0.93%	--
Multi/single status								
2 or more locations	0.27%	--	--	--	--	--	1.11%	--
1 location only	0.76%	--	--	--	--	--	0.80%	--
Percent full-time employees								
Less than 25%	0.67%	--	--	--	--	--	1.39%	--
25-49 %	1.17%	--	--	--	--	--	2.58%	--
50-74 %	0.84%	--	--	--	--	--	1.54%	--
75% or more	0.62%	--	--	--	--	--	0.96%	--
Union presence								
No union employees	0.51%	--	--	--	--	--	0.76%	--
Has union employees	0.78%	--	--	--	--	--	2.78%	--
Unknown	0.60%	--	--	--	--	--	9.58% *	--
Percent low wage employees								
50% or more low wage	0.62%	--	--	--	--	--	1.55%	--
Less than 50% low wage	0.49%	--	--	--	--	--	0.72%	--

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2012 Medical Expenditure Panel Survey-Insurance Component.

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** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.A.2.c.(3)(2012) 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, 2012

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	2.3%	4.9%	3.1%	1.4%	0.4% *	0.1% *	4.1%	0.3%
Industry group **								
Agric., fish., forest.	10.2%	--	--	--	--	--	12.1%	--
Mining and manufacturing	1.1% *	--	--	--	--	--	1.4% *	--
Construction	4.2%	--	--	--	--	--	4.7%	--
Utilities and transp.	3.0% *	--	--	--	--	--	5.1% *	--
Wholesale trade	1.6% *	--	--	--	--	--	2.4% *	--
Fin. svcs. and real estate	1.8%	--	--	--	--	--	4.7%	--
Retail trade	1.6%	--	--	--	--	--	5.0%	--
Professional services	2.6%	--	--	--	--	--	4.0%	--
Other services	2.2%	--	--	--	--	--	3.7%	--
Ownership								
For profit, incorporated	2.1%	--	--	--	--	--	3.9%	--
For profit, unincorporated	3.3%	--	--	--	--	--	4.9%	--
Nonprofit	2.2%	--	--	--	--	--	3.8%	--
Age of firm								
Less than 5 years	3.4%	--	--	--	--	--	3.7%	--
5-9 years	4.6%	--	--	--	--	--	5.4%	--
10-19 years	3.0%	--	--	--	--	--	3.7%	--
20 or more years	1.5%	--	--	--	--	--	4.0%	--
Multi/single status								
2 or more locations	0.4%	--	--	--	--	--	2.1% *	--
1 location only	4.0%	--	--	--	--	--	4.3%	--
Percent full-time employees								
Less than 25%	2.3% *	--	--	--	--	--	5.2% *	--
25-49 %	1.4%	--	--	--	--	--	3.2% *	--
50-74 %	2.9%	--	--	--	--	--	5.4%	--
75% or more	2.3%	--	--	--	--	--	3.8%	--
Union presence								
No union employees	2.6%	--	--	--	--	--	4.0%	--
Has union employees	1.3% *	--	--	--	--	--	7.7% *	--
Unknown	0.1% *	--	--	--	--	--	0.3% *	--
Percent low wage employees								
50% or more low wage	1.9%	--	--	--	--	--	4.8%	--
Less than 50% low wage	2.5%	--	--	--	--	--	3.9%	--

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2012 Medical Expenditure Panel Survey-Insurance Component.

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

* Figure does not meet standard of reliability or precision.

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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)(2012) 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, 2012

Characteristics	Total	Less than 10 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%	0.40%	0.38%	0.22%	0.14% *	0.02% *	0.30%	0.07%
Industry group **								
Agric., fish., forest.	2.78%	--	--	--	--	--	3.54%	--
Mining and manufacturing	0.39% *	--	--	--	--	--	0.62% *	--
Construction	0.95%	--	--	--	--	--	1.07%	--
Utilities and transp.	1.36% *	--	--	--	--	--	2.82% *	--
Wholesale trade	0.47% *	--	--	--	--	--	0.80% *	--
Fin. svcs. and real estate	0.43%	--	--	--	--	--	1.13%	--
Retail trade	0.45%	--	--	--	--	--	1.46%	--
Professional services	0.23%	--	--	--	--	--	0.37%	--
Other services	0.44%	--	--	--	--	--	0.73%	--
Ownership								
For profit, incorporated	0.13%	--	--	--	--	--	0.29%	--
For profit, unincorporated	0.44%	--	--	--	--	--	0.67%	--
Nonprofit	0.42%	--	--	--	--	--	0.82%	--
Age of firm								
Less than 5 years	0.85%	--	--	--	--	--	0.90%	--
5-9 years	0.35%	--	--	--	--	--	0.43%	--
10-19 years	0.45%	--	--	--	--	--	0.61%	--
20 or more years	0.19%	--	--	--	--	--	0.52%	--
Multi/single status								
2 or more locations	0.07%	--	--	--	--	--	0.81% *	--
1 location only	0.27%	--	--	--	--	--	0.29%	--
Percent full-time employees								
Less than 25%	0.78% *	--	--	--	--	--	1.72% *	--
25-49 %	0.42%	--	--	--	--	--	0.97% *	--
50-74 %	0.54%	--	--	--	--	--	0.95%	--
75% or more	0.15%	--	--	--	--	--	0.28%	--
Union presence								
No union employees	0.17%	--	--	--	--	--	0.29%	--
Has union employees	0.55% *	--	--	--	--	--	2.38% *	--
Unknown	0.06% *	--	--	--	--	--	0.20% *	--
Percent low wage employees								
50% or more low wage	0.39%	--	--	--	--	--	1.06%	--
Less than 50% low wage	0.21%	--	--	--	--	--	0.36%	--

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2012 Medical Expenditure Panel Survey-Insurance Component.

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

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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(2012) 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, 2012

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	42.6%	15.4%	26.3%	39.8%	50.4%	79.0%	20.7%	67.3%
Industry group **								
Agric., fish., forest.	14.2%	9.4% *	1.8% *	13.3% *	42.9% *	76.6%	9.1% *	41.8%
Mining and manufacturing	35.8%	17.0%	20.9%	43.1%	39.7%	74.6%	23.3%	54.9%
Construction	26.7%	15.3%	30.3%	44.5%	61.8%	88.3%	21.7%	62.7%
Utilities and transp.	39.5%	8.5% *	26.9% *	27.0%	30.1%	81.8%	14.2%	63.4%
Wholesale trade	39.4%	14.2% *	26.3%	40.5%	50.0%	79.0%	21.6%	63.1%
Fin. svcs. and real estate	51.8%	20.1%	26.8%	45.3%	58.6%	73.0%	22.8%	67.8%
Retail trade	54.6%	10.0%	18.4%	36.9%	44.2%	79.4%	16.9%	71.3%
Professional services	38.0%	15.8%	30.7%	45.5%	55.1%	81.0%	21.4%	67.7%
Other services	42.2%	16.5%	25.4%	32.5%	46.4%	83.1%	20.9%	66.9%
Ownership								
For profit, incorporated	45.1%	14.9%	25.9%	40.8%	48.4%	80.3%	20.7%	69.6%
For profit, unincorporated	34.6%	15.9%	27.5%	36.7%	57.2%	71.7%	19.4%	62.5%
Nonprofit	37.7%	18.2%	27.2%	38.7%	52.1%	70.7%	23.5%	54.9%
Age of firm								
Less than 5 years	24.7%	16.8%	31.4%	47.5%	47.9%	79.3%	21.8%	51.0%
5-9 years	26.2%	19.2%	27.1%	42.2%	45.3%	72.8%	22.5%	47.5%
10-19 years	27.9%	15.2%	27.7%	37.2%	56.6%	72.2%	19.9%	58.0%
20 or more years	52.1%	13.0%	24.1%	39.3%	49.8%	79.3%	20.1%	69.3%
Multi/single status								
2 or more locations	66.0%	17.9% *	23.2%	37.9%	50.3%	79.1%	26.0%	69.5%
1 location only	22.3%	15.4%	26.7%	41.0%	51.5%	64.0%	20.3%	45.9%
Percent full-time employees								
Less than 25%	46.9%	13.1%	15.3%	25.6%	44.4%	83.4%	14.9%	68.9%
25-49 %	48.9%	12.3%	17.9%	24.6%	44.2%	86.5%	15.7%	71.7%
50-74 %	42.5%	16.5%	26.4%	35.1%	45.3%	78.2%	20.5%	67.3%
75% or more	41.5%	15.6%	27.8%	43.4%	52.7%	77.3%	21.6%	66.4%
Union presence								
No union employees	35.7%	15.3%	25.8%	39.3%	48.5%	74.4%	20.4%	60.3%
Has union employees	72.7%	23.5%	42.3%	48.8%	63.6%	83.7%	33.0%	80.7%
Unknown	80.9%	17.0% *	6.3% *	57.6%	74.7%	85.1%	20.0% *	84.1%
Percent low wage employees								
50% or more low wage	48.1%	9.3%	19.4%	30.6%	42.1%	79.2%	14.8%	66.4%
Less than 50% low wage	40.6%	16.8%	27.7%	42.6%	54.9%	78.9%	22.0%	67.9%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2012 Medical Expenditure Panel Survey-Insurance Component.

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Table I.A.2.d(2012) 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, 2012

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.40%	0.88%	1.32%	1.53%	0.93%	0.98%	0.52%	0.78%
Industry group **								
Agric., fish., forest.	3.90%	5.30% *	10.36% *	6.62% *	13.18% *	12.14%	4.27% *	8.31%
Mining and manufacturing	1.53%	2.99%	2.89%	3.66%	2.24%	3.50%	2.09%	2.42%
Construction	2.44%	3.03%	1.47%	4.51%	5.81%	4.04%	2.56%	3.25%
Utilities and transp.	2.28%	3.08% *	11.43% *	3.82%	5.61%	2.81%	3.64%	2.56%
Wholesale trade	3.12%	5.13% *	3.80%	2.78%	4.37%	4.15%	3.96%	2.91%
Fin. svcs. and real estate	1.34%	3.50%	4.13%	4.34%	2.82%	2.18%	2.30%	1.62%
Retail trade	1.56%	1.88%	5.11%	3.51%	2.55%	1.72%	2.14%	1.36%
Professional services	0.78%	1.74%	1.56%	2.83%	1.59%	1.74%	1.05%	1.37%
Other services	1.12%	1.64%	3.08%	2.35%	3.18%	1.18%	1.10%	1.32%
Ownership								
For profit, incorporated	0.57%	1.12%	1.18%	1.87%	1.20%	1.09%	0.70%	0.86%
For profit, unincorporated	1.21%	0.91%	3.73%	2.27%	2.96%	3.70%	1.15%	2.12%
Nonprofit	1.14%	2.44%	2.69%	1.93%	2.88%	5.11%	1.31%	2.81%
Age of firm								
Less than 5 years	1.35%	1.91%	4.65%	3.74%	5.17%	8.09%	1.56%	4.59%
5-9 years	1.12%	2.39%	2.66%	3.70%	5.15%	9.76%	1.45%	3.53%
10-19 years	1.22%	1.03%	2.72%	2.06%	2.96%	3.54%	1.27%	2.20%
20 or more years	0.69%	1.53%	1.54%	1.93%	1.16%	0.95%	0.92%	0.91%
Multi/single status								
2 or more locations	0.73%	7.49% *	4.22%	2.49%	1.13%	0.98%	1.44%	0.75%
1 location only	0.48%	0.91%	1.32%	1.76%	2.06%	4.30%	0.55%	1.21%
Percent full-time employees								
Less than 25%	1.42%	3.39%	3.63%	5.71%	6.01%	1.94%	2.43%	1.66%
25-49 %	1.88%	2.24%	2.95%	4.19%	2.89%	1.73%	0.85%	1.52%
50-74 %	1.47%	1.52%	3.59%	3.28%	3.35%	2.05%	1.29%	1.74%
75% or more	0.42%	1.12%	1.77%	1.93%	1.40%	1.30%	0.58%	0.99%
Union presence								
No union employees	0.43%	0.87%	1.42%	1.67%	0.78%	1.28%	0.51%	0.90%
Has union employees	1.46%	5.03%	6.71%	4.79%	4.24%	2.13%	2.37%	1.63%
Unknown	1.65%	9.86% *	2.42% *	13.22%	4.03%	1.68%	9.81% *	1.51%
Percent low wage employees								
50% or more low wage	1.15%	1.32%	3.03%	2.71%	1.47%	1.56%	1.27%	1.00%
Less than 50% low wage	0.25%	1.07%	1.30%	1.45%	1.05%	1.14%	0.58%	1.03%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2012 Medical Expenditure Panel Survey-Insurance Component.

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

* Figure does not meet standard of reliability or precision.

** Definitions 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(2012) Percent of private-sector establishments that offer health insurance by plan provider arrangement by selected characteristics: United States, 2012

Characteristics	Conventional indemnity	Any managed care	Exclusive provider	Mixed provider
United States	11.5%	91.3%	30.0%	72.4%
Firm size				
Less than 50 employees	15.4%	86.5%	33.1%	58.4%
50+ employees	7.2%	96.7%	26.4%	88.2%
Less than 10 employees	16.6%	85.1%	33.1%	55.6%
10-24 employees	14.0%	88.4%	33.5%	61.6%
25-99 employees	11.7%	91.1%	32.3%	68.5%
100-999 employees	9.3%	94.4%	28.0%	78.8%
1000+ employees	5.5%	98.4%	24.7%	95.3%
Industry group **				
Agric., fish., forest.	18.5%	84.5%	21.0%	66.5%
Mining and manufacturing	9.9%	92.6%	30.0%	69.1%
Construction	14.3%	88.2%	34.6%	60.2%
Utilities and transp.	9.8%	93.1%	28.2%	72.3%
Wholesale trade	9.8%	91.8%	25.5%	75.0%
Fin. svcs. and real estate	10.7%	92.5%	26.8%	79.7%
Retail trade	9.0%	93.5%	22.7%	80.7%
Professional services	12.4%	89.9%	34.3%	68.4%
Other services	12.9%	91.0%	33.2%	69.8%
Ownership				
For profit, incorporated	11.1%	91.8%	29.2%	73.9%
For profit, unincorporated	13.9%	88.6%	29.0%	68.2%
Nonprofit	10.5%	91.9%	37.8%	67.8%
Age of firm				
Less than 5 years	13.2%	88.3%	32.9%	60.8%
5-9 years	16.1%	86.3%	33.1%	59.9%
10-19 years	14.3%	88.3%	31.5%	63.3%
20 or more years	9.7%	93.4%	28.6%	78.7%
Multi/single status				
2 or more locations	7.3%	96.2%	25.6%	88.0%
1 location only	15.2%	86.9%	33.8%	58.8%
Percent full-time employees				
Less than 25%	13.2%	91.9%	30.2%	70.3%
25-49 %	12.3%	91.5%	27.6%	75.4%
50-74 %	11.4%	91.1%	26.7%	72.2%
75% or more	11.3%	91.2%	31.0%	72.2%
Union presence				
No union employees	12.6%	90.1%	29.8%	68.4%
Has union employees	6.2%	95.8%	31.5%	89.2%
Unknown	6.2%	98.5%	30.4%	95.1%
Percent low wage employees				
50% or more low wage	11.4%	92.3%	25.2%	76.2%
Less than 50% low wage	11.6%	90.9%	31.8%	70.9%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2012 Medical Expenditure Panel Survey-Insurance Component.

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

** Definitions 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(2012) Standard error for percent of private-sector establishments that offer health insurance by plan provider arrangement by selected characteristics: United States, 2012

Characteristics	Conventional indemnity	Any managed care	Exclusive provider	Mixed provider
United States	0.28%	0.32%	0.36%	0.49%
Firm size				
Less than 50 employees	0.42%	0.50%	0.78%	0.83%
50+ employees	0.39%	0.26%	0.53%	0.27%
Less than 10 employees	0.64%	0.71%	1.13%	1.29%
10-24 employees	0.58%	0.65%	1.65%	1.46%
25-99 employees	0.61%	0.69%	1.12%	0.87%
100-999 employees	0.82%	0.52%	0.73%	0.84%
1000+ employees	0.39%	0.22%	0.98%	0.28%
Industry group **				
Agric., fish., forest.	4.60%	3.14%	4.42%	4.65%
Mining and manufacturing	0.88%	0.88%	1.43%	1.84%
Construction	1.78%	1.53%	1.55%	2.59%
Utilities and transp.	2.55%	1.95%	1.74%	2.66%
Wholesale trade	1.11%	1.12%	1.97%	1.81%
Fin. svcs. and real estate	0.89%	0.79%	1.23%	0.85%
Retail trade	0.81%	0.79%	1.01%	1.28%
Professional services	0.38%	0.53%	0.93%	1.23%
Other services	0.64%	0.55%	1.03%	0.68%
Ownership				
For profit, incorporated	0.20%	0.32%	0.37%	0.43%
For profit, unincorporated	1.01%	0.91%	1.34%	1.30%
Nonprofit	0.93%	0.90%	1.13%	0.92%
Age of firm				
Less than 5 years	1.08%	1.23%	2.04%	2.04%
5-9 years	0.74%	0.64%	0.95%	1.71%
10-19 years	0.72%	0.55%	0.86%	0.84%
20 or more years	0.54%	0.49%	0.48%	0.78%
Multi/single status				
2 or more locations	0.37%	0.28%	0.55%	0.38%
1 location only	0.44%	0.48%	0.75%	0.87%
Percent full-time employees				
Less than 25%	2.12%	1.16%	1.65%	1.20%
25-49 %	1.43%	1.34%	2.11%	1.60%
50-74 %	0.91%	0.73%	1.41%	1.82%
75% or more	0.45%	0.47%	0.40%	0.57%
Union presence				
No union employees	0.31%	0.36%	0.55%	0.52%
Has union employees	0.85%	0.85%	2.19%	1.57%
Unknown	0.90%	0.41%	0.94%	0.90%
Percent low wage employees				
50% or more low wage	0.29%	0.35%	0.82%	0.57%
Less than 50% low wage	0.39%	0.47%	0.45%	0.63%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2012 Medical Expenditure Panel Survey-Insurance Component.

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

** Definitions 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(2012) 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, 2012

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	74.1%	52.3%	79.7%	87.4%	90.5%	84.5%	63.2%	86.5%
Industry group **								
Agric., fish., forest.	51.4%	35.1%	68.1%	74.0%	97.3%	97.9%	44.0%	91.9%
Mining and manufacturing	81.6%	63.2%	91.8%	94.5%	94.4%	73.2%	79.0%	85.4%
Construction	71.4%	58.4%	84.0%	92.1%	97.6%	92.4%	68.4%	93.4%
Utilities and transp.	69.9%	53.2%	93.8%	93.8%	89.9%	63.2%	66.9%	72.8%
Wholesale trade	75.7%	56.7%	86.5%	94.3%	91.4%	68.8%	72.0%	80.6%
Fin. svcs. and real estate	76.9%	53.6%	82.1%	89.3%	89.3%	82.6%	62.6%	84.8%
Retail trade	85.3%	55.0%	79.1%	92.0%	96.1%	92.4%	67.7%	93.0%
Professional services	68.8%	53.2%	78.2%	82.6%	89.5%	76.6%	61.4%	82.2%
Other services	70.7%	44.1%	71.7%	82.4%	86.7%	89.0%	55.8%	88.0%
Ownership								
For profit, incorporated	76.0%	53.9%	82.3%	89.7%	92.1%	84.1%	65.6%	86.5%
For profit, unincorporated	71.2%	54.0%	81.4%	88.9%	90.2%	86.0%	62.2%	87.7%
Nonprofit	65.2%	36.5%	59.9%	75.8%	85.4%	88.8%	48.9%	85.1%
Age of firm								
Less than 5 years	58.9%	49.5%	71.5%	81.0%	86.3%	95.4%	55.8%	86.3%
5-9 years	63.5%	50.3%	79.6%	86.0%	88.6%	90.7%	59.5%	87.1%
10-19 years	69.9%	53.4%	84.3%	89.2%	89.7%	90.4%	64.7%	89.9%
20 or more years	79.2%	53.8%	79.0%	87.9%	91.0%	84.2%	66.2%	86.2%
Multi/single status								
2 or more locations	86.6%	86.0%	81.6%	91.5%	90.9%	84.5%	86.7%	86.6%
1 location only	63.3%	51.9%	79.4%	84.9%	87.9%	81.0%	61.4%	85.9%
Percent full-time employees								
Less than 25%	70.3%	28.3%	53.0%	81.3%	89.2%	92.2%	41.0%	90.5%
25-49 %	75.1%	49.1%	58.5%	78.5%	92.5%	88.0%	56.0%	88.3%
50-74 %	72.7%	50.8%	71.2%	85.6%	89.8%	88.7%	58.1%	89.1%
75% or more	74.7%	54.6%	84.9%	89.2%	90.5%	81.6%	66.4%	85.1%
Union presence								
No union employees	73.3%	52.4%	80.1%	87.6%	90.4%	89.0%	63.2%	89.4%
Has union employees	75.7%	52.5%	64.4%	83.9%	89.6%	77.2%	60.5%	78.8%
Unknown	81.3%	43.9%*	100.0%	85.0%	95.0%	81.0%	65.8%	82.1%
Percent low wage employees								
50% or more low wage	77.3%	39.1%	71.6%	86.5%	93.0%	90.2%	52.9%	90.7%
Less than 50% low wage	72.9%	55.3%	81.4%	87.7%	89.2%	80.4%	65.5%	83.9%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2012 Medical Expenditure Panel Survey-Insurance Component.

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

* Figure does not meet standard of reliability or precision.

** Definitions 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(2012) 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, 2012

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.49%	1.22%	1.05%	0.59%	0.65%	0.92%	0.76%	0.63%
Industry group **								
Agric., fish., forest.	6.04%	8.21%	15.64%	14.02%	2.65%	1.37%	7.40%	5.17%
Mining and manufacturing	1.69%	4.51%	3.15%	1.98%	2.24%	3.08%	2.54%	1.66%
Construction	2.46%	4.94%	2.62%	2.58%	2.42%	3.24%	2.93%	2.79%
Utilities and transp.	2.25%	6.63%	10.22%	2.66%	3.87%	4.58%	3.99%	3.96%
Wholesale trade	1.85%	3.10%	3.18%	2.23%	2.50%	5.69%	2.37%	3.18%
Fin. svcs. and real estate	1.36%	3.84%	4.58%	2.33%	2.02%	2.43%	2.45%	1.85%
Retail trade	1.15%	4.51%	4.60%	2.49%	1.05%	1.03%	3.05%	0.81%
Professional services	0.81%	1.48%	1.61%	1.65%	0.84%	2.18%	1.10%	1.09%
Other services	0.75%	1.14%	1.92%	2.32%	2.19%	1.60%	1.09%	1.24%
Ownership								
For profit, incorporated	0.56%	1.67%	0.99%	0.46%	0.45%	1.04%	1.11%	0.72%
For profit, unincorporated	1.18%	1.59%	2.09%	1.43%	2.39%	1.83%	1.38%	1.45%
Nonprofit	1.40%	3.95%	2.39%	1.53%	1.93%	1.84%	1.95%	1.25%
Age of firm								
Less than 5 years	1.45%	2.75%	5.23%	3.50%	3.34%	10.34%	1.62%	2.61%
5-9 years	1.37%	2.31%	3.16%	2.06%	1.23%	3.92%	1.56%	1.30%
10-19 years	1.28%	2.04%	1.91%	1.28%	1.95%	3.02%	1.47%	1.43%
20 or more years	0.54%	1.92%	1.83%	0.71%	0.76%	0.96%	1.26%	0.74%
Multi/single status								
2 or more locations	0.67%	5.65%	3.47%	0.82%	0.77%	0.92%	1.64%	0.74%
1 location only	0.72%	1.20%	1.10%	1.14%	0.97%	4.14%	0.81%	0.74%
Percent full-time employees								
Less than 25%	1.86%	4.27%	4.87%	3.71%	3.23%	1.76%	3.59%	1.97%
25-49 %	2.02%	4.88%	3.98%	2.94%	1.77%	2.40%	2.96%	1.57%
50-74 %	1.22%	2.57%	1.47%	1.72%	1.81%	1.42%	1.88%	0.84%
75% or more	0.47%	1.14%	0.87%	0.91%	0.81%	1.13%	0.74%	0.76%
Union presence								
No union employees	0.55%	1.24%	1.16%	0.59%	0.77%	0.80%	0.82%	0.49%
Has union employees	2.24%	8.94%	8.05%	4.23%	4.79%	2.59%	4.13%	2.33%
Unknown	1.59%	13.98%*	10.54%	11.57%	2.00%	1.78%	9.25%	1.56%
Percent low wage employees								
50% or more low wage	1.03%	3.06%	2.57%	1.06%	0.80%	1.17%	1.81%	0.82%
Less than 50% low wage	0.45%	1.25%	0.90%	0.83%	0.73%	1.43%	0.77%	0.87%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2012 Medical Expenditure Panel Survey-Insurance Component.

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

* Figure does not meet standard of reliability or precision.

** Definitions 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(2012) 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, 2012

Characteristics	Total	Less than 10 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	5.9	8.7	9.1	9.2	9.0	7.0	9.0
Industry group **								
Agric., fish., forest.	6.4	5.0	6.6	9.9	9.7	10.7	5.8	9.7
Mining and manufacturing	8.4	7.3	9.8	9.6	8.8	6.7	8.6	8.1
Construction	8.7	7.3	10.1	11.9	11.0	7.4	8.5	10.5
Utilities and transp.	7.5	6.3	11.9	10.9	8.9	5.8	8.1	7.0
Wholesale trade	7.7	5.7	8.6	10.3	8.9	6.8	7.3	8.1
Fin. svcs. and real estate	6.8	5.7	8.2	7.5	7.8	6.7	6.4	7.0
Retail trade	10.5	5.8	9.0	11.4	11.7	11.8	7.6	11.8
Professional services	6.9	6.0	7.7	7.2	8.3	7.1	6.5	7.5
Other services	8.0	5.0	8.7	8.9	10.0	9.8	6.4	9.8
Ownership								
For profit, incorporated	8.3	6.1	9.1	9.5	9.6	9.1	7.3	9.2
For profit, unincorporated	7.9	6.4	9.5	9.6	9.1	8.7	7.4	8.9
Nonprofit	5.7	3.2	4.9	6.6	8.1	6.6	4.1	7.5
Age of firm								
Less than 5 years	5.9	5.1	6.9	8.6	7.8	6.9	5.7	8.1
5-9 years	7.0	5.8	8.7	9.2	8.1	9.0	6.7	8.5
10-19 years	7.9	6.2	9.3	10.0	9.5	10.5	7.3	10.0
20 or more years	8.4	6.1	8.7	8.8	9.3	8.9	7.3	9.0
Multi/single status								
2 or more locations	9.0	7.9	8.7	9.2	9.2	9.0	9.0	9.0
1 location only	7.0	5.9	8.7	9.0	9.0	6.7	6.8	9.0
Percent full-time employees								
Less than 25%	7.9	2.8	8.2	8.8	10.1	10.1	5.0	9.9
25-49 %	9.4	5.7	7.1	9.6	10.4	11.8	6.7	11.3
50-74 %	8.1	5.8	6.7	9.5	9.2	10.4	6.4	10.1
75% or more	7.7	6.2	9.2	9.0	9.0	7.8	7.3	8.3
Union presence								
No union employees	8.0	5.9	8.8	9.1	9.2	9.9	7.0	9.5
Has union employees	7.3	6.0	5.3	9.0	8.8	7.3	6.0	7.6
Unknown	8.3	5.7*	9.5	7.6	9.1	8.4	6.9	8.4
Percent low wage employees								
50% or more low wage	9.6	5.0	9.8	10.8	11.3	11.0	6.9	11.1
Less than 50% low wage	7.3	6.1	8.4	8.6	8.1	7.5	7.0	7.8

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2012 Medical Expenditure Panel Survey-Insurance Component.

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

* Figure does not meet standard of reliability or precision.

** Definitions 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(2012) 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, 2012

Characteristics	Total	Less than 10 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	0.24	0.17	0.13	0.22	0.15	0.14	0.13
Industry group **								
Agric., fish., forest.	0.80	1.22	1.51	2.53	1.09	1.39	0.95	1.16
Mining and manufacturing	0.28	0.52	0.57	0.63	0.56	0.35	0.37	0.30
Construction	0.47	0.81	0.78	0.93	1.08	0.78	0.53	0.72
Utilities and transp.	0.49	1.10	1.97	0.69	0.95	0.51	0.82	0.42
Wholesale trade	0.29	0.40	0.55	0.87	0.70	0.71	0.30	0.46
Fin. svcs. and real estate	0.22	0.61	0.98	0.40	0.52	0.33	0.37	0.24
Retail trade	0.23	0.50	0.85	0.59	0.66	0.35	0.35	0.33
Professional services	0.12	0.31	0.22	0.27	0.29	0.30	0.19	0.15
Other services	0.18	0.33	0.41	0.33	0.49	0.49	0.23	0.23
Ownership								
For profit, incorporated	0.12	0.32	0.21	0.14	0.27	0.17	0.20	0.16
For profit, unincorporated	0.25	0.48	0.52	0.38	0.58	0.50	0.28	0.33
Nonprofit	0.29	0.59	0.41	0.21	0.50	0.46	0.31	0.34
Age of firm								
Less than 5 years	0.28	0.47	0.57	0.67	0.40	1.25	0.29	0.51
5-9 years	0.26	0.43	0.52	0.44	0.55	1.78	0.28	0.44
10-19 years	0.25	0.36	0.31	0.39	0.49	0.65	0.26	0.31
20 or more years	0.10	0.25	0.35	0.22	0.28	0.16	0.17	0.15
Multi/single status								
2 or more locations	0.11	1.27	0.55	0.20	0.23	0.15	0.32	0.14
1 location only	0.13	0.23	0.19	0.17	0.28	0.60	0.14	0.14
Percent full-time employees								
Less than 25%	0.32	0.73	1.01	0.79	0.73	0.54	0.66	0.37
25-49 %	0.36	0.83	0.59	0.92	0.50	0.70	0.53	0.54
50-74 %	0.18	0.45	0.44	0.48	0.58	0.40	0.32	0.36
75% or more	0.10	0.24	0.18	0.21	0.24	0.16	0.15	0.13
Union presence								
No union employees	0.09	0.23	0.19	0.14	0.21	0.22	0.15	0.12
Has union employees	0.22	1.34	1.21	0.79	0.83	0.28	0.54	0.26
Unknown	0.35	3.09*	1.47	2.22	0.79	0.35	2.01	0.33
Percent low wage employees								
50% or more low wage	0.23	0.49	0.51	0.26	0.39	0.36	0.34	0.28
Less than 50% low wage	0.08	0.24	0.17	0.19	0.18	0.21	0.16	0.16

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2012 Medical Expenditure Panel Survey-Insurance Component.

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

* Figure does not meet standard of reliability or precision.

** Definitions 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(2012) Percent of private-sector establishments that offer health insurance by health insurance offers to retirees by selected characteristics: United States, 2012

Characteristics	Insurance to retirees under 65	Insurance to retirees 65 and over
United States	12.3%	11.6%
Firm size		
Less than 50 employees	1.6%	2.7%
50+ employees	24.2%	21.7%
Less than 10 employees	1.8%	2.6%
10-24 employees	1.2%	2.8%
25-99 employees	2.4%	3.4%
100-999 employees	7.4%	7.5%
1000+ employees	35.3%	31.1%
Industry group **		
Agric., fish., forest.	2.7% *	7.3% *
Mining and manufacturing	9.4%	8.9%
Construction	2.0%	2.3%
Utilities and transp.	25.1%	23.4%
Wholesale trade	9.2%	7.8%
Fin. svcs. and real estate	27.7%	25.2%
Retail trade	12.9%	11.0%
Professional services	9.3%	8.8%
Other services	8.4%	9.6%
Ownership		
For profit, incorporated	13.7%	12.8%
For profit, unincorporated	8.6%	8.9%
Nonprofit	7.5%	7.8%
Age of firm		
Less than 5 years	2.6%	2.6%
5-9 years	0.6%	1.0% *
10-19 years	1.8%	1.9%
20 or more years	18.6%	17.5%
Multi/single status		
2 or more locations	24.4%	21.8%
1 location only	1.7%	2.8%
Percent full-time employees		
Less than 25%	3.0%	3.3%
25-49 %	12.1%	11.5%
50-74 %	11.6%	10.9%
75% or more	13.3%	12.6%
Union presence		
No union employees	6.7%	6.9%
Has union employees	48.4%	42.9%
Unknown	30.1%	26.4%
Percent low wage employees		
50% or more low wage	9.1%	8.5%
Less than 50% low wage	13.5%	12.8%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2012 Medical Expenditure Panel Survey-Insurance Component.

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

* Figure does not meet standard of reliability or precision.

** Definitions 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(2012) Standard error for percent of private-sector establishments that offer health insurance by health insurance offers to retirees by selected characteristics: United States, 2012

Characteristics	Insurance to retirees under 65	Insurance to retirees 65 and over
United States	0.29%	0.37%
Firm size		
Less than 50 employees	0.11%	0.31%
50+ employees	0.70%	0.86%
Less than 10 employees	0.18%	0.29%
10-24 employees	0.22%	0.52%
25-99 employees	0.31%	0.33%
100-999 employees	0.56%	0.82%
1000+ employees	1.12%	1.38%
Industry group **		
Agric., fish., forest.	1.38% *	2.85% *
Mining and manufacturing	0.65%	0.79%
Construction	0.21%	0.63%
Utilities and transp.	2.79%	2.29%
Wholesale trade	0.94%	0.82%
Fin. svcs. and real estate	1.68%	1.50%
Retail trade	1.13%	0.78%
Professional services	0.66%	0.72%
Other services	0.75%	0.85%
Ownership		
For profit, incorporated	0.43%	0.53%
For profit, unincorporated	0.73%	0.54%
Nonprofit	0.83%	0.75%
Age of firm		
Less than 5 years	0.66%	0.75%
5-9 years	0.18%	0.33% *
10-19 years	0.34%	0.47%
20 or more years	0.47%	0.56%
Multi/single status		
2 or more locations	0.70%	0.87%
1 location only	0.13%	0.30%
Percent full-time employees		
Less than 25%	0.44%	0.50%
25-49 %	0.97%	1.41%
50-74 %	1.02%	0.86%
75% or more	0.40%	0.50%
Union presence		
No union employees	0.27%	0.38%
Has union employees	1.55%	1.82%
Unknown	1.93%	1.93%
Percent low wage employees		
50% or more low wage	0.32%	0.49%
Less than 50% low wage	0.39%	0.46%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2012 Medical Expenditure Panel Survey-Insurance Component.

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

* Figure does not meet standard of reliability or precision.

** Definitions 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(2012) Number of private-sector employees by firm size and selected characteristics: United States, 2012

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	111,119,823	13,465,179	9,742,295	15,636,704	20,144,137	52,131,508	30,615,432	80,504,391
Industry group **								
Agric., fish., forest.	1,311,957	358,800	124,984	265,997	329,489	232,687	625,138	686,820
Mining and manufacturing	11,663,966	498,822	653,628	1,672,051	2,739,544	6,099,921	1,901,955	9,762,012
Construction	5,109,393	1,470,960	994,469	1,177,077	811,479	655,407	3,056,749	2,052,644
Utilities and transp.	4,640,026	308,026	180,723	459,527	697,291	2,994,459	733,744	3,906,282
Wholesale trade	5,318,949	607,802	629,089	967,750	1,070,863	2,043,445	1,670,829	3,648,120
Fin. svcs. and real estate	10,687,371	1,009,928	420,230	799,375	1,722,163	6,735,675	1,753,722	8,933,649
Retail trade	14,655,038	1,808,973	1,055,936	1,533,149	1,431,006	8,825,974	3,613,928	11,041,110
Professional services	30,628,522	3,378,223	2,369,939	3,775,919	6,608,174	14,496,269	7,400,887	23,227,635
Other services	27,104,601	4,023,645	3,313,299	4,985,858	4,734,128	10,047,671	9,858,480	17,246,121
Ownership								
For profit, incorporated	77,619,551	8,432,026	7,038,992	10,407,915	12,608,823	39,131,794	20,627,725	56,991,826
For profit, unincorporated	17,486,070	4,001,954	1,870,890	3,052,502	3,079,571	5,481,154	7,227,133	10,258,937
Nonprofit	16,014,201	1,031,198	832,413	2,176,287	4,455,743	7,518,560	2,760,574	13,253,628
Age of firm								
Less than 5 years	8,061,029	2,988,596	1,549,605	2,012,413	1,201,534	308,881	5,639,961	2,421,067
5-9 years	9,148,336	2,915,321	1,791,279	2,314,899	1,771,501	355,335	5,742,245	3,406,091
10-19 years	15,330,613	3,595,756	2,610,187	3,773,798	3,369,230	1,981,642	8,081,597	7,249,016
20 or more years	78,579,846	3,965,506	3,791,224	7,535,594	13,801,872	49,485,650	11,151,629	67,428,217
Multi/single status								
2 or more locations	65,377,390	104,404	602,406	2,652,568	11,421,751	50,596,262	1,626,065	63,751,325
1 location only	45,742,432	13,360,775	9,139,889	12,984,136	8,722,386	1,535,246	28,989,366	16,753,066
Percent full-time employees								
Less than 25%	9,952,194	2,339,866	1,416,453	1,901,110	1,517,874	2,776,891	4,703,329	5,248,865
25-49 %	10,667,055	1,188,662	1,043,605	1,635,174	1,693,244	5,106,370	3,100,603	7,566,452
50-74 %	17,003,897	2,547,452	1,503,502	2,228,019	2,686,183	8,038,741	5,115,785	11,888,112
75% or more	73,496,677	7,389,199	5,778,736	9,872,400	14,246,836	36,209,506	17,695,716	55,800,961
Union presence								
No union employees	79,439,237	12,972,609	9,275,022	14,738,569	17,633,501	24,819,536	29,317,012	50,122,225
Has union employees	16,618,419	253,472	302,513	667,382	2,010,642	13,384,409	796,485	15,821,935
Unknown	15,062,166	239,097	164,760	230,753	499,994	13,927,562	501,936	14,560,231
Percent low-wage employees								
50% or more low wage	33,974,543	5,014,743	3,443,887	5,043,770	6,531,667	13,940,475	10,987,139	22,987,404
Less than 50% low wage	77,145,280	8,450,435	6,298,408	10,592,934	13,612,470	38,191,032	19,628,293	57,516,987

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2012 Medical Expenditure Panel Survey-Insurance Component.

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

** Definitions 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(2012) Standard error for number of private-sector employees by firm size and selected characteristics: United States, 2012

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	784,894	141,819	223,936	242,253	375,547	745,119	306,272	892,155
Industry group **								
Agric., fish., forest.	165,641	25,475	31,982	66,658	93,369	65,903	52,806	145,025
Mining and manufacturing	230,426	24,665	35,787	63,532	122,221	215,721	86,587	234,047
Construction	136,105	53,842	66,737	90,650	87,743	103,090	72,686	180,057
Utilities and transp.	285,250	21,348	25,183	64,472	96,050	172,007	49,307	251,391
Wholesale trade	116,513	29,735	54,650	66,435	68,469	119,428	85,552	119,354
Fin. svcs. and real estate	245,019	36,727	35,355	73,462	141,047	240,525	54,529	250,097
Retail trade	238,805	37,748	53,687	48,134	105,136	278,610	94,704	289,964
Professional services	558,109	85,789	81,513	104,117	162,942	313,401	176,239	486,152
Other services	418,492	84,450	75,953	95,602	275,098	391,647	155,709	483,973
Ownership								
For profit, incorporated	839,723	94,233	168,213	239,970	371,766	745,743	224,559	818,259
For profit, unincorporated	284,085	60,915	117,210	175,809	185,054	276,231	177,748	262,017
Nonprofit	417,422	36,167	50,030	71,659	265,764	288,084	91,268	397,120
Age of firm								
Less than 5 years	255,835	57,299	73,631	128,576	101,357	81,841	154,520	180,885
5-9 years	164,898	53,894	94,908	97,918	181,725	67,855	142,826	199,371
10-19 years	398,380	95,538	50,525	105,768	213,245	164,986	122,606	369,284
20 or more years	815,364	99,940	157,622	173,209	290,515	907,419	232,658	851,764
Multi/single status								
2 or more locations	707,007	14,884	49,187	96,047	181,468	739,939	69,825	711,757
1 location only	352,711	144,786	200,595	194,682	352,369	181,078	294,319	418,035
Percent full-time employees								
Less than 25%	203,023	63,558	107,044	103,641	153,098	132,415	144,648	167,894
25-49 %	337,476	49,109	77,980	137,594	57,564	319,919	102,035	345,666
50-74 %	452,288	53,976	101,800	113,815	231,908	383,022	154,243	386,411
75% or more	683,627	154,288	218,871	238,111	348,373	582,770	313,004	723,670
Union presence								
No union employees	558,674	136,570	231,770	246,460	373,045	556,427	267,739	656,363
Has union employees	470,986	21,759	30,912	93,572	83,774	387,320	52,008	458,198
Unknown	495,108	20,847	26,975	46,270	103,169	433,157	55,255	513,855
Percent low-wage employees								
50% or more low wage	570,452	129,859	74,406	139,885	381,791	398,326	189,006	570,371
Less than 50% low wage	738,385	155,345	212,682	229,881	285,133	642,471	254,305	743,710

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2012 Medical Expenditure Panel Survey-Insurance Component.

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

** Definitions 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(2012) Percent of number of private-sector employees by firm size and selected characteristics: United States, 2012

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	111,119,823	12.1%	8.8%	14.1%	18.1%	46.9%	27.6%	72.4%
Industry group **								
Agric., fish., forest.	1,311,957	27.3%	9.5%	20.3%	25.1%	17.7%	47.6%	52.4%
Mining and manufacturing	11,663,966	4.3%	5.6%	14.3%	23.5%	52.3%	16.3%	83.7%
Construction	5,109,393	28.8%	19.5%	23.0%	15.9%	12.8%	59.8%	40.2%
Utilities and transp.	4,640,026	6.6%	3.9%	9.9%	15.0%	64.5%	15.8%	84.2%
Wholesale trade	5,318,949	11.4%	11.8%	18.2%	20.1%	38.4%	31.4%	68.6%
Fin. svcs. and real estate	10,687,371	9.4%	3.9%	7.5%	16.1%	63.0%	16.4%	83.6%
Retail trade	14,655,038	12.3%	7.2%	10.5%	9.8%	60.2%	24.7%	75.3%
Professional services	30,628,522	11.0%	7.7%	12.3%	21.6%	47.3%	24.2%	75.8%
Other services	27,104,601	14.8%	12.2%	18.4%	17.5%	37.1%	36.4%	63.6%
Ownership								
For profit, incorporated	77,619,551	10.9%	9.1%	13.4%	16.2%	50.4%	26.6%	73.4%
For profit, unincorporated	17,486,070	22.9%	10.7%	17.5%	17.6%	31.3%	41.3%	58.7%
Nonprofit	16,014,201	6.4%	5.2%	13.6%	27.8%	46.9%	17.2%	82.8%
Age of firm								
Less than 5 years	8,061,029	37.1%	19.2%	25.0%	14.9%	3.8%	70.0%	30.0%
5-9 years	9,148,336	31.9%	19.6%	25.3%	19.4%	3.9%	62.8%	37.2%
10-19 years	15,330,613	23.5%	17.0%	24.6%	22.0%	12.9%	52.7%	47.3%
20 or more years	78,579,846	5.0%	4.8%	9.6%	17.6%	63.0%	14.2%	85.8%
Multi/single status								
2 or more locations	65,377,390	0.2%	0.9%	4.1%	17.5%	77.4%	2.5%	97.5%
1 location only	45,742,432	29.2%	20.0%	28.4%	19.1%	3.4%	63.4%	36.6%
Percent full-time employees								
Less than 25%	9,952,194	23.5%	14.2%	19.1%	15.3%	27.9%	47.3%	52.7%
25-49 %	10,667,055	11.1%	9.8%	15.3%	15.9%	47.9%	29.1%	70.9%
50-74 %	17,003,897	15.0%	8.8%	13.1%	15.8%	47.3%	30.1%	69.9%
75% or more	73,496,677	10.1%	7.9%	13.4%	19.4%	49.3%	24.1%	75.9%
Union presence								
No union employees	79,439,237	16.3%	11.7%	18.6%	22.2%	31.2%	36.9%	63.1%
Has union employees	16,618,419	1.5%	1.8%	4.0%	12.1%	80.5%	4.8%	95.2%
Unknown	15,062,166	1.6%	1.1%	1.5%	3.3%	92.5%	3.3%	96.7%
Percent low-wage employees								
50% or more low wage	33,974,543	14.8%	10.1%	14.8%	19.2%	41.0%	32.3%	67.7%
Less than 50% low wage	77,145,280	11.0%	8.2%	13.7%	17.6%	49.5%	25.4%	74.6%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2012 Medical Expenditure Panel Survey-Insurance Component.

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

** Definitions 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(2012) Standard error for percent of number of private employees by firm size and selected characteristics: United States, 2012

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	784,894	0.15%	0.23%	0.25%	0.30%	0.39%	0.37%	0.37%
Industry group **								
Agric., fish., forest.	165,641	3.46%	1.70%	5.75%	4.17%	3.79%	4.82%	4.82%
Mining and manufacturing	230,426	0.22%	0.38%	0.51%	1.09%	1.03%	0.76%	0.76%
Construction	136,105	1.33%	1.58%	1.53%	1.70%	1.67%	2.54%	2.54%
Utilities and transp.	285,250	0.46%	0.52%	1.06%	1.21%	1.93%	0.81%	0.81%
Wholesale trade	116,513	0.60%	1.01%	1.29%	1.22%	1.97%	1.52%	1.52%
Fin. svcs. and real estate	245,019	0.38%	0.35%	0.69%	1.12%	1.62%	0.60%	0.60%
Retail trade	238,805	0.42%	0.41%	0.34%	0.69%	1.17%	0.89%	0.89%
Professional services	558,109	0.25%	0.25%	0.29%	0.32%	0.37%	0.50%	0.50%
Other services	418,492	0.41%	0.39%	0.43%	0.90%	1.01%	0.94%	0.94%
Ownership								
For profit, incorporated	839,723	0.16%	0.24%	0.33%	0.44%	0.54%	0.37%	0.37%
For profit, unincorporated	284,085	0.37%	0.66%	0.79%	1.22%	1.29%	0.93%	0.93%
Nonprofit	417,422	0.32%	0.24%	0.35%	1.39%	1.17%	0.60%	0.60%
Age of firm								
Less than 5 years	255,835	1.23%	0.81%	1.15%	1.10%	0.92%	1.76%	1.76%
5-9 years	164,898	0.76%	0.98%	1.07%	1.68%	0.73%	1.70%	1.70%
10-19 years	398,380	0.61%	0.58%	0.50%	1.01%	0.85%	1.23%	1.23%
20 or more years	815,364	0.14%	0.22%	0.22%	0.43%	0.58%	0.34%	0.34%
Multi/single status								
2 or more locations	707,007	0.02%	0.07%	0.15%	0.36%	0.37%	0.11%	0.11%
1 location only	352,711	0.31%	0.48%	0.53%	0.62%	0.39%	0.73%	0.73%
Percent full-time employees								
Less than 25%	203,023	0.62%	0.94%	0.87%	1.43%	1.30%	1.18%	1.18%
25-49 %	337,476	0.61%	0.98%	1.03%	0.72%	1.67%	1.30%	1.30%
50-74 %	452,288	0.56%	0.55%	0.58%	1.19%	1.66%	0.82%	0.82%
75% or more	683,627	0.17%	0.33%	0.35%	0.39%	0.53%	0.48%	0.48%
Union presence								
No union employees	558,674	0.20%	0.32%	0.34%	0.46%	0.52%	0.46%	0.46%
Has union employees	470,986	0.15%	0.18%	0.49%	0.56%	0.81%	0.32%	0.32%
Unknown	495,108	0.15%	0.20%	0.32%	0.59%	0.61%	0.41%	0.41%
Percent low-wage employees								
50% or more low wage	570,452	0.38%	0.25%	0.50%	0.93%	0.88%	0.67%	0.67%
Less than 50% low wage	738,385	0.18%	0.28%	0.36%	0.30%	0.49%	0.39%	0.39%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2012 Medical Expenditure Panel Survey-Insurance Component.

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

** Definitions 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(2012) Percent of private-sector employees in establishments that offer health insurance by firm size and selected characteristics: United States, 2012

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	84.7%	35.3%	61.7%	78.9%	94.6%	99.6%	52.9%	96.8%
Industry group **								
Agric., fish., forest.	58.4%	26.4%	35.3%	52.7%	81.4%	94.1%	33.6%	81.0%
Mining and manufacturing	94.9%	45.5%	80.1%	89.9%	99.3%	100.0%	73.9%	99.0%
Construction	72.1%	35.8%	75.0%	87.8%	92.6%	96.0%	57.9%	93.4%
Utilities and transp.	93.0%	45.5%	62.8%	81.0%	100.0%	99.9%	62.5%	98.7%
Wholesale trade	90.1%	45.7%	82.2%	94.4%	97.0%	100.0%	71.2%	98.7%
Fin. svcs. and real estate	93.5%	43.3%	84.1%	94.9%	98.9%	100.0%	62.0%	99.6%
Retail trade	85.6%	24.9%	60.1%	84.5%	95.2%	99.8%	46.2%	98.5%
Professional services	89.6%	47.4%	73.3%	86.6%	96.5%	99.6%	63.6%	97.8%
Other services	71.9%	24.8%	40.5%	61.3%	87.3%	99.1%	37.5%	91.5%
Ownership								
For profit, incorporated	85.8%	38.9%	62.9%	78.6%	93.1%	99.6%	55.8%	96.7%
For profit, unincorporated	71.2%	25.3%	50.1%	70.7%	94.3%	99.2%	38.6%	94.2%
Nonprofit	93.8%	44.2%	77.9%	92.1%	98.9%	99.8%	68.7%	99.0%
Age of firm								
Less than 5 years	47.4%	22.8%	42.4%	57.6%	87.1%	88.4%	33.5%	79.6%
5-9 years	58.3%	30.6%	52.0%	69.2%	88.7%	95.6%	43.3%	83.7%
10-19 years	71.2%	37.4%	60.5%	78.1%	92.6%	97.2%	53.3%	91.2%
20 or more years	94.2%	46.3%	75.0%	88.0%	96.5%	99.8%	67.4%	98.6%
Multi/single status								
2 or more locations	98.3%	58.2%	74.7%	87.6%	96.4%	99.7%	79.4%	98.8%
1 location only	65.1%	35.1%	60.9%	77.2%	92.2%	96.6%	51.4%	88.9%
Percent full-time employees								
Less than 25%	53.7%	9.6%	22.3%	43.8%	82.5%	97.9%	18.6%	85.1%
25-49 %	79.8%	30.5%	45.2%	63.1%	91.8%	99.6%	42.6%	95.0%
50-74 %	81.2%	33.9%	49.3%	74.2%	93.7%	99.8%	45.4%	96.6%
75% or more	90.4%	44.7%	77.6%	89.4%	96.3%	99.7%	66.0%	98.1%
Union presence								
No union employees	79.5%	35.5%	61.5%	78.6%	94.2%	99.2%	52.8%	95.1%
Has union employees	98.3%	43.7%	83.9%	93.3%	97.5%	100.0%	73.2%	99.5%
Unknown	97.0%	13.9%	33.5% *	57.1%	94.9%	100.0%	26.6%	99.5%
Percent low wage employees								
50% or more low wage	71.4%	15.7%	31.2%	55.6%	88.4%	99.2%	28.0%	92.2%
Less than 50% low wage	90.5%	46.9%	78.4%	90.1%	97.6%	99.8%	66.8%	98.6%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2012 Medical Expenditure Panel Survey-Insurance Component.

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

* Figure does not meet standard of reliability or precision.

** Definitions 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(2012) Standard error for percent of private-sector employees in establishments that offer health insurance by firm size and selected characteristics: United States, 2012

Characteristics	Total	Less than 10 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%	0.55%	1.13%	0.68%	0.65%	0.11%	0.57%	0.26%
Industry group **								
Agric., fish., forest.	4.54%	3.64%	6.46%	8.86%	7.50%	4.92%	2.50%	7.87%
Mining and manufacturing	0.33%	2.83%	1.55%	1.85%	0.36%	0.01%	1.55%	0.29%
Construction	1.51%	1.67%	3.08%	2.39%	3.22%	1.69%	1.84%	1.47%
Utilities and transp.	0.72%	5.85%	7.66%	4.35%	0.00%	0.07%	3.63%	0.44%
Wholesale trade	0.64%	3.09%	2.78%	1.47%	1.45%	0.00%	2.05%	0.45%
Fin. svcs. and real estate	0.21%	1.92%	1.71%	1.48%	0.59%	0.01%	1.40%	0.14%
Retail trade	0.43%	1.58%	2.47%	2.81%	1.86%	0.17%	1.81%	0.35%
Professional services	0.38%	1.05%	1.12%	1.18%	0.79%	0.17%	0.78%	0.27%
Other services	1.22%	1.25%	2.55%	2.37%	2.05%	0.29%	1.69%	0.99%
Ownership								
For profit, incorporated	0.28%	0.65%	1.25%	0.49%	0.80%	0.11%	0.53%	0.30%
For profit, unincorporated	0.46%	0.74%	1.73%	2.29%	1.04%	0.28%	1.27%	0.55%
Nonprofit	0.42%	1.90%	1.95%	1.28%	0.56%	0.12%	1.50%	0.26%
Age of firm								
Less than 5 years	1.25%	1.56%	3.67%	3.31%	4.17%	5.36%	2.03%	2.50%
5-9 years	1.46%	1.28%	3.90%	3.00%	2.55%	3.22%	1.30%	2.43%
10-19 years	0.69%	1.53%	0.56%	1.79%	0.67%	1.34%	0.45%	0.76%
20 or more years	0.20%	1.29%	0.78%	0.98%	0.45%	0.06%	0.87%	0.15%
Multi/single status								
2 or more locations	0.17%	8.08%	3.89%	1.36%	0.63%	0.10%	2.12%	0.17%
1 location only	0.51%	0.53%	1.31%	0.74%	1.44%	1.96%	0.58%	1.04%
Percent full-time employees								
Less than 25%	1.47%	1.11%	1.93%	3.03%	2.79%	0.76%	1.06%	1.51%
25-49 %	1.14%	2.17%	3.08%	2.98%	1.76%	0.21%	2.06%	0.73%
50-74 %	0.56%	1.37%	3.02%	2.27%	1.88%	0.10%	1.00%	0.48%
75% or more	0.22%	1.16%	0.88%	0.28%	0.53%	0.12%	0.63%	0.22%
Union presence								
No union employees	0.34%	0.52%	1.23%	0.75%	0.65%	0.22%	0.58%	0.37%
Has union employees	0.22%	5.40%	5.06%	2.90%	1.18%	0.02%	3.85%	0.17%
Unknown	0.39%	3.43%	12.01% *	9.66%	4.40%	0.04%	4.35%	0.24%
Percent low wage employees								
50% or more low wage	0.89%	0.52%	2.34%	2.54%	1.74%	0.23%	0.98%	0.63%
Less than 50% low wage	0.11%	0.73%	0.79%	0.79%	0.36%	0.09%	0.29%	0.14%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2012 Medical Expenditure Panel Survey-Insurance Component.

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

* Figure does not meet standard of reliability or precision.

** Definitions 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(2012) Percent of private-sector employees eligible for health insurance at establishments that offer health insurance by firm size and selected characteristics: United States, 2012

Characteristics	Total	Less than 10 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%	79.9%	77.5%	76.4%	75.0%	79.0%	77.9%	77.8%
Industry group **								
Agric., fish., forest.	67.8%	73.5%	83.6%	75.4%	60.8%	66.0%	73.9%	65.5%
Mining and manufacturing	93.3%	83.5%	86.5%	91.8%	91.8%	95.3%	88.4%	94.0%
Construction	81.2%	84.3%	82.4%	87.8%	77.2%	71.4%	84.0%	78.7%
Utilities and transp.	87.3%	85.7%	81.7%	85.6%	83.3%	88.8%	83.8%	87.7%
Wholesale trade	88.4%	89.3%	89.0%	88.8%	88.7%	87.8%	89.6%	88.0%
Fin. svcs. and real estate	89.8%	86.6%	85.6%	89.5%	89.7%	90.3%	86.6%	90.2%
Retail trade	63.8%	74.9%	68.0%	72.6%	70.5%	60.5%	70.5%	62.7%
Professional services	80.3%	82.5%	80.9%	78.9%	76.1%	82.2%	81.1%	80.2%
Other services	63.2%	69.1%	64.2%	56.1%	53.2%	68.8%	63.2%	63.2%
Ownership								
For profit, incorporated	78.4%	82.3%	79.0%	79.6%	76.4%	78.4%	80.3%	78.1%
For profit, unincorporated	75.7%	78.9%	79.0%	72.1%	71.6%	78.2%	75.9%	75.7%
Nonprofit	76.5%	64.6%	64.9%	68.2%	73.6%	82.2%	65.9%	78.1%
Age of firm								
Less than 5 years	74.7%	80.7%	78.2%	69.9%	73.6%	75.9%	76.7%	72.8%
5-9 years	76.3%	80.2%	74.6%	76.6%	76.3%	69.6%	76.7%	76.0%
10-19 years	75.2%	79.5%	79.8%	76.3%	69.7%	75.7%	78.9%	72.8%
20 or more years	78.4%	79.8%	77.0%	77.6%	76.2%	79.2%	78.0%	78.5%
Multi/single status								
2 or more locations	78.7%	72.9%	79.2%	81.7%	76.1%	79.2%	80.4%	78.7%
1 location only	75.7%	80.0%	77.4%	75.2%	73.4%	72.0%	77.7%	73.8%
Percent full-time employees								
Less than 25%	32.9%	38.6%	27.0%	32.7%	30.3%	34.3%	30.6%	33.3%
25-49 %	51.7%	45.9%	40.3%	41.1%	42.9%	58.0%	42.0%	53.4%
50-74 %	67.7%	70.0%	66.1%	62.8%	62.3%	70.3%	66.4%	67.9%
75% or more	86.8%	89.0%	86.8%	87.3%	85.0%	87.2%	87.8%	86.6%
Union presence								
No union employees	77.2%	79.7%	77.6%	76.0%	74.6%	79.0%	77.7%	77.1%
Has union employees	77.6%	86.9%	78.7%	82.0%	79.1%	77.0%	82.1%	77.4%
Unknown	80.4%	84.1%	63.4%	87.8%	71.7%	80.7%	76.5%	80.5%
Percent low wage employees								
50% or more low wage	57.1%	61.1%	50.9%	52.6%	53.5%	59.8%	55.2%	57.4%
Less than 50% low wage	85.0%	83.7%	83.3%	83.4%	84.3%	85.9%	83.2%	85.4%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2012 Medical Expenditure Panel Survey-Insurance Component.

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

** Definitions 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(2012) 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, 2012

Characteristics	Total	Less than 10 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%	0.73%	0.58%	0.92%	0.81%	0.54%	0.50%	0.29%
Industry group **								
Agric., fish., forest.	5.09%	5.45%	11.32%	10.47%	8.61%	8.61%	3.86%	6.24%
Mining and manufacturing	0.34%	1.77%	1.45%	1.20%	1.26%	0.44%	1.01%	0.33%
Construction	1.11%	1.11%	2.52%	2.05%	4.57%	3.77%	1.35%	1.77%
Utilities and transp.	0.99%	3.01%	5.84%	2.10%	3.96%	0.90%	1.42%	1.12%
Wholesale trade	1.01%	2.66%	1.91%	1.50%	3.12%	1.81%	1.40%	1.34%
Fin. svcs. and real estate	0.79%	1.82%	2.32%	1.50%	1.11%	1.28%	0.78%	0.89%
Retail trade	0.90%	1.61%	3.13%	2.24%	1.98%	1.08%	1.16%	0.94%
Professional services	0.42%	0.59%	1.21%	1.49%	1.15%	0.88%	0.68%	0.54%
Other services	0.95%	1.96%	2.85%	1.14%	1.18%	1.42%	1.38%	1.17%
Ownership								
For profit, incorporated	0.25%	0.94%	0.65%	0.80%	1.15%	0.57%	0.48%	0.30%
For profit, unincorporated	0.69%	1.44%	1.64%	2.35%	1.74%	1.08%	1.05%	0.97%
Nonprofit	0.93%	2.77%	2.66%	1.08%	1.00%	1.19%	1.57%	0.92%
Age of firm								
Less than 5 years	2.18%	2.25%	3.35%	4.23%	4.00%	5.96%	1.80%	3.03%
5-9 years	0.99%	1.73%	1.64%	1.77%	2.14%	6.79%	1.35%	1.90%
10-19 years	1.14%	1.67%	1.79%	1.97%	2.43%	2.91%	0.88%	1.57%
20 or more years	0.31%	1.05%	1.28%	0.70%	0.73%	0.54%	0.73%	0.35%
Multi/single status								
2 or more locations	0.35%	5.31%	2.34%	1.23%	0.84%	0.55%	1.04%	0.36%
1 location only	0.44%	0.69%	0.51%	1.10%	1.16%	2.41%	0.55%	0.70%
Percent full-time employees								
Less than 25%	1.25%	3.32%	4.14%	3.22%	2.70%	1.82%	1.78%	1.47%
25-49 %	0.83%	1.88%	2.39%	1.33%	1.57%	0.81%	1.39%	0.83%
50-74 %	0.52%	1.97%	1.64%	0.74%	1.23%	0.86%	1.14%	0.55%
75% or more	0.33%	0.60%	0.70%	0.50%	0.82%	0.61%	0.40%	0.42%
Union presence								
No union employees	0.36%	0.70%	0.56%	1.06%	0.99%	0.66%	0.50%	0.43%
Has union employees	0.66%	3.68%	3.64%	2.12%	1.84%	0.80%	2.22%	0.68%
Unknown	0.99%	10.26%	10.89%	10.02%	2.87%	1.04%	3.92%	1.03%
Percent low wage employees								
50% or more low wage	0.43%	1.98%	1.86%	1.34%	1.31%	0.72%	1.00%	0.48%
Less than 50% low wage	0.33%	0.61%	0.66%	0.92%	0.60%	0.56%	0.61%	0.38%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2012 Medical Expenditure Panel Survey-Insurance Component.

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

** Definitions 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)(2012) 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, 2012

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	75.8%	77.9%	73.0%	72.2%	75.5%	76.8%	74.1%	76.1%
Industry group **								
Agric., fish., forest.	78.6%	72.4%	85.0%	69.7%	87.0%	77.0%	79.4%	78.2%
Mining and manufacturing	84.7%	77.0%	75.0%	78.9%	83.5%	87.6%	77.5%	85.7%
Construction	76.1%	77.2%	72.4%	73.1%	80.5%	80.2%	73.8%	78.3%
Utilities and transp.	82.7%	75.7%	70.0%	78.2%	79.0%	84.7%	74.1%	83.6%
Wholesale trade	81.8%	82.8%	74.6%	75.3%	81.1%	86.9%	77.3%	83.3%
Fin. svcs. and real estate	81.2%	78.6%	79.9%	82.0%	81.5%	81.2%	79.6%	81.4%
Retail trade	62.7%	77.2%	70.5%	64.5%	69.8%	59.5%	69.5%	61.5%
Professional services	78.7%	78.4%	73.6%	72.7%	75.1%	82.1%	75.0%	79.5%
Other services	63.2%	76.6%	69.0%	63.6%	60.3%	61.9%	69.0%	61.8%
Ownership								
For profit, incorporated	75.3%	77.8%	72.1%	72.7%	75.7%	75.9%	73.9%	75.6%
For profit, unincorporated	73.3%	76.8%	73.2%	67.2%	72.0%	75.5%	72.4%	73.5%
Nonprofit	79.7%	80.7%	79.5%	75.5%	77.2%	81.9%	78.1%	79.9%
Age of firm								
Less than 5 years	72.7%	77.5%	72.4%	67.7%	76.4%	66.3%	71.7%	73.6%
5-9 years	73.0%	77.7%	72.5%	66.8%	75.5%	79.2%	72.5%	73.4%
10-19 years	72.7%	78.6%	71.8%	71.0%	72.3%	72.6%	74.0%	71.9%
20 or more years	76.5%	77.6%	73.9%	74.7%	76.2%	77.0%	75.2%	76.7%
Multi/single status								
2 or more locations	76.2%	84.4%	75.0%	75.0%	74.5%	76.7%	76.7%	76.2%
1 location only	74.7%	77.8%	72.8%	71.5%	77.0%	80.8%	73.8%	75.5%
Percent full-time employees								
Less than 25%	45.5%	74.2%	64.0%	41.3%	39.8%	44.7%	60.2%	42.8%
25-49 %	54.5%	71.9%	65.2%	57.9%	60.3%	51.0%	64.4%	53.0%
50-74 %	68.9%	75.8%	69.4%	63.0%	66.0%	70.0%	68.9%	68.9%
75% or more	79.4%	78.7%	74.0%	75.3%	78.8%	81.4%	75.7%	80.2%
Union presence								
No union employees	73.6%	77.5%	72.4%	71.7%	74.5%	73.6%	73.6%	73.6%
Has union employees	81.6%	90.4%	84.4%	81.5%	83.7%	81.1%	84.6%	81.5%
Unknown	78.2%	81.4%	80.4%	71.6%	77.2%	78.3%	75.5%	78.3%
Percent low wage employees								
50% or more low wage	58.2%	75.6%	66.1%	55.7%	57.3%	57.4%	64.3%	57.3%
Less than 50% low wage	79.9%	78.2%	73.9%	75.3%	80.5%	81.7%	75.6%	80.8%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2012 Medical Expenditure Panel Survey-Insurance Component.

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

** Definitions 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)(2012) 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, 2012

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.34%	0.80%	0.97%	0.44%	0.58%	0.40%	0.41%	0.35%
Industry group **								
Agric., fish., forest.	2.82%	6.17%	10.09%	9.00%	3.60%	5.42%	4.82%	2.04%
Mining and manufacturing	0.40%	2.82%	2.04%	0.77%	0.89%	0.59%	1.61%	0.46%
Construction	0.98%	1.59%	1.70%	1.56%	2.19%	2.63%	1.18%	2.36%
Utilities and transp.	0.42%	4.07%	5.08%	2.45%	3.32%	0.66%	2.78%	0.57%
Wholesale trade	0.69%	2.11%	1.80%	1.65%	0.92%	1.46%	1.41%	1.01%
Fin. svcs. and real estate	0.73%	1.65%	2.45%	1.20%	1.30%	0.91%	1.47%	0.71%
Retail trade	0.67%	2.49%	1.20%	1.36%	2.13%	0.63%	1.07%	0.72%
Professional services	0.43%	0.82%	1.62%	0.88%	0.96%	0.65%	0.66%	0.52%
Other services	1.12%	2.59%	3.07%	1.75%	1.10%	1.57%	1.62%	1.20%
Ownership								
For profit, incorporated	0.39%	0.81%	0.82%	0.42%	0.89%	0.53%	0.28%	0.48%
For profit, unincorporated	0.51%	1.62%	1.30%	1.77%	1.51%	0.91%	1.62%	0.77%
Nonprofit	0.44%	1.85%	2.99%	1.70%	0.74%	0.86%	1.64%	0.41%
Age of firm								
Less than 5 years	1.49%	3.03%	2.31%	3.43%	3.20%	5.67%	1.32%	3.28%
5-9 years	0.88%	1.75%	1.79%	1.49%	1.67%	5.50%	1.29%	2.02%
10-19 years	0.63%	1.15%	0.99%	1.10%	0.71%	2.21%	0.62%	0.91%
20 or more years	0.38%	1.09%	1.11%	0.78%	0.75%	0.45%	0.35%	0.40%
Multi/single status								
2 or more locations	0.39%	3.99%	2.20%	0.98%	0.93%	0.41%	0.84%	0.40%
1 location only	0.36%	0.82%	1.03%	0.54%	0.75%	2.45%	0.43%	0.71%
Percent full-time employees								
Less than 25%	1.89%	4.23%	4.44%	5.25%	3.57%	2.47%	3.45%	2.17%
25-49 %	1.19%	4.49%	4.74%	2.59%	4.21%	1.07%	2.88%	1.23%
50-74 %	0.55%	1.82%	2.22%	2.22%	1.99%	0.61%	1.25%	0.52%
75% or more	0.33%	0.72%	0.86%	0.45%	0.55%	0.45%	0.41%	0.36%
Union presence								
No union employees	0.35%	0.79%	1.03%	0.42%	0.66%	0.48%	0.42%	0.41%
Has union employees	0.49%	2.83%	3.10%	1.62%	1.05%	0.62%	2.16%	0.50%
Unknown	1.03%	10.96%	11.44%	9.43%	3.03%	1.12%	6.99%	1.06%
Percent low wage employees								
50% or more low wage	0.96%	1.76%	2.46%	1.68%	2.25%	0.88%	1.68%	1.05%
Less than 50% low wage	0.25%	0.85%	0.92%	0.51%	0.44%	0.44%	0.24%	0.29%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2012 Medical Expenditure Panel Survey-Insurance Component.

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

** Definitions 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(2012) 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, 2012

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	58.9%	62.2%	56.5%	55.2%	56.6%	60.6%	57.7%	59.2%
Industry group **								
Agric., fish., forest.	53.3%	53.2%	71.1%	52.5%	52.8%	50.8%	58.7%	51.3%
Mining and manufacturing	79.0%	64.2%	64.9%	72.4%	76.7%	83.5%	68.5%	80.6%
Construction	61.8%	65.1%	59.6%	64.2%	62.2%	57.3%	62.0%	61.6%
Utilities and transp.	72.2%	64.8%	57.1%	66.9%	65.8%	75.2%	62.1%	73.4%
Wholesale trade	72.4%	73.9%	66.4%	66.9%	71.9%	76.3%	69.3%	73.4%
Fin. svcs. and real estate	72.9%	68.1%	68.4%	73.3%	73.2%	73.4%	69.0%	73.4%
Retail trade	39.9%	57.8%	48.0%	46.8%	49.2%	36.0%	49.0%	38.6%
Professional services	63.2%	64.7%	59.6%	57.3%	57.2%	67.5%	60.8%	63.7%
Other services	39.9%	53.0%	44.3%	35.7%	32.1%	42.6%	43.6%	39.1%
Ownership								
For profit, incorporated	59.1%	64.1%	57.0%	57.9%	57.8%	59.5%	59.3%	59.0%
For profit, unincorporated	55.5%	60.6%	57.8%	48.5%	51.5%	59.0%	55.0%	55.6%
Nonprofit	61.0%	52.1%	51.5%	51.5%	56.8%	67.3%	51.4%	62.4%
Age of firm								
Less than 5 years	54.3%	62.5%	56.6%	47.3%	56.2%	50.3%	55.0%	53.6%
5-9 years	55.7%	62.3%	54.1%	51.1%	57.6%	55.1%	55.6%	55.8%
10-19 years	54.7%	62.5%	57.2%	54.2%	50.3%	55.0%	58.3%	52.3%
20 or more years	60.0%	61.9%	56.9%	58.0%	58.0%	60.9%	58.6%	60.2%
Multi/single status								
2 or more locations	60.0%	61.5%	59.4%	61.3%	56.7%	60.7%	61.6%	60.0%
1 location only	56.5%	62.2%	56.3%	53.8%	56.5%	58.1%	57.3%	55.8%
Percent full-time employees								
Less than 25%	15.0%	28.6%	17.3%	13.5%	12.1%	15.3%	18.4%	14.3%
25-49 %	28.1%	33.0%	26.3%	23.7%	25.9%	29.6%	27.0%	28.3%
50-74 %	46.6%	53.1%	45.9%	39.6%	41.1%	49.2%	45.8%	46.8%
75% or more	69.0%	70.1%	64.2%	65.7%	67.0%	70.9%	66.4%	69.5%
Union presence								
No union employees	56.9%	61.8%	56.2%	54.5%	55.5%	58.1%	57.2%	56.8%
Has union employees	63.3%	78.6%	66.4%	66.9%	66.2%	62.5%	69.5%	63.1%
Unknown	62.9%	68.5%	51.0%	62.9%	55.3%	63.2%	57.8%	63.0%
Percent low wage employees								
50% or more low wage	33.2%	46.1%	33.6%	29.3%	30.7%	34.3%	35.5%	32.9%
Less than 50% low wage	67.8%	65.4%	61.5%	62.8%	67.9%	70.2%	62.9%	69.0%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2012 Medical Expenditure Panel Survey-Insurance Component.

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

** Definitions 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(2012) 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, 2012

Characteristics	Total	Less than 10 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%	0.79%	0.75%	0.87%	0.85%	0.63%	0.51%	0.43%
Industry group **								
Agric., fish., forest.	4.74%	6.40%	9.65%	8.59%	8.28%	8.53%	4.95%	4.82%
Mining and manufacturing	0.51%	2.31%	1.88%	1.32%	1.63%	0.79%	1.75%	0.64%
Construction	1.25%	1.35%	2.24%	2.12%	4.09%	4.02%	1.64%	2.54%
Utilities and transp.	1.00%	4.02%	4.30%	2.32%	4.83%	0.92%	2.41%	1.16%
Wholesale trade	1.07%	1.79%	2.05%	2.16%	2.76%	2.66%	1.67%	1.57%
Fin. svcs. and real estate	1.03%	1.31%	2.61%	1.78%	1.89%	1.39%	1.52%	1.05%
Retail trade	0.52%	2.34%	2.20%	2.11%	2.33%	0.52%	0.91%	0.60%
Professional services	0.56%	0.97%	1.30%	1.45%	1.40%	1.10%	0.66%	0.72%
Other services	1.22%	2.49%	2.89%	1.15%	1.10%	1.89%	1.39%	1.41%
Ownership								
For profit, incorporated	0.37%	0.76%	0.76%	0.63%	1.22%	0.65%	0.41%	0.48%
For profit, unincorporated	0.81%	2.02%	1.27%	2.48%	2.10%	1.42%	1.52%	1.20%
Nonprofit	0.86%	2.11%	2.91%	1.63%	0.93%	1.38%	1.63%	0.89%
Age of firm								
Less than 5 years	2.07%	3.83%	3.12%	4.59%	4.38%	6.08%	1.81%	3.49%
5-9 years	1.24%	1.60%	1.73%	1.89%	2.33%	8.98%	1.17%	2.60%
10-19 years	1.09%	1.15%	1.07%	1.51%	1.92%	3.37%	0.96%	1.41%
20 or more years	0.40%	1.37%	1.11%	0.78%	0.90%	0.70%	0.50%	0.46%
Multi/single status								
2 or more locations	0.46%	5.83%	1.80%	1.53%	1.14%	0.64%	1.04%	0.47%
1 location only	0.48%	0.78%	0.78%	0.96%	1.11%	3.48%	0.53%	0.90%
Percent full-time employees								
Less than 25%	0.61%	2.77%	2.55%	1.36%	1.48%	1.00%	1.37%	0.74%
25-49 %	0.73%	2.48%	2.33%	1.30%	1.75%	0.61%	1.42%	0.69%
50-74 %	0.38%	1.78%	2.03%	1.51%	1.57%	0.75%	1.00%	0.45%
75% or more	0.47%	0.67%	0.72%	0.48%	0.83%	0.78%	0.46%	0.57%
Union presence								
No union employees	0.51%	0.79%	0.79%	0.94%	1.02%	0.79%	0.52%	0.61%
Has union employees	0.78%	3.30%	3.69%	2.10%	2.03%	1.02%	2.30%	0.82%
Unknown	1.33%	10.54%	11.44%	9.20%	3.74%	1.45%	6.27%	1.38%
Percent low wage employees								
50% or more low wage	0.56%	1.51%	1.09%	1.17%	1.14%	0.64%	0.60%	0.64%
Less than 50% low wage	0.43%	0.72%	0.66%	0.66%	0.64%	0.80%	0.52%	0.51%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2012 Medical Expenditure Panel Survey-Insurance Component.

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

** Definitions 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)(2012) 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, 2012

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	59.9%	11.7%	11.0%	15.4%	37.2%	87.2%	12.5%	69.6%
Industry group **								
Agric., fish., forest.	27.1%	15.4% *	10.7% *	6.4% *	6.6% *	76.8%	11.1% *	34.0%
Mining and manufacturing	69.1%	8.2%	9.7%	17.3%	52.3%	92.8%	13.2%	76.0%
Construction	33.7%	14.8%	13.6%	25.7%	41.6%	80.9%	15.0%	51.1%
Utilities and transp.	73.9%	12.0% *	8.7% *	13.2% *	34.4%	93.1%	14.7% *	79.9%
Wholesale trade	54.7%	11.4%	10.9%	11.5% *	42.1%	93.1%	8.8%	69.1%
Fin. svcs. and real estate	69.0%	6.9%	13.7% *	21.9%	38.4%	88.5%	13.5%	75.4%
Retail trade	62.9%	10.3%	8.8% *	9.4%	33.8%	88.8%	10.1%	73.3%
Professional services	56.3%	11.4%	9.9%	14.0%	30.8%	83.7%	11.4%	65.2%
Other services	53.5%	14.5%	12.0%	13.2%	31.5%	81.4%	14.7%	63.7%
Ownership								
For profit, incorporated	61.7%	10.5%	9.2%	15.5%	39.4%	88.0%	11.5%	72.3%
For profit, unincorporated	52.9%	11.3%	14.8%	14.9%	39.1%	86.1%	12.8%	64.4%
Nonprofit	57.6%	23.7%	18.2%	15.4%	29.9%	84.2%	19.2%	62.2%
Age of firm								
Less than 5 years	24.3%	12.7%	7.4% *	21.5%	37.6%	60.5%	13.9%	34.8%
5-9 years	23.2%	11.8%	16.1%	15.0%	35.9%	50.5%	13.4%	31.7%
10-19 years	28.0%	10.4%	9.0%	13.7%	30.4%	76.1%	10.5%	40.6%
20 or more years	68.4%	12.2%	11.4%	15.4%	38.7%	87.9%	13.0%	74.5%
Multi/single status								
2 or more locations	77.0%	6.5% *	16.4%	13.8%	41.5%	87.8%	13.8%	78.3%
1 location only	20.8%	11.8%	10.5%	15.8%	31.3%	65.2%	12.4%	29.6%
Percent full-time employees								
Less than 25%	48.7%	35.0%	8.4% *	13.2%	17.3%	77.1%	21.3%	55.7%
25-49 %	61.6%	11.7%	9.5% *	13.9%	22.8%	88.0%	10.3%	70.6%
50-74 %	63.3%	9.1%	10.4%	17.3%	32.7%	89.8%	11.1%	73.6%
75% or more	59.6%	11.6%	11.2%	15.3%	38.6%	86.9%	12.6%	69.2%
Union presence								
No union employees	47.0%	10.4%	10.0%	14.4%	35.9%	84.2%	11.3%	58.7%
Has union employees	81.7%	51.9%	31.9%	32.0%	44.9%	91.2%	38.7%	83.4%
Unknown	85.8%	15.6% *	1.9% *	10.7% *	44.7%	88.2%	11.7% *	86.5%
Percent low wage employees								
50% or more low wage	59.5%	12.4%	5.3% *	12.7%	30.5%	86.2%	10.5%	67.2%
Less than 50% low wage	60.0%	11.6%	11.7%	15.8%	38.5%	87.4%	12.7%	70.0%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2012 Medical Expenditure Panel Survey-Insurance Component.

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

* Figure does not meet standard of reliability or precision.

** Definitions 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)(2012) 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, 2012

Characteristics	Total	Less than 10 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%	0.91%	1.17%	0.87%	1.53%	0.62%	0.58%	0.77%
Industry group **								
Agric., fish., forest.	7.74%	5.42% *	5.24% *	8.14% *	6.50% *	9.59%	5.72% *	9.16%
Mining and manufacturing	1.20%	2.37%	2.75%	3.19%	2.55%	0.94%	1.82%	1.41%
Construction	2.55%	3.59%	2.78%	5.09%	7.73%	6.73%	2.36%	3.11%
Utilities and transp.	2.55%	4.15% *	3.91% *	4.68% *	8.86%	1.28%	4.47% *	2.57%
Wholesale trade	2.64%	2.97%	3.22%	3.54% *	4.48%	1.44%	1.43%	2.55%
Fin. svcs. and real estate	1.68%	1.31%	4.38% *	4.25%	3.28%	1.57%	2.45%	1.83%
Retail trade	2.05%	2.77%	3.20% *	1.67%	3.96%	1.86%	1.24%	1.83%
Professional services	1.45%	1.46%	1.26%	2.78%	1.81%	1.50%	1.15%	1.58%
Other services	1.33%	1.35%	2.50%	1.62%	2.94%	1.51%	1.50%	1.31%
Ownership								
For profit, incorporated	0.77%	0.84%	1.11%	0.75%	1.87%	0.93%	0.57%	0.94%
For profit, unincorporated	1.93%	2.26%	2.76%	2.99%	3.28%	1.72%	1.40%	2.04%
Nonprofit	1.34%	4.40%	2.83%	3.59%	1.84%	1.44%	2.30%	1.29%
Age of firm								
Less than 5 years	1.99%	2.20%	2.61% *	4.19%	7.57%	14.78%	2.34%	3.64%
5-9 years	2.01%	2.24%	3.82%	3.52%	5.44%	10.31%	1.63%	4.24%
10-19 years	1.36%	1.85%	2.06%	1.80%	3.25%	2.96%	1.41%	2.27%
20 or more years	0.84%	0.97%	1.22%	1.36%	2.04%	0.70%	0.72%	0.92%
Multi/single status								
2 or more locations	0.82%	8.50% *	3.04%	1.45%	2.01%	0.71%	2.40%	0.81%
1 location only	0.74%	0.93%	1.23%	1.05%	3.18%	4.54%	0.49%	1.71%
Percent full-time employees								
Less than 25%	2.95%	5.63%	3.90% *	3.25%	3.69%	3.42%	3.26%	3.37%
25-49 %	1.95%	2.42%	2.94% *	4.16%	6.04%	1.56%	1.52%	2.13%
50-74 %	1.79%	0.96%	2.60%	2.72%	3.68%	1.22%	1.25%	1.70%
75% or more	0.68%	1.07%	1.30%	0.88%	1.64%	0.71%	0.67%	0.80%
Union presence								
No union employees	1.14%	0.85%	1.01%	0.76%	1.35%	1.31%	0.49%	1.31%
Has union employees	1.17%	8.79%	5.39%	4.46%	6.76%	1.00%	4.13%	1.20%
Unknown	1.06%	7.19% *	0.76% *	11.06% *	7.01%	1.18%	6.04% *	0.99%
Percent low wage employees								
50% or more low wage	1.83%	1.75%	1.94% *	1.74%	2.90%	1.30%	1.10%	1.89%
Less than 50% low wage	0.67%	1.01%	1.34%	0.86%	1.82%	0.60%	0.61%	0.76%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2012 Medical Expenditure Panel Survey-Insurance Component.

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

* Figure does not meet standard of reliability or precision.

** Definitions 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(2012) Percent of private-sector employees working in establishments that offer two or more health insurance plans by firm size and selected characteristics: United States, 2012

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	65.3%	17.7%	28.5%	42.1%	54.3%	83.5%	29.3%	72.8%
Industry group **								
Agric., fish., forest.	41.4%	15.5% *	3.0% *	17.4% *	48.3%	67.3%	19.3% *	49.8%
Mining and manufacturing	61.7%	19.8%	23.7%	44.5%	43.0%	79.1%	34.2%	65.7%
Construction	49.2%	14.6%	32.4%	49.2%	58.4%	87.3%	31.1%	65.9%
Utilities and transp.	74.4%	8.9% *	33.4% *	30.5%	46.5%	91.0%	24.5%	80.3%
Wholesale trade	62.9%	14.2% *	27.8%	44.9%	57.5%	89.1%	31.0%	73.4%
Fin. svcs. and real estate	73.6%	21.7%	32.6%	44.1%	61.0%	85.7%	28.7%	79.1%
Retail trade	68.5%	10.9%	20.2%	42.2%	52.4%	81.2%	25.2%	75.1%
Professional services	66.9%	19.6%	34.1%	48.1%	59.5%	83.6%	31.2%	74.3%
Other services	61.5%	19.8%	24.7%	33.3%	51.7%	83.3%	26.6%	69.6%
Ownership								
For profit, incorporated	66.2%	17.3%	27.6%	42.8%	51.5%	84.1%	29.6%	73.9%
For profit, unincorporated	61.1%	18.7%	33.0%	42.2%	58.0%	82.9%	27.9%	70.6%
Nonprofit	64.8%	19.2%	28.3%	39.2%	59.4%	80.9%	28.9%	70.1%
Age of firm								
Less than 5 years	44.6%	19.8%	36.7%	50.2%	53.5%	68.0%	34.3%	54.7%
5-9 years	42.9%	23.2%	29.4%	44.6%	52.1%	81.1%	30.2%	54.0%
10-19 years	45.7%	17.5%	28.9%	40.0%	54.3%	73.9%	26.8%	58.0%
20 or more years	70.9%	14.5%	26.2%	41.0%	54.6%	84.0%	29.1%	75.6%
Multi/single status								
2 or more locations	76.8%	18.7% *	26.7%	40.0%	54.7%	83.8%	27.7%	77.8%
1 location only	40.7%	17.7%	28.7%	42.6%	53.7%	74.5%	29.4%	51.9%
Percent full-time employees								
Less than 25%	57.8%	17.0%	17.1%	24.9%	43.1%	82.7%	19.1%	65.4%
25-49 %	64.5%	12.7%	20.7%	27.2%	50.5%	84.1%	19.1%	72.9%
50-74 %	66.6%	19.8%	29.5%	39.7%	53.5%	84.8%	28.5%	74.4%
75% or more	65.8%	17.8%	30.0%	45.9%	55.9%	83.2%	31.3%	73.1%
Union presence								
No union employees	55.5%	17.6%	28.1%	41.5%	52.4%	77.6%	28.7%	64.2%
Has union employees	85.3%	25.9%	42.3%	53.3%	69.2%	90.4%	43.7%	86.8%
Unknown	85.5%	11.6% *	10.8% *	41.9% *	60.2%	87.3%	35.7% *	86.0%
Percent low wage employees								
50% or more low wage	61.6%	12.8%	19.1%	30.7%	45.6%	80.6%	22.7%	67.2%
Less than 50% low wage	66.6%	18.7%	30.6%	45.4%	58.1%	84.6%	30.8%	74.9%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2012 Medical Expenditure Panel Survey-Insurance Component.

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

* Figure does not meet standard of reliability or precision.

** Definitions 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(2012) 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, 2012

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.67%	0.99%	1.35%	1.48%	1.50%	0.93%	0.75%	0.78%
Industry group **								
Agric., fish., forest.	6.25%	8.48% *	10.27% *	6.50% *	12.54%	11.15%	7.80% *	8.50%
Mining and manufacturing	1.64%	3.70%	3.58%	3.61%	2.50%	1.70%	3.14%	1.87%
Construction	2.80%	2.55%	2.60%	4.65%	5.91%	4.98%	3.17%	2.76%
Utilities and transp.	1.60%	3.70% *	12.00% *	6.90%	7.70%	1.66%	5.49%	1.73%
Wholesale trade	2.69%	5.04% *	2.87%	3.84%	5.55%	2.18%	3.29%	2.74%
Fin. svcs. and real estate	1.65%	3.20%	5.26%	3.44%	1.98%	1.56%	2.08%	1.79%
Retail trade	1.81%	1.95%	5.18%	3.57%	3.26%	1.81%	2.51%	1.95%
Professional services	1.33%	1.92%	2.38%	2.74%	2.71%	1.97%	0.78%	1.60%
Other services	1.62%	2.60%	3.42%	3.44%	3.67%	1.13%	0.90%	1.82%
Ownership								
For profit, incorporated	0.87%	1.10%	1.46%	1.67%	2.10%	1.09%	0.89%	0.96%
For profit, unincorporated	1.10%	1.97%	3.62%	3.19%	2.78%	2.01%	2.09%	1.27%
Nonprofit	1.67%	3.04%	3.01%	2.80%	2.92%	2.73%	1.42%	2.05%
Age of firm								
Less than 5 years	3.97%	4.82%	4.79%	4.37%	7.80%	10.55%	2.52%	6.68%
5-9 years	1.47%	2.62%	2.20%	2.58%	4.96%	9.44%	1.76%	2.55%
10-19 years	1.51%	0.97%	3.32%	2.22%	4.25%	3.91%	1.78%	2.01%
20 or more years	0.80%	1.77%	1.40%	2.36%	1.35%	0.93%	0.97%	0.93%
Multi/single status								
2 or more locations	0.69%	6.73% *	5.35%	2.45%	1.38%	0.92%	1.70%	0.71%
1 location only	0.91%	1.04%	1.26%	1.59%	2.95%	5.22%	0.80%	1.61%
Percent full-time employees								
Less than 25%	1.55%	4.38%	4.79%	4.90%	4.26%	1.26%	2.63%	1.79%
25-49 %	2.23%	2.28%	4.52%	4.81%	5.05%	1.46%	1.71%	2.07%
50-74 %	1.49%	2.18%	3.69%	3.93%	3.14%	1.06%	2.17%	1.60%
75% or more	0.90%	1.16%	2.01%	1.91%	1.83%	1.23%	0.89%	1.03%
Union presence								
No union employees	0.72%	1.01%	1.48%	1.55%	1.54%	1.23%	0.75%	0.81%
Has union employees	0.81%	3.55%	7.13%	6.15%	4.60%	0.92%	4.07%	0.89%
Unknown	1.33%	10.02% *	3.71% *	14.07% *	5.01%	1.27%	11.17% *	1.31%
Percent low wage employees								
50% or more low wage	1.28%	2.15%	2.02%	3.11%	2.40%	1.19%	1.79%	1.27%
Less than 50% low wage	0.76%	1.07%	1.53%	1.35%	1.43%	1.02%	0.84%	0.95%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2012 Medical Expenditure Panel Survey-Insurance Component.

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

* Figure does not meet standard of reliability or precision.

** Definitions 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(2012) Number of full-time private-sector employees by firm size and selected characteristics: United States, 2012

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	85,575,705	9,045,157	6,875,334	11,522,068	16,052,952	42,080,194	21,262,702	64,313,003
Industry group **								
Agric., fish., forest.	974,845	235,029	85,696	163,873	261,834	228,413	409,723	565,122
Mining and manufacturing	11,296,766	398,434	580,288	1,599,491	2,675,791	6,042,763	1,693,011	9,603,755
Construction	4,639,683	1,175,121	908,113	1,112,811	793,425	650,212	2,646,539	1,993,145
Utilities and transp.	4,009,642	245,348	149,264	383,959	628,892	2,602,179	595,966	3,413,677
Wholesale trade	4,916,104	493,615	570,817	887,523	1,028,194	1,935,956	1,462,507	3,453,597
Fin. svcs. and real estate	9,720,663	778,852	350,093	719,807	1,573,345	6,298,566	1,420,857	8,299,806
Retail trade	9,062,640	1,112,951	706,251	1,144,076	1,108,830	4,990,531	2,348,142	6,714,497
Professional services	24,432,956	2,422,933	1,795,777	2,848,229	5,202,955	12,163,062	5,467,120	18,965,836
Other services	16,522,406	2,182,875	1,729,035	2,662,299	2,779,686	7,168,510	5,218,838	11,303,567
Ownership								
For profit, incorporated	61,172,976	6,105,046	5,153,022	8,013,922	10,284,624	31,616,363	15,181,352	45,991,624
For profit, unincorporated	12,404,562	2,458,539	1,205,141	2,004,655	2,384,589	4,351,637	4,473,542	7,931,020
Nonprofit	11,998,167	481,573	517,171	1,503,491	3,383,739	6,112,194	1,607,808	10,390,359
Age of firm								
Less than 5 years	5,285,248	1,944,669	947,299	1,257,780	926,054	209,446	3,527,909	1,757,339
5-9 years	6,388,443	1,908,590	1,190,933	1,574,936	1,470,511	243,473	3,799,404	2,589,038
10-19 years	11,393,422	2,450,649	1,883,124	2,839,475	2,573,457	1,646,718	5,747,747	5,645,676
20 or more years	62,508,592	2,741,249	2,853,978	5,849,876	11,082,930	39,980,558	8,187,643	54,320,949
Multi/single status								
2 or more locations	52,501,715	71,736	462,841	2,079,165	9,025,140	40,862,832	1,253,441	51,248,274
1 location only	33,073,991	8,973,421	6,412,493	9,442,902	7,027,813	1,217,362	20,009,262	13,064,729
Percent full-time employees								
Less than 25%	986,478	90,237	124,900	209,551	168,856	392,934	319,996	666,482
25-49 %	3,953,586	397,923	372,520	594,110	637,298	1,951,735	1,082,395	2,871,191
50-74 %	10,581,284	1,485,037	914,441	1,366,887	1,675,886	5,139,032	3,045,240	7,536,044
75% or more	70,054,357	7,071,960	5,463,473	9,351,519	13,570,912	34,596,493	16,815,072	53,239,286
Union presence								
No union employees	59,313,640	8,720,583	6,531,296	10,785,786	13,920,749	19,355,226	20,305,076	39,008,564
Has union employees	13,683,664	171,174	249,558	559,136	1,742,658	10,961,138	635,312	13,048,353
Unknown	12,578,401	153,401	94,481	177,145	389,545	11,763,829	322,315	12,256,086
Percent low-wage employees								
50% or more low wage	18,804,137	2,482,085	1,640,737	2,581,872	4,085,820	8,013,623	5,428,477	13,375,660
Less than 50% low wage	66,771,568	6,563,073	5,234,597	8,940,195	11,967,132	34,066,571	15,834,225	50,937,343

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2012 Medical Expenditure Panel Survey-Insurance Component.

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

** Definitions 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(2012) Standard error for number of full-time private-sector employees by firm size and selected characteristics: United States, 2012

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	694,390	135,488	214,978	207,716	255,232	684,561	292,887	814,222
Industry group **								
Agric., fish., forest.	134,295	21,149	17,256	37,246	55,481	65,158	28,479	129,729
Mining and manufacturing	227,843	18,969	34,894	65,731	119,656	216,159	90,852	229,449
Construction	137,154	53,983	65,438	86,099	87,108	103,446	76,860	179,087
Utilities and transp.	230,422	16,730	19,553	47,166	82,243	143,205	32,660	207,937
Wholesale trade	129,726	29,930	54,390	61,419	66,767	118,425	81,986	128,323
Fin. svcs. and real estate	209,919	29,162	34,439	69,506	131,334	210,599	51,155	211,846
Retail trade	168,513	33,571	58,237	38,390	85,765	186,610	85,501	215,328
Professional services	507,077	86,897	74,242	81,460	144,067	278,346	151,917	441,414
Other services	417,840	71,073	64,011	83,286	172,101	396,860	133,626	452,354
Ownership								
For profit, incorporated	639,107	85,023	139,819	187,451	289,075	674,691	191,358	694,817
For profit, unincorporated	193,455	54,798	106,759	117,157	146,012	246,285	140,801	194,915
Nonprofit	319,435	20,757	39,164	55,287	200,335	227,732	49,099	308,987
Age of firm								
Less than 5 years	159,239	65,529	59,215	93,500	90,486	41,501	111,753	136,527
5-9 years	132,890	44,277	80,125	72,224	150,540	52,901	110,769	137,005
10-19 years	326,659	74,670	57,787	111,874	162,687	136,206	111,660	286,780
20 or more years	772,521	81,043	137,414	165,941	190,024	762,085	179,225	809,588
Multi/single status								
2 or more locations	665,601	12,340	43,068	78,632	220,797	693,555	60,855	687,159
1 location only	236,792	136,103	195,848	175,253	273,869	125,781	272,091	333,848
Percent full-time employees								
Less than 25%	18,061	7,329	11,880	8,121	18,416	19,046	18,756	19,373
25-49 %	121,420	19,068	27,467	51,316	28,698	123,371	38,522	124,742
50-74 %	285,296	32,822	59,852	69,480	139,333	254,486	88,021	255,611
75% or more	633,729	149,509	216,643	231,686	316,786	550,635	306,365	685,524
Union presence								
No union employees	509,521	135,407	228,497	213,609	271,327	518,354	277,092	618,444
Has union employees	376,734	18,206	29,375	74,030	85,056	303,294	49,895	360,897
Unknown	430,996	10,566	20,191	40,092	89,736	387,145	40,427	432,374
Percent low-wage employees								
50% or more low wage	301,446	69,835	54,002	87,300	239,826	263,218	107,064	337,465
Less than 50% low wage	643,198	134,029	185,149	226,129	230,363	578,195	231,880	688,987

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2012 Medical Expenditure Panel Survey-Insurance Component.

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

** Definitions 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(2012) Percent of number of full-time private-sector employees by firm size and selected characteristics: United States, 2012

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	85,575,705	10.6%	8.0%	13.5%	18.8%	49.2%	24.8%	75.2%
Industry group **								
Agric., fish., forest.	974,845	24.1%	8.8%	16.8%	26.9%	23.4%	42.0%	58.0%
Mining and manufacturing	11,296,766	3.5%	5.1%	14.2%	23.7%	53.5%	15.0%	85.0%
Construction	4,639,683	25.3%	19.6%	24.0%	17.1%	14.0%	57.0%	43.0%
Utilities and transp.	4,009,642	6.1%	3.7%	9.6%	15.7%	64.9%	14.9%	85.1%
Wholesale trade	4,916,104	10.0%	11.6%	18.1%	20.9%	39.4%	29.7%	70.3%
Fin. svcs. and real estate	9,720,663	8.0%	3.6%	7.4%	16.2%	64.8%	14.6%	85.4%
Retail trade	9,062,640	12.3%	7.8%	12.6%	12.2%	55.1%	25.9%	74.1%
Professional services	24,432,956	9.9%	7.3%	11.7%	21.3%	49.8%	22.4%	77.6%
Other services	16,522,406	13.2%	10.5%	16.1%	16.8%	43.4%	31.6%	68.4%
Ownership								
For profit, incorporated	61,172,976	10.0%	8.4%	13.1%	16.8%	51.7%	24.8%	75.2%
For profit, unincorporated	12,404,562	19.8%	9.7%	16.2%	19.2%	35.1%	36.1%	63.9%
Nonprofit	11,998,167	4.0%	4.3%	12.5%	28.2%	50.9%	13.4%	86.6%
Age of firm								
Less than 5 years	5,285,248	36.8%	17.9%	23.8%	17.5%	4.0%	66.8%	33.2%
5-9 years	6,388,443	29.9%	18.6%	24.7%	23.0%	3.8%	59.5%	40.5%
10-19 years	11,393,422	21.5%	16.5%	24.9%	22.6%	14.5%	50.4%	49.6%
20 or more years	62,508,592	4.4%	4.6%	9.4%	17.7%	64.0%	13.1%	86.9%
Multi/single status								
2 or more locations	52,501,715	0.1%	0.9%	4.0%	17.2%	77.8%	2.4%	97.6%
1 location only	33,073,991	27.1%	19.4%	28.6%	21.2%	3.7%	60.5%	39.5%
Percent full-time employees								
Less than 25%	986,478	9.1%	12.7%	21.2%	17.1%	39.8%	32.4%	67.6%
25-49 %	3,953,586	10.1%	9.4%	15.0%	16.1%	49.4%	27.4%	72.6%
50-74 %	10,581,284	14.0%	8.6%	12.9%	15.8%	48.6%	28.8%	71.2%
75% or more	70,054,357	10.1%	7.8%	13.3%	19.4%	49.4%	24.0%	76.0%
Union presence								
No union employees	59,313,640	14.7%	11.0%	18.2%	23.5%	32.6%	34.2%	65.8%
Has union employees	13,683,664	1.3%	1.8%	4.1%	12.7%	80.1%	4.6%	95.4%
Unknown	12,578,401	1.2%	0.8%	1.4%	3.1%	93.5%	2.6%	97.4%
Percent low-wage employees								
50% or more low wage	18,804,137	13.2%	8.7%	13.7%	21.7%	42.6%	28.9%	71.1%
Less than 50% low wage	66,771,568	9.8%	7.8%	13.4%	17.9%	51.0%	23.7%	76.3%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2012 Medical Expenditure Panel Survey-Insurance Component.

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

** Definitions 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(2012) Standard error for percent of number of full-time private-sector employees by firm size and selected characteristics: United States, 2012

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	694,390	0.15%	0.29%	0.29%	0.25%	0.47%	0.45%	0.45%
Industry group **								
Agric., fish., forest.	134,295	4.18%	1.57%	4.38%	3.80%	4.44%	6.64%	6.64%
Mining and manufacturing	227,843	0.17%	0.38%	0.55%	1.10%	1.11%	0.80%	0.80%
Construction	137,154	1.33%	1.74%	1.56%	1.86%	1.82%	2.73%	2.73%
Utilities and transp.	230,422	0.48%	0.47%	0.87%	1.24%	1.80%	0.70%	0.70%
Wholesale trade	129,726	0.67%	1.05%	1.24%	1.25%	2.02%	1.57%	1.57%
Fin. svcs. and real estate	209,919	0.33%	0.36%	0.73%	1.12%	1.71%	0.57%	0.57%
Retail trade	168,513	0.49%	0.69%	0.48%	0.85%	1.36%	1.18%	1.18%
Professional services	507,077	0.27%	0.31%	0.25%	0.36%	0.31%	0.53%	0.53%
Other services	417,840	0.44%	0.59%	0.69%	0.98%	1.33%	1.31%	1.31%
Ownership								
For profit, incorporated	639,107	0.16%	0.29%	0.35%	0.45%	0.63%	0.45%	0.45%
For profit, unincorporated	193,455	0.40%	0.85%	0.81%	1.34%	1.67%	1.06%	1.06%
Nonprofit	319,435	0.22%	0.30%	0.44%	1.36%	1.08%	0.45%	0.45%
Age of firm								
Less than 5 years	159,239	1.43%	1.13%	1.56%	1.52%	0.76%	2.09%	2.09%
5-9 years	132,890	0.79%	1.17%	0.98%	2.13%	0.81%	1.67%	1.67%
10-19 years	326,659	0.57%	0.71%	0.86%	0.98%	0.94%	1.19%	1.19%
20 or more years	772,521	0.14%	0.25%	0.24%	0.36%	0.52%	0.36%	0.36%
Multi/single status								
2 or more locations	665,601	0.02%	0.08%	0.14%	0.47%	0.53%	0.13%	0.13%
1 location only	236,792	0.32%	0.64%	0.61%	0.72%	0.38%	0.88%	0.88%
Percent full-time employees								
Less than 25%	18,061	0.72%	1.15%	0.82%	1.80%	1.68%	1.69%	1.69%
25-49 %	121,420	0.59%	0.93%	1.08%	0.93%	1.76%	1.24%	1.24%
50-74 %	285,296	0.52%	0.53%	0.62%	1.18%	1.72%	0.85%	0.85%
75% or more	633,729	0.17%	0.34%	0.35%	0.38%	0.54%	0.49%	0.49%
Union presence								
No union employees	509,521	0.22%	0.45%	0.38%	0.42%	0.66%	0.60%	0.60%
Has union employees	376,734	0.14%	0.20%	0.46%	0.62%	0.92%	0.34%	0.34%
Unknown	430,996	0.07%	0.16%	0.33%	0.64%	0.62%	0.34%	0.34%
Percent low-wage employees								
50% or more low wage	301,446	0.39%	0.39%	0.54%	1.09%	1.05%	0.79%	0.79%
Less than 50% low wage	643,198	0.18%	0.30%	0.38%	0.27%	0.50%	0.43%	0.43%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2012 Medical Expenditure Panel Survey-Insurance Component.

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

** Definitions 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(2012) Percent of private-sector full-time employees at establishments that offer health insurance by firm size and selected characteristics: United States, 2012

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	88.7%	42.1%	71.6%	85.9%	95.8%	99.7%	61.5%	97.7%
Industry group **								
Agric., fish., forest.	67.0%	32.6%	43.5%	73.2%	77.9%	94.0%	41.5%	85.4%
Mining and manufacturing	95.7%	48.6%	82.0%	90.0%	99.2%	100.0%	76.5%	99.0%
Construction	75.0%	38.8%	75.8%	87.9%	92.5%	96.0%	61.2%	93.4%
Utilities and transp.	94.3%	51.1%	68.8%	84.3%	100.0%	99.9%	67.3%	99.0%
Wholesale trade	91.5%	50.0%	82.9%	95.2%	97.2%	100.0%	74.5%	98.7%
Fin. svcs. and real estate	95.1%	48.8%	88.3%	96.4%	99.1%	100.0%	67.5%	99.8%
Retail trade	86.7%	30.3%	67.3%	88.4%	96.0%	99.6%	53.1%	98.5%
Professional services	92.5%	53.0%	79.7%	92.8%	98.0%	99.8%	69.9%	99.0%
Other services	78.9%	32.3%	53.9%	68.9%	87.6%	99.4%	47.4%	93.4%
Ownership								
For profit, incorporated	89.0%	44.4%	72.1%	84.8%	94.6%	99.6%	63.2%	97.5%
For profit, unincorporated	79.6%	32.7%	64.0%	82.9%	95.8%	99.9%	49.0%	96.8%
Nonprofit	97.0%	60.6%	85.0%	95.4%	99.3%	99.9%	80.4%	99.5%
Age of firm								
Less than 5 years	56.4%	28.8%	54.9%	69.9%	91.4%	84.7%	42.2%	85.0%
5-9 years	67.1%	36.6%	63.9%	78.5%	91.7%	99.5%	51.5%	90.1%
10-19 years	77.6%	43.9%	69.7%	84.4%	95.2%	97.4%	61.2%	94.2%
20 or more years	95.7%	53.6%	81.7%	91.9%	96.8%	99.9%	74.7%	98.9%
Multi/single status								
2 or more locations	98.9%	66.8%	82.5%	92.9%	97.6%	99.8%	86.6%	99.2%
1 location only	72.6%	41.9%	70.8%	84.3%	93.5%	96.9%	59.9%	91.9%
Percent full-time employees								
Less than 25%	73.0%	25.2%	34.2%	57.7%	86.1%	98.9%	36.5%	90.5%
25-49 %	81.1%	31.9%	45.4%	63.9%	91.6%	99.6%	43.8%	95.1%
50-74 %	82.3%	34.8%	50.5%	74.5%	94.2%	99.8%	46.6%	96.7%
75% or more	90.4%	44.4%	77.8%	89.5%	96.3%	99.7%	65.8%	98.1%
Union presence								
No union employees	84.4%	42.1%	71.1%	85.8%	95.4%	99.3%	61.2%	96.5%
Has union employees	98.9%	58.5%	92.0%	95.4%	98.2%	100.0%	84.1%	99.6%
Unknown	98.0%	19.8%	51.2%	61.6%	97.3%	100.0%	36.7%	99.6%
Percent low wage employees								
50% or more low wage	76.3%	19.2%	38.7%	63.0%	89.4%	99.2%	34.0%	93.4%
Less than 50% low wage	92.3%	50.7%	82.0%	92.4%	98.0%	99.8%	71.0%	98.9%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2012 Medical Expenditure Panel Survey-Insurance Component.

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

** Definitions 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(2012) Standard error for percent of private-sector full-time employees at establishments that offer health insurance by firm size and selected characteristics: United States, 2012

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.19%	0.81%	0.85%	0.43%	0.58%	0.10%	0.48%	0.22%
Industry group **								
Agric., fish., forest.	3.48%	5.45%	7.41%	10.50%	8.21%	4.94%	3.41%	3.72%
Mining and manufacturing	0.32%	2.97%	2.02%	1.89%	0.36%	0.01%	1.53%	0.28%
Construction	1.55%	1.81%	3.25%	2.41%	3.25%	1.70%	2.13%	1.51%
Utilities and transp.	0.59%	6.43%	7.60%	4.35%	0.00%	0.08%	3.96%	0.47%
Wholesale trade	0.65%	2.71%	3.26%	1.50%	1.49%	0.00%	2.09%	0.49%
Fin. svcs. and real estate	0.16%	2.11%	1.65%	1.25%	0.47%	0.00%	1.48%	0.10%
Retail trade	0.45%	2.00%	1.82%	2.02%	1.70%	0.26%	1.97%	0.36%
Professional services	0.34%	1.14%	1.32%	0.74%	0.50%	0.14%	1.03%	0.16%
Other services	1.07%	1.94%	2.95%	2.06%	2.79%	0.31%	1.71%	1.05%
Ownership								
For profit, incorporated	0.23%	0.85%	0.85%	0.38%	0.70%	0.13%	0.44%	0.26%
For profit, unincorporated	0.48%	1.36%	1.70%	1.65%	1.19%	0.07%	1.49%	0.43%
Nonprofit	0.19%	2.37%	1.78%	1.06%	0.43%	0.07%	0.89%	0.16%
Age of firm								
Less than 5 years	1.21%	2.14%	3.23%	3.50%	3.51%	6.27%	2.44%	2.31%
5-9 years	1.51%	1.55%	3.51%	2.43%	2.06%	0.25%	1.49%	2.03%
10-19 years	0.75%	1.88%	1.24%	1.42%	0.74%	1.52%	0.58%	0.71%
20 or more years	0.10%	1.08%	1.11%	0.68%	0.51%	0.06%	0.72%	0.15%
Multi/single status								
2 or more locations	0.16%	7.42%	3.10%	1.07%	0.62%	0.10%	1.47%	0.17%
1 location only	0.38%	0.80%	0.86%	0.56%	1.26%	2.03%	0.47%	0.91%
Percent full-time employees								
Less than 25%	1.03%	2.53%	2.82%	2.57%	3.01%	0.56%	1.98%	1.41%
25-49 %	1.08%	2.09%	3.17%	2.97%	1.83%	0.23%	1.85%	0.70%
50-74 %	0.53%	1.38%	3.02%	2.27%	1.77%	0.10%	0.99%	0.48%
75% or more	0.22%	1.14%	0.86%	0.29%	0.54%	0.12%	0.63%	0.23%
Union presence								
No union employees	0.26%	0.85%	0.86%	0.51%	0.61%	0.21%	0.50%	0.32%
Has union employees	0.21%	5.59%	3.37%	2.60%	0.95%	0.00%	2.75%	0.16%
Unknown	0.23%	5.33%	13.13%	10.52%	1.69%	0.00%	5.28%	0.17%
Percent low wage employees								
50% or more low wage	0.81%	0.72%	2.38%	2.33%	1.86%	0.28%	0.97%	0.64%
Less than 50% low wage	0.09%	0.85%	0.95%	0.68%	0.35%	0.09%	0.38%	0.15%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2012 Medical Expenditure Panel Survey-Insurance Component.

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

** Definitions 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)(2012) 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, 2012

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	88.9%	91.6%	90.1%	90.3%	87.4%	88.6%	90.8%	88.5%
Industry group **								
Agric., fish., forest.	77.1%	81.7%	94.0%	82.5%	79.6%	67.3%	84.5%	74.5%
Mining and manufacturing	94.9%	90.6%	92.7%	94.8%	93.6%	95.8%	93.5%	95.1%
Construction	83.6%	90.5%	85.9%	90.1%	78.6%	71.8%	88.4%	79.5%
Utilities and transp.	90.8%	92.4%	88.3%	95.9%	87.5%	91.0%	92.9%	90.6%
Wholesale trade	92.3%	95.4%	95.0%	94.1%	91.6%	90.8%	95.4%	91.3%
Fin. svcs. and real estate	93.8%	94.7%	95.5%	96.0%	94.4%	93.3%	95.0%	93.7%
Retail trade	82.8%	89.1%	85.9%	89.5%	85.6%	80.2%	88.1%	81.8%
Professional services	90.3%	93.3%	92.5%	91.8%	89.2%	89.9%	93.0%	89.8%
Other services	81.7%	88.6%	86.3%	80.7%	74.9%	83.0%	85.6%	80.8%
Ownership								
For profit, incorporated	89.1%	92.0%	90.2%	91.7%	87.7%	88.7%	91.4%	88.6%
For profit, unincorporated	87.4%	90.9%	91.0%	87.0%	84.6%	87.7%	89.7%	86.8%
Nonprofit	88.9%	89.7%	88.2%	87.5%	88.7%	89.3%	88.3%	88.9%
Age of firm								
Less than 5 years	88.7%	90.0%	94.1%	87.4%	85.1%	91.6%	90.6%	86.7%
5-9 years	88.5%	93.0%	87.6%	89.7%	85.6%	87.6%	89.7%	87.4%
10-19 years	86.6%	90.8%	90.1%	89.3%	82.1%	83.9%	90.8%	83.9%
20 or more years	89.2%	92.2%	90.1%	91.4%	89.1%	88.8%	91.3%	89.0%
Multi/single status								
2 or more locations	89.1%	88.4%	89.5%	93.5%	89.0%	88.9%	92.0%	89.0%
1 location only	88.4%	91.7%	90.2%	89.5%	85.4%	81.4%	90.7%	86.2%
Percent full-time employees								
Less than 25%	87.9%	98.4%	89.9%	85.3%	86.9%	88.3%	91.2%	87.3%
25-49 %	88.9%	91.0%	89.0%	86.5%	86.6%	89.9%	89.4%	88.8%
50-74 %	87.2%	90.0%	92.5%	89.3%	85.8%	86.4%	90.5%	86.5%
75% or more	89.1%	91.8%	89.9%	90.7%	87.7%	88.9%	90.9%	88.7%
Union presence								
No union employees	89.6%	91.7%	90.6%	90.2%	87.8%	90.0%	91.1%	89.1%
Has union employees	85.5%	91.6%	84.7%	90.8%	85.5%	85.3%	87.1%	85.5%
Unknown	89.5%	87.1%	67.9%	96.1%	84.8%	89.7%	81.4%	89.6%
Percent low wage employees								
50% or more low wage	78.1%	85.5%	77.7%	78.4%	73.2%	80.0%	80.6%	77.8%
Less than 50% low wage	91.4%	92.5%	92.0%	92.6%	91.9%	90.7%	92.5%	91.1%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2012 Medical Expenditure Panel Survey-Insurance Component.

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

** Definitions 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)(2012) 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, 2012

Characteristics	Total	Less than 10 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%	0.50%	0.77%	0.59%	0.78%	0.57%	0.42%	0.37%
Industry group **								
Agric., fish., forest.	3.30%	6.07%	11.21%	10.88%	6.33%	9.06%	3.33%	4.82%
Mining and manufacturing	0.35%	2.38%	1.43%	1.03%	1.21%	0.39%	1.13%	0.31%
Construction	1.09%	1.65%	2.61%	1.95%	4.59%	3.70%	1.46%	1.91%
Utilities and transp.	1.09%	2.72%	5.80%	1.04%	4.64%	1.21%	1.67%	1.33%
Wholesale trade	1.11%	2.37%	1.27%	1.13%	3.04%	1.97%	0.85%	1.45%
Fin. svcs. and real estate	1.07%	1.55%	1.33%	1.15%	0.80%	1.57%	0.81%	1.16%
Retail trade	1.22%	1.56%	2.34%	0.90%	2.49%	1.56%	1.69%	1.17%
Professional services	0.40%	0.42%	1.07%	0.95%	0.91%	0.96%	0.53%	0.52%
Other services	1.22%	1.87%	2.28%	1.39%	2.55%	1.69%	1.36%	1.43%
Ownership								
For profit, incorporated	0.29%	0.52%	0.88%	0.38%	0.75%	0.54%	0.39%	0.36%
For profit, unincorporated	0.71%	0.73%	1.45%	2.43%	1.79%	1.34%	1.04%	0.95%
Nonprofit	0.64%	3.35%	2.43%	0.94%	1.16%	0.96%	1.72%	0.67%
Age of firm								
Less than 5 years	1.41%	1.23%	1.20%	1.86%	3.78%	2.80%	1.08%	2.00%
5-9 years	1.23%	0.88%	2.46%	1.85%	1.91%	3.40%	1.74%	1.66%
10-19 years	1.04%	1.97%	1.26%	1.18%	2.60%	3.07%	0.64%	1.51%
20 or more years	0.35%	0.76%	0.98%	0.51%	0.74%	0.55%	0.64%	0.41%
Multi/single status								
2 or more locations	0.43%	4.33%	2.03%	0.76%	0.69%	0.55%	0.94%	0.44%
1 location only	0.62%	0.46%	0.82%	0.77%	1.37%	3.47%	0.43%	1.09%
Percent full-time employees								
Less than 25%	1.36%	2.35%	3.81%	3.62%	3.79%	1.24%	3.49%	1.58%
25-49 %	1.21%	2.16%	3.24%	2.64%	2.36%	1.22%	1.02%	1.37%
50-74 %	0.40%	2.01%	1.47%	1.41%	1.50%	0.66%	0.75%	0.56%
75% or more	0.32%	0.64%	0.82%	0.54%	0.83%	0.63%	0.51%	0.39%
Union presence								
No union employees	0.36%	0.47%	0.75%	0.64%	0.89%	0.49%	0.42%	0.49%
Has union employees	0.86%	3.07%	4.04%	1.58%	1.92%	1.04%	2.33%	0.91%
Unknown	1.11%	10.55%	10.50%	10.75%	3.23%	1.19%	4.40%	1.13%
Percent low wage employees								
50% or more low wage	0.71%	2.08%	3.28%	1.09%	1.90%	0.94%	1.56%	0.83%
Less than 50% low wage	0.32%	0.70%	0.69%	0.83%	0.47%	0.57%	0.45%	0.41%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2012 Medical Expenditure Panel Survey-Insurance Component.

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

** Definitions 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(2012) 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, 2012

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	78.6%	79.3%	74.2%	74.5%	77.8%	80.4%	75.6%	79.3%
Industry group **								
Agric., fish., forest.	78.7%	70.0%	86.4%	70.0%	87.0%	77.1%	78.7%	78.6%
Mining and manufacturing	84.9%	77.4%	75.0%	79.1%	83.7%	87.8%	77.6%	85.9%
Construction	76.7%	78.5%	73.7%	73.4%	80.8%	80.4%	74.8%	78.6%
Utilities and transp.	84.0%	77.1%	70.6%	79.6%	81.5%	86.0%	75.6%	85.0%
Wholesale trade	82.3%	83.5%	75.3%	76.1%	81.2%	87.4%	77.8%	83.8%
Fin. svcs. and real estate	82.1%	79.6%	80.5%	82.7%	82.8%	82.1%	80.3%	82.3%
Retail trade	70.2%	80.0%	71.5%	65.7%	70.9%	70.2%	71.0%	70.1%
Professional services	80.6%	80.0%	74.8%	75.1%	76.8%	84.1%	76.6%	81.4%
Other services	68.5%	78.4%	71.4%	70.1%	67.2%	67.1%	72.6%	67.5%
Ownership								
For profit, incorporated	78.1%	79.3%	73.2%	74.6%	78.0%	79.5%	75.2%	78.8%
For profit, unincorporated	77.1%	77.9%	75.5%	70.8%	74.5%	80.9%	74.9%	77.7%
Nonprofit	82.2%	83.8%	80.0%	78.5%	79.5%	84.6%	80.4%	82.4%
Age of firm								
Less than 5 years	74.9%	80.0%	73.9%	69.8%	76.6%	78.9%	74.1%	75.8%
5-9 years	75.8%	79.2%	74.3%	71.8%	76.8%	85.1%	75.3%	76.1%
10-19 years	74.9%	79.6%	73.2%	73.3%	75.2%	74.9%	75.2%	74.6%
20 or more years	79.5%	79.0%	74.8%	76.4%	78.6%	80.5%	76.3%	79.9%
Multi/single status								
2 or more locations	79.6%	83.7%	76.0%	77.1%	77.4%	80.3%	77.7%	79.7%
1 location only	76.4%	79.3%	74.0%	73.9%	78.4%	83.3%	75.4%	77.4%
Percent full-time employees								
Less than 25%	74.5%	90.9%	85.6%	75.3%	69.5%	73.8%	81.7%	73.1%
25-49 %	68.4%	84.1%	72.5%	65.9%	67.8%	67.7%	73.7%	67.5%
50-74 %	72.5%	79.0%	71.2%	67.1%	69.5%	74.0%	71.5%	72.7%
75% or more	80.0%	79.1%	74.5%	75.8%	79.3%	82.1%	76.2%	80.8%
Union presence								
No union employees	76.9%	79.0%	73.6%	74.0%	76.9%	78.6%	75.2%	77.4%
Has union employees	83.5%	90.9%	84.8%	83.2%	84.8%	83.2%	84.8%	83.4%
Unknown	80.6%	81.1%	81.4%	74.4%	80.6%	80.7%	77.1%	80.7%
Percent low wage employees								
50% or more low wage	65.7%	76.5%	69.0%	62.4%	62.4%	66.8%	67.7%	65.4%
Less than 50% low wage	81.2%	79.7%	74.8%	76.5%	81.7%	83.2%	76.8%	82.2%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2012 Medical Expenditure Panel Survey-Insurance Component.

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Table I.B.3.b.(1).a(2012) 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, 2012

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.34%	0.78%	0.94%	0.41%	0.47%	0.42%	0.35%	0.36%
Industry group **								
Agric., fish., forest.	2.78%	6.90%	9.95%	8.97%	3.63%	5.43%	4.72%	2.04%
Mining and manufacturing	0.38%	2.74%	2.17%	0.72%	0.91%	0.60%	1.67%	0.46%
Construction	1.00%	1.92%	1.86%	1.29%	2.21%	2.59%	1.31%	2.23%
Utilities and transp.	0.58%	3.86%	5.00%	2.12%	2.51%	0.88%	2.66%	0.73%
Wholesale trade	0.69%	1.99%	1.92%	1.72%	0.95%	1.35%	1.53%	1.01%
Fin. svcs. and real estate	0.82%	1.65%	2.24%	1.29%	1.31%	1.06%	1.43%	0.82%
Retail trade	0.53%	2.05%	1.28%	1.32%	1.89%	0.58%	0.94%	0.60%
Professional services	0.44%	0.90%	1.62%	1.05%	0.81%	0.64%	0.84%	0.50%
Other services	1.21%	2.76%	3.06%	1.63%	1.73%	1.57%	1.66%	1.30%
Ownership								
For profit, incorporated	0.41%	0.71%	0.80%	0.31%	0.75%	0.57%	0.34%	0.50%
For profit, unincorporated	0.34%	1.88%	1.50%	1.55%	1.43%	0.88%	1.52%	0.57%
Nonprofit	0.41%	2.18%	2.99%	1.49%	0.60%	0.92%	1.84%	0.36%
Age of firm								
Less than 5 years	1.38%	2.88%	2.62%	3.45%	3.47%	4.34%	1.46%	2.93%
5-9 years	0.94%	1.65%	2.01%	1.79%	1.61%	4.93%	1.18%	1.79%
10-19 years	0.62%	1.18%	1.10%	0.72%	0.90%	2.28%	0.70%	0.80%
20 or more years	0.38%	1.08%	1.10%	0.71%	0.57%	0.48%	0.32%	0.41%
Multi/single status								
2 or more locations	0.41%	4.22%	2.19%	0.90%	0.79%	0.44%	0.92%	0.42%
1 location only	0.28%	0.80%	1.01%	0.48%	0.49%	2.30%	0.38%	0.54%
Percent full-time employees								
Less than 25%	1.65%	4.22%	4.12%	5.02%	2.58%	2.67%	2.96%	1.78%
25-49 %	1.21%	3.91%	3.23%	3.07%	2.94%	0.94%	2.17%	1.21%
50-74 %	0.54%	2.20%	2.35%	2.26%	1.80%	0.67%	1.19%	0.60%
75% or more	0.32%	0.73%	0.86%	0.47%	0.53%	0.43%	0.41%	0.36%
Union presence								
No union employees	0.35%	0.76%	1.01%	0.41%	0.57%	0.54%	0.36%	0.42%
Has union employees	0.66%	2.89%	3.50%	1.76%	1.10%	0.78%	2.28%	0.67%
Unknown	1.03%	10.93%	11.40%	12.05%	3.10%	1.09%	6.85%	1.06%
Percent low wage employees								
50% or more low wage	1.02%	2.19%	2.32%	2.08%	2.13%	0.98%	1.53%	1.08%
Less than 50% low wage	0.27%	0.78%	0.88%	0.48%	0.37%	0.47%	0.25%	0.31%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2012 Medical Expenditure Panel Survey-Insurance Component.

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

** Definitions 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)(2012) 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, 2012

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	69.9%	72.7%	66.9%	67.3%	68.0%	71.2%	68.7%	70.1%
Industry group **								
Agric., fish., forest.	60.7%	57.2%	81.2%	57.8%	69.2%	51.8%	66.5%	58.6%
Mining and manufacturing	80.6%	70.1%	69.5%	75.0%	78.3%	84.1%	72.5%	81.7%
Construction	64.1%	71.1%	63.3%	66.1%	63.4%	57.8%	66.1%	62.5%
Utilities and transp.	76.3%	71.2%	62.3%	76.3%	71.4%	78.2%	70.2%	77.0%
Wholesale trade	76.0%	79.7%	71.5%	71.6%	74.4%	79.3%	74.2%	76.5%
Fin. svcs. and real estate	77.0%	75.4%	76.9%	79.4%	78.1%	76.5%	76.3%	77.1%
Retail trade	58.2%	71.3%	61.4%	58.8%	60.7%	56.3%	62.6%	57.3%
Professional services	72.8%	74.7%	69.2%	68.9%	68.5%	75.6%	71.2%	73.1%
Other services	56.0%	69.5%	61.6%	56.6%	50.4%	55.7%	62.2%	54.6%
Ownership								
For profit, incorporated	69.6%	73.0%	66.1%	68.4%	68.4%	70.5%	68.7%	69.8%
For profit, unincorporated	67.4%	70.8%	68.7%	61.6%	63.1%	71.0%	67.2%	67.4%
Nonprofit	73.0%	75.1%	70.5%	68.6%	70.6%	75.5%	70.9%	73.3%
Age of firm								
Less than 5 years	66.4%	72.0%	69.5%	61.0%	65.2%	72.3%	67.1%	65.7%
5-9 years	67.0%	73.6%	65.1%	64.4%	65.7%	74.6%	67.6%	66.5%
10-19 years	64.9%	72.3%	66.0%	65.5%	61.7%	62.9%	68.3%	62.6%
20 or more years	71.0%	72.8%	67.4%	69.8%	70.0%	71.6%	69.6%	71.1%
Multi/single status								
2 or more locations	70.9%	74.0%	68.0%	72.1%	68.8%	71.3%	71.5%	70.9%
1 location only	67.6%	72.7%	66.8%	66.1%	67.0%	67.8%	68.4%	66.7%
Percent full-time employees								
Less than 25%	65.5%	89.4%	77.0%	64.3%	60.4%	65.2%	74.5%	63.8%
25-49 %	60.8%	76.6%	64.5%	56.9%	58.7%	60.9%	65.9%	60.0%
50-74 %	63.2%	71.1%	65.8%	59.9%	59.7%	64.0%	64.8%	62.9%
75% or more	71.3%	72.7%	67.0%	68.7%	69.6%	73.0%	69.3%	71.7%
Union presence								
No union employees	68.9%	72.4%	66.7%	66.8%	67.5%	70.7%	68.5%	69.0%
Has union employees	71.4%	83.2%	71.8%	75.5%	72.5%	70.9%	73.8%	71.3%
Unknown	72.2%	70.7%	55.3%	71.4%	68.3%	72.4%	62.7%	72.2%
Percent low wage employees								
50% or more low wage	51.4%	65.4%	53.6%	48.9%	45.6%	53.5%	54.6%	50.9%
Less than 50% low wage	74.2%	73.7%	68.8%	70.9%	75.0%	75.4%	71.0%	74.9%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2012 Medical Expenditure Panel Survey-Insurance Component.

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

** Definitions 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)(2012) 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, 2012

Characteristics	Total	Less than 10 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%	0.86%	0.70%	0.58%	0.81%	0.74%	0.37%	0.55%
Industry group **								
Agric., fish., forest.	3.76%	6.73%	9.79%	9.21%	7.01%	9.12%	4.89%	4.04%
Mining and manufacturing	0.46%	3.01%	1.79%	1.23%	1.61%	0.72%	1.76%	0.58%
Construction	1.40%	1.28%	2.31%	2.01%	4.13%	4.03%	1.72%	2.64%
Utilities and transp.	1.19%	3.38%	4.42%	2.28%	4.90%	1.54%	1.94%	1.45%
Wholesale trade	1.31%	1.85%	2.17%	1.86%	2.66%	2.70%	1.74%	1.76%
Fin. svcs. and real estate	1.30%	1.70%	2.33%	1.46%	1.61%	1.81%	1.49%	1.33%
Retail trade	0.80%	1.99%	1.79%	1.46%	2.33%	0.96%	0.94%	0.84%
Professional services	0.57%	0.89%	1.35%	1.15%	1.18%	1.10%	0.67%	0.68%
Other services	1.72%	3.31%	3.46%	1.65%	2.60%	2.25%	1.69%	1.93%
Ownership								
For profit, incorporated	0.49%	0.66%	0.83%	0.39%	0.90%	0.77%	0.50%	0.63%
For profit, unincorporated	0.74%	1.90%	1.78%	2.19%	2.09%	1.45%	1.70%	1.07%
Nonprofit	0.77%	3.37%	2.75%	1.67%	1.23%	1.33%	1.82%	0.75%
Age of firm								
Less than 5 years	1.55%	2.96%	2.74%	3.98%	3.98%	3.60%	1.52%	2.80%
5-9 years	1.45%	1.53%	2.45%	1.89%	2.34%	5.61%	1.37%	2.27%
10-19 years	1.06%	1.45%	1.03%	1.14%	2.14%	3.45%	0.75%	1.39%
20 or more years	0.54%	1.17%	0.91%	0.86%	0.82%	0.79%	0.47%	0.63%
Multi/single status								
2 or more locations	0.63%	3.85%	1.52%	1.22%	0.95%	0.74%	0.88%	0.65%
1 location only	0.53%	0.86%	0.78%	0.65%	1.26%	4.42%	0.42%	1.02%
Percent full-time employees								
Less than 25%	1.80%	4.30%	5.55%	5.31%	4.05%	2.73%	3.64%	2.15%
25-49 %	1.62%	3.89%	3.89%	2.53%	3.67%	1.17%	2.45%	1.66%
50-74 %	0.64%	1.53%	2.64%	2.61%	2.16%	0.94%	1.09%	0.75%
75% or more	0.46%	0.89%	0.72%	0.47%	0.80%	0.78%	0.50%	0.55%
Union presence								
No union employees	0.52%	0.87%	0.78%	0.59%	0.96%	0.72%	0.42%	0.67%
Has union employees	1.01%	2.80%	4.83%	2.29%	2.11%	1.29%	2.42%	1.08%
Unknown	1.47%	10.60%	10.58%	12.00%	3.50%	1.61%	6.24%	1.53%
Percent low wage employees								
50% or more low wage	1.02%	2.04%	1.99%	1.28%	2.02%	1.02%	1.12%	1.12%
Less than 50% low wage	0.48%	0.81%	0.59%	0.62%	0.57%	0.84%	0.38%	0.60%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2012 Medical Expenditure Panel Survey-Insurance Component.

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

** Definitions 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(2012) Number of part-time private-sector employees by firm size and selected characteristics: United States, 2012

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	25,544,117	4,420,021	2,866,961	4,114,636	4,091,185	10,051,314	9,352,729	16,191,388
Industry group **								
Agric., fish., forest.	337,113	123,770	39,288*	102,124*	67,656*	4,274*	215,415	121,698*
Mining and manufacturing	367,200	100,388	73,340	72,561	63,753	57,158	208,944	158,256
Construction	469,710	295,839	86,356	64,265	18,054	5,195*	410,211	59,499
Utilities and transp.	630,384	62,678	31,459	75,568*	68,399	392,280	137,779	492,605
Wholesale trade	402,845	114,188	58,272	80,228	42,669	107,489*	208,322	194,524
Fin. svcs. and real estate	966,708	231,076	70,137	79,569	148,818	437,108	332,865	633,843
Retail trade	5,592,398	696,021	349,685	389,073	322,176	3,835,443	1,265,786	4,326,613
Professional services	6,195,566	955,290	574,161	927,690	1,405,218	2,333,207	1,933,768	4,261,799
Other services	10,582,195	1,840,770	1,584,264	2,323,559	1,954,442	2,879,160	4,639,642	5,942,553
Ownership								
For profit, incorporated	16,446,575	2,326,981	1,885,970	2,393,994	2,324,199	7,515,432	5,446,373	11,000,202
For profit, unincorporated	5,081,508	1,543,415	665,749	1,047,846	694,981	1,129,517	2,753,591	2,327,917
Nonprofit	4,016,034	549,625	315,242	672,796	1,072,005	1,406,366	1,152,766	2,863,269
Age of firm								
Less than 5 years	2,775,780	1,043,927	602,306	754,633	275,480	99,435*	2,112,052	663,728
5-9 years	2,759,893	1,006,731	600,347	739,962	300,990	111,863*	1,942,840	817,052
10-19 years	3,937,191	1,145,106	727,063	934,324	795,773	334,925	2,333,851	1,603,340
20 or more years	16,071,254	1,224,257	937,246	1,685,718	2,718,941	9,505,091	2,963,986	13,107,267
Multi/single status								
2 or more locations	12,875,676	32,667	139,565	573,403	2,396,611	9,733,429	372,625	12,503,051
1 location only	12,668,442	4,387,354	2,727,396	3,541,234	1,694,574	317,884	8,980,105	3,688,337
Percent full-time employees								
Less than 25%	8,965,716	2,249,628	1,291,553	1,691,559	1,349,018	2,383,957	4,383,333	4,582,383
25-49 %	6,713,469	790,739	671,085	1,041,064	1,055,946	3,154,635	2,018,207	4,695,261
50-74 %	6,422,613	1,062,415	589,061	861,132	1,010,297	2,899,709	2,070,545	4,352,068
75% or more	3,442,320	317,239	315,263	520,881	675,924	1,613,013	880,644	2,561,676
Union presence								
No union employees	20,125,597	4,252,026	2,743,726	3,952,783	3,712,752	5,464,310	9,011,936	11,113,661
Has union employees	2,934,755	82,298	52,956	108,246	267,984	2,423,271	161,173	2,773,582
Unknown	2,483,766	85,697	70,280	53,608	110,449	2,163,733	179,621	2,304,145
Percent low-wage employees								
50% or more low wage	15,170,405	2,532,658	1,803,150	2,461,898	2,445,847	5,926,852	5,558,662	9,611,743
Less than 50% low wage	10,373,712	1,887,363	1,063,811	1,652,739	1,645,338	4,124,462	3,794,068	6,579,645

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2012 Medical Expenditure Panel Survey-Insurance Component.

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

* Figure does not meet standard of reliability or precision.

** Definitions 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(2012) Standard error for number of part-time private-sector employees by firm size and selected characteristics: United States, 2012

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	302,676	76,543	93,238	103,879	217,183	195,241	138,840	290,231
Industry group **								
Agric., fish., forest.	75,861	11,436	20,238 *	46,246 *	47,807 *	2,644 *	28,393	51,325 *
Mining and manufacturing	27,165	12,642	8,184	8,759	11,873	11,697	15,185	19,843
Construction	30,913	14,624	15,922	12,878	4,775	2,064 *	26,662	13,623
Utilities and transp.	74,186	9,752	9,436	28,589 *	19,601	40,170	23,721	55,783
Wholesale trade	35,474	12,339	7,903	12,204	9,551	34,694 *	18,920	28,828
Fin. svcs. and real estate	72,714	13,130	12,319	12,491	17,467	62,988	23,002	65,822
Retail trade	136,982	34,038	27,425	37,148	29,156	157,809	47,348	152,952
Professional services	145,574	20,351	29,489	38,233	99,030	115,795	45,806	139,680
Other services	211,444	80,003	52,288	64,739	143,348	131,195	128,847	197,256
Ownership								
For profit, incorporated	330,877	54,877	88,660	87,830	144,469	150,709	123,380	234,394
For profit, unincorporated	162,354	35,386	39,119	79,726	75,733	64,746	82,162	129,271
Nonprofit	161,794	26,316	25,355	47,590	97,066	99,529	51,043	153,357
Age of firm								
Less than 5 years	129,272	29,702	64,121	66,650	33,253	48,789 *	89,834	83,470
5-9 years	77,306	16,872	42,871	64,636	42,756	33,774 *	46,345	86,491
10-19 years	153,073	51,245	45,449	66,079	94,801	54,274	89,996	128,453
20 or more years	188,986	44,478	34,636	42,758	187,477	214,116	80,795	205,185
Multi/single status								
2 or more locations	213,691	4,394	20,116	34,517	119,843	190,484	30,722	214,689
1 location only	158,658	76,736	89,447	100,967	136,337	67,923	139,282	173,755
Percent full-time employees								
Less than 25%	191,865	59,633	97,885	102,769	138,776	116,567	130,257	155,470
25-49 %	217,718	30,692	51,396	86,749	33,560	197,906	65,325	222,209
50-74 %	175,463	22,426	43,096	46,123	95,116	131,620	67,086	136,976
75% or more	91,304	14,193	12,253	19,285	37,097	68,280	26,284	96,278
Union presence								
No union employees	278,065	84,299	92,301	105,016	216,280	140,266	142,460	232,727
Has union employees	111,219	8,331	11,423	28,629	31,721	98,677	19,028	107,979
Unknown	147,988	15,060	17,473	15,663	30,407	128,408	28,205	147,486
Percent low-wage employees								
50% or more low wage	361,505	94,907	63,838	112,261	160,541	218,419	131,585	329,986
Less than 50% low wage	137,986	41,290	61,844	74,168	113,407	92,734	71,532	122,159

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2012 Medical Expenditure Panel Survey-Insurance Component.

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

* Figure does not meet standard of reliability or precision.

** Definitions 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(2012) Percent of number of part-time private-sector employees by firm size and selected characteristics: United States, 2012

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	25,544,117	17.3%	11.2%	16.1%	16.0%	39.3%	36.6%	63.4%
Industry group **								
Agric., fish., forest.	337,113	36.7%	11.7% *	30.3%	20.1% *	1.3% *	63.9%	36.1% *
Mining and manufacturing	367,200	27.3%	20.0%	19.8%	17.4%	15.6%	56.9%	43.1%
Construction	469,710	63.0%	18.4%	13.7%	3.8%	1.1% *	87.3%	12.7%
Utilities and transp.	630,384	9.9%	5.0% *	12.0%	10.9%	62.2%	21.9%	78.1%
Wholesale trade	402,845	28.3%	14.5%	19.9%	10.6%	26.7% *	51.7%	48.3%
Fin. svcs. and real estate	966,708	23.9%	7.3%	8.2%	15.4%	45.2%	34.4%	65.6%
Retail trade	5,592,398	12.4%	6.3%	7.0%	5.8%	68.6%	22.6%	77.4%
Professional services	6,195,566	15.4%	9.3%	15.0%	22.7%	37.7%	31.2%	68.8%
Other services	10,582,195	17.4%	15.0%	22.0%	18.5%	27.2%	43.8%	56.2%
Ownership								
For profit, incorporated	16,446,575	14.1%	11.5%	14.6%	14.1%	45.7%	33.1%	66.9%
For profit, unincorporated	5,081,508	30.4%	13.1%	20.6%	13.7%	22.2%	54.2%	45.8%
Nonprofit	4,016,034	13.7%	7.8%	16.8%	26.7%	35.0%	28.7%	71.3%
Age of firm								
Less than 5 years	2,775,780	37.6%	21.7%	27.2%	9.9%	3.6% *	76.1%	23.9%
5-9 years	2,759,893	36.5%	21.8%	26.8%	10.9%	4.1% *	70.4%	29.6%
10-19 years	3,937,191	29.1%	18.5%	23.7%	20.2%	8.5%	59.3%	40.7%
20 or more years	16,071,254	7.6%	5.8%	10.5%	16.9%	59.1%	18.4%	81.6%
Multi/single status								
2 or more locations	12,875,676	0.3%	1.1%	4.5%	18.6%	75.6%	2.9%	97.1%
1 location only	12,668,442	34.6%	21.5%	28.0%	13.4%	2.5%	70.9%	29.1%
Percent full-time employees								
Less than 25%	8,965,716	25.1%	14.4%	18.9%	15.0%	26.6%	48.9%	51.1%
25-49 %	6,713,469	11.8%	10.0%	15.5%	15.7%	47.0%	30.1%	69.9%
50-74 %	6,422,613	16.5%	9.2%	13.4%	15.7%	45.1%	32.2%	67.8%
75% or more	3,442,320	9.2%	9.2%	15.1%	19.6%	46.9%	25.6%	74.4%
Union presence								
No union employees	20,125,597	21.1%	13.6%	19.6%	18.4%	27.2%	44.8%	55.2%
Has union employees	2,934,755	2.8%	1.8%	3.7%	9.1%	82.6%	5.5%	94.5%
Unknown	2,483,766	3.5%	2.8%	2.2%	4.4%	87.1%	7.2%	92.8%
Percent low-wage employees								
50% or more low wage	15,170,405	16.7%	11.9%	16.2%	16.1%	39.1%	36.6%	63.4%
Less than 50% low wage	10,373,712	18.2%	10.3%	15.9%	15.9%	39.8%	36.6%	63.4%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2012 Medical Expenditure Panel Survey-Insurance Component.

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

* Figure does not meet standard of reliability or precision.

** Definitions 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(2012) Standard error for percent of number of part-time private-sector employees by firm size and selected characteristics: United States, 2012

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	302,676	0.34%	0.39%	0.31%	0.73%	0.59%	0.57%	0.57%
Industry group **								
Agric., fish., forest.	75,861	7.73%	3.31% *	8.74%	6.19% *	1.17% *	7.13%	7.13% *
Mining and manufacturing	27,165	2.49%	2.76%	2.18%	2.67%	2.25%	3.18%	3.18%
Construction	30,913	2.95%	2.69%	2.27%	0.96%	0.57% *	2.28%	2.28%
Utilities and transp.	74,186	0.97%	1.59% *	2.73%	2.01%	3.84%	2.30%	2.30%
Wholesale trade	35,474	2.56%	1.62%	3.70%	3.17%	6.17% *	4.02%	4.02%
Fin. svcs. and real estate	72,714	1.91%	1.11%	1.29%	1.90%	3.41%	2.44%	2.44%
Retail trade	136,982	0.81%	0.49%	0.70%	0.55%	1.45%	1.13%	1.13%
Professional services	145,574	0.38%	0.50%	0.69%	1.31%	1.44%	0.92%	0.92%
Other services	211,444	0.71%	0.49%	0.57%	1.11%	1.04%	1.13%	1.13%
Ownership								
For profit, incorporated	330,877	0.43%	0.43%	0.33%	0.76%	0.69%	0.38%	0.38%
For profit, unincorporated	162,354	0.86%	0.72%	1.22%	1.35%	1.02%	1.46%	1.46%
Nonprofit	161,794	0.91%	0.55%	0.69%	2.02%	1.98%	1.48%	1.48%
Age of firm								
Less than 5 years	129,272	1.64%	2.08%	1.60%	1.16%	1.49% *	2.54%	2.54%
5-9 years	77,306	1.09%	1.45%	2.09%	1.29%	1.18% *	2.41%	2.41%
10-19 years	153,073	1.37%	1.13%	1.36%	1.98%	1.19%	1.97%	1.97%
20 or more years	188,986	0.28%	0.23%	0.32%	1.02%	1.16%	0.54%	0.54%
Multi/single status								
2 or more locations	213,691	0.04%	0.16%	0.27%	0.83%	0.77%	0.24%	0.24%
1 location only	158,658	0.69%	0.68%	0.81%	0.95%	0.51%	1.12%	1.12%
Percent full-time employees								
Less than 25%	191,865	0.67%	0.94%	0.95%	1.43%	1.30%	1.18%	1.18%
25-49 %	217,718	0.62%	1.02%	1.01%	0.63%	1.63%	1.35%	1.35%
50-74 %	175,463	0.64%	0.60%	0.55%	1.23%	1.58%	0.77%	0.77%
75% or more	91,304	0.44%	0.47%	0.68%	0.81%	0.97%	1.06%	1.06%
Union presence								
No union employees	278,065	0.44%	0.45%	0.38%	0.94%	0.62%	0.63%	0.63%
Has union employees	111,219	0.34%	0.39%	0.89%	1.14%	1.85%	0.66%	0.66%
Unknown	147,988	0.90%	0.66%	0.55%	1.06%	1.32%	1.23%	1.23%
Percent low-wage employees								
50% or more low wage	361,505	0.62%	0.44%	0.67%	0.84%	0.98%	0.93%	0.93%
Less than 50% low wage	137,986	0.45%	0.57%	0.71%	0.96%	0.80%	0.61%	0.61%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2012 Medical Expenditure Panel Survey-Insurance Component.

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

* Figure does not meet standard of reliability or precision.

** Definitions 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(2012) Percent of private-sector part-time employees at establishments that offer health insurance by firm size and selected characteristics: United States, 2012

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	71.0%	21.4%	38.0%	59.6%	89.8%	99.3%	33.3%	92.8%
Industry group **								
Agric., fish., forest.	33.7%	14.6%	17.6% *	19.8% *	94.9%	100.0%	18.6%	60.5%
Mining and manufacturing	72.2%	33.4%	65.4%	86.5%	100.0%	100.0%	52.4%	98.4%
Construction	43.8%	23.8%	66.8%	84.9%	98.6%	100.0%	36.7%	92.9%
Utilities and transp.	84.8%	23.5%	34.6% *	63.7%	100.0%	100.0%	41.7%	96.8%
Wholesale trade	72.2%	27.2%	76.0%	84.9%	93.6%	100.0%	48.2%	98.0%
Fin. svcs. and real estate	77.4%	24.9%	63.2%	82.0%	97.3%	99.8%	38.2%	97.9%
Retail trade	83.8%	16.2%	45.6%	72.8%	92.3%	100.0%	33.3%	98.6%
Professional services	78.1%	33.3%	53.4%	67.5%	91.1%	98.8%	45.5%	92.8%
Other services	61.0%	15.8%	25.9%	52.7%	86.8%	98.5%	26.4%	88.1%
Ownership								
For profit, incorporated	74.0%	24.7%	37.9%	57.8%	86.4%	99.6%	35.1%	93.3%
For profit, unincorporated	50.8%	13.5%	24.9%	47.5%	89.0%	96.9%	21.7%	85.3%
Nonprofit	84.3%	29.8%	66.1%	84.8%	97.7%	99.3%	52.4%	97.2%
Age of firm								
Less than 5 years	30.1%	11.8%	22.8%	37.0%	72.8%	96.3%	19.0%	65.4%
5-9 years	38.0%	19.1%	28.5%	49.4%	73.7%	87.2%	27.3%	63.4%
10-19 years	52.8%	23.3%	36.8%	59.0%	84.3%	96.0%	33.7%	80.5%
20 or more years	88.2%	29.9%	54.7%	74.6%	94.9%	99.6%	47.0%	97.6%
Multi/single status								
2 or more locations	95.9%	39.1% *	48.9%	68.3%	92.0%	99.4%	55.1%	97.2%
1 location only	45.7%	21.3%	37.4%	58.2%	86.6%	95.4%	32.4%	78.1%
Percent full-time employees								
Less than 25%	51.6%	9.0%	21.1%	42.1%	82.1%	97.7%	17.3%	84.3%
25-49 %	79.0%	29.8%	45.0%	62.6%	92.0%	99.6%	41.9%	94.9%
50-74 %	79.4%	32.8%	47.4%	73.9%	93.0%	99.8%	43.7%	96.4%
75% or more	90.5%	51.1%	74.3%	87.0%	97.0%	99.9%	68.2%	98.2%
Union presence								
No union employees	64.9%	22.0%	38.5%	59.2%	89.7%	98.8%	33.8%	90.1%
Has union employees	95.2%	12.9% *	46.0%	82.7%	92.5%	99.9%	30.3%	98.9%
Unknown	92.1%	3.2% *	9.7% *	42.4%	86.6%	99.8%	8.5% *	98.6%
Percent low wage employees								
50% or more low wage	65.4%	12.3%	24.4%	47.8%	86.6%	99.1%	22.0%	90.5%
Less than 50% low wage	79.3%	33.7%	61.0%	77.2%	94.6%	99.5%	49.7%	96.3%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2012 Medical Expenditure Panel Survey-Insurance Component.

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

* Figure does not meet standard of reliability or precision.

** Definitions 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(2012) Standard error for percent of private-sector part-time employees at establishments that offer health insurance by firm size and selected characteristics: United States, 2012

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.77%	0.75%	1.84%	2.10%	1.31%	0.23%	0.88%	0.59%
Industry group **								
Agric., fish., forest.	6.79%	3.10%	11.83% *	13.29% *	16.69%	14.91%	3.70%	13.57%
Mining and manufacturing	2.67%	2.49%	6.54%	3.73%	0.03%	0.00%	2.96%	0.90%
Construction	3.19%	2.61%	6.33%	6.05%	1.31%	14.91%	3.34%	2.65%
Utilities and transp.	3.12%	5.74%	11.77% *	9.04%	0.00%	0.00%	6.74%	1.51%
Wholesale trade	3.27%	5.33%	8.67%	7.22%	3.76%	0.00%	4.61%	0.94%
Fin. svcs. and real estate	1.72%	2.42%	5.24%	6.69%	1.50%	0.19%	1.48%	1.07%
Retail trade	1.28%	1.53%	5.76%	5.87%	3.98%	0.04%	2.74%	0.42%
Professional services	0.82%	1.19%	2.28%	3.50%	2.08%	0.55%	1.13%	1.03%
Other services	1.58%	1.01%	2.56%	2.97%	1.95%	0.50%	1.70%	1.23%
Ownership								
For profit, incorporated	0.62%	1.00%	2.45%	1.76%	2.34%	0.12%	0.99%	0.67%
For profit, unincorporated	1.28%	1.07%	2.16%	3.75%	2.28%	1.16%	1.02%	1.61%
Nonprofit	1.41%	2.94%	3.60%	3.35%	1.13%	0.42%	2.72%	0.72%
Age of firm								
Less than 5 years	2.52%	1.86%	3.67%	5.02%	7.81%	14.40%	2.11%	5.92%
5-9 years	1.58%	1.93%	3.74%	4.22%	6.16%	13.49%	1.42%	4.81%
10-19 years	1.61%	1.26%	2.59%	3.39%	2.70%	2.69%	1.54%	2.47%
20 or more years	0.67%	2.11%	2.76%	2.88%	0.61%	0.15%	1.40%	0.28%
Multi/single status								
2 or more locations	0.34%	12.22% *	7.22%	3.64%	1.03%	0.22%	4.12%	0.28%
1 location only	1.31%	0.73%	2.18%	2.27%	2.74%	2.50%	0.91%	2.48%
Percent full-time employees								
Less than 25%	1.51%	1.05%	1.86%	3.08%	2.86%	0.83%	0.99%	1.58%
25-49 %	1.18%	2.24%	3.06%	3.06%	1.73%	0.21%	2.19%	0.74%
50-74 %	0.63%	1.42%	3.08%	2.34%	2.10%	0.10%	1.11%	0.51%
75% or more	0.42%	2.15%	2.01%	1.08%	0.62%	0.09%	1.41%	0.31%
Union presence								
No union employees	0.83%	0.78%	1.86%	2.04%	1.19%	0.38%	0.83%	0.78%
Has union employees	0.58%	5.30% *	11.83%	8.11%	3.78%	0.11%	5.45%	0.46%
Unknown	1.52%	2.73% *	10.61% *	10.45%	7.73%	0.24%	2.92% *	0.64%
Percent low wage employees								
50% or more low wage	1.20%	0.74%	2.72%	3.36%	1.92%	0.25%	1.00%	0.76%
Less than 50% low wage	0.51%	1.19%	1.20%	2.87%	0.95%	0.29%	0.87%	0.71%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2012 Medical Expenditure Panel Survey-Insurance Component.

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

* Figure does not meet standard of reliability or precision.

** Definitions 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)(2012) 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, 2012

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	31.4%	32.9%	20.3%	20.6%	22.9%	38.2%	23.4%	33.0%
Industry group **								
Agric., fish., forest.	14.4% *	38.6%	27.9% *	33.0%	1.0% *	3.3% *	29.1% *	6.4% *
Mining and manufacturing	29.4%	42.4%	25.1%	21.7%	18.1%	46.6%	28.7%	30.0%
Construction	41.0%	44.1%	40.7%	45.3%	21.3% *	23.5% *	37.5%	50.6%
Utilities and transp.	62.7%	28.5% *	19.4% *	16.6% *	44.6%	74.0%	20.9%	67.8%
Wholesale trade	28.7%	41.1%	25.3%	23.4%	16.3%	34.4%	27.2%	29.4%
Fin. svcs. and real estate	41.0%	32.9%	16.7% *	20.1%	39.5%	48.1%	23.4%	44.6%
Retail trade	31.8%	32.2%	14.7%	12.3%	16.5%	35.1%	18.6%	33.1%
Professional services	33.7%	38.8%	26.9%	24.5%	24.1%	41.8%	29.5%	34.7%
Other services	25.9%	21.9%	13.9%	19.2%	22.0%	33.2%	18.1%	27.7%
Ownership								
For profit, incorporated	30.7%	36.8%	21.0%	20.3%	21.6%	35.5%	24.5%	31.8%
For profit, unincorporated	31.1%	32.6%	23.2%	22.1%	23.4%	40.4%	25.4%	32.8%
Nonprofit	34.2%	19.8%	15.7%	19.9%	25.1%	51.4%	17.8%	37.8%
Age of firm								
Less than 5 years	24.9%	38.3%	18.3% *	14.9% *	24.9%	46.8%	25.1%	24.8%
5-9 years	26.7%	33.9%	16.7%	32.2%	19.8%	24.8% *	28.7%	24.5%
10-19 years	26.6%	34.0%	29.0%	19.8%	24.4%	34.8%	25.5%	27.3%
20 or more years	32.8%	29.8%	17.6%	18.8%	22.6%	38.4%	19.7%	34.3%
Multi/single status								
2 or more locations	35.3%	14.8% *	21.7%	23.3%	24.9%	38.3%	18.6%	35.6%
1 location only	23.0%	33.2%	20.2%	20.1%	20.0%	35.4%	23.7%	22.2%
Percent full-time employees								
Less than 25%	24.3%	31.9%	17.1%	23.8%	22.9%	25.3%	21.3%	24.9%
25-49 %	29.2%	21.7%	13.1%	14.6%	16.7%	38.2%	15.4%	31.8%
50-74 %	34.4%	40.3%	22.5%	20.4%	22.8%	41.7%	28.7%	35.6%
75% or more	40.8%	34.6%	30.7%	24.4%	32.5%	50.9%	29.4%	43.5%
Union presence								
No union employees	29.8%	32.7%	20.2%	20.0%	22.1%	40.1%	23.2%	31.7%
Has union employees	38.8%	43.0% *	22.4% *	29.8%	34.9%	39.7%	27.7% *	39.0%
Unknown	31.7%	49.5%	31.1% *	48.2% *	19.8% *	32.0%	39.0% *	31.6%
Percent low wage employees								
50% or more low wage	26.7%	23.7%	12.3%	17.1%	19.6%	32.5%	16.8%	28.1%
Less than 50% low wage	37.1%	37.4%	25.8%	23.8%	27.5%	46.5%	27.7%	39.8%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2012 Medical Expenditure Panel Survey-Insurance Component.

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

* Figure does not meet standard of reliability or precision.

** Definitions 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)(2012) 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, 2012

Characteristics	Total	Less than 10 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%	1.59%	1.64%	1.12%	1.33%	0.42%	1.00%	0.32%
Industry group **								
Agric., fish., forest.	8.92% *	10.52%	11.31% *	9.87%	2.85% *	7.45% *	8.92% *	8.70% *
Mining and manufacturing	2.89%	9.07%	7.00%	4.82%	4.04%	6.97%	3.68%	3.60%
Construction	5.52%	7.06%	7.82%	10.22%	10.25% *	13.38% *	5.67%	12.40%
Utilities and transp.	3.35%	11.81% *	6.95% *	9.82% *	9.81%	3.71%	4.10%	3.47%
Wholesale trade	3.99%	9.83%	7.51%	5.08%	4.44%	7.68%	4.99%	5.92%
Fin. svcs. and real estate	3.67%	7.37%	5.54% *	5.68%	3.90%	5.55%	2.87%	4.55%
Retail trade	1.25%	4.61%	4.27%	3.62%	4.46%	1.13%	2.65%	1.36%
Professional services	1.34%	1.73%	3.29%	2.55%	1.74%	2.04%	1.61%	1.46%
Other services	1.09%	2.17%	3.82%	1.64%	1.50%	1.87%	2.17%	1.38%
Ownership								
For profit, incorporated	0.49%	1.70%	2.40%	1.95%	1.97%	0.75%	1.48%	0.52%
For profit, unincorporated	1.32%	4.50%	3.22%	2.58%	2.40%	2.58%	1.09%	1.75%
Nonprofit	2.02%	2.90%	2.58%	2.24%	2.76%	2.95%	1.73%	2.29%
Age of firm								
Less than 5 years	3.57%	5.77%	6.78% *	5.24% *	7.39%	13.90%	2.94%	6.80%
5-9 years	1.95%	4.13%	3.80%	3.83%	2.60%	11.08% *	2.75%	3.24%
10-19 years	2.58%	2.99%	4.30%	5.57%	4.09%	5.68%	2.47%	3.50%
20 or more years	0.40%	2.01%	2.24%	1.37%	1.25%	0.44%	1.37%	0.43%
Multi/single status								
2 or more locations	0.50%	14.20% *	4.03%	2.52%	1.27%	0.46%	2.92%	0.53%
1 location only	0.96%	1.58%	1.75%	1.23%	3.62%	4.82%	1.08%	1.44%
Percent full-time employees								
Less than 25%	1.51%	3.92%	4.40%	3.71%	2.64%	2.33%	1.88%	1.86%
25-49 %	1.16%	2.53%	3.02%	2.02%	1.82%	1.22%	1.71%	1.16%
50-74 %	1.34%	3.97%	3.71%	0.63%	3.16%	1.70%	2.47%	1.28%
75% or more	1.00%	2.79%	1.76%	2.57%	2.76%	1.36%	1.39%	1.18%
Union presence								
No union employees	0.63%	1.49%	1.73%	1.28%	1.64%	1.21%	0.96%	0.79%
Has union employees	1.70%	14.59% *	11.74% *	6.85%	5.81%	1.48%	9.00% *	1.62%
Unknown	1.63%	14.82%	13.49% *	14.75% *	6.75% *	1.67%	13.21% *	1.63%
Percent low wage employees								
50% or more low wage	0.69%	2.17%	2.64%	1.42%	1.69%	1.04%	1.50%	0.74%
Less than 50% low wage	0.67%	1.81%	2.47%	1.57%	2.07%	1.02%	1.67%	0.75%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2012 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)(2012) 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, 2012

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	41.7%	61.3%	48.4%	31.2%	38.7%	41.8%	48.3%	40.7%
Industry group **								
Agric., fish., forest.	75.9%	93.7%	58.2% *	64.0%	76.0%	--	87.3%	47.7% *
Mining and manufacturing	56.6%	72.0%	76.0%	53.4%	35.5%	50.5%	73.3%	45.4%
Construction	53.8%	59.4%	39.8% *	63.7%	47.1% *	--	50.6%	60.4%
Utilities and transp.	68.9%	36.1% *	41.7% *	24.3% *	32.9% *	74.6%	29.6% *	70.4%
Wholesale trade	56.6%	68.6%	45.5%	38.9%	60.3%	62.9%	58.4%	55.8%
Fin. svcs. and real estate	56.2%	59.3%	56.7%	44.5%	50.4%	58.3%	58.7%	56.0%
Retail trade	29.6%	53.9%	53.6%	33.2%	48.4%	27.8%	48.8%	28.6%
Professional services	55.1%	62.3%	53.9%	34.0%	50.1%	59.2%	53.5%	55.4%
Other services	28.9%	59.3%	35.6%	22.5%	26.3%	29.1%	34.2%	28.1%
Ownership								
For profit, incorporated	38.8%	60.7%	47.3%	30.6%	31.9%	38.6%	49.4%	37.3%
For profit, unincorporated	32.5%	65.7%	31.5%	20.9%	37.4%	28.8%	40.8%	30.6%
Nonprofit	57.5%	56.3%	73.2%	42.9%	50.7%	61.6%	53.9%	57.9%
Age of firm								
Less than 5 years	44.3%	50.1%	43.7%	29.0%	73.3%	20.6% *	40.6%	47.8%
5-9 years	34.9%	62.7%	31.9%	19.3%	41.8%	26.8% *	39.1%	29.8%
10-19 years	42.9%	67.4%	50.1%	26.2%	35.8%	44.8%	53.9%	36.7%
20 or more years	41.9%	60.2%	53.6%	39.9%	36.4%	42.0%	52.1%	41.2%
Multi/single status								
2 or more locations	40.2%	100.0%	51.9%	34.6%	33.4%	41.3%	48.4%	40.1%
1 location only	46.6%	61.1%	48.2%	30.5%	48.7%	58.5%	48.3%	44.9%
Percent full-time employees								
Less than 25%	29.1%	68.3%	46.4%	20.5%	25.0%	27.7%	46.0%	26.3%
25-49 %	28.8%	44.3%	37.4%	30.2%	36.7%	26.6%	34.2%	28.2%
50-74 %	53.2%	65.2%	57.4%	34.5%	44.0%	55.3%	55.8%	52.8%
75% or more	52.7%	59.0%	48.0%	44.9%	51.2%	54.1%	49.9%	53.2%
Union presence								
No union employees	36.3%	60.9%	47.7%	29.7%	36.1%	33.1%	47.7%	33.7%
Has union employees	61.3%	81.9%	71.4%	52.0%	65.5%	61.0%	77.5%	61.1%
Unknown	41.6%	88.1%	65.0% *	45.4%	18.8% *	42.0%	49.6%	41.6%
Percent low wage employees								
50% or more low wage	26.3%	70.5%	39.4%	13.4%	24.9%	25.9%	40.0%	25.2%
Less than 50% low wage	55.1%	58.4%	51.3%	43.0%	52.1%	57.6%	51.6%	55.8%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2012 Medical Expenditure Panel Survey-Insurance Component.

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

* Figure does not meet standard of reliability or precision.

-- Data suppressed due to high standard errors or no reported values in cell.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.B.4.b.(1).(a)(2012) 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, 2012

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.96%	2.59%	4.19%	2.62%	2.42%	0.99%	1.80%	1.08%
Industry group **								
Agric., fish., forest.	13.14%	17.53%	18.94% *	17.96%	21.53%	--	16.72%	15.09% *
Mining and manufacturing	5.01%	11.93%	12.15%	11.34%	6.94%	7.95%	3.72%	7.17%
Construction	6.87%	5.27%	14.64% *	14.87%	14.94% *	--	4.73%	13.00%
Utilities and transp.	6.09%	14.85% *	14.77% *	17.43% *	13.61% *	7.45%	15.52% *	6.79%
Wholesale trade	6.09%	15.62%	11.55%	10.08%	9.38%	10.21%	8.09%	6.74%
Fin. svcs. and real estate	2.57%	8.62%	12.15%	9.87%	5.48%	2.02%	5.49%	2.37%
Retail trade	1.24%	9.68%	8.26%	6.22%	11.12%	0.95%	5.68%	1.37%
Professional services	1.99%	3.53%	5.88%	3.84%	5.17%	1.63%	2.59%	2.10%
Other services	1.89%	4.09%	6.49%	4.50%	3.29%	2.39%	3.94%	1.88%
Ownership								
For profit, incorporated	1.16%	3.22%	3.53%	4.09%	3.75%	1.46%	2.26%	1.26%
For profit, unincorporated	2.55%	4.97%	6.77%	3.14%	7.69%	3.25%	3.81%	2.90%
Nonprofit	1.78%	5.97%	6.50%	5.44%	5.27%	1.68%	4.45%	1.72%
Age of firm								
Less than 5 years	4.44%	7.52%	9.23%	4.79%	10.75%	7.18% *	6.41%	8.67%
5-9 years	2.95%	5.52%	8.36%	4.84%	9.49%	8.57% *	4.30%	6.38%
10-19 years	2.60%	4.57%	8.37%	6.48%	5.40%	6.48%	3.14%	3.41%
20 or more years	0.90%	3.09%	3.70%	4.71%	2.48%	0.96%	2.57%	0.92%
Multi/single status								
2 or more locations	0.91%	25.82%	7.87%	7.42%	2.38%	1.01%	7.89%	0.94%
1 location only	2.47%	2.62%	4.39%	3.53%	6.70%	6.01%	1.97%	4.20%
Percent full-time employees								
Less than 25%	2.45%	4.38%	7.96%	4.25%	5.13%	4.08%	4.98%	3.16%
25-49 %	2.24%	10.57%	9.34%	6.98%	9.71%	2.61%	6.92%	2.28%
50-74 %	1.84%	2.77%	6.21%	5.82%	6.79%	2.05%	3.74%	2.06%
75% or more	1.34%	6.50%	6.36%	3.88%	2.76%	1.68%	4.73%	1.31%
Union presence								
No union employees	0.87%	2.54%	4.05%	2.74%	2.50%	1.52%	1.73%	0.93%
Has union employees	2.58%	19.70%	14.68%	14.40%	6.71%	2.76%	10.48%	2.58%
Unknown	1.58%	24.93%	20.08% *	11.98%	14.77% *	1.79%	14.74%	1.51%
Percent low wage employees								
50% or more low wage	1.50%	5.15%	8.48%	2.83%	3.50%	1.73%	4.40%	1.63%
Less than 50% low wage	1.46%	3.20%	5.60%	3.74%	3.07%	1.41%	1.95%	1.47%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2012 Medical Expenditure Panel Survey-Insurance Component.

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** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.B.4.b.(2)(2012) 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, 2012

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	13.1%	20.2%	9.8%	6.4%	8.9%	16.0%	11.3%	13.5%
Industry group **								
Agric., fish., forest.	10.9%*	36.2%	16.3%*	21.1%*	0.7%*	--	25.4%	3.0%*
Mining and manufacturing	16.7%	30.5%	19.0%*	11.6%	6.4%*	23.5%	21.0%	13.6%
Construction	22.1%	26.2%	16.2%*	28.9%	10.0%*	--	18.9%	30.5%*
Utilities and transp.	43.2%	10.3%*	8.1%*	4.0%*	14.7%*	55.2%	6.2%	47.7%
Wholesale trade	16.2%	28.2%	11.5%*	9.1%*	9.8%*	21.6%	15.9%	16.4%
Fin. svcs. and real estate	23.1%	19.5%*	9.5%*	8.9%	19.9%	28.0%	13.8%	25.0%
Retail trade	9.4%	17.4%	7.9%	4.1%*	8.0%*	9.7%	9.1%	9.4%
Professional services	18.6%	24.2%	14.5%	8.3%	12.1%	24.7%	15.8%	19.2%
Other services	7.5%	13.0%	5.0%	4.3%	5.8%	9.7%	6.2%	7.8%
Ownership								
For profit, incorporated	11.9%	22.3%	9.9%	6.2%	6.9%	13.7%	12.1%	11.9%
For profit, unincorporated	10.1%	21.4%	7.3%	4.6%	8.8%*	11.6%	10.4%	10.0%
Nonprofit	19.7%	11.2%	11.5%	8.5%	12.7%	31.7%	9.6%	21.9%
Age of firm								
Less than 5 years	11.1%	19.2%*	8.0%*	4.3%*	18.3%*	9.6%*	10.2%	11.9%*
5-9 years	9.3%	21.2%	5.3%*	6.2%	8.3%*	6.6%*	11.2%	7.3%*
10-19 years	11.4%	22.9%	14.5%	5.2%	8.7%	15.6%	13.8%	10.0%
20 or more years	13.7%	18.0%	9.4%	7.5%	8.2%	16.1%	10.3%	14.1%
Multi/single status								
2 or more locations	14.2%	14.8%*	11.3%*	8.1%	8.3%	15.8%	9.0%	14.3%
1 location only	10.7%	20.2%	9.7%	6.1%	9.7%	20.7%	11.5%	10.0%
Percent full-time employees								
Less than 25%	7.1%	21.8%	7.9%*	4.9%*	5.7%	7.0%	9.8%	6.5%
25-49 %	8.4%	9.6%*	4.9%*	4.4%*	6.1%	10.2%	5.3%	9.0%
50-74 %	18.3%	26.3%	12.9%	7.0%	10.0%	23.0%	16.0%	18.8%
75% or more	21.5%	20.4%	14.7%	10.9%	16.6%	27.5%	14.7%	23.1%
Union presence								
No union employees	10.8%	19.9%	9.6%	5.9%	8.0%	13.3%	11.1%	10.7%
Has union employees	23.8%	35.3%*	16.0%*	15.5%*	22.9%	24.2%	21.5%*	23.9%
Unknown	13.2%	43.6%*	20.2%*	21.9%*	3.7%*	13.4%	19.4%*	13.1%
Percent low wage employees								
50% or more low wage	7.0%	16.7%	4.8%	2.3%	4.9%	8.4%	6.7%	7.1%
Less than 50% low wage	20.4%	21.9%	13.2%	10.3%	14.3%	26.8%	14.3%	22.2%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2012 Medical Expenditure Panel Survey-Insurance Component.

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

* Figure does not meet standard of reliability or precision.

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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)(2012) 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, 2012

Characteristics	Total	Less than 10 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%	1.34%	0.81%	0.55%	0.75%	0.44%	0.64%	0.40%
Industry group **								
Agric., fish., forest.	6.40% *	10.62%	5.59% *	6.55% *	2.87% *	--	6.95%	5.85% *
Mining and manufacturing	2.14%	8.05%	6.07% *	2.23%	2.18% *	5.46%	2.98%	2.14%
Construction	4.44%	4.86%	7.09% *	8.11%	9.78% *	--	3.77%	10.33% *
Utilities and transp.	4.43%	10.20% *	3.13% *	2.11% *	4.58% *	6.49%	1.50%	5.15%
Wholesale trade	2.76%	7.08%	4.18% *	3.05% *	3.36% *	5.49%	3.65%	3.77%
Fin. svcs. and real estate	2.46%	6.60% *	5.22% *	2.17%	2.86%	3.77%	2.69%	2.98%
Retail trade	0.48%	4.03%	2.15%	1.69% *	3.50% *	0.36%	1.73%	0.56%
Professional services	1.14%	1.51%	2.17%	1.31%	1.58%	1.46%	0.98%	1.29%
Other services	0.63%	1.99%	1.45%	0.79%	0.79%	1.15%	1.04%	0.71%
Ownership								
For profit, incorporated	0.37%	1.55%	1.17%	0.76%	0.90%	0.69%	0.54%	0.44%
For profit, unincorporated	1.14%	4.06%	1.58%	1.19%	2.81% *	1.76%	1.05%	1.40%
Nonprofit	1.44%	2.66%	2.01%	1.51%	1.80%	2.39%	1.60%	1.57%
Age of firm								
Less than 5 years	2.35%	5.90% *	4.23% *	2.20% *	6.02% *	4.65% *	1.34%	4.90% *
5-9 years	0.84%	1.95%	1.68% *	1.58%	3.34% *	4.51% *	0.97%	2.21% *
10-19 years	0.98%	3.28%	2.54%	1.21%	1.70%	3.05%	1.46%	1.19%
20 or more years	0.30%	1.87%	1.01%	1.07%	0.51%	0.47%	1.01%	0.33%
Multi/single status								
2 or more locations	0.36%	14.20% *	3.82% *	2.19%	0.68%	0.46%	1.91%	0.37%
1 location only	0.60%	1.37%	0.89%	0.54%	1.86%	2.83%	0.65%	0.84%
Percent full-time employees								
Less than 25%	0.68%	3.05%	2.44% *	1.48% *	1.34%	1.24%	1.38%	0.91%
25-49 %	0.77%	2.90% *	1.73% *	1.50% *	0.99%	1.09%	1.09%	0.80%
50-74 %	0.97%	2.60%	2.63%	1.13%	1.92%	1.05%	1.57%	1.07%
75% or more	0.90%	3.02%	1.74%	1.74%	1.50%	1.24%	1.69%	1.01%
Union presence								
No union employees	0.31%	1.23%	0.80%	0.59%	0.85%	0.74%	0.58%	0.34%
Has union employees	1.54%	14.96% *	10.74% *	6.46% *	5.36%	1.42%	7.64% *	1.49%
Unknown	0.90%	13.71% *	13.33% *	6.65% *	1.68% *	0.92%	11.59% *	0.87%
Percent low wage employees								
50% or more low wage	0.54%	2.34%	0.94%	0.60%	0.88%	0.79%	0.85%	0.62%
Less than 50% low wage	0.65%	1.33%	1.72%	0.78%	0.96%	0.97%	0.99%	0.79%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2012 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(2012) 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, 2012

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	5,384	5,751	5,363	5,256	5,430	5,357	5,460	5,365
Industry group **								
Agric., fish., forest.	4,345	--	--	--	--	--	4,962	4,136
Mining and manufacturing	5,086	4,887	4,546	4,889	5,223	5,139	4,662	5,156
Construction	5,243	5,569	4,713	5,222	5,561	5,335	5,024	5,469
Utilities and transp.	5,496	5,592	5,612	5,839	5,897	5,344	5,938	5,436
Wholesale trade	5,318	6,029	5,262	5,108	5,529	5,175	5,461	5,253
Fin. svcs. and real estate	5,494	5,963	5,830	5,783	5,525	5,388	5,834	5,445
Retail trade	4,804	5,375	5,115	4,642	4,622	4,792	5,106	4,738
Professional services	5,797	5,871	5,676	5,572	5,772	5,875	5,725	5,816
Other services	5,172	5,932	5,675	5,094	5,085	5,032	5,635	5,036
Ownership								
For profit, incorporated	5,236	5,709	5,303	5,107	5,315	5,175	5,373	5,200
For profit, unincorporated	5,272	5,512	5,009	5,010	5,154	5,437	5,252	5,279
Nonprofit	6,083	6,770	6,302	6,125	5,871	6,138	6,368	6,040
Age of firm								
Less than 5 years	5,053	5,434	5,263	4,863	4,798	5,099	5,230	4,856
5-9 years	5,078	5,336	5,234	4,939	4,940	5,200	5,175	4,989
10-19 years	5,282	5,671	5,070	5,168	5,223	5,426	5,342	5,232
20 or more years	5,444	6,117	5,598	5,428	5,592	5,357	5,674	5,412
Multi/single status								
2 or more locations	5,383	6,881	5,120	5,350	5,570	5,342	5,336	5,385
1 location only	5,386	5,736	5,384	5,231	5,248	5,917	5,472	5,290
Percent full-time employees								
Less than 25%	4,815	6,134	5,410	5,372	4,224	4,586	5,824	4,554
25-49 %	5,204	6,135	5,672	5,407	5,581	4,910	5,606	5,122
50-74 %	5,492	5,970	5,626	5,491	5,699	5,340	5,706	5,442
75% or more	5,391	5,673	5,313	5,217	5,411	5,410	5,409	5,386
Union presence								
No union employees	5,308	5,709	5,341	5,165	5,314	5,265	5,407	5,269
Has union employees	5,720	7,745	5,954	6,673	6,356	5,531	7,030	5,667
Unknown	5,378	7,328	4,887	5,569	5,703	5,360	5,807	5,374
Percent low wage employees								
50% or more low wage	4,973	6,183	5,207	4,989	4,845	4,894	5,422	4,894
Less than 50% low wage	5,469	5,686	5,384	5,300	5,581	5,458	5,466	5,471

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2012 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(2012) 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, 2012

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	27.83	91.09	74.13	56.97	44.97	34.80	59.68	26.68
Industry group **								
Agric., fish., forest.	348.19	--	--	--	--	--	371.66	297.14
Mining and manufacturing	56.44	255.01	129.99	83.37	119.35	65.84	85.05	67.05
Construction	157.05	284.79	227.40	254.44	433.57	186.12	179.02	273.10
Utilities and transp.	99.38	475.24	530.24	246.06	395.81	79.29	218.16	112.68
Wholesale trade	83.98	406.53	314.38	171.62	113.75	96.79	174.43	71.28
Fin. svcs. and real estate	56.48	277.75	290.10	229.24	89.47	65.48	144.55	62.68
Retail trade	53.35	246.44	192.72	104.22	161.04	67.02	125.41	62.88
Professional services	39.40	132.98	104.28	44.97	56.85	84.11	56.72	45.23
Other services	107.73	204.53	195.28	144.38	153.34	178.02	129.30	127.73
Ownership								
For profit, incorporated	33.94	95.74	74.90	69.90	47.63	47.22	61.85	38.74
For profit, unincorporated	41.19	165.27	200.48	120.76	155.74	70.26	134.17	30.69
Nonprofit	53.04	295.69	264.51	152.03	54.17	90.36	213.87	49.33
Age of firm								
Less than 5 years	154.34	221.29	300.40	186.94	387.34	341.59	183.57	263.49
5-9 years	56.15	168.51	169.40	167.04	220.69	442.57	151.45	130.19
10-19 years	59.24	126.94	69.45	120.66	74.07	158.66	73.41	70.91
20 or more years	30.44	140.39	94.36	82.55	44.75	36.87	77.02	28.55
Multi/single status								
2 or more locations	31.44	627.33	225.05	111.97	55.85	38.81	162.07	31.36
1 location only	40.21	91.15	79.48	57.48	94.06	190.49	66.63	65.56
Percent full-time employees								
Less than 25%	108.77	387.68	418.61	306.81	424.81	96.73	227.73	132.94
25-49 %	90.05	273.90	213.31	331.21	279.62	110.48	181.69	121.16
50-74 %	38.62	171.11	257.48	121.29	137.99	53.22	105.77	40.16
75% or more	36.56	105.09	77.38	65.02	57.29	47.88	62.63	37.00
Union presence								
No union employees	27.31	94.07	69.68	52.55	42.58	52.44	50.04	32.26
Has union employees	60.77	752.72	406.95	420.46	369.03	58.34	516.58	56.53
Unknown	76.75	1,050.96	639.55	1,448.72	263.78	79.05	684.50	76.47
Percent low wage employees								
50% or more low wage	54.25	222.17	383.72	125.84	109.48	46.22	207.53	49.63
Less than 50% low wage	32.95	92.64	60.48	67.48	63.25	44.21	49.02	38.05

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2012 Medical Expenditure Panel Survey-Insurance Component.

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

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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(2012) 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, 2012

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	5,401	5,524	5,305	5,334	5,273	5,514	5,405	5,400
Industry group **								
Agric., fish., forest.	3,665	--	--	--	--	--	4,491	3,337
Mining and manufacturing	4,869	5,089	4,308	4,805	4,683	5,199	4,566	4,955
Construction	5,242	5,226	4,358	5,795	5,476	5,453	4,820	5,824
Utilities and transp.	5,437	4,993	5,729	6,041	5,072	5,434	5,776	5,300
Wholesale trade	5,173	4,899	5,466	5,032	5,056	5,467	5,180	5,167
Fin. svcs. and real estate	5,738	6,582	6,237	5,698	5,396	5,694	6,445	5,567
Retail trade	5,001	5,762	5,408	4,940	4,532	4,946	5,457	4,781
Professional services	5,737	5,540	5,623	5,659	5,711	5,838	5,563	5,788
Other services	5,140	5,498	5,474	5,187	5,107	4,914	5,517	4,979
Ownership								
For profit, incorporated	5,199	5,530	5,217	5,120	4,985	5,261	5,307	5,150
For profit, unincorporated	5,184	5,120	5,120	5,055	5,113	5,412	5,147	5,206
Nonprofit	6,017	6,393	6,093	6,167	5,800	6,092	6,324	5,969
Age of firm								
Less than 5 years	4,698	5,034	5,123	4,292	4,564	4,681	4,927	4,454
5-9 years	4,956	4,971	5,144	5,451	4,361	5,366	5,157	4,761
10-19 years	5,430	5,446	5,218	5,271	5,297	6,289	5,369	5,489
20 or more years	5,499	5,979	5,426	5,506	5,450	5,476	5,596	5,476
Multi/single status								
2 or more locations	5,446	5,179	5,121	5,149	5,398	5,495	5,226	5,454
1 location only	5,352	5,527	5,319	5,374	5,143	6,102	5,418	5,275
Percent full-time employees								
Less than 25%	5,099	4,601	5,247	6,154	5,107	4,681	5,212	5,034
25-49 %	5,259	5,387	5,104	4,975	5,846	4,886	5,102	5,324
50-74 %	5,741	6,347	5,582	5,714	5,665	5,646	5,967	5,660
75% or more	5,365	5,404	5,283	5,290	5,176	5,536	5,347	5,371
Union presence								
No union employees	5,315	5,534	5,315	5,234	5,154	5,456	5,389	5,274
Has union employees	5,936	5,317	5,128	6,784	5,906	5,872	6,280	5,921
Unknown	5,274	3,533	4,218	6,530	5,433	5,267	4,483	5,284
Percent low wage employees								
50% or more low wage	4,945	5,876	4,759	4,968	4,861	4,850	5,113	4,895
Less than 50% low wage	5,492	5,472	5,386	5,401	5,393	5,631	5,451	5,508

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2012 Medical Expenditure Panel Survey-Insurance Component.

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

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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(2012) 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, 2012

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	30.36	148.54	102.97	97.94	120.95	50.11	72.22	40.84
Industry group **								
Agric., fish., forest.	847.13	--	--	--	--	--	1,053.09	799.92
Mining and manufacturing	78.47	470.02	237.61	176.41	195.00	151.35	198.38	99.54
Construction	186.94	190.47	269.05	464.47	651.91	819.77	215.19	382.90
Utilities and transp.	260.26	495.32	1,106.58	572.39	424.29	285.41	396.99	290.70
Wholesale trade	158.69	652.46	244.50	470.69	290.71	210.31	262.72	177.72
Fin. svcs. and real estate	95.74	599.01	741.52	402.52	271.41	118.00	318.37	101.72
Retail trade	123.58	404.68	527.94	282.74	311.93	213.08	267.97	108.90
Professional services	42.55	216.86	194.39	133.96	91.43	106.97	141.25	63.65
Other services	90.17	198.72	265.08	277.13	334.28	189.68	138.89	118.89
Ownership								
For profit, incorporated	42.94	155.33	129.39	155.13	102.12	50.09	100.26	51.84
For profit, unincorporated	131.14	271.85	195.83	248.86	369.77	239.84	110.91	171.88
Nonprofit	59.58	329.24	334.40	139.99	95.74	147.58	139.01	62.89
Age of firm								
Less than 5 years	326.33	533.55	469.82	365.80	842.09	1,130.36	315.52	516.03
5-9 years	108.24	232.49	225.20	348.07	276.40	538.78	156.74	180.24
10-19 years	82.49	232.69	213.89	218.13	156.88	360.28	143.74	132.14
20 or more years	46.55	145.46	109.69	141.83	95.74	56.38	97.93	45.95
Multi/single status								
2 or more locations	33.47	1,079.82	191.16	140.56	116.96	53.97	202.42	30.55
1 location only	53.98	150.10	101.99	107.34	169.77	315.74	72.52	114.02
Percent full-time employees								
Less than 25%	273.98	667.38	470.37	1,710.32	477.56	428.45	339.70	308.18
25-49 %	142.30	456.79	583.66	260.07	399.29	156.09	381.70	232.82
50-74 %	111.23	349.63	857.56	175.01	224.98	140.14	303.25	95.78
75% or more	38.58	158.40	131.68	134.73	127.20	52.51	77.45	45.16
Union presence								
No union employees	28.12	148.73	104.23	84.09	118.28	73.51	72.58	45.75
Has union employees	91.38	1,282.52	956.63	557.52	265.90	89.22	594.60	87.17
Unknown	92.00	924.47	1,176.76	1,588.05	207.29	106.30	1,032.28	93.69
Percent low wage employees								
50% or more low wage	74.27	354.15	422.29	282.99	213.85	214.06	262.79	110.05
Less than 50% low wage	30.49	145.89	106.67	115.73	118.97	56.54	62.19	43.64

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2012 Medical Expenditure Panel Survey-Insurance Component.

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

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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(2012) 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, 2012

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	5,392	5,937	5,352	5,234	5,514	5,344	5,489	5,373
Industry group **								
Agric., fish., forest.	4,457	--	--	--	--	--	5,121	4,275
Mining and manufacturing	5,151	4,716	4,612	4,936	5,429	5,135	4,666	5,215
Construction	5,300	5,821	4,832	5,114	5,640	5,324	5,180	5,398
Utilities and transp.	5,513	6,240	5,737	5,750	6,360	5,326	6,275	5,452
Wholesale trade	5,347	6,669	5,155	5,090	5,726	5,132	5,564	5,273
Fin. svcs. and real estate	5,461	5,774	5,841	5,817	5,587	5,355	5,700	5,434
Retail trade	4,719	5,137	4,773	4,424	4,673	4,741	4,884	4,694
Professional services	5,825	6,099	5,611	5,572	5,819	5,881	5,784	5,834
Other services	5,239	6,276	5,800	5,011	5,059	5,172	5,707	5,132
Ownership								
For profit, incorporated	5,256	5,814	5,294	5,112	5,471	5,178	5,385	5,231
For profit, unincorporated	5,308	5,864	4,875	4,940	5,133	5,491	5,278	5,316
Nonprofit	6,131	7,217	6,470	6,183	5,913	6,150	6,510	6,080
Age of firm								
Less than 5 years	5,181	5,639	5,363	5,096	4,862	5,236	5,356	5,006
5-9 years	5,158	5,597	5,310	4,762	5,223	5,197	5,222	5,105
10-19 years	5,206	5,768	4,954	5,061	5,237	5,199	5,257	5,171
20 or more years	5,443	6,331	5,610	5,452	5,666	5,350	5,750	5,412
Multi/single status								
2 or more locations	5,387	7,339	5,243	5,427	5,650	5,330	5,438	5,386
1 location only	5,403	5,909	5,363	5,179	5,313	5,867	5,494	5,310
Percent full-time employees								
Less than 25%	4,573	6,771	5,325	5,206	3,926	4,349	6,237	4,306
25-49 %	5,315	6,769	5,932	5,713	5,371	5,124	5,953	5,224
50-74 %	5,403	5,804	5,635	5,316	5,690	5,292	5,544	5,378
75% or more	5,411	5,891	5,287	5,208	5,529	5,391	5,447	5,404
Union presence								
No union employees	5,317	5,856	5,307	5,135	5,392	5,256	5,406	5,289
Has union employees	5,663	8,172	6,167	6,761	6,626	5,462	7,325	5,598
Unknown	5,408	8,371	5,161	5,431	5,903	5,387	6,177	5,402
Percent low wage employees								
50% or more low wage	5,031	6,675	5,407	4,968	4,918	4,962	5,637	4,954
Less than 50% low wage	5,466	5,831	5,345	5,275	5,657	5,428	5,469	5,465

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2012 Medical Expenditure Panel Survey-Insurance Component.

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

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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(2012) 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, 2012

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	38.68	129.35	104.08	98.88	58.44	43.91	60.20	39.47
Industry group **								
Agric., fish., forest.	349.24	--	--	--	--	--	347.00	236.32
Mining and manufacturing	59.00	221.86	170.29	153.41	138.41	68.69	79.97	69.17
Construction	176.62	369.46	350.40	415.81	562.25	200.90	283.69	308.39
Utilities and transp.	112.64	591.96	783.37	316.87	501.83	102.03	374.77	129.85
Wholesale trade	86.02	630.81	405.00	227.29	153.62	112.25	278.47	69.60
Fin. svcs. and real estate	56.39	393.05	329.74	344.32	81.47	72.77	171.33	69.69
Retail trade	68.64	298.58	346.93	155.85	103.26	58.85	138.19	62.83
Professional services	58.88	230.00	152.57	93.78	80.01	106.98	83.67	69.65
Other services	146.31	296.40	283.14	189.72	83.90	215.41	223.81	167.95
Ownership								
For profit, incorporated	44.78	146.22	97.36	138.34	83.72	57.08	76.69	52.83
For profit, unincorporated	50.72	356.15	329.61	150.54	134.55	87.90	206.12	54.36
Nonprofit	69.40	412.45	317.95	190.91	85.75	106.41	276.77	79.11
Age of firm								
Less than 5 years	155.14	146.88	397.56	268.98	306.04	339.81	194.85	205.91
5-9 years	90.71	284.86	285.67	252.77	258.14	393.80	181.72	148.07
10-19 years	65.61	182.96	75.31	150.70	108.11	173.64	89.21	82.71
20 or more years	42.25	236.44	120.87	127.54	66.46	46.27	89.84	41.65
Multi/single status								
2 or more locations	42.48	1,311.02	337.58	141.91	75.05	48.77	199.48	42.66
1 location only	55.61	126.93	107.94	96.08	123.74	183.61	67.36	88.45
Percent full-time employees								
Less than 25%	107.16	740.62	891.38	446.38	342.87	92.07	340.71	152.43
25-49 %	83.89	552.65	385.61	513.05	242.98	113.05	286.34	101.83
50-74 %	56.47	178.22	226.37	187.21	167.42	65.82	78.78	58.77
75% or more	46.09	178.36	112.43	103.81	76.84	58.64	64.98	50.96
Union presence								
No union employees	37.06	140.57	105.08	73.54	60.78	63.28	47.76	46.72
Has union employees	63.99	1,048.45	558.61	722.76	501.35	66.17	632.42	60.82
Unknown	98.20	1,685.95	1,029.29	1,465.69	393.69	102.88	770.29	97.31
Percent low wage employees								
50% or more low wage	53.69	225.26	484.11	194.93	124.32	42.63	251.59	35.56
Less than 50% low wage	42.51	151.05	72.45	107.63	82.31	50.82	47.90	46.48

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2012 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(2012) 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, 2012

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	5,225	5,584	5,571	5,159	5,231	4,786	5,459	5,054
Industry group **								
Agric., fish., forest.	5,109	--	--	--	--	--	4,944	5,443
Mining and manufacturing	4,855	5,007	4,981	4,837	4,736	4,997	4,905	4,837
Construction	4,752	5,207	5,135	4,029	4,716	3,177 *	4,799	4,599
Utilities and transp.	5,454	4,469	3,377 *	5,754	5,659	5,612	5,010	5,592
Wholesale trade	5,410	5,458	5,381	5,490	5,197	5,777	5,582	5,190
Fin. svcs. and real estate	5,209	5,387	3,977	5,704	5,304	5,022	5,217	5,205
Retail trade	5,389	5,492	5,678	5,012	4,405	6,207	5,215	5,504
Professional services	5,751	5,824	6,069	5,282	5,603	6,174	5,841	5,663
Other services	4,592	5,837	5,456	5,274	5,243	2,984	5,586	3,940
Ownership								
For profit, incorporated	5,105	5,721	5,563	5,022	4,908	4,599	5,477	4,812
For profit, unincorporated	5,161	5,172	5,556	5,373	5,602	4,304	5,364	4,939
Nonprofit	5,889	5,825	5,720	5,523	5,889	6,342	5,543	5,988
Age of firm								
Less than 5 years	5,255	5,717	4,937	5,206	5,047	3,228 *	5,286	5,161
5-9 years	4,924	5,143	5,054	4,701	4,768	4,616	5,008	4,796
10-19 years	5,404	5,782	5,270	5,717	4,766	4,824	5,736	4,898
20 or more years	5,228	5,648	6,011	5,014	5,424	4,794	5,520	5,100
Multi/single status								
2 or more locations	4,990	5,500	4,230	5,298	5,327	4,749	4,951	4,994
1 location only	5,387	5,585	5,658	5,117	5,127	6,153	5,501	5,166
Percent full-time employees								
Less than 25%	5,845	7,776	5,954	4,585	4,043	7,124	6,128	5,714
25-49 %	4,304	5,442	5,872	5,561	5,869	2,714	5,501	3,932
50-74 %	5,710	5,783	5,710	5,805	5,875	5,247	5,838	5,614
75% or more	5,223	5,488	5,527	5,039	5,095	5,112	5,374	5,100
Union presence								
No union employees	5,206	5,582	5,575	5,166	5,140	4,545	5,456	4,983
Has union employees	5,744	5,220 *	5,409	4,736	6,699	5,537	5,405	5,766
Unknown	4,874	7,825	4,452 *	6,000 *	3,769	4,870	6,029	4,820
Percent low wage employees								
50% or more low wage	4,465	5,262	5,512	5,164	4,206	3,756	5,298	4,130
Less than 50% low wage	5,429	5,640	5,579	5,158	5,540	5,264	5,486	5,380

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2012 Medical Expenditure Panel Survey-Insurance Component.

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

* Figure does not meet standard of reliability or precision.

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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(2012) 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, 2012

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	87.52	201.16	243.61	175.97	159.71	157.02	131.87	103.21
Industry group **								
Agric., fish., forest.	954.44	--	--	--	--	--	1,055.06	1,481.67
Mining and manufacturing	229.49	864.86	969.74	564.14	442.41	242.72	613.48	296.24
Construction	301.14	393.29	707.89	547.39	1,227.46	960.13 *	393.27	787.08
Utilities and transp.	335.52	883.62	1,061.93 *	1,174.45	1,177.89	421.79	723.37	326.60
Wholesale trade	225.92	968.35	539.54	718.78	610.84	1,148.72	300.37	440.86
Fin. svcs. and real estate	285.45	648.60	907.98	290.44	807.99	204.20	335.43	376.56
Retail trade	109.83	746.54	505.14	311.70	289.33	690.54	288.20	188.48
Professional services	134.77	166.21	424.97	315.95	296.99	437.97	209.60	219.15
Other services	173.39	432.43	339.46	443.88	619.23	127.54	237.64	248.61
Ownership								
For profit, incorporated	82.82	218.45	264.51	155.84	212.62	189.93	153.01	103.78
For profit, unincorporated	229.18	222.21	466.52	327.24	821.60	568.13	209.98	410.78
Nonprofit	218.54	920.48	547.01	301.22	438.72	638.01	383.75	339.58
Age of firm								
Less than 5 years	476.49	609.35	854.32	632.19	633.40	1,020.78 *	438.04	581.60
5-9 years	221.70	376.89	442.20	248.41	672.19	1,199.37	349.30	368.68
10-19 years	197.44	397.32	404.11	453.36	278.29	1,002.43	282.91	218.13
20 or more years	82.52	245.95	298.59	179.65	139.11	168.98	129.57	113.83
Multi/single status								
2 or more locations	115.33	1,439.53	539.75	219.39	171.43	161.37	307.23	111.26
1 location only	132.34	201.97	226.03	198.71	257.27	1,747.78	141.04	239.29
Percent full-time employees								
Less than 25%	496.34	1,531.86	1,150.57	467.90	659.95	475.39	744.49	577.77
25-49 %	397.41	826.64	599.38	616.81	647.48	377.25	612.29	405.84
50-74 %	249.05	413.34	951.71	414.97	337.51	462.91	357.65	229.93
75% or more	94.98	191.51	233.52	172.63	152.10	205.06	124.92	115.11
Union presence								
No union employees	102.96	201.30	245.68	178.28	195.49	212.58	131.24	128.14
Has union employees	325.94	1,650.71 *	1,302.79	930.72	776.52	530.45	962.69	351.79
Unknown	393.02	2,338.55	1,407.85 *	1,897.37 *	937.78	407.91	1,683.63	393.95
Percent low wage employees								
50% or more low wage	155.90	345.84	470.41	336.93	303.84	184.32	266.08	162.43
Less than 50% low wage	110.01	199.07	244.67	204.70	159.04	215.47	142.43	144.17

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2012 Medical Expenditure Panel Survey-Insurance Component.

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

* Figure does not meet standard of reliability or precision.

-- Data suppressed due to high standard errors or no reported values in cell.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.C.2(2012) 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, 2012

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	1,118	857	990	1,095	1,127	1,172	979	1,153
Industry group **								
Agric., fish., forest.	843	--	--	--	--	--	743	877
Mining and manufacturing	1,010	882	1,041	1,069	1,020	991	1,003	1,011
Construction	1,052	1,055	1,256	864	1,006	1,211	1,115	987
Utilities and transp.	1,129	997	1,575	1,245	1,229	1,079	1,249	1,113
Wholesale trade	1,087	762	1,081	1,091	1,206	1,090	1,018	1,118
Fin. svcs. and real estate	1,102	1,005	724	933	1,088	1,158	839	1,140
Retail trade	1,265	709	1,282	1,344	1,465	1,253	1,112	1,298
Professional services	1,083	812	818	1,076	1,057	1,179	909	1,127
Other services	1,237	863	940	1,161	1,316	1,335	954	1,319
Ownership								
For profit, incorporated	1,145	869	1,053	1,117	1,177	1,189	1,007	1,182
For profit, unincorporated	1,155	898	867	1,169	1,204	1,253	971	1,221
Nonprofit	976	643	741	930	960	1,042	812	1,000
Age of firm								
Less than 5 years	1,152	1,009	819	1,407	1,253	1,041	1,001	1,321
5-9 years	1,074	907	1,002	1,182	1,057	1,551	1,043	1,102
10-19 years	1,048	822	965	1,177	1,119	1,010	987	1,097
20 or more years	1,130	803	1,043	990	1,127	1,177	950	1,155
Multi/single status								
2 or more locations	1,167	1,415	869	1,026	1,166	1,179	858	1,175
1 location only	1,025	850	1,000	1,114	1,075	936	991	1,065
Percent full-time employees								
Less than 25%	1,204	752	1,023	1,464	1,417	1,141	1,021	1,251
25-49 %	1,270	805	1,130	1,161	1,254	1,356	1,005	1,324
50-74 %	1,217	941	967	1,322	1,269	1,247	1,065	1,253
75% or more	1,091	847	986	1,056	1,095	1,146	965	1,124
Union presence								
No union employees	1,098	860	988	1,105	1,136	1,160	973	1,147
Has union employees	1,080	933 *	1,037	931	997	1,106	1,173	1,076
Unknown	1,249	222 *	1,053	1,100	1,366	1,250	979	1,251
Percent low wage employees								
50% or more low wage	1,213	817	1,041	1,203	1,199	1,276	1,016	1,248
Less than 50% low wage	1,098	863	983	1,077	1,108	1,150	974	1,132

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2012 Medical Expenditure Panel Survey-Insurance Component.

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

* Figure does not meet standard of reliability or precision.

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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(2012) 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, 2012

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	14.49	34.55	35.30	22.76	16.78	20.62	19.59	16.26
Industry group **								
Agric., fish., forest.	121.45	--	--	--	--	--	196.82	146.90
Mining and manufacturing	28.83	74.11	135.09	83.42	64.87	39.93	80.05	25.69
Construction	77.91	211.48	107.82	147.34	97.90	77.69	117.12	76.37
Utilities and transp.	42.35	223.40	248.68	90.55	102.48	65.80	166.20	52.90
Wholesale trade	32.84	174.38	163.45	90.00	77.26	60.97	96.38	49.68
Fin. svcs. and real estate	28.90	146.62	130.91	50.86	65.09	52.09	74.79	34.50
Retail trade	26.20	101.21	149.47	139.14	82.18	30.03	77.41	26.52
Professional services	20.95	78.16	68.67	40.18	33.51	34.67	43.41	23.22
Other services	61.41	95.58	91.77	115.06	65.64	78.28	62.00	70.00
Ownership								
For profit, incorporated	17.29	45.15	31.11	30.13	28.97	28.55	22.98	21.89
For profit, unincorporated	28.23	142.48	96.97	72.01	46.95	30.35	79.29	22.06
Nonprofit	20.47	109.26	181.69	100.35	24.03	20.32	105.79	15.62
Age of firm								
Less than 5 years	70.66	189.27	80.78	82.49	174.77	269.90	89.68	130.67
5-9 years	59.03	89.97	141.69	78.45	74.76	181.10	63.83	73.92
10-19 years	24.51	68.70	62.01	38.07	68.73	60.23	29.10	50.82
20 or more years	20.27	50.77	68.54	32.76	29.29	22.78	27.48	21.97
Multi/single status								
2 or more locations	21.63	325.75	133.61	50.52	29.77	22.50	61.12	22.08
1 location only	19.10	34.89	34.14	29.08	32.72	70.60	18.06	22.47
Percent full-time employees								
Less than 25%	41.69	169.81	118.23	164.18	228.39	50.25	73.95	46.34
25-49 %	32.92	120.76	229.92	66.18	154.45	35.55	91.15	45.71
50-74 %	48.81	102.44	127.29	78.92	43.25	63.35	61.04	49.84
75% or more	15.19	36.23	30.26	27.32	20.84	23.58	20.24	17.46
Union presence								
No union employees	14.11	40.07	32.60	16.96	21.03	21.71	20.01	14.16
Has union employees	28.01	313.23*	223.25	151.07	79.34	31.75	183.95	27.36
Unknown	48.60	418.77*	226.40	307.49	350.15	45.97	186.21	48.02
Percent low wage employees								
50% or more low wage	20.83	119.12	98.80	79.44	52.05	21.72	47.98	23.23
Less than 50% low wage	17.89	41.35	42.41	31.48	21.96	25.34	23.23	20.99

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2012 Medical Expenditure Panel Survey-Insurance Component.

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

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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(2012) 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, 2012

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	1,126	944	1,040	1,200	1,079	1,194	1,051	1,155
Industry group **								
Agric., fish., forest.	480*	--	--	--	--	--	646*	414*
Mining and manufacturing	1,115	947	1,076	1,377	1,041	1,000	1,117	1,114
Construction	1,114	1,650	1,112	805	1,158*	1,126	1,217	970
Utilities and transp.	1,234	747*	2,065	1,591	1,137	1,063	1,549	1,107
Wholesale trade	1,131	736*	1,309	1,061	1,218	1,226	1,049	1,196
Fin. svcs. and real estate	1,232	894*	750	1,384	1,191	1,343	907	1,311
Retail trade	1,281	625	1,236*	1,550	1,498	1,193	1,166	1,337
Professional services	1,010	946	867	968	955	1,096	964	1,023
Other services	1,277	900	922	1,318	1,182	1,535	960	1,412
Ownership								
For profit, incorporated	1,182	970	1,041	1,204	1,179	1,283	1,054	1,241
For profit, unincorporated	1,172	994	937	1,331	1,247	1,183	1,040	1,246
Nonprofit	964	638	1,149*	1,099	857	1,006	1,047	951
Age of firm								
Less than 5 years	1,246	1,097	1,002	1,538	1,280*	439	1,131	1,367
5-9 years	1,010	832	1,071	1,089	902	2,117	1,069	954
10-19 years	1,081	915	994	1,285	1,106	987	1,052	1,108
20 or more years	1,138	946	1,064	1,136	1,081	1,201	1,027	1,164
Multi/single status								
2 or more locations	1,169	1,487	890	1,052	1,140	1,194	900	1,178
1 location only	1,079	940	1,051	1,232	1,015	1,212	1,061	1,100
Percent full-time employees								
Less than 25%	1,376	679	991*	1,000*	2,282	1,436	954	1,621
25-49 %	1,157	878*	1,135*	1,193	1,037	1,341	1,018*	1,214
50-74 %	1,211	880	1,289	1,366	1,118	1,298	1,143	1,236
75% or more	1,107	967	1,007	1,182	1,052	1,168	1,042	1,131
Union presence								
No union employees	1,113	944	1,037	1,202	1,093	1,183	1,033	1,157
Has union employees	1,026	1,381*	1,055*	1,166	990	1,020	1,822	991
Unknown	1,366	224*	1,500*	1,303	1,127	1,388	1,126	1,369
Percent low wage employees								
50% or more low wage	1,130	678*	1,218	1,244	1,053	1,233	1,047	1,155
Less than 50% low wage	1,126	983	1,013	1,192	1,087	1,187	1,051	1,155

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2012 Medical Expenditure Panel Survey-Insurance Component.

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

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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(2012) 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, 2012

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	25.34	93.35	72.32	52.93	52.23	37.86	39.15	30.61
Industry group **								
Agric., fish., forest.	187.66 *	--	--	--	--	--	196.41 *	237.38 *
Mining and manufacturing	66.93	142.95	218.78	239.81	82.31	71.46	136.35	62.04
Construction	183.62	395.29	195.17	212.26	402.63 *	243.66	193.89	221.76
Utilities and transp.	69.21	248.65 *	474.34	315.33	240.47	113.94	291.95	109.24
Wholesale trade	139.27	369.45 *	302.73	217.93	170.16	112.68	195.04	130.38
Fin. svcs. and real estate	70.81	305.16 *	222.15	291.66	67.21	79.74	181.78	73.04
Retail trade	93.78	149.02	487.85 *	263.54	218.20	98.94	124.78	133.15
Professional services	32.87	131.17	187.94	79.92	81.69	49.65	73.27	43.69
Other services	93.45	152.54	132.33	235.32	128.57	93.71	127.09	96.01
Ownership								
For profit, incorporated	26.36	104.96	75.75	68.52	79.76	40.57	46.22	34.09
For profit, unincorporated	83.77	292.80	154.61	123.15	251.79	114.32	182.85	120.66
Nonprofit	58.36	167.06	666.23 *	210.95	46.66	62.30	173.47	47.62
Age of firm								
Less than 5 years	147.18	279.02	254.29	202.93	446.28 *	129.61	174.52	287.88
5-9 years	90.56	190.81	143.65	144.69	183.61	347.98	108.80	115.59
10-19 years	74.37	104.68	142.54	125.28	207.73	195.00	68.74	142.34
20 or more years	40.13	136.14	137.05	97.15	70.31	53.73	63.83	41.00
Multi/single status								
2 or more locations	29.19	417.06	243.82	103.82	51.38	38.13	140.19	26.92
1 location only	37.13	93.27	64.99	60.32	89.95	154.40	40.77	63.27
Percent full-time employees								
Less than 25%	100.58	197.10	369.56 *	375.23 *	331.39	128.34	98.18	138.98
25-49 %	93.40	663.43 *	696.87 *	303.25	170.05	100.94	393.28 *	58.60
50-74 %	84.10	155.94	358.52	148.07	132.61	127.40	180.19	82.04
75% or more	24.87	98.18	80.38	60.47	58.05	33.81	49.79	34.36
Union presence								
No union employees	23.31	92.93	74.95	60.86	49.67	45.20	44.64	24.03
Has union employees	32.81	563.54 *	356.72 *	263.45	161.76	60.86	460.16	33.76
Unknown	101.41	198.19 *	461.13 *	351.01	263.28	113.98	312.74	101.54
Percent low wage employees								
50% or more low wage	64.85	278.57 *	176.81	129.62	121.38	61.17	98.30	78.13
Less than 50% low wage	31.58	97.24	84.68	70.03	57.37	42.11	48.62	35.38

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2012 Medical Expenditure Panel Survey-Insurance Component.

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

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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(2012) 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, 2012

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	1,114	802	960	1,046	1,121	1,167	942	1,147
Industry group **								
Agric., fish., forest.	914	--	--	--	--	--	745 *	960
Mining and manufacturing	978	814	1,005	936	984	988	971	979
Construction	1,019	814 *	1,238	926	903	1,229	1,050	994
Utilities and transp.	1,094	1,168	870 *	1,178	1,103	1,086	1,042	1,098
Wholesale trade	1,060	854 *	956	1,050	1,207	1,055	960	1,094
Fin. svcs. and real estate	1,075	1,177	749	809	1,002	1,135	836	1,102
Retail trade	1,255	648	1,318	1,215	1,441	1,260	1,083	1,281
Professional services	1,118	720	803	1,115	1,100	1,203	885	1,167
Other services	1,225	781	979	1,044	1,361	1,297	933	1,292
Ownership								
For profit, incorporated	1,134	799	1,076	1,080	1,139	1,174	988	1,162
For profit, unincorporated	1,140	837	737	1,088	1,178	1,258	893	1,206
Nonprofit	990	733	577	829	1,029	1,053	719	1,027
Age of firm								
Less than 5 years	1,132	889	770	1,401	1,256	1,149	943	1,321
5-9 years	1,125	1,005	1,054	1,214	1,106	1,373	1,096	1,149
10-19 years	1,007	668	934	1,112	1,119	977	915	1,071
20 or more years	1,126	774	1,000	916	1,112	1,173	909	1,149
Multi/single status								
2 or more locations	1,163	1,401 *	813	1,014	1,157	1,174	811	1,171
1 location only	992	790	973	1,056	1,069	886	956	1,029
Percent full-time employees								
Less than 25%	1,134	543 *	1,476	1,568	1,097	1,087	1,000	1,155
25-49 %	1,272	674	1,096	1,078	1,222	1,356	937	1,320
50-74 %	1,205	944	857	1,229	1,271	1,240	996	1,243
75% or more	1,089	788	964	1,013	1,099	1,141	934	1,120
Union presence								
No union employees	1,091	805	953	1,062	1,125	1,158	939	1,137
Has union employees	1,087	888 *	1,078	797	994	1,114	1,032	1,089
Unknown	1,227	222 *	875	1,054 *	1,449	1,226	894	1,229
Percent low wage employees								
50% or more low wage	1,228	982	918	1,150	1,212	1,280	1,009	1,256
Less than 50% low wage	1,090	776	965	1,030	1,100	1,142	933	1,123

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2012 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(2012) 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, 2012

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	17.39	30.52	43.28	29.14	27.26	23.89	18.10	20.45
Industry group **								
Agric., fish., forest.	127.02	--	--	--	--	--	323.07 *	152.43
Mining and manufacturing	34.96	153.43	138.00	45.29	63.25	43.45	98.50	37.15
Construction	67.90	272.63 *	150.97	184.05	118.11	72.11	115.81	80.40
Utilities and transp.	58.32	303.36	362.07 *	159.60	162.27	74.69	127.05	68.20
Wholesale trade	39.91	270.49 *	146.67	109.94	97.10	60.48	118.56	61.17
Fin. svcs. and real estate	39.97	152.49	173.36	126.94	90.44	60.41	66.50	41.57
Retail trade	15.71	157.34	228.14	120.36	63.75	25.32	78.21	11.33
Professional services	32.06	89.35	87.97	55.31	36.07	50.52	57.23	37.14
Other services	55.91	157.60	102.42	76.85	97.85	82.97	71.04	69.29
Ownership								
For profit, incorporated	22.62	48.18	34.54	35.67	44.73	31.00	23.36	27.41
For profit, unincorporated	35.32	107.06	104.33	88.98	50.63	38.75	66.94	31.21
Nonprofit	17.64	166.51	115.42	56.24	26.19	38.34	86.51	23.38
Age of firm								
Less than 5 years	69.39	155.43	85.68	61.70	137.16	253.95	73.40	94.44
5-9 years	65.57	107.93	214.04	93.82	116.78	181.67	75.02	112.70
10-19 years	30.42	91.87	64.25	57.45	37.95	71.30	41.72	45.74
20 or more years	22.63	71.85	57.27	30.35	37.34	25.50	30.63	24.49
Multi/single status								
2 or more locations	24.34	430.30 *	177.94	84.60	40.04	24.54	72.19	24.56
1 location only	19.62	26.18	50.48	28.52	23.41	79.44	17.95	27.83
Percent full-time employees								
Less than 25%	66.58	229.86 *	334.29	202.33	109.29	50.13	138.58	64.52
25-49 %	32.80	157.31	174.68	110.20	93.53	42.75	101.67	32.82
50-74 %	49.39	118.67	133.07	112.34	77.43	62.15	70.13	49.74
75% or more	18.79	44.30	44.31	27.50	32.37	27.57	19.72	22.56
Union presence								
No union employees	14.79	38.95	42.57	27.92	24.95	21.65	19.29	16.17
Has union employees	32.59	280.08 *	280.87	154.60	107.35	32.23	170.06	33.15
Unknown	50.21	377.80 *	226.15	330.04 *	386.38	48.21	204.56	49.76
Percent low wage employees								
50% or more low wage	23.15	215.65	114.01	85.91	60.26	15.54	83.88	22.78
Less than 50% low wage	20.10	44.66	47.75	24.34	33.07	29.57	22.65	23.24

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2012 Medical Expenditure Panel Survey-Insurance Component.

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

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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(2012) 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, 2012

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	1,140	865	1,010	1,118	1,359	1,204	981	1,256
Industry group **								
Agric., fish., forest.	1,094 *	--	--	--	--	--	869 *	1,550
Mining and manufacturing	1,127	--	--	--	--	--	887 *	1,213
Construction	1,117	--	--	--	--	--	1,165	960
Utilities and transp.	1,295	--	--	--	--	--	944	1,404
Wholesale trade	1,267	--	--	--	--	--	1,248	1,291
Fin. svcs. and real estate	1,082	--	--	--	--	--	708 *	1,229
Retail trade	1,357	--	--	--	--	--	1,102	1,526
Professional services	1,005	--	--	--	--	--	891	1,118
Other services	1,219	--	--	--	--	--	1,043	1,335
Ownership								
For profit, incorporated	1,170	--	--	--	--	--	981	1,319
For profit, unincorporated	1,253	--	--	--	--	--	1,153	1,363
Nonprofit	859	--	--	--	--	--	505 *	960
Age of firm								
Less than 5 years	1,010	--	--	--	--	--	998	1,048
5-9 years	940	--	--	--	--	--	766	1,204
10-19 years	1,264	--	--	--	--	--	1,201	1,359
20 or more years	1,157	--	--	--	--	--	935	1,254
Multi/single status								
2 or more locations	1,248	--	--	--	--	--	1,059	1,264
1 location only	1,065	--	--	--	--	--	974	1,242
Percent full-time employees								
Less than 25%	1,308	--	--	--	--	--	1,252	1,333
25-49 %	1,476	--	--	--	--	--	1,228	1,552
50-74 %	1,393	--	--	--	--	--	1,200	1,538
75% or more	1,051	--	--	--	--	--	922	1,155
Union presence								
No union employees	1,118	--	--	--	--	--	986	1,235
Has union employees	1,320	--	--	--	--	--	226 *	1,391
Unknown	1,293	--	--	--	--	--	1,279	1,293
Percent low wage employees								
50% or more low wage	1,316	--	--	--	--	--	969	1,455
Less than 50% low wage	1,093	--	--	--	--	--	983	1,186

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2012 Medical Expenditure Panel Survey-Insurance Component.

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

* Figure does not meet standard of reliability or precision.

-- Data suppressed due to high standard errors or no reported values in cell.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.C.2.c(2012) 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, 2012

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	66.57	87.11	129.03	130.25	149.50	55.60	75.75	82.32
Industry group **								
Agric., fish., forest.	430.58 *	--	--	--	--	--	475.00 *	453.76
Mining and manufacturing	218.44	--	--	--	--	--	296.12 *	211.29
Construction	242.57	--	--	--	--	--	268.95	268.91
Utilities and transp.	234.91	--	--	--	--	--	255.28	260.44
Wholesale trade	112.36	--	--	--	--	--	191.47	239.42
Fin. svcs. and real estate	135.60	--	--	--	--	--	279.78 *	137.28
Retail trade	134.74	--	--	--	--	--	170.32	179.43
Professional services	125.99	--	--	--	--	--	134.52	144.69
Other services	92.43	--	--	--	--	--	170.75	78.16
Ownership								
For profit, incorporated	63.85	--	--	--	--	--	51.41	79.12
For profit, unincorporated	118.63	--	--	--	--	--	182.66	114.60
Nonprofit	143.41	--	--	--	--	--	316.81 *	140.30
Age of firm								
Less than 5 years	176.94	--	--	--	--	--	170.28	306.14
5-9 years	57.45	--	--	--	--	--	71.33	130.47
10-19 years	131.75	--	--	--	--	--	174.89	122.80
20 or more years	77.50	--	--	--	--	--	128.66	84.50
Multi/single status								
2 or more locations	72.48	--	--	--	--	--	211.80	67.12
1 location only	88.74	--	--	--	--	--	77.74	143.97
Percent full-time employees								
Less than 25%	131.58	--	--	--	--	--	318.32	102.70
25-49 %	200.26	--	--	--	--	--	325.63	137.15
50-74 %	172.72	--	--	--	--	--	354.32	158.66
75% or more	61.53	--	--	--	--	--	78.23	78.47
Union presence								
No union employees	70.50	--	--	--	--	--	76.62	93.55
Has union employees	71.56	--	--	--	--	--	164.32 *	76.60
Unknown	192.10	--	--	--	--	--	371.64	193.03
Percent low wage employees								
50% or more low wage	115.54	--	--	--	--	--	101.89	126.52
Less than 50% low wage	62.57	--	--	--	--	--	77.73	91.48

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2012 Medical Expenditure Panel Survey-Insurance Component.

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

* Figure does not meet standard of reliability or precision.

-- Data suppressed due to high standard errors or no reported values in cell.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.C.3(2012) 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, 2012

Characteristics	Total	Less than 10 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%	14.9%	18.5%	20.8%	20.7%	21.9%	17.9%	21.5%
Industry group **								
Agric., fish., forest.	19.4%	--	--	--	--	--	15.0%	21.2%
Mining and manufacturing	19.9%	18.1%	22.9%	21.9%	19.5%	19.3%	21.5%	19.6%
Construction	20.1%	18.9%	26.6%	16.5%	18.1%	22.7%	22.2%	18.0%
Utilities and transp.	20.5%	17.8%	28.1% *	21.3%	20.8%	20.2%	21.0%	20.5%
Wholesale trade	20.4%	12.6%	20.5%	21.4%	21.8%	21.1%	18.6%	21.3%
Fin. svcs. and real estate	20.1%	16.8%	12.4%	16.1%	19.7%	21.5%	14.4%	20.9%
Retail trade	26.3%	13.2%	25.1%	29.0%	31.7%	26.2%	21.8%	27.4%
Professional services	18.7%	13.8%	14.4%	19.3%	18.3%	20.1%	15.9%	19.4%
Other services	23.9%	14.5%	16.6%	22.8%	25.9%	26.5%	16.9%	26.2%
Ownership								
For profit, incorporated	21.9%	15.2%	19.9%	21.9%	22.1%	23.0%	18.7%	22.7%
For profit, unincorporated	21.9%	16.3%	17.3%	23.3%	23.4%	23.1%	18.5%	23.1%
Nonprofit	16.0%	9.5%	11.8%	15.2%	16.3%	17.0%	12.8%	16.6%
Age of firm								
Less than 5 years	22.8%	18.6%	15.6%	28.9%	26.1%	20.4%	19.1%	27.2%
5-9 years	21.2%	17.0%	19.1%	23.9%	21.4%	29.8%	20.2%	22.1%
10-19 years	19.8%	14.5%	19.0%	22.8%	21.4%	18.6%	18.5%	21.0%
20 or more years	20.8%	13.1%	18.6%	18.2%	20.1%	22.0%	16.7%	21.3%
Multi/single status								
2 or more locations	21.7%	20.6%	17.0%	19.2%	20.9%	22.1%	16.1%	21.8%
1 location only	19.0%	14.8%	18.6%	21.3%	20.5%	15.8%	18.1%	20.1%
Percent full-time employees								
Less than 25%	25.0%	12.3%	18.9%	27.3%	33.6%	24.9%	17.5%	27.5%
25-49 %	24.4%	13.1%	19.9%	21.5%	22.5%	27.6%	17.9%	25.8%
50-74 %	22.2%	15.8%	17.2%	24.1%	22.3%	23.4%	18.7%	23.0%
75% or more	20.2%	14.9%	18.6%	20.2%	20.2%	21.2%	17.8%	20.9%
Union presence								
No union employees	20.7%	15.1%	18.5%	21.4%	21.4%	22.0%	18.0%	21.8%
Has union employees	18.9%	12.0% *	17.4%	13.9%	15.7%	20.0%	16.7%	19.0%
Unknown	23.2%	3.0% *	21.6%	19.8%	24.0%	23.3%	16.9%	23.3%
Percent low wage employees								
50% or more low wage	24.4%	13.2%	20.0%	24.1%	24.7%	26.1%	18.7%	25.5%
Less than 50% low wage	20.1%	15.2%	18.3%	20.3%	19.9%	21.1%	17.8%	20.7%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2012 Medical Expenditure Panel Survey-Insurance Component.

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

* Figure does not meet standard of reliability or precision.

-- Data suppressed due to high standard errors or no reported values in cell.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.C.3(2012) 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, 2012

Characteristics	Total	Less than 10 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%	0.74%	0.65%	0.36%	0.36%	0.38%	0.39%	0.31%
Industry group **								
Agric., fish., forest.	2.54%	--	--	--	--	--	3.98%	2.86%
Mining and manufacturing	0.47%	1.51%	2.96%	1.60%	1.16%	0.68%	1.78%	0.44%
Construction	1.52%	3.52%	1.62%	3.28%	1.32%	1.74%	2.41%	1.51%
Utilities and transp.	0.93%	4.00%	8.54% *	1.85%	2.19%	1.08%	2.77%	1.02%
Wholesale trade	0.46%	2.29%	2.84%	1.17%	1.29%	1.15%	1.62%	0.82%
Fin. svcs. and real estate	0.42%	3.02%	1.87%	0.77%	1.07%	0.81%	1.38%	0.50%
Retail trade	0.62%	1.80%	2.37%	2.64%	1.92%	0.75%	1.48%	0.64%
Professional services	0.31%	1.25%	1.34%	0.69%	0.55%	0.52%	0.75%	0.35%
Other services	1.31%	1.52%	1.49%	1.87%	1.72%	1.73%	1.09%	1.56%
Ownership								
For profit, incorporated	0.31%	0.97%	0.64%	0.51%	0.50%	0.57%	0.47%	0.42%
For profit, unincorporated	0.47%	2.51%	1.91%	1.46%	0.83%	0.49%	1.52%	0.34%
Nonprofit	0.37%	1.44%	2.86%	1.48%	0.47%	0.57%	1.75%	0.36%
Age of firm								
Less than 5 years	1.00%	2.69%	1.92%	2.00%	2.61%	4.91%	1.40%	2.04%
5-9 years	1.20%	2.00%	2.58%	1.24%	1.69%	3.21%	1.38%	1.38%
10-19 years	0.53%	1.13%	1.23%	0.92%	1.16%	1.05%	0.61%	1.02%
20 or more years	0.37%	0.99%	1.04%	0.71%	0.56%	0.42%	0.43%	0.41%
Multi/single status								
2 or more locations	0.37%	3.64%	2.69%	0.76%	0.56%	0.43%	1.24%	0.38%
1 location only	0.32%	0.74%	0.59%	0.48%	0.55%	1.23%	0.40%	0.38%
Percent full-time employees								
Less than 25%	0.78%	3.57%	3.13%	3.92%	2.37%	0.70%	1.67%	0.61%
25-49 %	0.87%	2.12%	4.12%	1.57%	2.77%	1.08%	1.57%	1.32%
50-74 %	0.84%	1.71%	2.30%	1.43%	0.85%	1.24%	0.99%	0.89%
75% or more	0.29%	0.76%	0.60%	0.44%	0.41%	0.44%	0.41%	0.34%
Union presence								
No union employees	0.21%	0.83%	0.59%	0.28%	0.38%	0.36%	0.42%	0.20%
Has union employees	0.54%	4.59% *	4.09%	2.42%	1.51%	0.48%	2.60%	0.57%
Unknown	1.05%	9.10% *	6.24%	4.85%	6.14%	1.02%	4.80%	1.04%
Percent low wage employees								
50% or more low wage	0.38%	2.03%	1.75%	1.60%	0.95%	0.61%	0.85%	0.33%
Less than 50% low wage	0.30%	0.77%	0.81%	0.46%	0.41%	0.44%	0.43%	0.36%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2012 Medical Expenditure Panel Survey-Insurance Component.

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

* Figure does not meet standard of reliability or precision.

-- Data suppressed due to high standard errors or no reported values in cell.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

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

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

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2012 Medical Expenditure Panel Survey-Insurance Component.

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

* Figure does not meet standard of reliability or precision.

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

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.43%	1.80%	1.67%	0.99%	1.05%	0.61%	0.78%	0.52%
Industry group **								
Agric., fish., forest.	4.77% *	--	--	--	--	--	4.60% *	5.19% *
Mining and manufacturing	1.31%	2.56%	4.12%	4.35%	1.42%	1.37%	2.58%	1.34%
Construction	3.58%	6.82%	4.72%	4.95% *	3.76%	4.65%	4.79%	3.47%
Utilities and transp.	1.43%	4.57% *	8.18%	5.19%	3.85%	2.31%	4.68%	1.91%
Wholesale trade	2.07%	4.28%	4.82%	3.54%	3.58%	1.63%	2.94%	1.94%
Fin. svcs. and real estate	1.36%	5.90% *	3.79% *	3.77%	1.56%	1.16%	3.58%	1.12%
Retail trade	1.57%	2.97%	4.63%	4.88%	3.97%	2.24%	2.52%	2.56%
Professional services	0.55%	2.22%	3.61%	1.30%	1.59%	0.78%	1.29%	0.73%
Other services	1.67%	3.03%	2.11%	3.77%	2.16%	1.88%	2.10%	1.84%
Ownership								
For profit, incorporated	0.42%	2.01%	1.59%	1.26%	1.54%	0.73%	0.92%	0.58%
For profit, unincorporated	1.45%	5.47%	2.83%	2.85%	3.42%	1.19%	3.54%	1.75%
Nonprofit	0.92%	2.52%	8.65% *	2.91%	0.92%	0.97%	2.72%	0.77%
Age of firm								
Less than 5 years	2.03%	4.14%	5.81%	5.03%	4.80%	2.72%	3.10%	3.07%
5-9 years	1.80%	4.09%	2.70%	3.09%	3.67%	8.37%	2.36%	2.10%
10-19 years	1.49%	1.87%	2.84%	2.67%	3.88%	3.98%	1.08%	2.82%
20 or more years	0.82%	2.25%	2.65%	1.84%	1.31%	1.08%	1.22%	0.84%
Multi/single status								
2 or more locations	0.47%	6.93%	4.84%	1.97%	1.14%	0.62%	2.75%	0.43%
1 location only	0.65%	1.80%	1.53%	1.20%	1.58%	2.69%	0.85%	1.11%
Percent full-time employees								
Less than 25%	2.69%	4.48% *	6.37% *	10.07% *	5.05%	3.15%	2.08%	3.37%
25-49 %	1.67%	9.64% *	7.52% *	5.63%	3.83%	1.71%	4.93%	1.87%
50-74 %	1.41%	2.48%	4.30%	2.62%	2.36%	2.70%	2.26%	1.49%
75% or more	0.41%	1.90%	1.60%	1.11%	0.99%	0.50%	0.93%	0.56%
Union presence								
No union employees	0.40%	1.80%	1.71%	1.04%	1.07%	0.83%	0.88%	0.48%
Has union employees	0.61%	10.64% *	7.49% *	3.88%	2.55%	1.11%	6.55%	0.68%
Unknown	1.85%	5.02% *	10.88% *	5.68%	5.41%	2.03%	7.18%	1.84%
Percent low wage employees								
50% or more low wage	1.09%	5.12% *	3.58%	2.70%	2.26%	1.70%	1.91%	1.27%
Less than 50% low wage	0.53%	1.80%	1.79%	1.24%	1.10%	0.70%	0.87%	0.62%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2012 Medical Expenditure Panel Survey-Insurance Component.

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

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

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	20.7%	13.5%	17.9%	20.0%	20.3%	21.8%	17.2%	21.3%
Industry group **								
Agric., fish., forest.	20.5%	--	--	--	--	--	14.6% *	22.5%
Mining and manufacturing	19.0%	17.3%	21.8%	19.0%	18.1%	19.2%	20.8%	18.8%
Construction	19.2%	14.0%	25.6%	18.1%	16.0%	23.1%	20.3%	18.4%
Utilities and transp.	19.8%	18.7%	15.2% *	20.5%	17.3%	20.4%	16.6%	20.1%
Wholesale trade	19.8%	12.8%	18.5%	20.6%	21.1%	20.6%	17.3%	20.7%
Fin. svcs. and real estate	19.7%	20.4%	12.8%	13.9%	17.9%	21.2%	14.7%	20.3%
Retail trade	26.6%	12.6%	27.6%	27.5%	30.8%	26.6%	22.2%	27.3%
Professional services	19.2%	11.8%	14.3%	20.0%	18.9%	20.5%	15.3%	20.0%
Other services	23.4%	12.4%	16.9%	20.8%	26.9%	25.1%	16.3%	25.2%
Ownership								
For profit, incorporated	21.6%	13.7%	20.3%	21.1%	20.8%	22.7%	18.3%	22.2%
For profit, unincorporated	21.5%	14.3%	15.1%	22.0%	22.9%	22.9%	16.9%	22.7%
Nonprofit	16.2%	10.2%	8.9%	13.4%	17.4%	17.1%	11.0%	16.9%
Age of firm								
Less than 5 years	21.8%	15.8%	14.4%	27.5%	25.8%	21.9%	17.6%	26.4%
5-9 years	21.8%	18.0%	19.9%	25.5%	21.2%	26.4%	21.0%	22.5%
10-19 years	19.4%	11.6%	18.8%	22.0%	21.4%	18.8%	17.4%	20.7%
20 or more years	20.7%	12.2%	17.8%	16.8%	19.6%	21.9%	15.8%	21.2%
Multi/single status								
2 or more locations	21.6%	19.1%	15.5%	18.7%	20.5%	22.0%	14.9%	21.7%
1 location only	18.4%	13.4%	18.2%	20.4%	20.1%	15.1%	17.4%	19.4%
Percent full-time employees								
Less than 25%	24.8%	8.0% *	27.7%	30.1%	27.9%	25.0%	16.0%	26.8%
25-49 %	23.9%	10.0%	18.5%	18.9%	22.7%	26.5%	15.7%	25.3%
50-74 %	22.3%	16.3%	15.2%	23.1%	22.3%	23.4%	18.0%	23.1%
75% or more	20.1%	13.4%	18.2%	19.5%	19.9%	21.2%	17.1%	20.7%
Union presence								
No union employees	20.5%	13.8%	18.0%	20.7%	20.9%	22.0%	17.4%	21.5%
Has union employees	19.2%	10.9% *	17.5%	11.8%	15.0%	20.4%	14.1%	19.4%
Unknown	22.7%	2.7% *	17.0% *	19.4% *	24.5%	22.8%	14.5% *	22.8%
Percent low wage employees								
50% or more low wage	24.4%	14.7%	17.0%	23.1%	24.6%	25.8%	17.9%	25.4%
Less than 50% low wage	19.9%	13.3%	18.1%	19.5%	19.4%	21.0%	17.1%	20.5%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2012 Medical Expenditure Panel Survey-Insurance Component.

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

* Figure does not meet standard of reliability or precision.

-- Data suppressed due to high standard errors or no reported values in cell.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

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

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

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2012 Medical Expenditure Panel Survey-Insurance Component.

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

* Figure does not meet standard of reliability or precision.

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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(2012) 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, 2012

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	21.8%	15.5%	18.1%	21.7%	26.0%	25.2%	18.0%	24.9%
Industry group **								
Agric., fish., forest.	21.4% *	--	--	--	--	--	17.6% *	28.5%
Mining and manufacturing	23.2%	--	--	--	--	--	18.1%	25.1%
Construction	23.5%	--	--	--	--	--	24.3%	20.9% *
Utilities and transp.	23.7%	--	--	--	--	--	18.9%	25.1%
Wholesale trade	23.4%	--	--	--	--	--	22.4%	24.9%
Fin. svcs. and real estate	20.8%	--	--	--	--	--	13.6% *	23.6%
Retail trade	25.2%	--	--	--	--	--	21.1%	27.7%
Professional services	17.5%	--	--	--	--	--	15.3%	19.7%
Other services	26.6%	--	--	--	--	--	18.7%	33.9%
Ownership								
For profit, incorporated	22.9%	--	--	--	--	--	17.9%	27.4%
For profit, unincorporated	24.3%	--	--	--	--	--	21.5%	27.6%
Nonprofit	14.6%	--	--	--	--	--	9.1% *	16.0%
Age of firm								
Less than 5 years	19.2%	--	--	--	--	--	18.9%	20.3% *
5-9 years	19.1%	--	--	--	--	--	15.3%	25.1%
10-19 years	23.4%	--	--	--	--	--	20.9%	27.8%
20 or more years	22.1%	--	--	--	--	--	16.9%	24.6%
Multi/single status								
2 or more locations	25.0%	--	--	--	--	--	21.4%	25.3%
1 location only	19.8%	--	--	--	--	--	17.7%	24.0%
Percent full-time employees								
Less than 25%	22.4%	--	--	--	--	--	20.4% *	23.3% *
25-49 %	34.3%	--	--	--	--	--	22.3%	39.5%
50-74 %	24.4%	--	--	--	--	--	20.6%	27.4%
75% or more	20.1%	--	--	--	--	--	17.1%	22.7%
Union presence								
No union employees	21.5%	--	--	--	--	--	18.1%	24.8%
Has union employees	23.0%	--	--	--	--	--	4.2% *	24.1%
Unknown	26.5%	--	--	--	--	--	21.2%	26.8%
Percent low wage employees								
50% or more low wage	29.5%	--	--	--	--	--	18.3%	35.2%
Less than 50% low wage	20.1%	--	--	--	--	--	17.9%	22.0%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2012 Medical Expenditure Panel Survey-Insurance Component.

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

* Figure does not meet standard of reliability or precision.

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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(2012) 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, 2012

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	1.17%	1.53%	2.64%	2.11%	2.72%	1.70%	1.10%	1.51%
Industry group **								
Agric., fish., forest.	9.16% *	--	--	--	--	--	10.73% *	7.95%
Mining and manufacturing	4.23%	--	--	--	--	--	4.12%	4.46%
Construction	4.60%	--	--	--	--	--	5.07%	6.34% *
Utilities and transp.	3.73%	--	--	--	--	--	4.98%	4.03%
Wholesale trade	1.95%	--	--	--	--	--	3.42%	3.08%
Fin. svcs. and real estate	2.57%	--	--	--	--	--	4.45% *	2.73%
Retail trade	2.47%	--	--	--	--	--	3.17%	3.23%
Professional services	2.03%	--	--	--	--	--	1.99%	2.80%
Other services	3.00%	--	--	--	--	--	3.29%	3.15%
Ownership								
For profit, incorporated	1.16%	--	--	--	--	--	0.74%	1.59%
For profit, unincorporated	2.11%	--	--	--	--	--	3.04%	1.33%
Nonprofit	2.32%	--	--	--	--	--	6.66% *	2.44%
Age of firm								
Less than 5 years	3.88%	--	--	--	--	--	3.83%	6.28% *
5-9 years	2.25%	--	--	--	--	--	1.60%	4.97%
10-19 years	2.14%	--	--	--	--	--	2.49%	2.59%
20 or more years	1.46%	--	--	--	--	--	2.10%	1.58%
Multi/single status								
2 or more locations	1.15%	--	--	--	--	--	4.29%	1.15%
1 location only	1.53%	--	--	--	--	--	1.05%	2.95%
Percent full-time employees								
Less than 25%	2.92%	--	--	--	--	--	7.90% *	7.73% *
25-49 %	3.79%	--	--	--	--	--	6.48%	6.01%
50-74 %	2.29%	--	--	--	--	--	4.07%	2.44%
75% or more	1.15%	--	--	--	--	--	1.26%	1.45%
Union presence								
No union employees	1.27%	--	--	--	--	--	1.11%	1.83%
Has union employees	1.65%	--	--	--	--	--	2.46% *	1.77%
Unknown	3.29%	--	--	--	--	--	6.18%	3.36%
Percent low wage employees								
50% or more low wage	2.45%	--	--	--	--	--	1.87%	2.90%
Less than 50% low wage	0.99%	--	--	--	--	--	1.19%	1.41%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2012 Medical Expenditure Panel Survey-Insurance Component.

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

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** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.C.4(2012) Percent of private-sector employees enrolled in a health insurance plan that take single coverage by firm size and selected characteristics: United States, 2012

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	51.3%	63.3%	61.2%	58.9%	54.5%	46.4%	61.4%	49.3%
Industry group **								
Agric., fish., forest.	55.0%	46.6%	45.0%	55.1%	63.6%	50.6%	46.3%	58.7%
Mining and manufacturing	44.2%	66.0%	56.7%	54.4%	46.7%	39.5%	57.3%	42.6%
Construction	52.6%	51.5%	57.5%	56.2%	47.4%	47.9%	55.5%	50.0%
Utilities and transp.	47.1%	64.7%	62.1%	57.4%	49.9%	44.2%	61.6%	45.6%
Wholesale trade	45.8%	63.7%	59.1%	55.1%	45.2%	37.2%	59.8%	41.5%
Fin. svcs. and real estate	48.1%	61.9%	53.9%	53.2%	53.1%	45.1%	58.8%	46.9%
Retail trade	58.6%	68.0%	62.9%	63.1%	63.5%	55.5%	64.3%	57.5%
Professional services	52.8%	66.2%	65.5%	62.0%	59.1%	45.9%	65.1%	50.4%
Other services	58.0%	64.3%	62.8%	62.9%	59.0%	54.9%	63.2%	56.6%
Ownership								
For profit, incorporated	50.5%	62.1%	60.3%	57.5%	52.9%	46.2%	60.4%	48.4%
For profit, unincorporated	54.5%	67.3%	61.7%	61.5%	55.5%	48.1%	64.6%	51.6%
Nonprofit	52.6%	63.5%	66.6%	62.8%	58.2%	46.4%	63.9%	51.3%
Age of firm								
Less than 5 years	61.9%	64.5%	64.1%	64.8%	59.8%	45.1%	65.0%	58.7%
5-9 years	58.7%	61.4%	58.7%	60.8%	59.3%	37.7%	60.4%	57.2%
10-19 years	57.8%	61.6%	63.1%	59.5%	55.2%	51.2%	61.3%	55.2%
20 or more years	49.5%	65.0%	60.2%	57.4%	53.4%	46.3%	61.0%	48.2%
Multi/single status								
2 or more locations	48.2%	66.9%	61.2%	59.6%	53.4%	46.4%	61.6%	47.9%
1 location only	58.5%	63.3%	61.2%	58.7%	56.0%	45.3%	61.4%	55.6%
Percent full-time employees								
Less than 25%	62.7%	65.5%	60.0%	66.6%	66.1%	60.3%	63.7%	62.4%
25-49 %	59.0%	70.9%	62.7%	64.4%	64.1%	55.5%	66.7%	57.6%
50-74 %	56.2%	63.4%	67.5%	63.5%	63.8%	51.2%	64.9%	54.5%
75% or more	50.0%	62.8%	60.4%	58.0%	52.8%	44.9%	60.7%	47.9%
Union presence								
No union employees	54.6%	64.3%	62.0%	59.2%	55.7%	48.3%	62.4%	52.1%
Has union employees	44.0%	33.0%	48.8%	54.9%	46.7%	43.1%	43.7%	44.0%
Unknown	46.7%	54.3%	40.0%	54.4%	52.0%	46.5%	48.1%	46.7%
Percent low wage employees								
50% or more low wage	60.5%	66.8%	69.1%	69.9%	67.9%	55.0%	66.9%	59.5%
Less than 50% low wage	49.8%	62.8%	60.2%	57.4%	51.9%	44.9%	60.7%	47.5%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2012 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.4(2012) 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, 2012

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.26%	1.25%	0.80%	0.51%	0.43%	0.35%	0.53%	0.26%
Industry group **								
Agric., fish., forest.	3.93%	7.23%	10.40%	7.03%	7.70%	3.81%	5.04%	4.74%
Mining and manufacturing	0.97%	2.56%	3.04%	2.10%	1.96%	0.93%	2.02%	1.11%
Construction	0.72%	1.60%	1.61%	1.91%	2.35%	2.21%	0.97%	1.46%
Utilities and transp.	0.82%	3.87%	6.23%	2.97%	3.16%	0.81%	2.50%	1.00%
Wholesale trade	1.03%	3.24%	1.65%	2.14%	1.58%	1.26%	1.60%	1.12%
Fin. svcs. and real estate	0.61%	2.91%	2.63%	1.59%	1.49%	0.67%	1.20%	0.63%
Retail trade	0.63%	2.99%	3.14%	2.24%	2.53%	0.38%	1.42%	0.64%
Professional services	0.41%	1.44%	1.76%	1.58%	0.35%	0.39%	0.86%	0.40%
Other services	0.84%	1.86%	1.97%	2.36%	1.73%	1.15%	1.11%	0.94%
Ownership								
For profit, incorporated	0.30%	1.41%	1.01%	0.49%	0.65%	0.41%	0.66%	0.37%
For profit, unincorporated	0.94%	1.79%	2.39%	1.80%	1.74%	1.35%	1.49%	0.97%
Nonprofit	0.49%	2.79%	1.72%	1.86%	0.90%	0.68%	1.06%	0.51%
Age of firm								
Less than 5 years	1.46%	2.33%	1.79%	3.30%	2.58%	4.16%	1.76%	1.91%
5-9 years	1.26%	2.69%	2.12%	2.53%	2.65%	5.47%	1.86%	1.66%
10-19 years	0.44%	1.50%	1.14%	1.27%	1.51%	1.29%	0.65%	0.71%
20 or more years	0.33%	1.28%	1.71%	0.94%	0.50%	0.39%	0.72%	0.35%
Multi/single status								
2 or more locations	0.31%	7.55%	2.90%	0.95%	0.61%	0.36%	1.13%	0.32%
1 location only	0.44%	1.23%	0.75%	0.64%	0.91%	1.66%	0.51%	0.58%
Percent full-time employees								
Less than 25%	0.92%	4.22%	6.73%	3.10%	2.36%	1.36%	3.54%	1.37%
25-49 %	0.54%	3.84%	4.63%	1.82%	1.76%	0.85%	1.82%	0.72%
50-74 %	0.48%	1.61%	1.75%	1.83%	1.36%	0.31%	1.03%	0.53%
75% or more	0.28%	1.50%	0.96%	0.53%	0.56%	0.39%	0.56%	0.28%
Union presence								
No union employees	0.22%	1.14%	0.81%	0.53%	0.38%	0.31%	0.46%	0.20%
Has union employees	0.65%	6.22%	6.30%	3.70%	1.77%	0.77%	3.27%	0.67%
Unknown	0.65%	7.87%	10.15%	8.80%	2.21%	0.74%	4.43%	0.66%
Percent low wage employees								
50% or more low wage	0.75%	2.50%	2.45%	2.45%	1.21%	0.78%	2.15%	0.68%
Less than 50% low wage	0.25%	1.37%	0.72%	0.43%	0.48%	0.32%	0.50%	0.29%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2012 Medical Expenditure Panel Survey-Insurance Component.

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

** Definitions 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(2012) 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, 2012

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	17.1%	60.0%	43.5%	27.7%	16.5%	5.3%	44.9%	10.1%
Industry group **								
Agric., fish., forest.	43.9%	--	--	--	--	--	66.9%	36.1%
Mining and manufacturing	11.1%	43.6%	28.9%	22.5%	12.2%	3.9%	29.2%	8.1%
Construction	36.6%	64.7%	33.2%	42.9%	33.3%	3.4% *	44.2%	28.6%
Utilities and transp.	15.4%	45.5%	25.2% *	27.7%	17.6%	10.9%	37.4%	12.4%
Wholesale trade	19.3%	55.6%	36.9%	27.9%	12.0%	4.1%	39.8%	10.0%
Fin. svcs. and real estate	12.9%	60.3%	52.9%	31.4%	15.5%	3.3%	54.6%	6.8%
Retail trade	11.7%	68.1%	31.1%	22.9%	9.5%	2.1% *	41.7%	5.2%
Professional services	19.5%	60.4%	54.4%	25.8%	19.6%	6.3%	49.7%	11.8%
Other services	17.7%	59.8%	46.7%	26.6%	10.6%	6.7% *	44.9%	9.7%
Ownership								
For profit, incorporated	16.5%	60.1%	40.2%	28.2%	16.7%	4.7%	43.5%	9.4%
For profit, unincorporated	18.2%	59.4%	48.3%	19.5%	11.5%	3.7%	47.5%	7.7%
Nonprofit	19.2%	60.2%	59.3%	33.6%	18.8%	9.0%	49.6%	14.7%
Age of firm								
Less than 5 years	31.4%	54.3%	46.6%	19.8%	19.3% *	5.6% *	44.2%	17.0% *
5-9 years	29.1%	52.8%	46.6%	22.4%	13.9%	4.3% *	42.2%	17.2%
10-19 years	29.0%	64.8%	43.9%	25.4%	14.9%	7.9% *	46.2%	15.1%
20 or more years	13.5%	62.0%	41.6%	31.1%	16.9%	5.2%	45.1%	9.1%
Multi/single status								
2 or more locations	8.2%	46.9%	46.0%	28.2%	14.1%	5.1%	43.6%	7.2%
1 location only	34.0%	60.1%	43.3%	27.5%	19.6%	11.5%	45.0%	21.6%
Percent full-time employees								
Less than 25%	21.1%	68.3%	50.2%	31.0%	23.0%	5.8% *	52.8%	13.0%
25-49 %	14.1%	62.7%	43.8%	26.9%	16.1%	3.3% *	47.8%	7.3%
50-74 %	16.6%	59.8%	45.9%	18.0%	11.4%	8.4%	45.3%	9.8%
75% or more	17.3%	59.6%	43.1%	28.8%	17.1%	4.9%	44.5%	10.3%
Union presence								
No union employees	20.5%	59.7%	43.2%	26.6%	15.6%	4.0%	44.7%	11.1%
Has union employees	13.1%	69.2%	53.0%	43.4%	23.5%	8.1%	51.7%	11.5%
Unknown	6.0%	75.4%	30.1% *	38.9% *	18.5% *	4.9%	38.7%	5.7%
Percent low wage employees								
50% or more low wage	14.7%	64.4%	35.2%	26.5%	18.7%	3.7%	42.2%	9.9%
Less than 50% low wage	17.6%	59.3%	44.7%	27.9%	15.9%	5.6%	45.3%	10.2%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2012 Medical Expenditure Panel Survey-Insurance Component.

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

* Figure does not meet standard of reliability or precision.

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** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.C.4.a(2012) 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, 2012

Characteristics	Total	Less than 10 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%	1.55%	1.40%	1.35%	0.99%	0.40%	0.81%	0.57%
Industry group **								
Agric., fish., forest.	7.44%	--	--	--	--	--	5.83%	9.29%
Mining and manufacturing	0.58%	6.21%	4.47%	3.85%	2.31%	0.75%	4.01%	0.83%
Construction	3.33%	4.93%	3.65%	6.90%	2.69%	2.15% *	4.10%	3.81%
Utilities and transp.	2.24%	8.81%	8.30% *	3.44%	5.04%	2.29%	5.58%	2.35%
Wholesale trade	1.36%	3.97%	5.11%	2.76%	3.37%	1.03%	3.59%	1.58%
Fin. svcs. and real estate	0.58%	5.40%	5.02%	4.61%	2.42%	0.99%	3.43%	0.58%
Retail trade	1.26%	3.07%	3.44%	4.77%	2.84%	0.80% *	2.09%	1.30%
Professional services	0.86%	3.26%	3.23%	2.25%	1.63%	0.94%	1.50%	0.70%
Other services	1.71%	3.35%	2.64%	3.98%	2.37%	2.43% *	2.17%	2.07%
Ownership								
For profit, incorporated	0.59%	1.80%	1.03%	1.56%	1.25%	0.63%	0.95%	0.71%
For profit, unincorporated	1.31%	2.79%	3.41%	3.40%	2.89%	1.01%	2.41%	1.31%
Nonprofit	1.01%	4.13%	5.05%	3.02%	1.57%	1.58%	2.75%	1.06%
Age of firm								
Less than 5 years	2.53%	4.86%	5.59%	3.33%	6.01% *	3.61% *	4.40%	5.14% *
5-9 years	2.29%	3.37%	5.50%	3.62%	3.03%	1.52% *	2.58%	2.98%
10-19 years	1.46%	1.64%	3.10%	2.83%	1.71%	4.00% *	1.46%	1.82%
20 or more years	0.44%	1.83%	2.49%	1.64%	0.75%	0.36%	1.25%	0.43%
Multi/single status								
2 or more locations	0.40%	13.06%	5.86%	2.84%	1.05%	0.42%	4.07%	0.38%
1 location only	1.13%	1.53%	1.51%	1.61%	2.00%	2.93%	0.69%	1.73%
Percent full-time employees								
Less than 25%	1.97%	5.87%	6.99%	5.25%	6.24%	2.09% *	3.61%	2.33%
25-49 %	0.64%	5.60%	6.57%	3.34%	4.59%	1.16% *	3.58%	0.98%
50-74 %	1.39%	3.95%	6.01%	3.01%	2.55%	1.43%	3.33%	1.40%
75% or more	0.61%	1.46%	1.25%	1.59%	1.00%	0.51%	0.71%	0.61%
Union presence								
No union employees	0.67%	1.67%	1.38%	1.31%	0.85%	0.44%	0.85%	0.55%
Has union employees	1.30%	8.22%	7.57%	7.63%	4.20%	0.93%	4.64%	1.37%
Unknown	1.30%	15.87%	12.01% *	13.92% *	6.86% *	1.31%	10.48%	1.32%
Percent low wage employees								
50% or more low wage	1.30%	3.69%	5.00%	2.66%	3.50%	0.47%	1.84%	1.52%
Less than 50% low wage	0.56%	1.56%	1.78%	1.43%	0.79%	0.50%	0.84%	0.59%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2012 Medical Expenditure Panel Survey-Insurance Component.

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

* Figure does not meet standard of reliability or precision.

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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(2012) 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, 2012

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	15,473	14,306	14,346	15,171	15,571	15,661	14,496	15,626
Industry group **								
Agric., fish., forest.	12,930	--	--	--	--	--	13,973	12,296
Mining and manufacturing	14,953	14,740	13,981	15,017	14,989	14,977	14,218	15,017
Construction	13,816	14,041	12,237	13,760	13,598	15,524	13,131	14,363
Utilities and transp.	15,649	12,601	13,545	17,665	15,138	15,700	15,220	15,679
Wholesale trade	15,491	14,433	13,560	15,022	16,537	15,536	14,215	15,764
Fin. svcs. and real estate	16,101	14,903	15,860	17,831	16,081	15,994	15,590	16,150
Retail trade	14,000	14,014	13,436	13,704	14,189	14,049	13,602	14,061
Professional services	16,529	14,602	15,538	15,070	16,622	16,907	15,200	16,722
Other services	14,495	14,036	14,470	15,110	14,766	14,332	14,562	14,480
Ownership								
For profit, incorporated	15,167	14,281	14,106	14,915	15,368	15,298	14,297	15,308
For profit, unincorporated	15,204	14,517	14,949	14,312	14,736	15,727	14,836	15,287
Nonprofit	17,128	14,018	15,330	17,424	16,770	17,404	15,541	17,270
Age of firm								
Less than 5 years	14,106	12,586	13,619	16,019	13,507	15,226	13,376	14,719
5-9 years	14,564	14,139	13,852	14,670	14,521	16,412	14,167	14,917
10-19 years	14,777	15,078	13,709	14,339	14,980	15,620	14,314	15,088
20 or more years	15,652	14,433	15,026	15,504	15,923	15,659	14,967	15,708
Multi/single status								
2 or more locations	15,680	15,436	13,951	15,892	16,040	15,619	14,875	15,692
1 location only	14,889	14,294	14,375	14,990	14,895	17,059	14,464	15,278
Percent full-time employees								
Less than 25%	13,453	14,941	14,184	13,582	11,534	13,767	14,744	13,179
25-49 %	14,777	14,559	14,061	13,118	14,892	15,035	13,790	14,922
50-74 %	15,457	14,405	14,210	15,641	16,179	15,470	14,521	15,602
75% or more	15,533	14,262	14,373	15,228	15,596	15,741	14,517	15,692
Union presence								
No union employees	15,365	14,442	14,463	15,097	15,551	15,640	14,546	15,581
Has union employees	15,796	12,384	14,012	15,570	15,938	15,879	14,193	15,876
Unknown	15,431	16,070	8,707 *	17,942	14,105	15,475	12,707	15,455
Percent low wage employees								
50% or more low wage	14,168	13,958	14,362	13,740	13,726	14,328	14,034	14,185
Less than 50% low wage	15,645	14,345	14,344	15,311	15,795	15,856	14,545	15,822

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2012 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(2012) 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, 2012

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	95.11	312.84	289.70	224.24	194.96	121.82	180.58	105.62
Industry group **								
Agric., fish., forest.	703.60	--	--	--	--	--	961.53	674.91
Mining and manufacturing	180.30	1,007.55	622.71	581.87	430.18	238.46	274.83	188.24
Construction	351.32	887.17	595.63	654.93	455.28	444.26	315.26	433.75
Utilities and transp.	296.18	1,495.36	1,973.10	1,219.68	781.72	230.96	1,521.80	272.86
Wholesale trade	252.41	732.99	669.19	593.34	656.96	360.86	568.35	275.65
Fin. svcs. and real estate	167.02	704.56	765.90	679.99	380.67	230.57	407.33	203.98
Retail trade	265.23	1,842.92	464.95	659.83	647.64	243.67	591.81	261.52
Professional services	106.12	467.33	387.27	386.12	315.28	215.07	144.27	123.33
Other services	229.93	527.08	449.57	490.05	698.37	312.48	385.53	273.76
Ownership								
For profit, incorporated	105.75	398.18	334.45	271.13	173.83	150.03	199.32	121.76
For profit, unincorporated	132.83	483.99	677.07	510.52	436.34	260.16	298.44	159.65
Nonprofit	201.04	580.04	590.32	383.06	540.50	246.47	516.69	211.77
Age of firm								
Less than 5 years	459.98	678.40	820.38	1,282.22	1,215.04	1,007.91	482.69	709.93
5-9 years	268.21	435.39	889.43	433.99	596.60	1,417.80	465.98	318.44
10-19 years	343.77	660.37	583.38	647.78	675.17	318.08	391.48	370.87
20 or more years	106.71	563.17	252.58	292.68	168.88	129.92	277.19	110.88
Multi/single status								
2 or more locations	108.51	2,210.41	727.80	585.79	195.22	135.47	763.98	113.60
1 location only	153.63	328.22	291.21	224.49	312.06	566.86	151.84	194.66
Percent full-time employees								
Less than 25%	426.04	1,388.05	1,755.89	705.95	1,157.10	309.76	839.06	416.76
25-49 %	213.96	1,755.93	1,595.03	381.92	533.28	282.75	601.79	183.69
50-74 %	85.62	1,085.76	558.06	293.67	364.81	71.15	552.74	61.99
75% or more	115.32	229.71	307.50	269.04	212.44	145.09	199.20	128.99
Union presence								
No union employees	74.22	355.72	281.06	224.45	218.23	89.24	145.94	74.02
Has union employees	161.56	1,235.47	828.28	772.63	583.87	169.09	972.75	180.93
Unknown	218.80	3,001.85	2,971.95 *	2,798.54	587.67	230.81	2,133.34	231.20
Percent low wage employees								
50% or more low wage	181.68	735.01	619.77	813.43	509.36	159.23	522.56	157.49
Less than 50% low wage	114.10	314.69	325.74	249.55	238.94	146.29	181.06	130.13

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2012 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(2012) 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, 2012

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	15,697	14,157	14,374	15,353	15,796	16,111	14,493	15,986
Industry group **								
Agric., fish., forest.	13,661	--	--	--	--	--	13,185	14,203
Mining and manufacturing	15,383	16,293	13,149	14,042	15,026	16,226	14,443	15,564
Construction	14,703	14,024	13,169	15,544	14,792	16,203	14,249	15,121
Utilities and transp.	15,703	9,821 *	14,843	17,634	14,891	16,015	13,800	16,058
Wholesale trade	15,023	12,814	14,817	13,737	14,302	16,986	14,059	15,484
Fin. svcs. and real estate	16,604	14,345	15,563	16,554	17,017	16,762	15,214	16,808
Retail trade	14,343	10,142	13,641	16,353	14,786	13,743	13,811	14,536
Professional services	16,462	15,603	15,421	15,723	16,865	16,593	15,347	16,636
Other services	14,191	12,940	14,023	15,242	14,987	13,674	13,883	14,301
Ownership								
For profit, incorporated	15,170	13,982	14,253	14,762	15,114	15,626	14,334	15,421
For profit, unincorporated	15,482	15,264	14,829	14,630	15,986	15,676	15,088	15,604
Nonprofit	17,244	13,645	14,846	17,794	17,085	17,443	15,076	17,419
Age of firm								
Less than 5 years	13,132	13,052	11,051	11,622	15,633	14,578	11,713	14,585
5-9 years	14,743	14,627	12,934	15,208	13,707	17,900	14,232	15,327
10-19 years	15,332	14,681	14,839	14,227	15,547	17,938	14,473	16,114
20 or more years	15,907	13,811	15,112	15,924	16,024	16,023	15,016	16,030
Multi/single status								
2 or more locations	15,990	15,315	11,402	15,234	16,131	16,032	14,032	16,028
1 location only	15,191	14,150	14,568	15,373	15,407	17,595	14,524	15,848
Percent full-time employees								
Less than 25%	14,209	11,654	14,840	12,504 *	15,969	14,182	13,431	14,753
25-49 %	14,668	12,705	15,270	13,123	14,553	15,250	14,155	14,871
50-74 %	16,341	14,319	15,337	16,794	16,397	16,705	15,280	16,629
75% or more	15,669	14,217	14,184	15,317	15,757	16,080	14,426	15,953
Union presence								
No union employees	15,529	14,324	14,423	15,244	15,828	16,126	14,540	15,930
Has union employees	16,387	10,046	14,516	15,342	15,953	16,724	14,098	16,513
Unknown	15,304	--	8,632 *	23,525	14,362	15,301	10,660 *	15,336
Percent low wage employees								
50% or more low wage	13,871	13,591	16,342	13,473	14,111	13,530	14,423	13,685
Less than 50% low wage	15,886	14,230	14,170	15,578	15,981	16,355	14,503	16,206

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2012 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(2012) 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, 2012

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	173.42	444.87	433.48	334.54	391.90	184.60	327.13	199.71
Industry group **								
Agric., fish., forest.	3,097.57	--	--	--	--	--	3,162.98	3,101.58
Mining and manufacturing	536.58	2,875.13	658.08	924.10	1,294.64	538.46	387.89	646.00
Construction	357.50	663.10	1,059.69	695.77	1,779.65	2,422.13	454.08	768.82
Utilities and transp.	1,073.97	3,041.97 *	3,077.26	2,427.15	932.89	1,170.79	1,988.31	1,162.35
Wholesale trade	614.28	2,318.85	1,049.56	896.25	722.43	689.55	769.39	573.51
Fin. svcs. and real estate	296.93	1,870.74	2,390.39	1,396.21	867.93	385.68	871.03	349.60
Retail trade	495.89	1,860.24	949.82	1,123.48	1,111.09	588.50	1,170.36	545.71
Professional services	201.99	802.27	1,111.00	1,030.57	526.59	280.22	448.51	224.01
Other services	386.04	1,268.34	1,297.54	1,093.90	720.88	954.36	757.42	487.20
Ownership								
For profit, incorporated	216.44	479.01	558.54	438.01	597.04	183.31	377.04	239.68
For profit, unincorporated	384.50	986.55	1,034.97	909.96	925.26	512.38	780.96	393.67
Nonprofit	264.94	1,122.92	1,144.40	882.82	661.11	320.61	731.93	247.05
Age of firm								
Less than 5 years	823.25	1,790.49	2,005.56	2,057.06	1,841.75	3,809.88	1,305.44	1,394.57
5-9 years	484.69	1,269.42	974.91	1,059.87	912.39	2,349.25	874.86	815.27
10-19 years	516.46	751.48	567.23	485.48	1,095.54	1,186.51	393.48	785.91
20 or more years	190.39	511.98	359.64	474.05	405.52	186.18	309.33	187.22
Multi/single status								
2 or more locations	199.70	4,058.64	1,176.37	711.14	362.18	189.76	1,154.37	199.51
1 location only	285.02	447.48	480.36	376.75	605.09	943.90	360.16	393.97
Percent full-time employees								
Less than 25%	657.80	2,786.36	3,280.81	5,796.54 *	2,374.96	1,460.18	1,596.38	1,287.87
25-49 %	410.59	3,419.64	2,725.38	1,118.96	706.85	875.79	1,313.55	565.35
50-74 %	346.85	1,188.69	517.27	940.63	961.03	473.01	730.21	387.69
75% or more	191.87	450.52	528.21	410.08	432.05	183.89	341.49	221.47
Union presence								
No union employees	217.56	445.86	450.24	339.56	375.92	261.76	320.10	257.55
Has union employees	328.67	2,434.45	1,735.12	1,810.93	656.93	304.52	1,361.54	340.12
Unknown	393.65	--	2,600.82 *	6,235.89	1,864.43	370.78	3,516.77 *	391.36
Percent low wage employees								
50% or more low wage	428.72	1,742.50	919.94	1,279.90	625.40	536.21	872.86	365.30
Less than 50% low wage	169.69	414.15	433.54	348.83	400.26	215.46	322.41	212.69

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2012 Medical Expenditure Panel Survey-Insurance Component.

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

* Figure does not meet standard of reliability or precision.

-- Data suppressed due to high standard errors or no reported values in cell.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.D.1.b(2012) 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, 2012

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	15,475	14,815	14,170	15,185	15,510	15,613	14,595	15,583
Industry group **								
Agric., fish., forest.	12,799	--	--	--	--	--	14,703	11,924
Mining and manufacturing	14,959	14,163	14,245	15,624	15,097	14,875	14,206	15,011
Construction	13,723	14,780	11,753	13,276	13,223	15,474	12,972	14,223
Utilities and transp.	15,698	15,577	12,515	17,689	15,302	15,692	16,697	15,654
Wholesale trade	15,590	15,654	13,322	15,373	16,886	15,426	14,406	15,776
Fin. svcs. and real estate	16,039	15,351	16,063	18,394	15,499	15,955	15,883	16,052
Retail trade	13,924	15,131	13,237	12,500	14,016	14,015	13,674	13,951
Professional services	16,603	14,536	15,088	14,892	16,620	17,020	15,080	16,791
Other services	14,590	14,956	14,184	15,070	14,646	14,506	14,900	14,539
Ownership								
For profit, incorporated	15,215	14,835	13,750	15,058	15,455	15,280	14,320	15,324
For profit, unincorporated	15,211	14,595	15,325	14,288	14,233	15,840	15,060	15,239
Nonprofit	17,141	15,254	15,253	17,216	16,763	17,384	15,946	17,237
Age of firm								
Less than 5 years	14,431	12,248	14,647	17,169	12,926	15,876	13,912	14,818
5-9 years	14,607	14,637	14,050	14,558	14,658	15,527	14,319	14,809
10-19 years	14,679	15,816	13,296	14,332	14,732	15,216	14,370	14,858
20 or more years	15,634	15,246	14,630	15,438	15,932	15,623	15,015	15,672
Multi/single status								
2 or more locations	15,648	15,036	14,943	16,189	15,994	15,579	15,118	15,655
1 location only	14,865	14,812	14,107	14,902	14,757	16,892	14,543	15,128
Percent full-time employees								
Less than 25%	13,071	17,433	14,493	13,253	10,133	13,392	15,853	12,746
25-49 %	14,955	15,187	12,207	13,147	15,385	15,149	13,571	15,100
50-74 %	15,308	15,429	13,531	14,967	16,090	15,298	14,545	15,392
75% or more	15,550	14,631	14,278	15,307	15,542	15,709	14,622	15,666
Union presence								
No union employees	15,391	14,965	14,281	15,116	15,497	15,601	14,628	15,550
Has union employees	15,672	13,208	14,303	15,799	15,879	15,703	14,610	15,718
Unknown	15,490	15,804	8,400 *	16,359	14,068	15,542	12,755	15,515
Percent low wage employees								
50% or more low wage	14,270	14,423	13,181	13,908	13,687	14,453	13,933	14,298
Less than 50% low wage	15,642	14,855	14,248	15,302	15,736	15,792	14,657	15,768

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2012 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(2012) 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, 2012

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	100.72	490.48	343.32	311.15	225.08	132.43	179.94	112.11
Industry group **								
Agric., fish., forest.	659.33	--	--	--	--	--	953.10	870.85
Mining and manufacturing	178.62	1,051.33	839.98	804.42	417.11	232.37	384.14	186.87
Construction	359.49	1,364.34	905.05	813.69	634.69	475.55	587.40	400.01
Utilities and transp.	244.76	2,572.84	2,171.13	1,330.95	982.52	250.27	1,566.58	242.18
Wholesale trade	244.02	905.72	864.75	935.31	733.49	358.52	704.10	266.49
Fin. svcs. and real estate	169.89	659.11	1,010.81	1,114.77	289.67	252.82	500.01	217.26
Retail trade	285.24	1,966.82	841.16	474.78	576.69	233.64	756.10	260.39
Professional services	158.12	646.03	615.94	597.72	425.50	282.94	161.31	168.38
Other services	314.45	1,213.19	658.76	592.22	765.34	315.27	470.89	349.60
Ownership								
For profit, incorporated	117.36	623.12	336.20	432.49	173.57	169.51	188.92	137.21
For profit, unincorporated	204.40	651.02	798.07	751.20	377.82	321.60	445.02	247.32
Nonprofit	214.00	513.43	876.71	536.89	554.93	289.64	597.88	245.31
Age of firm								
Less than 5 years	446.34	646.55	867.62	1,255.15	1,215.01	978.58	509.20	600.65
5-9 years	287.96	953.75	970.58	436.25	571.21	1,655.18	562.34	304.22
10-19 years	371.71	837.74	695.54	779.50	523.97	356.28	504.73	371.71
20 or more years	122.94	704.92	414.82	363.17	199.81	145.34	321.50	131.32
Multi/single status								
2 or more locations	128.40	3,774.09	821.44	832.36	239.55	145.39	857.60	130.17
1 location only	196.98	519.84	349.08	347.64	348.17	618.11	140.87	281.44
Percent full-time employees								
Less than 25%	476.62	1,698.58	2,697.11	846.38	1,407.50	270.60	835.22	457.02
25-49 %	205.42	2,117.86	1,559.87	569.39	767.58	335.77	617.35	185.61
50-74 %	131.64	1,174.76	697.98	514.36	445.07	128.43	635.29	105.96
75% or more	124.12	334.47	357.13	367.80	241.97	159.97	215.17	138.67
Union presence								
No union employees	76.33	531.82	345.92	282.23	279.99	110.51	179.09	84.63
Has union employees	181.39	1,434.92	1,707.92	1,162.98	718.31	195.85	977.75	198.76
Unknown	270.52	3,087.22	2,639.47 *	2,572.98	573.16	283.09	2,060.75	280.39
Percent low wage employees								
50% or more low wage	171.11	1,132.38	494.25	843.54	632.17	149.50	649.57	149.80
Less than 50% low wage	125.72	530.25	395.30	343.60	277.65	153.77	209.37	140.43

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2012 Medical Expenditure Panel Survey-Insurance Component.

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

* Figure does not meet standard of reliability or precision.

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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(2012) 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, 2012

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	14,494	12,421	15,243	14,430	15,510	14,305	13,950	14,773
Industry group **								
Agric., fish., forest.	12,359	--	--	--	--	--	12,061	12,782
Mining and manufacturing	13,517	14,050	15,563	12,459	13,967	13,171	13,155	13,554
Construction	11,502	10,284	12,697	10,399	12,237	8,393 *	11,418	11,784
Utilities and transp.	14,021	10,283	22,494 *	17,552	13,944	14,235	12,640	14,181
Wholesale trade	15,133	9,651	12,447	14,781	19,492	14,833	13,552	16,350
Fin. svcs. and real estate	15,521	14,198	12,879	16,446	19,145	14,009	14,418	15,756
Retail trade	14,423	12,304	13,559	12,950	13,493	16,681	12,545	15,379
Professional services	15,539	13,036	18,415	15,021	15,258	16,595	15,490	15,573
Other services	14,207	12,330	16,278	14,916	15,792	12,218	14,472	13,910
Ownership								
For profit, incorporated	14,332	12,502	15,545	14,081	15,131	14,074	14,071	14,463
For profit, unincorporated	14,175	13,002	12,566	13,928	20,666	12,468	13,038	14,996
Nonprofit	15,869	10,519	17,392	17,176	14,726	17,607	14,506	16,428
Age of firm								
Less than 5 years	13,054	13,914	12,026	12,726	15,456	7,248 *	13,047	13,067
5-9 years	13,941	12,196	14,631	14,736	15,168	14,991	13,519	14,901
10-19 years	14,077	12,366	12,948	14,664	16,067	13,506	13,469	14,751
20 or more years	14,755	12,198	16,600	14,375	15,453	14,415	14,575	14,807
Multi/single status								
2 or more locations	14,864	19,372	14,153	14,678	16,341	14,271	14,956	14,860
1 location only	14,120	12,377	15,300	14,356	14,500	15,602	13,890	14,536
Percent full-time employees								
Less than 25%	15,414	9,040	12,076	15,625	14,007	19,056	14,487	15,997
25-49 %	13,091	13,171	17,392	12,911	13,748	11,581	13,865	12,933
50-74 %	14,400	11,260	14,037	16,502	15,985	14,340	12,718	15,361
75% or more	14,585	12,715	15,381	14,111	15,741	14,359	14,122	14,832
Union presence								
No union employees	14,475	12,553	15,565	14,452	15,386	14,028	14,116	14,715
Has union employees	15,086	9,909	11,156	14,088	16,589	15,592	11,399	15,797
Unknown	13,483	21,632 *	25,200 *	--	7,470 *	13,475	23,004	13,389
Percent low wage employees								
50% or more low wage	13,356	13,148	13,979	13,335	13,031	13,522	13,279	13,383
Less than 50% low wage	14,645	12,316	15,326	14,523	15,846	14,448	14,016	14,985

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2012 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.c(2012) 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, 2012

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	218.14	427.59	781.86	558.50	845.68	643.67	365.56	307.64
Industry group **								
Agric., fish., forest.	2,017.20	--	--	--	--	--	2,616.80	3,480.49
Mining and manufacturing	1,056.37	3,045.92	3,800.21	1,587.52	1,301.12	1,678.93	883.12	1,117.22
Construction	698.92	1,638.39	1,785.67	1,823.36	1,874.48	2,601.67*	1,133.59	704.98
Utilities and transp.	1,038.67	2,380.02	7,113.23*	3,755.10	2,659.72	1,567.51	2,765.07	1,023.67
Wholesale trade	817.70	2,066.59	1,963.00	1,716.05	2,673.37	3,146.31	1,176.71	1,285.17
Fin. svcs. and real estate	1,023.69	2,454.47	2,544.12	2,333.47	1,899.53	634.75	942.40	978.82
Retail trade	828.56	2,216.92	1,804.37	1,355.46	1,278.08	1,509.44	788.45	1,071.13
Professional services	549.12	804.97	1,395.73	1,118.28	1,029.08	771.42	618.53	704.53
Other services	759.81	2,277.07	1,468.29	1,137.78	1,118.93	1,172.28	781.03	947.88
Ownership								
For profit, incorporated	386.64	344.25	982.82	650.38	984.07	877.14	431.46	515.70
For profit, unincorporated	1,062.27	2,063.22	1,361.27	901.59	2,629.23	2,221.21	692.31	1,660.25
Nonprofit	825.01	2,265.07	2,868.63	1,311.63	1,839.08	1,620.56	1,237.18	826.69
Age of firm								
Less than 5 years	1,455.04	2,341.37	1,839.57	2,281.65	3,289.37	2,292.02*	1,435.02	2,324.05
5-9 years	672.02	716.24	2,500.82	2,362.91	1,550.43	3,877.90	842.92	1,278.38
10-19 years	586.39	884.47	972.02	1,292.87	1,585.33	2,960.82	607.74	1,308.10
20 or more years	337.50	628.28	1,250.22	868.07	827.40	632.38	556.50	390.77
Multi/single status								
2 or more locations	335.91	4,894.66	2,279.54	889.30	772.03	643.37	735.62	332.61
1 location only	262.38	412.02	816.59	642.91	1,054.01	4,355.41	380.12	844.49
Percent full-time employees								
Less than 25%	1,104.96	2,696.49	2,901.64	3,030.96	2,233.37	732.13	2,052.66	1,038.31
25-49 %	509.98	3,160.05	3,131.74	1,251.13	1,507.15	1,558.94	1,368.91	952.53
50-74 %	717.59	1,566.23	2,429.53	2,029.92	1,591.81	1,157.19	1,046.22	781.26
75% or more	290.59	680.74	813.39	464.08	964.75	744.51	468.83	374.04
Union presence								
No union employees	225.00	412.51	654.20	604.68	945.91	828.59	315.90	440.89
Has union employees	945.97	2,569.59	3,298.19	3,057.06	2,149.89	1,296.13	1,469.12	1,052.76
Unknown	1,066.67	6,840.75*	7,968.94*	--	2,428.59*	1,045.17	6,863.99	1,055.89
Percent low wage employees								
50% or more low wage	521.79	1,260.38	2,458.92	1,606.84	1,456.04	792.07	790.43	555.20
Less than 50% low wage	275.98	488.93	781.19	598.32	860.08	771.81	410.20	379.38

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2012 Medical Expenditure Panel Survey-Insurance Component.

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Table I.D.2(2012) 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, 2012

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	4,236	3,346	4,558	4,964	4,674	4,023	4,366	4,215
Industry group **								
Agric., fish., forest.	2,810	--	--	--	--	--	1,385 *	3,675
Mining and manufacturing	3,321	4,583	3,375	4,428	3,605	3,036	4,408	3,226
Construction	3,955	3,132	4,731	4,055	3,636	4,252	3,878	4,017
Utilities and transp.	3,659	2,082 *	3,890	4,414	4,177	3,534	4,033	3,633
Wholesale trade	4,256	2,554	4,329	5,527	4,613	3,900	4,560	4,192
Fin. svcs. and real estate	4,402	3,054	5,287	4,339	5,040	4,294	4,320	4,410
Retail trade	4,830	3,180	5,219	6,697	6,312	4,400	5,159	4,780
Professional services	4,579	4,411	5,065	5,392	5,320	4,239	4,980	4,521
Other services	4,638	2,237	3,897	5,141	4,852	4,780	3,655	4,859
Ownership								
For profit, incorporated	4,212	3,554	4,593	4,923	4,696	3,989	4,454	4,173
For profit, unincorporated	4,577	3,101	4,593	5,611	5,036	4,334	4,402	4,616
Nonprofit	4,093	1,949	4,176	4,500	4,367	3,994	3,600	4,137
Age of firm								
Less than 5 years	4,642	3,714	4,209	5,481	5,202	3,503	4,333	4,903
5-9 years	4,597	3,600	4,068	5,633	4,788	4,287	4,364	4,803
10-19 years	4,947	3,595	5,128	5,239	5,659	4,375	4,556	5,210
20 or more years	4,121	2,809	4,507	4,656	4,441	4,013	4,263	4,110
Multi/single status								
2 or more locations	4,132	2,486	4,628	5,006	4,561	4,025	4,684	4,123
1 location only	4,530	3,355	4,553	4,953	4,836	3,952	4,339	4,705
Percent full-time employees								
Less than 25%	4,217	2,825 *	4,089 *	3,251	3,628	4,790	3,483	4,372
25-49 %	4,718	3,384	4,145	4,418	4,736	4,873	4,003	4,822
50-74 %	4,652	4,037	4,336	5,487	5,764	4,429	4,660	4,651
75% or more	4,164	3,225	4,604	4,963	4,599	3,918	4,361	4,134
Union presence								
No union employees	4,437	3,538	4,725	5,087	4,873	4,046	4,545	4,409
Has union employees	3,517	1,085 *	2,622	3,116	3,705	3,564	2,228	3,581
Unknown	4,453	2,492 *	4,201	6,663	4,222	4,448	4,726	4,451
Percent low wage employees								
50% or more low wage	4,735	2,726	5,123	6,065	5,245	4,544	4,787	4,728
Less than 50% low wage	4,170	3,417	4,510	4,856	4,605	3,947	4,322	4,145

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2012 Medical Expenditure Panel Survey-Insurance Component.

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Table I.D.2(2012) 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, 2012

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	68.92	207.23	253.29	119.29	97.24	83.62	135.40	77.86
Industry group **								
Agric., fish., forest.	460.67	--	--	--	--	--	500.96 *	523.29
Mining and manufacturing	99.88	770.32	470.18	415.21	241.53	137.59	407.03	106.72
Construction	137.03	413.81	443.70	364.91	427.26	357.13	194.27	227.65
Utilities and transp.	158.53	1,029.75 *	970.81	1,052.68	844.68	140.93	1,180.07	183.08
Wholesale trade	158.00	763.92	505.78	585.74	414.69	207.73	360.50	190.60
Fin. svcs. and real estate	126.31	585.44	869.65	340.02	159.71	196.45	425.67	143.23
Retail trade	110.50	836.12	593.07	297.73	397.28	155.11	511.90	113.60
Professional services	145.00	324.25	479.60	170.17	205.80	149.93	336.17	147.10
Other services	123.93	246.14	508.29	262.21	366.18	175.82	210.54	148.64
Ownership								
For profit, incorporated	80.05	160.46	259.91	150.02	145.18	101.97	139.09	91.74
For profit, unincorporated	204.04	641.92	954.50	269.82	357.16	170.78	544.31	160.21
Nonprofit	74.47	422.76	752.71	346.64	251.09	82.66	184.83	74.05
Age of firm								
Less than 5 years	133.92	323.15	544.83	379.92	854.98	640.63	183.89	389.50
5-9 years	271.60	448.44	511.27	565.94	391.35	564.54	276.70	370.26
10-19 years	143.54	257.98	420.98	301.82	403.81	240.00	231.80	197.49
20 or more years	74.11	348.17	297.42	167.30	136.38	87.64	187.06	80.51
Multi/single status								
2 or more locations	73.78	711.95	422.45	239.58	139.50	86.00	495.52	76.85
1 location only	102.88	208.60	260.29	141.14	211.02	187.88	159.32	128.26
Percent full-time employees								
Less than 25%	346.93	1,364.26 *	1,231.89 *	630.23	934.49	365.15	944.02	354.64
25-49 %	219.37	649.74	1,009.46	574.98	283.65	200.93	482.27	196.15
50-74 %	154.72	659.11	595.38	505.91	570.97	182.20	350.51	194.30
75% or more	82.39	236.54	268.34	137.42	134.94	92.98	143.49	90.84
Union presence								
No union employees	65.24	236.60	280.03	121.46	136.68	96.49	162.07	81.96
Has union employees	134.20	444.81 *	670.95	462.94	577.25	117.11	459.95	139.01
Unknown	124.65	1,283.25 *	1,246.21	1,143.78	723.38	109.70	975.71	122.94
Percent low wage employees								
50% or more low wage	85.14	562.83	745.84	656.33	255.66	115.08	395.73	93.40
Less than 50% low wage	86.34	228.55	271.75	121.63	127.83	98.81	123.67	96.15

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2012 Medical Expenditure Panel Survey-Insurance Component.

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

* Figure does not meet standard of reliability or precision.

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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(2012) 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, 2012

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	4,624	3,615	5,085	5,283	5,292	4,239	4,869	4,565
Industry group **								
Agric., fish., forest.	2,862	--	--	--	--	--	947 *	5,048
Mining and manufacturing	4,649	4,679 *	3,585	5,721	6,026	3,761	5,863	4,416
Construction	4,153	3,295	6,037	3,740	3,843	5,113	4,385	3,940
Utilities and transp.	3,668	1,780 *	2,588 *	5,145 *	3,847	3,488	4,818 *	3,454
Wholesale trade	4,438	2,817 *	5,047	5,005	3,924	4,665	4,435	4,439
Fin. svcs. and real estate	4,881	4,585 *	6,924	4,165	5,475	4,657	5,973	4,720
Retail trade	5,769	2,031 *	5,231	6,804	7,473	4,859	5,430	5,892
Professional services	4,555	4,220	5,572	5,830	5,494	4,084	5,236	4,449
Other services	4,918	3,031	4,258 *	5,686	4,921	5,065	3,904	5,278
Ownership								
For profit, incorporated	4,617	3,866	4,982	5,149	5,436	4,202	4,882	4,537
For profit, unincorporated	4,926	3,138	5,630	6,449	6,391	4,119	5,138	4,860
Nonprofit	4,519	2,187 *	5,259 *	5,195	4,657	4,370	4,397	4,528
Age of firm								
Less than 5 years	4,861	4,275 *	4,162 *	5,041	6,520	1,501	4,294	5,441
5-9 years	4,847	4,505	4,765	7,142	4,142	4,046 *	5,350	4,274
10-19 years	5,090	3,396	5,978	5,468	5,608	4,383	4,814	5,340
20 or more years	4,539	3,112	4,909	5,063	5,261	4,250	4,841	4,497
Multi/single status								
2 or more locations	4,445	6,420	3,652	5,464	5,252	4,237	5,850	4,418
1 location only	4,934	3,599	5,178	5,254	5,339	4,280	4,804	5,061
Percent full-time employees								
Less than 25%	4,773	2,406 *	4,541	4,423 *	5,912	5,185	3,585	5,605
25-49 %	4,820	3,626 *	4,718	5,446	4,447	4,855	4,954	4,767
50-74 %	4,821	3,219	5,859	5,836	5,037	4,626	5,235	4,709
75% or more	4,593	3,722	5,034	5,225	5,341	4,170	4,844	4,535
Union presence								
No union employees	4,936	3,735	5,252	5,387	5,631	4,442	4,934	4,937
Has union employees	3,678	662 *	2,510 *	3,804	4,259	3,579	3,761 *	3,674
Unknown	4,800	--	6,799 *	7,292	5,304	4,724	6,576 *	4,788
Percent low wage employees								
50% or more low wage	4,924	2,769 *	6,245	6,505	4,807	4,571	5,532	4,719
Less than 50% low wage	4,593	3,724	4,965	5,137	5,346	4,208	4,777	4,551

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2012 Medical Expenditure Panel Survey-Insurance Component.

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

* Figure does not meet standard of reliability or precision.

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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(2012) 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, 2012

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	114.18	477.75	385.25	435.55	319.55	96.46	307.32	120.21
Industry group **								
Agric., fish., forest.	740.99	--	--	--	--	--	400.01 *	1,205.40
Mining and manufacturing	503.30	1,408.73 *	1,033.76	1,063.96	1,138.84	370.67	996.51	593.89
Construction	507.61	625.93	541.65	1,084.83	578.50	822.77	504.31	663.94
Utilities and transp.	416.10	1,126.44 *	1,380.74 *	1,731.55 *	906.33	418.70	1,612.91 *	354.74
Wholesale trade	316.38	1,582.48 *	791.38	1,143.39	577.97	633.50	580.88	368.72
Fin. svcs. and real estate	219.84	1,419.94 *	1,222.72	962.86	426.25	305.15	652.09	186.47
Retail trade	387.05	881.84 *	1,007.55	717.03	729.66	372.09	712.35	443.44
Professional services	142.27	531.42	814.42	644.37	387.98	128.03	490.29	142.36
Other services	478.69	827.08	1,532.99 *	849.65	697.29	579.35	746.55	461.86
Ownership								
For profit, incorporated	150.72	497.10	410.16	528.67	528.43	99.75	332.75	140.79
For profit, unincorporated	368.18	875.39	1,126.77	1,162.30	843.74	340.37	903.88	333.20
Nonprofit	185.51	749.87 *	1,698.19 *	537.35	600.91	149.23	712.80	188.08
Age of firm								
Less than 5 years	578.07	1,317.35 *	1,599.33 *	957.19	1,115.75	429.44	1,271.66	804.77
5-9 years	620.48	989.56	858.91	1,214.62	630.10	1,234.95 *	927.27	512.95
10-19 years	305.47	671.40	888.33	670.53	714.65	475.19	459.75	428.74
20 or more years	129.15	529.17	557.54	600.88	412.38	94.00	501.59	138.32
Multi/single status								
2 or more locations	123.50	1,871.84	847.15	910.63	322.18	107.58	1,754.04	132.19
1 location only	201.99	484.11	407.55	449.70	604.07	557.60	281.91	236.15
Percent full-time employees								
Less than 25%	285.54	850.39 *	1,257.60	2,026.13 *	1,160.74	545.54	919.17	544.20
25-49 %	336.87	1,749.57 *	1,124.93	1,080.36	826.15	329.58	1,099.00	244.35
50-74 %	198.04	684.70	920.76	1,182.88	701.09	158.69	964.40	217.79
75% or more	133.01	550.49	392.94	428.17	335.61	111.53	324.43	138.73
Union presence								
No union employees	148.68	450.74	401.56	446.45	354.45	171.46	327.22	174.90
Has union employees	219.39	1,381.86 *	1,026.88 *	951.31	799.03	156.92	1,672.33 *	191.25
Unknown	248.83	--	2,153.25 *	2,077.77	1,346.73	216.55	1,973.62 *	265.55
Percent low wage employees								
50% or more low wage	434.34	999.46 *	899.65	1,741.86	446.51	401.79	1,171.13	305.63
Less than 50% low wage	104.22	505.41	424.18	400.59	362.44	91.58	279.19	122.91

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2012 Medical Expenditure Panel Survey-Insurance Component.

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

* Figure does not meet standard of reliability or precision.

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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(2012) 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, 2012

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	4,143	3,286	4,386	4,842	4,498	3,985	4,234	4,132
Industry group **								
Agric., fish., forest.	2,862	--	--	--	--	--	1,604 *	3,440
Mining and manufacturing	3,090	4,586	3,103	3,864	3,200	2,949	3,710	3,047
Construction	3,925	3,303	4,776	4,154	3,282	4,157	3,954	3,905
Utilities and transp.	3,668	1,989 *	4,821	3,881	4,195	3,577	3,338	3,682
Wholesale trade	4,239	2,242 *	4,227	5,731	4,887	3,831	4,518	4,196
Fin. svcs. and real estate	4,322	2,491	4,812	4,476	4,760	4,267	3,974	4,351
Retail trade	4,662	3,869	5,208	6,672	5,910	4,337	5,317	4,588
Professional services	4,576	4,467	4,741	5,299	5,306	4,285	4,873	4,539
Other services	4,562	1,870	3,765	4,844	4,770	4,698	3,613	4,719
Ownership								
For profit, incorporated	4,129	3,417	4,476	4,856	4,509	3,963	4,323	4,105
For profit, unincorporated	4,515	3,203	4,324	5,374	4,783	4,379	4,221	4,569
Nonprofit	3,902	2,183	3,747	4,022	4,225	3,824	3,539	3,931
Age of firm								
Less than 5 years	4,645	3,469	4,301	5,644	4,928	3,971	4,393	4,832
5-9 years	4,614	3,268	4,291	5,254	4,885	4,449	4,286	4,844
10-19 years	4,859	3,504	4,660	5,158	5,720	4,229	4,370	5,143
20 or more years	4,030	2,998	4,274	4,468	4,196	3,975	4,086	4,027
Multi/single status								
2 or more locations	4,068	1,773 *	5,162	4,975	4,369	3,988	4,408	4,063
1 location only	4,410	3,307	4,322	4,804	4,700	3,869	4,216	4,569
Percent full-time employees								
Less than 25%	4,181	2,842 *	3,627 *	3,154	3,017 *	4,821	3,484 *	4,262
25-49 %	4,676	3,228	2,556 *	3,752	4,906	4,877	3,201	4,830
50-74 %	4,632	4,824	3,653	5,428	6,094	4,402	4,720	4,623
75% or more	4,060	3,033	4,510	4,858	4,401	3,871	4,229	4,039
Union presence								
No union employees	4,314	3,514	4,523	4,970	4,693	3,981	4,448	4,286
Has union employees	3,485	1,287 *	3,067	2,863	3,423	3,554	1,989	3,551
Unknown	4,392	2,130 *	3,437 *	6,485	3,730	4,401	4,374	4,392
Percent low wage employees								
50% or more low wage	4,713	2,969	4,482	6,050	5,326	4,536	4,689	4,715
Less than 50% low wage	4,064	3,318	4,378	4,731	4,396	3,900	4,191	4,048

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2012 Medical Expenditure Panel Survey-Insurance Component.

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

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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(2012) 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, 2012

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	79.69	324.08	269.65	102.46	107.87	87.88	131.21	82.69
Industry group **								
Agric., fish., forest.	496.82	--	--	--	--	--	724.05 *	476.29
Mining and manufacturing	104.69	864.08	573.63	267.00	170.05	131.44	305.55	108.61
Construction	194.25	715.98	493.16	364.00	528.22	384.54	217.58	231.72
Utilities and transp.	199.72	847.25 *	897.53	634.37	1,136.95	118.00	561.99	192.34
Wholesale trade	149.54	709.11 *	845.35	567.87	442.28	205.43	456.27	180.76
Fin. svcs. and real estate	174.89	560.75	1,016.14	473.60	119.96	243.59	566.06	209.08
Retail trade	112.33	991.62	892.98	257.43	540.06	141.56	626.63	127.65
Professional services	170.55	394.08	519.74	275.89	264.15	171.58	362.76	173.48
Other services	114.54	342.61	583.57	259.02	417.10	187.33	235.34	163.42
Ownership								
For profit, incorporated	97.59	357.21	320.47	96.45	154.97	110.00	124.95	102.98
For profit, unincorporated	203.70	794.06	1,065.94	331.01	390.90	168.50	606.67	176.32
Nonprofit	89.86	638.79	928.22	431.05	266.54	102.43	250.73	89.51
Age of firm								
Less than 5 years	203.40	508.40	450.12	756.13	987.12	588.88	326.11	393.02
5-9 years	341.24	498.00	960.42	434.52	435.48	658.48	487.21	426.39
10-19 years	192.42	508.64	468.80	296.40	448.16	181.34	282.96	183.56
20 or more years	81.79	525.94	359.83	138.88	147.94	93.93	128.05	87.32
Multi/single status								
2 or more locations	79.01	626.67 *	707.51	246.96	154.24	88.06	369.51	81.06
1 location only	120.05	325.73	258.28	150.98	218.77	182.00	169.50	141.52
Percent full-time employees								
Less than 25%	416.60	1,972.70 *	1,346.33 *	643.75	1,399.96 *	417.90	1,504.03 *	380.46
25-49 %	208.69	752.51	830.56 *	669.47	379.86	207.01	466.71	190.66
50-74 %	195.10	981.87	701.30	546.40	704.89	204.72	484.63	206.03
75% or more	89.21	326.33	284.61	116.10	141.70	96.03	142.76	94.04
Union presence								
No union employees	70.23	329.66	297.75	119.40	117.89	89.86	157.49	75.22
Has union employees	160.85	505.89 *	801.71	615.97	679.69	135.51	354.21	156.92
Unknown	132.51	1,234.18 *	1,077.63 *	1,074.39	555.31	126.50	870.13	129.70
Percent low wage employees								
50% or more low wage	127.91	673.75	830.48	584.43	356.30	144.01	703.86	119.77
Less than 50% low wage	101.28	352.43	257.69	92.54	153.68	103.00	106.89	105.87

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2012 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(2012) 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, 2012

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	4,176	3,092	4,082	4,997	4,630	3,874	3,882	4,326
Industry group **								
Agric., fish., forest.	2,197 *	--	--	--	--	--	1,264 *	3,521
Mining and manufacturing	3,200	--	--	--	--	--	5,011	3,017
Construction	3,541	--	--	--	--	--	2,314 *	7,682
Utilities and transp.	3,390	--	--	--	--	--	4,163 *	3,301
Wholesale trade	4,051	--	--	--	--	--	5,019	3,305
Fin. svcs. and real estate	4,184	--	--	--	--	--	2,907 *	4,456
Retail trade	5,079	--	--	--	--	--	3,366	5,951
Professional services	4,814	--	--	--	--	--	4,959	4,712
Other services	4,725	--	--	--	--	--	3,350	6,261
Ownership								
For profit, incorporated	4,130	--	--	--	--	--	4,072	4,158
For profit, unincorporated	4,405	--	--	--	--	--	4,107	4,619
Nonprofit	4,217	--	--	--	--	--	2,144 *	5,068
Age of firm								
Less than 5 years	3,885	--	--	--	--	--	3,925	3,800 *
5-9 years	3,979	--	--	--	--	--	3,098	5,984
10-19 years	5,407	--	--	--	--	--	5,162	5,679
20 or more years	3,965	--	--	--	--	--	3,646	4,056
Multi/single status								
2 or more locations	4,166	--	--	--	--	--	4,027	4,171
1 location only	4,185	--	--	--	--	--	3,874	4,747
Percent full-time employees								
Less than 25%	3,631	--	--	--	--	--	3,309 *	3,834
25-49 %	4,958	--	--	--	--	--	5,596 *	4,828
50-74 %	4,316	--	--	--	--	--	3,119	5,000
75% or more	4,113	--	--	--	--	--	3,954	4,197
Union presence								
No union employees	4,297	--	--	--	--	--	4,115	4,419
Has union employees	3,284	--	--	--	--	--	483 *	3,823
Unknown	4,614	--	--	--	--	--	10,255	4,558
Percent low wage employees								
50% or more low wage	4,481	--	--	--	--	--	2,827	5,054
Less than 50% low wage	4,135	--	--	--	--	--	3,985	4,216

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2012 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(2012) 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, 2012

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	164.42	386.12	531.05	537.63	377.92	359.07	249.82	297.36
Industry group **								
Agric., fish., forest.	735.12 *	--	--	--	--	--	446.06 *	1,051.17
Mining and manufacturing	330.13	--	--	--	--	--	937.59	401.56
Construction	817.96	--	--	--	--	--	698.34 *	1,191.63
Utilities and transp.	552.07	--	--	--	--	--	2,226.73 *	564.19
Wholesale trade	833.63	--	--	--	--	--	867.04	987.43
Fin. svcs. and real estate	438.31	--	--	--	--	--	1,186.86 *	411.43
Retail trade	658.42	--	--	--	--	--	918.81	955.41
Professional services	302.71	--	--	--	--	--	603.85	329.51
Other services	778.81	--	--	--	--	--	849.98	786.41
Ownership								
For profit, incorporated	203.67	--	--	--	--	--	417.39	318.62
For profit, unincorporated	474.41	--	--	--	--	--	469.10	733.40
Nonprofit	311.91	--	--	--	--	--	658.28 *	289.43
Age of firm								
Less than 5 years	954.64	--	--	--	--	--	1,003.78	1,246.49 *
5-9 years	429.22	--	--	--	--	--	450.16	772.18
10-19 years	401.05	--	--	--	--	--	553.90	726.38
20 or more years	214.71	--	--	--	--	--	528.26	264.85
Multi/single status								
2 or more locations	251.69	--	--	--	--	--	528.32	248.14
1 location only	208.37	--	--	--	--	--	257.00	509.14
Percent full-time employees								
Less than 25%	350.48	--	--	--	--	--	1,070.53 *	152.94
25-49 %	544.57	--	--	--	--	--	1,717.04 *	901.52
50-74 %	651.75	--	--	--	--	--	558.38	1,225.16
75% or more	201.95	--	--	--	--	--	320.16	326.74
Union presence								
No union employees	192.99	--	--	--	--	--	232.54	361.67
Has union employees	354.23	--	--	--	--	--	966.51 *	347.68
Unknown	641.44	--	--	--	--	--	3,057.54	633.94
Percent low wage employees								
50% or more low wage	335.83	--	--	--	--	--	666.61	318.90
Less than 50% low wage	175.70	--	--	--	--	--	278.25	317.98

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2012 Medical Expenditure Panel Survey-Insurance Component.

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

* Figure does not meet standard of reliability or precision.

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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(2012) 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, 2012

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	27.4%	23.4%	31.8%	32.7%	30.0%	25.7%	30.1%	27.0%
Industry group **								
Agric., fish., forest.	21.7%	--	--	--	--	--	9.9% *	29.9%
Mining and manufacturing	22.2%	31.1%	24.1%	29.5%	24.0%	20.3%	31.0%	21.5%
Construction	28.6%	22.3%	38.7%	29.5%	26.7%	27.4%	29.5%	28.0%
Utilities and transp.	23.4%	16.5% *	28.7%	25.0%	27.6%	22.5%	26.5%	23.2%
Wholesale trade	27.5%	17.7%	31.9%	36.8%	27.9%	25.1%	32.1%	26.6%
Fin. svcs. and real estate	27.3%	20.5%	33.3%	24.3%	31.3%	26.8%	27.7%	27.3%
Retail trade	34.5%	22.7%	38.8%	48.9%	44.5%	31.3%	37.9%	34.0%
Professional services	27.7%	30.2%	32.6%	35.8%	32.0%	25.1%	32.8%	27.0%
Other services	32.0%	15.9%	26.9%	34.0%	32.9%	33.3%	25.1%	33.6%
Ownership								
For profit, incorporated	27.8%	24.9%	32.6%	33.0%	30.6%	26.1%	31.2%	27.3%
For profit, unincorporated	30.1%	21.4%	30.7%	39.2%	34.2%	27.6%	29.7%	30.2%
Nonprofit	23.9%	13.9%	27.2%	25.8%	26.0%	23.0%	23.2%	24.0%
Age of firm								
Less than 5 years	32.9%	29.5%	30.9%	34.2%	38.5%	23.0%	32.4%	33.3%
5-9 years	31.6%	25.5%	29.4%	38.4%	33.0%	26.1%	30.8%	32.2%
10-19 years	33.5%	23.8%	37.4%	36.5%	37.8%	28.0%	31.8%	34.5%
20 or more years	26.3%	19.5%	30.0%	30.0%	27.9%	25.6%	28.5%	26.2%
Multi/single status								
2 or more locations	26.3%	16.1% *	33.2%	31.5%	28.4%	25.8%	31.5%	26.3%
1 location only	30.4%	23.5%	31.7%	33.0%	32.5%	23.2%	30.0%	30.8%
Percent full-time employees								
Less than 25%	31.3%	18.9% *	28.8% *	23.9%	31.5%	34.8%	23.6%	33.2%
25-49 %	31.9%	23.2%	29.5%	33.7%	31.8%	32.4%	29.0%	32.3%
50-74 %	30.1%	28.0%	30.5%	35.1%	35.6%	28.6%	32.1%	29.8%
75% or more	26.8%	22.6%	32.0%	32.6%	29.5%	24.9%	30.0%	26.3%
Union presence								
No union employees	28.9%	24.5%	32.7%	33.7%	31.3%	25.9%	31.2%	28.3%
Has union employees	22.3%	8.8% *	18.7%	20.0%	23.2%	22.4%	15.7%	22.6%
Unknown	28.9%	15.5% *	48.3%	37.1%	29.9%	28.7%	37.2%	28.8%
Percent low wage employees								
50% or more low wage	33.4%	19.5%	35.7%	44.1%	38.2%	31.7%	34.1%	33.3%
Less than 50% low wage	26.7%	23.8%	31.4%	31.7%	29.2%	24.9%	29.7%	26.2%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2012 Medical Expenditure Panel Survey-Insurance Component.

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

* Figure does not meet standard of reliability or precision.

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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(2012) 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, 2012

Characteristics	Total	Less than 10 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%	1.49%	1.56%	0.76%	0.57%	0.35%	0.92%	0.36%
Industry group **								
Agric., fish., forest.	3.35%	--	--	--	--	--	3.13% *	4.40%
Mining and manufacturing	0.58%	4.62%	3.63%	3.03%	1.15%	0.69%	2.69%	0.63%
Construction	1.20%	3.59%	3.32%	2.78%	2.88%	2.01%	1.58%	1.79%
Utilities and transp.	1.08%	8.76% *	7.36%	5.96%	4.05%	0.87%	6.03%	1.13%
Wholesale trade	0.97%	4.79%	3.62%	3.90%	2.17%	0.98%	2.48%	1.11%
Fin. svcs. and real estate	0.75%	4.89%	5.26%	2.45%	1.09%	1.07%	2.32%	0.81%
Retail trade	0.92%	4.59%	4.73%	3.41%	4.34%	1.37%	3.84%	1.02%
Professional services	0.79%	1.82%	2.89%	1.73%	1.33%	0.74%	2.15%	0.77%
Other services	0.86%	1.82%	3.09%	1.57%	2.75%	0.91%	1.52%	0.89%
Ownership								
For profit, incorporated	0.40%	1.08%	1.59%	1.05%	0.81%	0.45%	0.79%	0.43%
For profit, unincorporated	1.28%	4.75%	4.78%	1.97%	1.97%	1.04%	3.37%	0.99%
Nonprofit	0.48%	2.52%	3.71%	1.95%	0.83%	0.65%	1.24%	0.49%
Age of firm								
Less than 5 years	1.01%	2.99%	3.44%	5.13%	3.83%	3.94%	1.50%	2.14%
5-9 years	2.11%	3.36%	3.61%	3.95%	3.18%	3.56%	2.09%	2.97%
10-19 years	1.04%	1.27%	2.81%	2.22%	2.49%	1.55%	1.57%	1.37%
20 or more years	0.37%	2.24%	1.83%	1.14%	0.86%	0.37%	1.11%	0.39%
Multi/single status								
2 or more locations	0.34%	8.46% *	1.95%	1.52%	0.83%	0.35%	2.77%	0.35%
1 location only	0.73%	1.49%	1.61%	0.90%	1.17%	1.17%	1.04%	0.89%
Percent full-time employees								
Less than 25%	2.06%	7.44% *	9.83% *	4.33%	5.62%	2.68%	6.18%	2.30%
25-49 %	1.61%	5.03%	5.61%	4.70%	1.77%	1.57%	3.47%	1.41%
50-74 %	0.99%	3.69%	4.26%	3.28%	2.84%	1.12%	1.93%	1.15%
75% or more	0.44%	1.81%	1.67%	0.78%	0.81%	0.40%	0.98%	0.44%
Union presence								
No union employees	0.41%	1.69%	1.75%	0.60%	0.69%	0.56%	1.11%	0.47%
Has union employees	0.66%	8.16% *	4.79%	3.39%	2.88%	0.58%	3.85%	0.69%
Unknown	0.63%	8.41% *	10.87%	6.53%	4.56%	0.58%	7.46%	0.65%
Percent low wage employees								
50% or more low wage	0.61%	3.90%	5.30%	2.88%	1.52%	0.99%	2.59%	0.74%
Less than 50% low wage	0.44%	1.64%	1.74%	0.88%	0.67%	0.42%	0.90%	0.45%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2012 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.3.a(2012) 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, 2012

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	29.5%	25.5%	35.4%	34.4%	33.5%	26.3%	33.6%	28.6%
Industry group **								
Agric., fish., forest.	20.9%	--	--	--	--	--	7.2% *	35.5%
Mining and manufacturing	30.2%	28.7% *	27.3%	40.7%	40.1%	23.2%	40.6%	28.4%
Construction	28.2%	23.5%	45.8%	24.1%	26.0%	31.6%	30.8%	26.1%
Utilities and transp.	23.4%	18.1% *	17.4% *	29.2%	25.8%	21.8%	34.9%	21.5%
Wholesale trade	29.5%	22.0% *	34.1%	36.4%	27.4%	27.5%	31.5%	28.7%
Fin. svcs. and real estate	29.4%	32.0% *	44.5%	25.2%	32.2%	27.8%	39.3%	28.1%
Retail trade	40.2%	20.0%	38.3%	41.6%	50.5%	35.4%	39.3%	40.5%
Professional services	27.7%	27.0%	36.1%	37.1%	32.6%	24.6%	34.1%	26.7%
Other services	34.7%	23.4%	30.4%	37.3%	32.8%	37.0%	28.1%	36.9%
Ownership								
For profit, incorporated	30.4%	27.6%	35.0%	34.9%	36.0%	26.9%	34.1%	29.4%
For profit, unincorporated	31.8%	20.6%	38.0%	44.1%	40.0%	26.3%	34.1%	31.1%
Nonprofit	26.2%	16.0% *	35.4%	29.2%	27.3%	25.1%	29.2%	26.0%
Age of firm								
Less than 5 years	37.0%	32.8%	37.7%	43.4%	41.7%	10.3%	36.7%	37.3%
5-9 years	32.9%	30.8%	36.8%	47.0%	30.2%	22.6% *	37.6%	27.9%
10-19 years	33.2%	23.1%	40.3%	38.4%	36.1%	24.4%	33.3%	33.1%
20 or more years	28.5%	22.5%	32.5%	31.8%	32.8%	26.5%	32.2%	28.1%
Multi/single status								
2 or more locations	27.8%	41.9%	32.0%	35.9%	32.6%	26.4%	41.7%	27.6%
1 location only	32.5%	25.4%	35.5%	34.2%	34.7%	24.3%	33.1%	31.9%
Percent full-time employees								
Less than 25%	33.6%	20.6% *	30.6% *	35.4% *	37.0%	36.6%	26.7% *	38.0%
25-49 %	32.9%	28.5% *	30.9% *	41.5%	30.6%	31.8%	35.0% *	32.1%
50-74 %	29.5%	22.5%	38.2%	34.7%	30.7%	27.7%	34.3%	28.3%
75% or more	29.3%	26.2%	35.5%	34.1%	33.9%	25.9%	33.6%	28.4%
Union presence								
No union employees	31.8%	26.1%	36.4%	35.3%	35.6%	27.5%	33.9%	31.0%
Has union employees	22.4%	6.6% *	17.3% *	24.8%	26.7%	21.4%	26.7%	22.2%
Unknown	31.4%	--	78.8% *	31.0%	36.9%	30.9%	61.7% *	31.2%
Percent low wage employees								
50% or more low wage	35.5%	20.4% *	38.2%	48.3%	34.1%	33.8%	38.4%	34.5%
Less than 50% low wage	28.9%	26.2%	35.0%	33.0%	33.4%	25.7%	32.9%	28.1%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2012 Medical Expenditure Panel Survey-Insurance Component.

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

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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(2012) 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, 2012

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.63%	3.14%	2.68%	2.83%	1.43%	0.50%	1.98%	0.57%
Industry group **								
Agric., fish., forest.	5.69%	--	--	--	--	--	4.93% *	8.88%
Mining and manufacturing	2.06%	10.11% *	5.98%	5.85%	4.14%	1.63%	6.02%	2.37%
Construction	3.64%	3.78%	5.23%	6.88%	4.19%	5.13%	3.26%	5.40%
Utilities and transp.	3.41%	5.52% *	10.48% *	8.01%	6.00%	2.46%	8.22%	2.36%
Wholesale trade	1.49%	10.65% *	7.13%	6.74%	3.24%	3.03%	5.59%	1.89%
Fin. svcs. and real estate	1.51%	11.57% *	8.08%	5.23%	3.84%	1.45%	6.06%	1.31%
Retail trade	2.33%	5.50%	8.21%	5.28%	4.23%	2.26%	3.85%	2.34%
Professional services	0.79%	3.45%	5.42%	3.90%	1.78%	0.96%	2.98%	0.74%
Other services	2.76%	4.73%	7.82%	4.90%	5.16%	3.12%	4.15%	2.70%
Ownership								
For profit, incorporated	0.73%	3.36%	2.45%	3.63%	2.46%	0.46%	2.00%	0.59%
For profit, unincorporated	2.06%	5.30%	8.73%	5.60%	3.75%	1.92%	5.05%	1.75%
Nonprofit	0.86%	4.85% *	10.12%	3.68%	2.42%	0.92%	3.92%	0.90%
Age of firm								
Less than 5 years	3.09%	7.08%	10.02%	7.39%	5.94%	3.01%	6.85%	4.29%
5-9 years	3.97%	6.73%	4.91%	5.54%	6.02%	12.24% *	4.19%	5.00%
10-19 years	2.16%	4.63%	5.36%	4.61%	3.81%	5.35%	3.13%	2.40%
20 or more years	0.68%	3.39%	4.29%	3.84%	1.89%	0.49%	3.15%	0.65%
Multi/single status								
2 or more locations	0.54%	11.75%	5.34%	5.06%	1.49%	0.54%	6.80%	0.59%
1 location only	1.27%	3.19%	2.76%	2.89%	2.80%	2.37%	1.78%	1.20%
Percent full-time employees								
Less than 25%	1.70%	7.20% *	10.71% *	12.76% *	7.57%	7.53%	8.65% *	6.43%
25-49 %	2.56%	9.70% *	12.17% *	6.47%	6.07%	2.13%	10.82% *	1.73%
50-74 %	1.23%	3.67%	6.64%	6.95%	3.38%	1.26%	4.87%	1.24%
75% or more	0.69%	3.67%	2.82%	2.96%	1.73%	0.56%	2.04%	0.64%
Union presence								
No union employees	0.91%	2.99%	2.61%	2.96%	1.96%	0.79%	2.14%	0.84%
Has union employees	1.12%	10.06% *	7.74% *	5.38%	4.58%	0.89%	7.32%	0.98%
Unknown	1.15%	--	24.83% *	8.58%	9.08%	1.05%	18.85% *	1.23%
Percent low wage employees								
50% or more low wage	2.15%	6.26% *	5.80%	8.09%	3.31%	2.78%	6.11%	1.65%
Less than 50% low wage	0.60%	3.42%	2.87%	2.70%	1.57%	0.50%	1.84%	0.56%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2012 Medical Expenditure Panel Survey-Insurance Component.

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

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	26.8%	22.2%	30.9%	31.9%	29.0%	25.5%	29.0%	26.5%
Industry group **								
Agric., fish., forest.	22.4%	--	--	--	--	--	10.9% *	28.8%
Mining and manufacturing	20.7%	32.4%	21.8%	24.7%	21.2%	19.8%	26.1%	20.3%
Construction	28.6%	22.4%	40.6%	31.3%	24.8%	26.9%	30.5%	27.5%
Utilities and transp.	23.4%	12.8% *	38.5%	21.9%	27.4%	22.8%	20.0%	23.5%
Wholesale trade	27.2%	14.3% *	31.7%	37.3%	28.9%	24.8%	31.4%	26.6%
Fin. svcs. and real estate	26.9%	16.2%	30.0%	24.3%	30.7%	26.7%	25.0%	27.1%
Retail trade	33.5%	25.6%	39.3%	53.4%	42.2%	30.9%	38.9%	32.9%
Professional services	27.6%	30.7%	31.4%	35.6%	31.9%	25.2%	32.3%	27.0%
Other services	31.3%	12.5%	26.5%	32.1%	32.6%	32.4%	24.2%	32.5%
Ownership								
For profit, incorporated	27.1%	23.0%	32.6%	32.3%	29.2%	25.9%	30.2%	26.8%
For profit, unincorporated	29.7%	21.9%	28.2%	37.6%	33.6%	27.6%	28.0%	30.0%
Nonprofit	22.8%	14.3%	24.6%	23.4%	25.2%	22.0%	22.2%	22.8%
Age of firm								
Less than 5 years	32.2%	28.3%	29.4%	32.9%	38.1%	25.0%	31.6%	32.6%
5-9 years	31.6%	22.3%	30.5%	36.1%	33.3%	28.7%	29.9%	32.7%
10-19 years	33.1%	22.2%	35.0%	36.0%	38.8%	27.8%	30.4%	34.6%
20 or more years	25.8%	19.7%	29.2%	28.9%	26.3%	25.4%	27.2%	25.7%
Multi/single status								
2 or more locations	26.0%	11.8% *	34.5%	30.7%	27.3%	25.6%	29.2%	26.0%
1 location only	29.7%	22.3%	30.6%	32.2%	31.8%	22.9%	29.0%	30.2%
Percent full-time employees								
Less than 25%	32.0%	16.3% *	25.0% *	23.8%	29.8% *	36.0%	22.0% *	33.4%
25-49 %	31.3%	21.3%	20.9%	28.5%	31.9%	32.2%	23.6%	32.0%
50-74 %	30.3%	31.3%	27.0%	36.3%	37.9%	28.8%	32.4%	30.0%
75% or more	26.1%	20.7%	31.6%	31.7%	28.3%	24.6%	28.9%	25.8%
Union presence								
No union employees	28.0%	23.5%	31.7%	32.9%	30.3%	25.5%	30.4%	27.6%
Has union employees	22.2%	9.7% *	21.4%	18.1%	21.6%	22.6%	13.6% *	22.6%
Unknown	28.4%	13.5% *	40.9%	39.6%	26.5%	28.3%	34.3%	28.3%
Percent low wage employees								
50% or more low wage	33.0%	20.6%	34.0%	43.5%	38.9%	31.4%	33.7%	33.0%
Less than 50% low wage	26.0%	22.3%	30.7%	30.9%	27.9%	24.7%	28.6%	25.7%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2012 Medical Expenditure Panel Survey-Insurance Component.

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

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

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2012 Medical Expenditure Panel Survey-Insurance Component.

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

* Figure does not meet standard of reliability or precision.

-- Data suppressed due to high standard errors or no reported values in cell.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.D.3.c(2012) 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, 2012

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	28.8%	24.9%	26.8%	34.6%	29.9%	27.1%	27.8%	29.3%
Industry group **								
Agric., fish., forest.	17.8%*	--	--	--	--	--	10.5%*	27.5%
Mining and manufacturing	23.7%	--	--	--	--	--	38.1%	22.3%
Construction	30.8%	--	--	--	--	--	20.3%	65.2%
Utilities and transp.	24.2%	--	--	--	--	--	32.9%*	23.3%
Wholesale trade	26.8%	--	--	--	--	--	37.0%	20.2%
Fin. svcs. and real estate	27.0%	--	--	--	--	--	20.2%*	28.3%
Retail trade	35.2%	--	--	--	--	--	26.8%*	38.7%
Professional services	31.0%	--	--	--	--	--	32.0%	30.3%
Other services	33.3%	--	--	--	--	--	23.1%	45.0%
Ownership								
For profit, incorporated	28.8%	--	--	--	--	--	28.9%	28.8%
For profit, unincorporated	31.1%	--	--	--	--	--	31.5%	30.8%
Nonprofit	26.6%	--	--	--	--	--	14.8%*	30.8%
Age of firm								
Less than 5 years	29.8%	--	--	--	--	--	30.1%	29.1%
5-9 years	28.5%	--	--	--	--	--	22.9%	40.2%
10-19 years	38.4%	--	--	--	--	--	38.3%	38.5%
20 or more years	26.9%	--	--	--	--	--	25.0%	27.4%
Multi/single status								
2 or more locations	28.0%	--	--	--	--	--	26.9%	28.1%
1 location only	29.6%	--	--	--	--	--	27.9%	32.7%
Percent full-time employees								
Less than 25%	23.6%	--	--	--	--	--	22.8%*	24.0%
25-49 %	37.9%	--	--	--	--	--	40.4%	37.3%
50-74 %	30.0%	--	--	--	--	--	24.5%	32.5%
75% or more	28.2%	--	--	--	--	--	28.0%	28.3%
Union presence								
No union employees	29.7%	--	--	--	--	--	29.2%	30.0%
Has union employees	21.8%	--	--	--	--	--	4.2%*	24.2%
Unknown	34.2%	--	--	--	--	--	44.6%	34.0%
Percent low wage employees								
50% or more low wage	33.5%	--	--	--	--	--	21.3%	37.8%
Less than 50% low wage	28.2%	--	--	--	--	--	28.4%	28.1%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2012 Medical Expenditure Panel Survey-Insurance Component.

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

* Figure does not meet standard of reliability or precision.

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** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.D.3.c(2012) 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, 2012

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.85%	3.07%	3.17%	3.92%	2.53%	1.40%	1.77%	1.89%
Industry group **								
Agric., fish., forest.	5.45% *	--	--	--	--	--	3.66% *	7.73%
Mining and manufacturing	1.82%	--	--	--	--	--	6.23%	2.27%
Construction	6.61%	--	--	--	--	--	5.76%	8.45%
Utilities and transp.	3.80%	--	--	--	--	--	12.23% *	3.82%
Wholesale trade	5.10%	--	--	--	--	--	5.18%	5.83%
Fin. svcs. and real estate	2.80%	--	--	--	--	--	8.19% *	2.45%
Retail trade	4.20%	--	--	--	--	--	9.13% *	5.12%
Professional services	2.09%	--	--	--	--	--	3.75%	2.54%
Other services	4.29%	--	--	--	--	--	5.68%	3.27%
Ownership								
For profit, incorporated	1.13%	--	--	--	--	--	2.75%	2.05%
For profit, unincorporated	3.16%	--	--	--	--	--	3.99%	4.65%
Nonprofit	2.34%	--	--	--	--	--	6.40% *	2.54%
Age of firm								
Less than 5 years	5.97%	--	--	--	--	--	5.94%	8.62%
5-9 years	3.28%	--	--	--	--	--	3.70%	9.13%
10-19 years	3.51%	--	--	--	--	--	4.30%	6.13%
20 or more years	1.06%	--	--	--	--	--	3.11%	1.19%
Multi/single status								
2 or more locations	1.26%	--	--	--	--	--	2.76%	1.23%
1 location only	1.63%	--	--	--	--	--	1.93%	4.64%
Percent full-time employees								
Less than 25%	2.95%	--	--	--	--	--	9.11% *	1.85%
25-49 %	3.95%	--	--	--	--	--	9.63%	5.53%
50-74 %	4.81%	--	--	--	--	--	4.24%	6.96%
75% or more	1.12%	--	--	--	--	--	2.19%	2.09%
Union presence								
No union employees	1.11%	--	--	--	--	--	1.78%	2.86%
Has union employees	1.38%	--	--	--	--	--	6.58% *	1.40%
Unknown	3.95%	--	--	--	--	--	13.30%	3.97%
Percent low wage employees								
50% or more low wage	3.61%	--	--	--	--	--	6.15%	3.68%
Less than 50% low wage	0.95%	--	--	--	--	--	2.08%	1.89%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2012 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.4(2012) Percent of private-sector employees enrolled in a health insurance plan that take family coverage by firm size and selected characteristics: United States, 2012

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	30.6%	23.4%	25.3%	25.1%	28.5%	33.7%	24.6%	31.8%
Industry group **								
Agric., fish., forest.	30.3%	35.9%	38.1%	30.1%	19.9%	38.9%	37.9%	27.0%
Mining and manufacturing	34.9%	21.2%	25.5%	25.4%	34.4%	38.2%	25.3%	36.1%
Construction	31.8%	34.0%	27.3%	28.7%	36.5%	34.6%	29.3%	34.1%
Utilities and transp.	33.1%	21.0%	23.6%	25.2%	32.7%	34.8%	23.8%	34.0%
Wholesale trade	36.0%	22.5%	26.9%	28.0%	35.5%	43.1%	26.6%	38.9%
Fin. svcs. and real estate	32.0%	25.0%	32.6%	30.4%	27.6%	33.6%	27.3%	32.5%
Retail trade	26.8%	20.8%	21.9%	21.1%	23.0%	29.6%	21.7%	27.8%
Professional services	29.4%	21.7%	23.5%	23.7%	24.8%	33.6%	22.6%	30.7%
Other services	25.7%	20.1%	24.2%	22.6%	25.4%	27.5%	22.7%	26.5%
Ownership								
For profit, incorporated	31.5%	24.1%	25.7%	26.0%	30.0%	34.3%	25.3%	32.8%
For profit, unincorporated	28.2%	21.4%	25.9%	23.4%	27.2%	31.9%	23.1%	29.6%
Nonprofit	28.5%	22.0%	21.4%	22.6%	25.0%	32.1%	21.9%	29.2%
Age of firm								
Less than 5 years	24.7%	23.1%	24.0%	21.9%	26.3%	36.5%	22.5%	27.0%
5-9 years	26.7%	26.2%	29.2%	24.4%	24.0%	44.8%	27.0%	26.4%
10-19 years	26.2%	25.3%	24.0%	25.0%	27.3%	28.8%	25.0%	27.0%
20 or more years	31.7%	20.7%	25.1%	25.8%	29.4%	33.8%	24.1%	32.5%
Multi/single status								
2 or more locations	32.4%	19.4% *	22.0%	24.1%	29.0%	33.6%	22.8%	32.6%
1 location only	26.2%	23.4%	25.6%	25.4%	27.7%	36.0%	24.7%	27.8%
Percent full-time employees								
Less than 25%	24.5%	18.6%	26.4%	22.3%	22.7%	26.3%	21.2%	25.3%
25-49 %	25.7%	20.4%	23.6%	22.5%	22.8%	27.6%	22.0%	26.3%
50-74 %	27.2%	22.6%	20.6%	21.9%	20.7%	31.0%	22.1%	28.3%
75% or more	31.4%	23.8%	25.9%	25.6%	29.7%	34.6%	25.1%	32.7%
Union presence								
No union employees	27.8%	22.2%	24.4%	24.7%	27.2%	31.4%	23.6%	29.2%
Has union employees	36.5%	58.6%	38.7%	30.1%	36.7%	36.5%	44.2%	36.2%
Unknown	34.6%	30.0%	44.2%	28.6%	33.0%	34.7%	35.9%	34.6%
Percent low wage employees								
50% or more low wage	24.5%	19.4%	18.5%	18.5%	18.8%	28.4%	20.2%	25.1%
Less than 50% low wage	31.6%	23.9%	26.1%	26.0%	30.4%	34.6%	25.2%	33.0%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2012 Medical Expenditure Panel Survey-Insurance Component.

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* Figure does not meet standard of reliability or precision.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.D.4(2012) 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, 2012

Characteristics	Total	Less than 10 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%	0.87%	0.75%	0.51%	0.59%	0.34%	0.44%	0.29%
Industry group **								
Agric., fish., forest.	3.54%	6.73%	9.90%	5.41%	5.14%	3.55%	3.96%	3.95%
Mining and manufacturing	0.95%	2.64%	2.41%	1.23%	1.67%	1.24%	1.06%	1.07%
Construction	1.14%	2.42%	1.85%	2.11%	2.77%	3.67%	0.86%	2.09%
Utilities and transp.	1.06%	3.60%	5.24%	2.78%	3.78%	1.17%	1.37%	1.29%
Wholesale trade	1.13%	3.70%	2.47%	2.43%	1.12%	1.80%	1.79%	1.31%
Fin. svcs. and real estate	0.75%	2.26%	2.38%	2.59%	1.97%	0.71%	1.10%	0.82%
Retail trade	0.47%	2.65%	2.73%	1.44%	2.53%	0.27%	1.21%	0.46%
Professional services	0.49%	1.01%	1.50%	1.45%	0.59%	0.47%	0.82%	0.49%
Other services	0.71%	1.31%	1.93%	1.62%	1.63%	0.87%	1.05%	0.79%
Ownership								
For profit, incorporated	0.34%	1.16%	1.02%	0.57%	0.85%	0.45%	0.63%	0.41%
For profit, unincorporated	0.82%	2.04%	2.22%	1.67%	1.57%	1.44%	1.55%	0.81%
Nonprofit	0.69%	2.34%	1.13%	1.59%	1.00%	0.80%	0.77%	0.73%
Age of firm								
Less than 5 years	1.65%	1.69%	2.21%	2.33%	3.20%	4.24%	1.34%	2.50%
5-9 years	1.43%	2.09%	2.63%	2.17%	1.64%	5.71%	1.85%	1.98%
10-19 years	0.56%	0.94%	1.10%	1.45%	1.53%	1.34%	0.55%	0.87%
20 or more years	0.31%	1.07%	1.17%	0.85%	0.54%	0.39%	0.51%	0.36%
Multi/single status								
2 or more locations	0.27%	6.34% *	2.18%	0.89%	0.45%	0.35%	0.83%	0.27%
1 location only	0.49%	0.88%	0.76%	0.61%	1.16%	2.04%	0.44%	0.83%
Percent full-time employees								
Less than 25%	0.98%	2.73%	4.34%	2.85%	2.81%	1.52%	1.89%	1.45%
25-49 %	0.49%	2.91%	3.84%	1.76%	1.55%	0.68%	1.60%	0.59%
50-74 %	0.45%	1.73%	1.95%	1.70%	1.06%	0.45%	1.00%	0.47%
75% or more	0.30%	1.01%	0.90%	0.55%	0.74%	0.40%	0.48%	0.35%
Union presence								
No union employees	0.26%	0.72%	0.74%	0.56%	0.55%	0.37%	0.41%	0.31%
Has union employees	0.85%	6.05%	4.54%	2.53%	2.03%	0.92%	3.04%	0.85%
Unknown	0.50%	6.85%	10.40%	7.58%	3.05%	0.60%	5.21%	0.50%
Percent low wage employees								
50% or more low wage	0.53%	1.48%	1.95%	1.89%	0.84%	0.61%	1.47%	0.48%
Less than 50% low wage	0.29%	0.89%	0.73%	0.59%	0.76%	0.33%	0.39%	0.35%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2012 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.4.a(2012) 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, 2012

Characteristics	Total	Less than 10 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%	50.9%	29.6%	13.4%	6.3%	3.3%	31.9%	4.4%
Industry group **								
Agric., fish., forest.	32.7%	--	--	--	--	--	74.4%	7.4%*
Mining and manufacturing	6.4%	35.2%	23.5%	6.3%*	4.4%	5.9%	17.4%	5.4%
Construction	28.4%	51.5%	26.4%	31.7%	31.0%	0.4%*	38.9%	20.0%
Utilities and transp.	10.2%	51.8%	34.4%*	26.9%*	9.9%*	7.4%	38.0%	8.3%
Wholesale trade	8.4%	47.0%	26.5%	7.7%*	4.2%*	5.1%*	24.0%	5.1%*
Fin. svcs. and real estate	5.3%	55.7%	24.8%*	15.4%	2.3%*	1.8%*	34.6%	2.5%
Retail trade	5.2%	59.1%	20.3%	6.3%*	6.4%*	0.6%*	27.8%	1.7%
Professional services	6.4%	41.8%	30.9%	7.6%	3.2%	2.9%	29.5%	3.0%
Other services	10.2%	62.7%	39.6%	15.0%	10.5%	0.7%*	38.6%	3.8%
Ownership								
For profit, incorporated	8.4%	49.0%	27.4%	14.0%	5.7%	4.0%	30.8%	4.7%
For profit, unincorporated	9.1%	53.4%	33.3%	7.6%*	6.1%*	1.6%*	35.7%	3.1%*
Nonprofit	6.2%	62.5%	41.7%	16.2%	8.2%*	0.7%*	35.2%	3.7%
Age of firm								
Less than 5 years	14.6%	38.6%	28.2%	2.9%*	4.0%*	4.4%*	27.9%	3.5%*
5-9 years	20.5%	45.5%	41.2%	8.0%	9.1%*	--	36.1%	6.6%*
10-19 years	14.9%	55.3%	23.2%	10.6%	5.2%*	0.4%*	31.8%	3.7%
20 or more years	6.4%	55.4%	29.1%	16.9%	6.4%	3.4%	31.5%	4.4%
Multi/single status								
2 or more locations	4.0%	38.3%	18.5%*	10.3%	6.1%	3.3%	20.1%	3.8%
1 location only	19.8%	51.0%	30.4%	14.2%	6.6%	1.7%*	33.0%	7.7%
Percent full-time employees								
Less than 25%	20.9%	64.8%	35.6%*	48.9%	38.1%*	2.5%*	48.1%	15.2%*
25-49 %	8.2%	51.8%	53.0%	27.5%	3.3%*	1.0%*	46.9%	2.5%*
50-74 %	8.8%	44.6%	28.9%	12.6%*	7.2%*	4.4%	31.0%	5.4%
75% or more	7.8%	51.7%	28.6%	12.4%	5.9%	3.2%	31.2%	4.2%
Union presence								
No union employees	9.3%	48.6%	28.1%	10.8%	4.4%	2.7%	29.5%	3.9%
Has union employees	9.9%	78.9%	52.6%	48.0%	13.3%	5.8%	62.8%	7.3%
Unknown	2.2%	53.6%*	1.5%*	4.2%*	22.6%*	1.5%*	13.8%*	2.1%*
Percent low wage employees								
50% or more low wage	6.8%	60.5%	30.1%	20.8%	9.3%	0.6%	39.6%	2.6%*
Less than 50% low wage	8.3%	49.8%	29.5%	12.7%	5.9%	3.6%	31.1%	4.6%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2012 Medical Expenditure Panel Survey-Insurance Component.

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Table I.D.4.a(2012) 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, 2012

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.43%	2.73%	2.77%	0.96%	0.92%	0.45%	1.29%	0.36%
Industry group **								
Agric., fish., forest.	7.71%	--	--	--	--	--	8.42%	4.07%*
Mining and manufacturing	0.92%	10.27%	4.28%	2.70%*	1.31%	1.52%	3.11%	1.08%
Construction	2.65%	6.07%	5.55%	4.99%	8.71%	0.37%*	3.33%	5.14%
Utilities and transp.	1.88%	11.58%	12.50%*	10.36%*	4.66%*	1.58%	7.77%	1.84%
Wholesale trade	1.70%	4.96%	5.52%	4.02%*	3.06%*	2.23%*	2.39%	1.86%*
Fin. svcs. and real estate	0.67%	7.20%	9.31%*	3.91%	1.34%*	0.64%*	5.51%	0.71%
Retail trade	0.80%	8.71%	4.80%	2.17%*	2.49%*	0.24%*	4.40%	0.46%
Professional services	0.60%	3.38%	4.94%	1.49%	0.87%	0.59%	2.75%	0.34%
Other services	0.96%	4.03%	6.04%	3.11%	2.97%	0.25%*	2.35%	0.68%
Ownership								
For profit, incorporated	0.54%	2.32%	2.75%	1.30%	0.90%	0.60%	1.16%	0.50%
For profit, unincorporated	1.39%	7.27%	5.89%	2.69%*	2.43%*	0.49%*	4.25%	0.96%*
Nonprofit	0.66%	5.45%	4.51%	3.38%	2.61%*	0.23%*	2.85%	0.58%
Age of firm								
Less than 5 years	2.85%	4.52%	7.54%	2.48%*	2.27%*	3.67%*	3.74%	1.72%*
5-9 years	2.59%	3.95%	6.32%	2.22%	3.77%*	--	3.29%	2.04%*
10-19 years	0.79%	3.14%	2.11%	1.91%	1.59%*	0.27%*	2.27%	0.93%
20 or more years	0.36%	4.41%	3.03%	1.55%	1.27%	0.46%	1.09%	0.38%
Multi/single status								
2 or more locations	0.41%	11.35%	6.31%*	2.11%	1.50%	0.48%	4.04%	0.41%
1 location only	0.70%	2.75%	2.78%	1.12%	0.75%	1.17%*	1.36%	0.52%
Percent full-time employees								
Less than 25%	3.63%	10.14%	11.12%*	10.20%	12.44%*	1.40%*	6.32%	4.62%*
25-49 %	1.47%	9.65%	10.11%	7.05%	2.06%*	0.38%*	5.55%	0.79%*
50-74 %	0.89%	5.81%	4.31%	4.44%*	2.35%*	1.08%	2.58%	0.83%
75% or more	0.49%	3.20%	3.06%	1.05%	1.02%	0.48%	1.55%	0.43%
Union presence								
No union employees	0.55%	3.03%	3.08%	0.99%	0.98%	0.61%	1.56%	0.50%
Has union employees	0.66%	8.81%	9.76%	5.09%	2.55%	0.75%	4.94%	0.76%
Unknown	0.61%	16.36%*	2.91%*	5.89%*	8.02%*	0.49%*	7.67%*	0.64%*
Percent low wage employees								
50% or more low wage	0.65%	6.32%	6.34%	3.91%	2.70%	0.12%	2.86%	0.79%*
Less than 50% low wage	0.48%	2.94%	2.81%	0.92%	0.85%	0.54%	1.34%	0.43%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2012 Medical Expenditure Panel Survey-Insurance Component.

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

* Figure does not meet standard of reliability or precision.

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** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.E.1(2012) 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, 2012

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	10,621	10,995	10,265	10,260	10,855	10,618	10,524	10,636
Industry group **								
Agric., fish., forest.	9,719	--	--	--	--	--	12,380	8,455
Mining and manufacturing	10,332	11,746	10,152	10,268	10,635	10,225	10,241	10,341
Construction	9,396	10,696	8,857	8,587	9,569	10,023	9,324	9,460
Utilities and transp.	10,692	10,791	10,536	10,975	11,055	10,605	11,223	10,654
Wholesale trade	10,561	11,458	9,556	10,238	11,260	10,417	10,657	10,540
Fin. svcs. and real estate	10,619	10,916	12,329	11,745	10,317	10,526	11,606	10,543
Retail trade	9,659	8,818	10,528	9,281	10,020	9,632	9,732	9,645
Professional services	11,299	11,241	10,610	10,653	11,549	11,355	10,801	11,363
Other services	10,327	11,317	10,347	10,015	10,743	10,168	10,741	10,237
Ownership								
For profit, incorporated	10,327	10,747	10,260	10,075	10,694	10,255	10,367	10,321
For profit, unincorporated	10,591	11,211	9,696	9,873	10,591	10,795	10,346	10,636
Nonprofit	11,849	12,662	11,268	11,623	11,461	12,026	11,884	11,846
Age of firm								
Less than 5 years	10,417	10,318	10,157	10,513	10,961	9,046	10,351	10,474
5-9 years	9,677	9,586	9,179	9,677	9,606	11,126	9,402	9,861
10-19 years	10,347	11,476	9,756	9,820	10,257	10,818	10,335	10,354
20 or more years	10,709	11,487	10,811	10,509	11,113	10,615	10,954	10,688
Multi/single status								
2 or more locations	10,678	11,246	10,047	10,802	11,184	10,587	10,528	10,681
1 location only	10,455	10,992	10,288	10,115	10,366	11,803	10,524	10,396
Percent full-time employees								
Less than 25%	9,196	9,099	12,263	9,777	8,671	8,834	10,586	8,769
25-49 %	10,379	10,297	10,929	9,916	10,703	10,337	10,239	10,396
50-74 %	10,883	11,240	10,150	10,933	11,590	10,726	10,552	10,932
75% or more	10,616	11,031	10,210	10,211	10,810	10,636	10,530	10,629
Union presence								
No union employees	10,610	10,955	10,245	10,155	10,760	10,697	10,461	10,647
Has union employees	10,919	13,026	11,274	11,924	11,552	10,790	12,511	10,880
Unknown	10,311	11,177	7,413	10,441	10,832	10,303	8,999	10,321
Percent low wage employees								
50% or more low wage	9,912	10,616	9,842	9,995	9,206	10,072	10,088	9,889
Less than 50% low wage	10,719	11,051	10,310	10,286	11,097	10,697	10,577	10,740

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2012 Medical Expenditure Panel Survey-Insurance Component.

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** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.E.1(2012) 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, 2012

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	56.22	162.81	228.53	157.22	139.49	62.33	120.69	65.89
Industry group **								
Agric., fish., forest.	968.36	--	--	--	--	--	1,482.53	1,088.80
Mining and manufacturing	98.06	1,115.07	464.14	376.30	325.02	119.41	373.27	108.80
Construction	275.90	368.12	468.68	357.73	324.59	448.89	356.19	314.48
Utilities and transp.	133.41	1,678.07	1,786.58	770.07	584.94	219.99	882.12	170.23
Wholesale trade	131.48	840.45	344.95	441.67	260.18	177.48	405.39	148.88
Fin. svcs. and real estate	191.53	587.47	1,057.90	622.19	327.95	207.04	486.21	212.95
Retail trade	157.38	403.26	431.57	218.02	717.16	95.56	270.47	182.13
Professional services	94.26	274.50	438.58	218.98	265.19	144.07	184.71	98.57
Other services	111.77	450.28	377.96	304.20	280.30	178.40	230.23	135.49
Ownership								
For profit, incorporated	68.99	224.13	240.42	206.15	102.40	81.16	162.68	77.24
For profit, unincorporated	146.06	631.52	351.29	433.90	475.04	214.81	354.80	152.13
Nonprofit	75.80	858.20	690.46	365.11	296.20	181.01	352.83	90.50
Age of firm								
Less than 5 years	509.39	650.77	737.36	761.13	1,154.56	688.11	387.99	788.68
5-9 years	230.26	471.28	450.56	433.16	397.20	1,035.79	344.02	260.42
10-19 years	161.13	286.29	294.55	333.19	325.08	298.40	191.72	213.23
20 or more years	59.05	158.53	297.54	154.98	142.33	66.34	148.21	61.07
Multi/single status								
2 or more locations	67.28	1,432.62	523.69	368.08	111.41	69.19	332.60	68.64
1 location only	99.84	165.07	216.82	168.23	304.61	365.37	135.83	130.32
Percent full-time employees								
Less than 25%	288.65	1,304.06	2,342.64	598.56	339.38	337.26	668.55	247.46
25-49 %	147.56	1,874.78	772.45	403.07	503.23	187.74	499.57	145.12
50-74 %	95.97	322.00	314.75	418.99	385.27	158.91	202.48	101.32
75% or more	69.12	187.06	236.44	163.71	144.12	76.85	143.98	79.69
Union presence								
No union employees	70.43	171.75	223.92	156.18	146.84	81.76	117.39	85.90
Has union employees	148.33	2,829.05	1,539.62	433.24	585.10	144.20	619.82	161.47
Unknown	120.35	3,007.17	2,011.90	1,639.36	248.76	123.47	990.99	125.74
Percent low wage employees								
50% or more low wage	120.49	624.88	731.47	304.83	338.61	179.54	336.33	132.89
Less than 50% low wage	71.44	164.83	224.02	173.94	181.08	73.25	126.46	79.41

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2012 Medical Expenditure Panel Survey-Insurance Component.

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** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.E.2(2012) 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, 2012

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	2,824	2,312	3,167	3,411	3,243	2,606	3,004	2,797
Industry group **								
Agric., fish., forest.	2,157	--	--	--	--	--	1,186	2,618
Mining and manufacturing	2,295	2,202 *	3,024	3,015	2,383	2,088	2,982	2,226
Construction	3,346	2,503	3,740	3,620	3,482	2,994	3,287	3,399
Utilities and transp.	2,550	2,233	3,899	3,131	3,151	2,378	3,090	2,511
Wholesale trade	2,760	2,202	3,093	3,585	3,119	2,313	3,190	2,668
Fin. svcs. and real estate	2,902	2,284	3,569	3,500	3,339	2,752	3,130	2,884
Retail trade	3,247	1,443 *	3,942	4,366	4,130	2,893	3,404	3,218
Professional services	2,911	2,738	2,943	3,469	3,561	2,656	3,061	2,892
Other services	3,093	2,089	2,519	3,168	3,553	3,121	2,510	3,220
Ownership								
For profit, incorporated	2,805	2,353	3,280	3,407	3,244	2,581	3,077	2,762
For profit, unincorporated	3,112	2,213 *	3,100	3,803	3,540	2,867	2,908	3,150
Nonprofit	2,704	2,159	2,285	3,018	3,055	2,557	2,613	2,712
Age of firm								
Less than 5 years	3,134	2,691	2,963	3,746	3,293	2,085	3,192	3,083
5-9 years	3,059	1,957	2,662	3,712	3,196	3,077	2,649	3,334
10-19 years	3,189	2,289	3,345	3,659	3,437	2,700	2,968	3,313
20 or more years	2,760	2,354	3,248	3,222	3,205	2,603	3,080	2,733
Multi/single status								
2 or more locations	2,725	3,406	2,793	3,327	3,229	2,610	2,924	2,722
1 location only	3,113	2,297	3,208	3,433	3,263	2,454	3,012	3,200
Percent full-time employees								
Less than 25%	2,741	1,821	2,660	3,029	3,360	2,669	2,475	2,823
25-49 %	3,281	3,720	2,429	2,893	3,574	3,308	2,890	3,329
50-74 %	3,110	2,212	3,496	3,359	3,801	2,979	2,881	3,144
75% or more	2,770	2,302	3,175	3,438	3,175	2,521	3,035	2,730
Union presence								
No union employees	2,988	2,339	3,195	3,456	3,330	2,693	3,035	2,977
Has union employees	2,393	1,313	2,568	2,618	2,634	2,357	2,334	2,395
Unknown	2,727	1,444 *	3,291	3,679	3,071	2,712	2,540	2,728
Percent low wage employees								
50% or more low wage	3,065	1,774	3,733	3,589	3,118	3,030	2,903	3,086
Less than 50% low wage	2,791	2,390	3,107	3,393	3,261	2,545	3,016	2,757

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2012 Medical Expenditure Panel Survey-Insurance Component.

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* Figure does not meet standard of reliability or precision.

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** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.E.2(2012) 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, 2012

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	45.60	146.95	201.59	85.23	92.32	48.26	87.28	46.38
Industry group **								
Agric., fish., forest.	227.04	--	--	--	--	--	287.89	363.65
Mining and manufacturing	71.00	1,055.69 *	344.05	261.21	114.00	103.17	295.06	64.28
Construction	139.95	456.66	243.31	210.83	353.45	278.57	141.70	188.27
Utilities and transp.	66.27	534.30	774.80	513.68	388.17	54.13	310.88	63.87
Wholesale trade	94.28	632.42	250.32	317.57	256.50	101.22	219.06	95.48
Fin. svcs. and real estate	98.69	353.42	647.46	248.28	94.06	143.28	215.36	108.01
Retail trade	83.46	437.81 *	574.53	213.44	250.33	88.96	333.00	80.65
Professional services	97.67	245.97	220.76	110.75	178.98	106.16	139.70	100.27
Other services	81.84	367.99	312.90	181.70	255.11	109.02	174.27	82.99
Ownership								
For profit, incorporated	50.13	185.88	220.17	106.45	89.85	62.34	89.89	53.04
For profit, unincorporated	110.15	821.13 *	417.22	174.20	277.91	101.08	397.04	87.34
Nonprofit	60.40	347.44	336.39	148.24	163.41	56.61	119.88	63.96
Age of firm								
Less than 5 years	235.18	683.18	364.41	315.39	471.17	491.57	309.66	262.58
5-9 years	108.66	257.50	217.52	225.84	163.92	355.92	148.17	164.48
10-19 years	63.49	272.46	310.36	228.82	143.29	138.87	168.47	88.17
20 or more years	53.09	271.14	272.03	107.38	112.56	51.01	171.98	51.57
Multi/single status								
2 or more locations	46.37	835.10	320.35	194.19	107.04	48.48	174.65	46.90
1 location only	64.44	147.07	226.48	91.23	100.35	177.29	100.30	70.41
Percent full-time employees								
Less than 25%	141.75	520.99	717.93	638.03	249.54	60.81	480.38	71.06
25-49 %	92.56	792.54	543.96	174.91	301.22	129.73	341.82	84.83
50-74 %	97.32	193.53	344.54	323.60	224.00	150.15	186.16	112.53
75% or more	49.21	182.85	204.65	96.35	107.68	54.50	88.37	50.09
Union presence								
No union employees	39.26	140.39	204.72	89.41	84.66	37.54	89.12	39.62
Has union employees	83.10	362.35	597.12	344.73	282.08	79.08	358.63	80.92
Unknown	68.60	583.41 *	922.86	763.33	600.67	66.13	536.95	66.28
Percent low wage employees								
50% or more low wage	80.64	448.51	589.66	378.43	174.63	100.27	348.10	79.48
Less than 50% low wage	50.39	135.31	204.23	85.78	99.48	59.82	73.96	52.97

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2012 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.3(2012) 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, 2012

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	26.6%	21.0%	30.9%	33.2%	29.9%	24.5%	28.5%	26.3%
Industry group **								
Agric., fish., forest.	22.2%	--	--	--	--	--	9.6% *	31.0%
Mining and manufacturing	22.2%	18.7%	29.8%	29.4%	22.4%	20.4%	29.1%	21.5%
Construction	35.6%	23.4%	42.2%	42.2%	36.4%	29.9%	35.2%	35.9%
Utilities and transp.	23.9%	20.7%	37.0%	28.5%	28.5%	22.4%	27.5%	23.6%
Wholesale trade	26.1%	19.2% *	32.4%	35.0%	27.7%	22.2%	29.9%	25.3%
Fin. svcs. and real estate	27.3%	20.9%	28.9%	29.8%	32.4%	26.1%	27.0%	27.4%
Retail trade	33.6%	16.4%	37.4%	47.0%	41.2%	30.0%	35.0%	33.4%
Professional services	25.8%	24.4%	27.7%	32.6%	30.8%	23.4%	28.3%	25.5%
Other services	30.0%	18.5%	24.3%	31.6%	33.1%	30.7%	23.4%	31.5%
Ownership								
For profit, incorporated	27.2%	21.9%	32.0%	33.8%	30.3%	25.2%	29.7%	26.8%
For profit, unincorporated	29.4%	19.7%	32.0%	38.5%	33.4%	26.6%	28.1%	29.6%
Nonprofit	22.8%	17.1%	20.3%	26.0%	26.7%	21.3%	22.0%	22.9%
Age of firm								
Less than 5 years	30.1%	26.1%	29.2%	35.6%	30.0%	23.0%	30.8%	29.4%
5-9 years	31.6%	20.4%	29.0%	38.4%	33.3%	27.7%	28.2%	33.8%
10-19 years	30.8%	19.9%	34.3%	37.3%	33.5%	25.0%	28.7%	32.0%
20 or more years	25.8%	20.5%	30.0%	30.7%	28.8%	24.5%	28.1%	25.6%
Multi/single status								
2 or more locations	25.5%	30.3% *	27.8%	30.8%	28.9%	24.7%	27.8%	25.5%
1 location only	29.8%	20.9%	31.2%	33.9%	31.5%	20.8%	28.6%	30.8%
Percent full-time employees								
Less than 25%	29.8%	20.0% *	21.7%	31.0%	38.8%	30.2%	23.4%	32.2%
25-49 %	31.6%	36.1%	22.2%	29.2%	33.4%	32.0%	28.2%	32.0%
50-74 %	28.6%	19.7%	34.4%	30.7%	32.8%	27.8%	27.3%	28.8%
75% or more	26.1%	20.9%	31.1%	33.7%	29.4%	23.7%	28.8%	25.7%
Union presence								
No union employees	28.2%	21.3%	31.2%	34.0%	30.9%	25.2%	29.0%	28.0%
Has union employees	21.9%	10.1%	22.8%	22.0%	22.8%	21.8%	18.7%	22.0%
Unknown	26.4%	12.9% *	44.4%	35.2%	28.4%	26.3%	28.2%	26.4%
Percent low wage employees								
50% or more low wage	30.9%	16.7%	37.9%	35.9%	33.9%	30.1%	28.8%	31.2%
Less than 50% low wage	26.0%	21.6%	30.1%	33.0%	29.4%	23.8%	28.5%	25.7%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2012 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.3(2012) 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, 2012

Characteristics	Total	Less than 10 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%	1.29%	1.92%	0.89%	0.67%	0.36%	0.92%	0.34%
Industry group **								
Agric., fish., forest.	3.13%	--	--	--	--	--	2.89% *	4.10%
Mining and manufacturing	0.69%	5.56%	3.66%	2.77%	1.00%	0.81%	2.85%	0.62%
Construction	1.97%	3.84%	3.04%	1.85%	4.02%	1.79%	2.53%	1.79%
Utilities and transp.	0.63%	5.18%	9.01%	5.31%	2.38%	0.54%	3.14%	0.63%
Wholesale trade	0.85%	6.02% *	2.18%	3.32%	1.72%	0.97%	1.96%	0.82%
Fin. svcs. and real estate	0.90%	3.32%	4.83%	1.78%	1.23%	1.22%	1.84%	0.96%
Retail trade	0.94%	4.04%	5.45%	1.90%	3.85%	0.97%	3.00%	1.07%
Professional services	0.70%	1.84%	1.98%	1.04%	1.15%	0.74%	1.24%	0.72%
Other services	0.82%	3.75%	2.73%	1.79%	2.52%	0.96%	1.75%	0.81%
Ownership								
For profit, incorporated	0.37%	1.67%	1.86%	1.25%	0.87%	0.47%	0.98%	0.39%
For profit, unincorporated	0.93%	5.11%	3.85%	1.75%	1.88%	1.06%	2.92%	0.74%
Nonprofit	0.49%	2.64%	2.90%	1.40%	1.37%	0.40%	1.16%	0.52%
Age of firm								
Less than 5 years	1.99%	4.97%	4.26%	4.60%	4.70%	4.72%	2.31%	2.79%
5-9 years	1.61%	3.08%	3.45%	3.17%	2.14%	7.94%	2.08%	1.87%
10-19 years	0.58%	2.62%	3.14%	1.91%	1.29%	1.84%	1.62%	1.22%
20 or more years	0.44%	2.50%	2.23%	1.14%	0.85%	0.40%	1.56%	0.43%
Multi/single status								
2 or more locations	0.36%	9.22% *	3.19%	1.28%	0.93%	0.38%	1.47%	0.36%
1 location only	0.59%	1.30%	2.15%	1.13%	0.94%	1.74%	1.07%	0.49%
Percent full-time employees								
Less than 25%	2.14%	6.64% *	5.98%	6.83%	2.83%	1.20%	5.66%	1.19%
25-49 %	1.17%	7.44%	4.44%	1.98%	3.01%	1.51%	2.82%	1.10%
50-74 %	0.85%	1.97%	2.91%	2.81%	2.15%	1.33%	1.60%	1.03%
75% or more	0.39%	1.69%	2.04%	1.04%	0.86%	0.41%	1.07%	0.36%
Union presence								
No union employees	0.32%	1.25%	1.89%	0.88%	0.51%	0.31%	0.89%	0.26%
Has union employees	0.62%	2.71%	6.19%	2.99%	1.77%	0.62%	3.40%	0.62%
Unknown	0.73%	7.37% *	12.50%	7.32%	5.14%	0.70%	6.43%	0.71%
Percent low wage employees								
50% or more low wage	0.83%	3.71%	5.60%	2.81%	1.68%	0.91%	2.74%	0.75%
Less than 50% low wage	0.37%	1.15%	1.84%	0.90%	0.74%	0.45%	0.80%	0.38%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2012 Medical Expenditure Panel Survey-Insurance Component.

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

* Figure does not meet standard of reliability or precision.

-- Data suppressed due to high standard errors or no reported values in cell.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.E.4(2012) 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, 2012

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	18.1%	13.3%	13.6%	16.0%	17.0%	19.9%	14.0%	19.0%
Industry group **								
Agric., fish., forest.	14.7%	17.5% *	16.9% *	14.8%	16.6%	10.5%	15.7%	14.3%
Mining and manufacturing	20.9%	12.7%	17.8%	20.2%	19.0%	22.3%	17.4%	21.4%
Construction	15.6%	14.5%	15.2%	15.0%	16.0%	17.5%	15.2%	15.9%
Utilities and transp.	19.9%	14.4%	14.3%	17.4%	17.4%	21.0%	14.6%	20.4%
Wholesale trade	18.2%	13.7%	14.0%	16.9%	19.3%	19.7%	13.6%	19.6%
Fin. svcs. and real estate	20.0%	13.1%	13.6%	16.3%	19.3%	21.3%	13.8%	20.7%
Retail trade	14.6%	11.2%	15.2%	15.7%	13.5%	14.9%	14.0%	14.7%
Professional services	17.8%	12.1%	11.0%	14.2%	16.0%	20.5%	12.3%	18.9%
Other services	16.3%	15.6%	13.0%	14.5%	15.5%	17.6%	14.1%	16.9%
Ownership								
For profit, incorporated	18.1%	13.8%	14.0%	16.5%	17.1%	19.5%	14.4%	18.9%
For profit, unincorporated	17.3%	11.2%	12.5%	15.1%	17.3%	20.0%	12.2%	18.8%
Nonprofit	18.9%	14.5%	12.0%	14.6%	16.8%	21.5%	14.2%	19.5%
Age of firm								
Less than 5 years	13.4%	12.5%	11.8%	13.3%	13.9%	18.4%	12.4%	14.3%
5-9 years	14.6%	12.4%	12.2%	14.7%	16.7%	17.6%	12.6%	16.4%
10-19 years	16.1%	13.1%	12.9%	15.5%	17.5%	20.0%	13.7%	17.8%
20 or more years	18.8%	14.3%	14.8%	16.8%	17.2%	19.9%	14.9%	19.3%
Multi/single status								
2 or more locations	19.4%	13.8%	16.9%	16.2%	17.6%	19.9%	15.6%	19.5%
1 location only	15.2%	13.3%	13.3%	15.9%	16.3%	18.8%	13.8%	16.7%
Percent full-time employees								
Less than 25%	12.9%	15.9%	13.7%	11.1%	11.2%	13.4%	15.0%	12.4%
25-49 %	15.3%	8.7%	13.7%	13.1%	13.1%	17.0%	11.3%	16.0%
50-74 %	16.6%	14.0%	11.9%	14.6%	15.4%	17.9%	13.0%	17.3%
75% or more	18.6%	13.4%	13.7%	16.4%	17.5%	20.5%	14.2%	19.5%
Union presence								
No union employees	17.6%	13.5%	13.6%	16.0%	17.2%	20.2%	14.1%	18.7%
Has union employees	19.5%	8.3% *	12.5%	15.0%	16.6%	20.4%	12.1%	19.8%
Unknown	18.7%	15.7% *	15.8% *	17.0% *	15.0%	18.8%	15.9%	18.7%
Percent low wage employees								
50% or more low wage	15.1%	13.8%	12.4%	11.6%	13.3%	16.6%	12.9%	15.4%
Less than 50% low wage	18.6%	13.3%	13.7%	16.6%	17.8%	20.5%	14.1%	19.6%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2012 Medical Expenditure Panel Survey-Insurance Component.

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

* Figure does not meet standard of reliability or precision.

** Definitions 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(2012) 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, 2012

Characteristics	Total	Less than 10 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%	0.51%	0.72%	0.49%	0.43%	0.18%	0.37%	0.22%
Industry group **								
Agric., fish., forest.	1.72%	6.75% *	5.84% *	3.59%	3.23%	2.37%	3.03%	1.44%
Mining and manufacturing	0.59%	1.72%	2.18%	1.24%	0.99%	0.84%	1.54%	0.64%
Construction	0.83%	2.34%	1.21%	1.42%	1.09%	2.43%	0.87%	1.08%
Utilities and transp.	0.73%	2.91%	3.55%	1.73%	1.23%	0.86%	1.46%	0.71%
Wholesale trade	0.44%	1.65%	2.08%	0.97%	0.82%	0.66%	1.09%	0.49%
Fin. svcs. and real estate	0.72%	1.54%	2.07%	1.16%	1.54%	0.67%	0.82%	0.77%
Retail trade	0.42%	1.28%	1.97%	1.53%	1.03%	0.30%	1.28%	0.39%
Professional services	0.37%	0.69%	0.70%	0.61%	0.54%	0.45%	0.22%	0.40%
Other services	0.25%	0.92%	0.63%	1.15%	1.15%	0.41%	0.56%	0.38%
Ownership								
For profit, incorporated	0.17%	0.45%	0.78%	0.47%	0.46%	0.23%	0.42%	0.21%
For profit, unincorporated	0.68%	0.96%	1.04%	0.84%	0.93%	1.01%	0.41%	0.78%
Nonprofit	0.64%	1.58%	1.38%	0.70%	0.91%	0.87%	1.02%	0.66%
Age of firm								
Less than 5 years	0.77%	1.71%	1.50%	1.45%	1.71%	2.63%	0.99%	1.36%
5-9 years	0.88%	1.12%	0.95%	1.23%	2.22%	2.32%	0.63%	1.34%
10-19 years	0.34%	1.16%	0.91%	0.72%	0.48%	0.73%	0.51%	0.39%
20 or more years	0.27%	1.01%	1.33%	0.65%	0.47%	0.19%	0.66%	0.25%
Multi/single status								
2 or more locations	0.18%	3.20%	2.44%	0.37%	0.42%	0.18%	1.06%	0.17%
1 location only	0.41%	0.50%	0.70%	0.60%	0.65%	1.30%	0.34%	0.57%
Percent full-time employees								
Less than 25%	0.71%	3.42%	3.11%	1.53%	1.48%	0.80%	1.99%	0.65%
25-49 %	0.58%	2.11%	2.07%	1.31%	1.53%	0.58%	1.43%	0.53%
50-74 %	0.44%	1.65%	1.13%	1.06%	0.81%	0.46%	0.62%	0.56%
75% or more	0.22%	0.67%	0.80%	0.58%	0.51%	0.18%	0.44%	0.23%
Union presence								
No union employees	0.30%	0.57%	0.71%	0.48%	0.42%	0.39%	0.35%	0.32%
Has union employees	0.31%	2.82% *	3.19%	1.96%	1.32%	0.30%	1.52%	0.34%
Unknown	0.32%	5.59% *	5.80% *	5.92% *	2.39%	0.36%	2.42%	0.32%
Percent low wage employees								
50% or more low wage	0.38%	1.81%	1.87%	0.73%	0.98%	0.34%	1.08%	0.39%
Less than 50% low wage	0.22%	0.59%	0.70%	0.51%	0.47%	0.19%	0.40%	0.23%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2012 Medical Expenditure Panel Survey-Insurance Component.

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

* Figure does not meet standard of reliability or precision.

** Definitions 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(2012) 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, 2012

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	7.7%	54.7%	24.0%	10.9%	5.0%	3.7%	29.7%	4.4%
Industry group **								
Agric., fish., forest.	30.9%	--	--	--	--	--	67.5%	13.5%*
Mining and manufacturing	6.7%	55.7%	16.3%	9.2%*	4.6%*	5.6%	17.8%	5.6%
Construction	17.0%	54.4%	18.6%	11.0%	9.8%	3.7%*	28.6%	6.7%
Utilities and transp.	5.6%	37.0%*	9.4%*	11.5%*	10.8%*	3.3%	25.1%	4.2%
Wholesale trade	9.0%	58.4%	19.0%	10.5%*	2.7%*	5.4%*	26.9%	5.2%*
Fin. svcs. and real estate	4.0%	56.9%	22.0%*	7.7%	1.7%	1.7%*	31.4%	1.9%
Retail trade	7.1%	67.1%	30.1%	6.4%	2.5%*	2.1%*	31.8%	2.5%
Professional services	7.5%	48.4%	26.5%	10.5%	5.3%*	4.2%	29.7%	4.7%
Other services	10.5%	57.4%	32.1%	14.9%	7.5%	3.1%*	36.7%	4.8%
Ownership								
For profit, incorporated	8.0%	54.7%	22.3%	11.1%	4.7%	4.2%	29.3%	4.6%
For profit, unincorporated	7.6%	56.4%	24.8%	6.3%*	3.2%*	2.7%*	33.2%	2.9%
Nonprofit	6.3%	51.8%	37.4%	14.3%	6.8%*	2.3%*	28.0%	4.4%
Age of firm								
Less than 5 years	13.8%	50.7%	15.2%	3.2%*	2.4%*	1.3%*	27.5%	1.8%*
5-9 years	14.6%	47.3%	32.0%	6.5%	2.4%*	--	31.9%	3.1%
10-19 years	14.1%	61.1%	20.1%	8.5%	7.5%*	1.6%*	31.4%	4.5%
20 or more years	6.4%	54.9%	25.4%	13.4%	4.9%	3.8%	28.8%	4.5%
Multi/single status								
2 or more locations	4.1%	42.7%*	22.7%	13.5%	3.8%	3.7%	20.9%	3.8%
1 location only	18.0%	54.9%	24.1%	10.2%	6.8%*	6.4%*	30.7%	7.2%
Percent full-time employees								
Less than 25%	16.8%	54.9%	33.1%*	34.4%*	10.3%*	5.7%*	40.2%	9.6%
25-49 %	7.2%	33.9%*	42.4%	20.6%*	6.9%*	2.1%*	37.5%	3.4%*
50-74 %	7.5%	62.3%	22.4%	10.6%*	4.7%	1.8%*	37.6%	3.0%
75% or more	7.6%	53.9%	23.2%	10.2%	4.9%	4.1%	28.2%	4.5%
Union presence								
No union employees	8.8%	54.7%	23.8%	10.2%	3.7%	2.7%	29.4%	3.7%
Has union employees	6.0%	61.2%	30.3%*	21.2%*	13.2%	4.0%	38.2%	5.2%
Unknown	5.7%	47.7%*	9.4%*	14.5%*	12.0%*	5.3%	31.5%*	5.5%
Percent low wage employees								
50% or more low wage	8.8%	65.3%	25.0%	15.9%	12.1%*	2.5%*	38.9%	4.9%
Less than 50% low wage	7.5%	53.2%	23.8%	10.4%	3.9%	3.9%	28.6%	4.3%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2012 Medical Expenditure Panel Survey-Insurance Component.

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

* Figure does not meet standard of reliability or precision.

-- Data suppressed due to high standard errors or no reported values in cell.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.E.4.a(2012) 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, 2012

Characteristics	Total	Less than 10 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%	2.08%	2.85%	0.74%	0.96%	0.46%	1.23%	0.32%
Industry group **								
Agric., fish., forest.	5.35%	--	--	--	--	--	9.55%	4.83%*
Mining and manufacturing	1.00%	8.54%	4.28%	3.21%*	2.68%*	1.28%	3.41%	1.16%
Construction	2.35%	6.26%	4.75%	2.86%	2.88%	1.89%*	4.05%	1.21%
Utilities and transp.	0.74%	12.37%*	4.84%*	6.15%*	5.03%*	0.72%	6.51%	0.95%
Wholesale trade	1.67%	8.70%	4.99%	3.98%*	2.08%*	2.50%*	2.72%	1.73%*
Fin. svcs. and real estate	0.48%	4.60%	8.69%*	1.77%	0.51%	0.56%*	2.76%	0.51%
Retail trade	1.20%	7.23%	8.06%	1.81%	2.19%*	0.63%*	4.28%	0.70%
Professional services	0.55%	2.64%	4.53%	1.08%	1.79%*	0.77%	1.67%	0.50%
Other services	0.99%	5.07%	5.31%	3.34%	2.01%	0.95%*	2.88%	1.01%
Ownership								
For profit, incorporated	0.57%	3.24%	2.99%	1.36%	1.23%	0.52%	1.77%	0.49%
For profit, unincorporated	0.74%	5.81%	4.56%	2.20%*	1.71%*	1.00%*	3.41%	0.80%
Nonprofit	0.95%	8.22%	6.37%	3.56%	2.13%*	0.71%*	2.85%	0.80%
Age of firm								
Less than 5 years	1.66%	6.04%	4.36%	1.06%*	4.86%*	0.96%*	2.99%	1.69%*
5-9 years	1.94%	4.31%	6.58%	1.82%	1.11%*	--	3.73%	0.72%
10-19 years	1.27%	3.96%	3.88%	2.20%	2.70%*	1.28%*	2.86%	0.97%
20 or more years	0.36%	4.70%	3.67%	1.18%	1.20%	0.50%	2.42%	0.35%
Multi/single status								
2 or more locations	0.38%	14.18%*	6.32%	2.57%	1.05%	0.44%	2.56%	0.39%
1 location only	1.10%	2.24%	3.42%	0.83%	2.06%*	2.91%*	1.48%	1.32%
Percent full-time employees								
Less than 25%	2.97%	13.91%	12.25%*	10.55%*	4.03%*	2.22%*	9.69%	2.39%
25-49 %	2.01%	10.44%*	11.19%	7.00%*	5.56%*	0.89%*	5.11%	1.19%*
50-74 %	0.57%	3.94%	4.88%	4.36%*	1.24%	0.55%*	3.54%	0.47%
75% or more	0.45%	2.71%	3.14%	0.85%	1.11%	0.58%	1.55%	0.43%
Union presence								
No union employees	0.34%	2.07%	3.07%	0.76%	0.69%	0.38%	1.29%	0.24%
Has union employees	1.11%	15.56%	12.02%*	6.96%*	3.79%	0.92%	8.86%	0.98%
Unknown	0.72%	16.24%*	9.95%*	9.91%*	5.48%*	0.71%	11.76%*	0.70%
Percent low wage employees								
50% or more low wage	1.05%	6.82%	6.08%	3.35%	4.16%*	0.97%*	3.95%	1.11%
Less than 50% low wage	0.36%	2.20%	2.88%	0.77%	0.74%	0.55%	1.28%	0.42%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2012 Medical Expenditure Panel Survey-Insurance Component.

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

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** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.F.1(2012) Percent of private-sector employees enrolled in a health insurance plan that had a deductible by firm size and selected characteristics: United States, 2012

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	79.6%	78.0%	80.4%	80.2%	76.0%	80.8%	79.5%	79.7%
Industry group **								
Agric., fish., forest.	92.7%	87.5%	96.8%	75.1%	98.8%	97.9%	80.9%	97.9%
Mining and manufacturing	83.8%	81.7%	87.4%	80.9%	82.2%	84.9%	86.1%	83.5%
Construction	81.7%	83.7%	85.8%	79.3%	82.0%	79.0%	84.9%	78.8%
Utilities and transp.	78.9%	81.0%	75.2%	75.6%	68.3%	81.4%	80.0%	78.8%
Wholesale trade	81.3%	68.7%	86.0%	77.1%	76.2%	86.0%	77.7%	82.4%
Fin. svcs. and real estate	82.9%	82.9%	78.6%	80.9%	73.4%	85.7%	81.2%	83.1%
Retail trade	85.4%	80.4%	78.7%	84.9%	76.7%	88.4%	81.0%	86.3%
Professional services	73.3%	78.3%	76.6%	81.4%	73.2%	70.8%	77.7%	72.4%
Other services	80.7%	70.8%	76.9%	78.1%	74.3%	85.0%	74.5%	82.3%
Ownership								
For profit, incorporated	81.9%	78.4%	80.7%	80.9%	78.1%	83.7%	80.5%	82.2%
For profit, unincorporated	82.4%	79.1%	84.0%	83.5%	77.7%	84.6%	81.9%	82.5%
Nonprofit	67.7%	70.9%	72.2%	73.8%	69.4%	65.3%	68.9%	67.6%
Age of firm								
Less than 5 years	78.2%	79.1%	79.3%	83.8%	76.5%	56.9%	81.4%	75.0%
5-9 years	77.5%	79.0%	84.9%	83.8%	69.1%	66.9%	80.7%	74.8%
10-19 years	79.3%	78.7%	81.7%	80.1%	75.7%	81.6%	80.0%	78.7%
20 or more years	79.9%	76.5%	78.5%	78.9%	76.9%	81.0%	78.5%	80.1%
Multi/single status								
2 or more locations	80.3%	87.1%	86.0%	83.0%	75.3%	81.2%	86.0%	80.2%
1 location only	78.1%	77.8%	79.9%	79.4%	77.0%	69.3%	78.9%	77.2%
Percent full-time employees								
Less than 25%	76.7%	77.7%	69.5%	74.8%	68.1%	81.2%	71.8%	78.0%
25-49 %	79.1%	82.2%	74.6%	75.1%	73.3%	81.4%	76.3%	79.6%
50-74 %	80.0%	77.6%	77.6%	78.5%	74.9%	82.1%	78.2%	80.4%
75% or more	79.7%	77.8%	81.2%	80.7%	76.4%	80.6%	80.0%	79.6%
Union presence								
No union employees	80.7%	77.7%	80.6%	81.2%	78.6%	82.4%	79.8%	81.0%
Has union employees	76.0%	83.5%	78.8%	65.8%	60.2%	78.8%	76.0%	76.0%
Unknown	79.5%	86.2%	70.2%	72.6%	61.6%	80.1%	69.4%	79.6%
Percent low wage employees								
50% or more low wage	82.2%	78.9%	76.2%	78.6%	77.1%	85.4%	77.6%	82.9%
Less than 50% low wage	79.2%	77.8%	80.9%	80.4%	75.8%	80.0%	79.8%	79.1%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2012 Medical Expenditure Panel Survey-Insurance Component.

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

** Definitions 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(2012) 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, 2012

Characteristics	Total	Less than 10 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%	1.24%	1.39%	1.04%	1.09%	0.79%	0.96%	0.66%
Industry group **								
Agric., fish., forest.	2.75%	4.23%	13.74%	12.70%	1.20%	2.22%	5.28%	1.21%
Mining and manufacturing	0.92%	4.95%	2.94%	2.63%	2.51%	0.83%	2.26%	1.09%
Construction	2.23%	2.88%	2.46%	3.93%	4.95%	5.00%	1.93%	3.74%
Utilities and transp.	2.99%	4.32%	10.73%	5.62%	5.22%	2.92%	3.71%	3.18%
Wholesale trade	1.76%	6.00%	2.12%	3.82%	2.38%	2.35%	2.50%	2.43%
Fin. svcs. and real estate	1.82%	3.32%	5.03%	3.67%	3.35%	2.27%	2.77%	2.17%
Retail trade	1.30%	4.36%	4.60%	3.72%	3.32%	1.02%	2.33%	1.20%
Professional services	0.52%	2.01%	2.39%	1.36%	2.69%	1.42%	1.60%	0.67%
Other services	0.76%	2.69%	2.93%	2.30%	3.29%	1.13%	1.56%	0.71%
Ownership								
For profit, incorporated	0.64%	1.37%	1.61%	1.34%	1.26%	0.88%	0.98%	0.77%
For profit, unincorporated	1.66%	1.90%	2.72%	1.94%	3.56%	2.52%	1.55%	2.01%
Nonprofit	1.03%	2.81%	3.78%	2.92%	2.04%	1.91%	2.36%	1.14%
Age of firm								
Less than 5 years	2.23%	2.29%	4.92%	3.05%	5.74%	13.45%	2.68%	6.10%
5-9 years	1.65%	2.40%	3.35%	3.12%	5.68%	7.97%	2.98%	3.47%
10-19 years	1.52%	2.63%	1.85%	2.93%	3.36%	4.22%	2.14%	2.12%
20 or more years	0.66%	1.81%	1.95%	1.20%	1.30%	0.79%	0.88%	0.73%
Multi/single status								
2 or more locations	0.66%	3.81%	1.91%	1.78%	1.02%	0.77%	1.92%	0.66%
1 location only	0.85%	1.23%	1.58%	1.01%	1.92%	4.88%	1.04%	1.22%
Percent full-time employees								
Less than 25%	3.00%	6.01%	8.39%	4.94%	6.87%	4.32%	3.41%	3.64%
25-49 %	1.81%	2.20%	5.76%	3.46%	5.28%	2.89%	3.88%	2.26%
50-74 %	1.80%	2.48%	2.54%	3.87%	2.75%	2.08%	1.38%	2.06%
75% or more	0.62%	1.19%	1.53%	1.02%	1.09%	0.90%	1.07%	0.67%
Union presence								
No union employees	0.64%	1.36%	1.26%	1.09%	1.47%	0.88%	0.94%	0.71%
Has union employees	1.13%	6.41%	4.88%	4.36%	3.91%	1.35%	3.53%	1.19%
Unknown	1.92%	12.21%	13.25%	16.63%	6.72%	1.93%	7.72%	1.98%
Percent low wage employees								
50% or more low wage	0.53%	2.77%	3.93%	2.25%	2.02%	0.86%	2.03%	0.65%
Less than 50% low wage	0.67%	1.18%	1.33%	0.98%	1.19%	0.94%	0.93%	0.77%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2012 Medical Expenditure Panel Survey-Insurance Component.

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

** Definitions 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(2012) 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, 2012

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	1,167	1,600	1,585	1,659	1,278	881	1,628	1,051
Industry group **								
Agric., fish., forest.	1,344	1,937	1,061	1,681	1,455	812	1,585	1,274
Mining and manufacturing	1,086	1,590	1,531	1,839	1,196	762	1,728	977
Construction	1,570	1,670	1,786	1,682	1,387	1,103	1,708	1,418
Utilities and transp.	986	1,849	1,351	1,675	1,265	774	1,627	896
Wholesale trade	1,251	1,629	1,709	1,725	1,094	871	1,782	1,023
Fin. svcs. and real estate	1,234	1,661	1,901	1,709	1,238	1,107	1,756	1,162
Retail trade	1,177	1,645	1,497	1,833	1,442	908	1,683	1,071
Professional services	1,155	1,592	1,575	1,448	1,323	844	1,547	1,048
Other services	1,110	1,413	1,398	1,692	1,235	838	1,499	1,008
Ownership								
For profit, incorporated	1,163	1,623	1,606	1,695	1,322	873	1,652	1,038
For profit, unincorporated	1,310	1,598	1,588	1,747	1,217	1,047	1,666	1,184
Nonprofit	1,054	1,381	1,420	1,401	1,199	788	1,373	1,006
Age of firm								
Less than 5 years	1,381	1,541	1,677	1,523	910	1,030	1,621	1,086
5-9 years	1,471	1,656	1,562	1,564	1,214	1,014	1,592	1,347
10-19 years	1,458	1,710	1,669	1,706	1,246	901	1,705	1,257
20 or more years	1,087	1,517	1,518	1,685	1,322	879	1,597	1,018
Multi/single status								
2 or more locations	994	1,252	1,695	1,673	1,273	883	1,688	974
1 location only	1,507	1,605	1,575	1,656	1,286	796	1,622	1,372
Percent full-time employees								
Less than 25%	1,126	1,211	1,479	1,924	1,259	815	1,414	1,059
25-49 %	1,140	1,685	1,568	1,760	1,339	893	1,633	1,043
50-74 %	1,123	1,597	1,498	1,566	1,286	881	1,532	1,030
75% or more	1,176	1,607	1,598	1,661	1,275	881	1,645	1,055
Union presence								
No union employees	1,284	1,614	1,600	1,677	1,306	894	1,642	1,146
Has union employees	839	935	1,191	1,413	983	782	1,194	825
Unknown	959	1,138	2,073	1,238	1,223	945	1,471	955
Percent low wage employees								
50% or more low wage	1,159	1,551	1,415	1,599	1,469	888	1,510	1,101
Less than 50% low wage	1,168	1,607	1,607	1,669	1,229	879	1,645	1,040

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2012 Medical Expenditure Panel Survey-Insurance Component.

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

** Definitions 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(2012) 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, 2012

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	8.42	50.67	33.25	29.28	31.08	8.78	24.93	11.34
Industry group **								
Agric., fish., forest.	102.53	245.09	266.71	278.75	191.61	161.38	180.49	128.71
Mining and manufacturing	36.99	52.29	83.56	123.57	71.15	29.83	96.85	40.26
Construction	88.20	188.48	128.55	105.22	133.64	116.00	91.85	131.10
Utilities and transp.	33.00	162.76	242.13	120.51	216.60	54.39	71.27	35.44
Wholesale trade	56.98	103.98	152.97	116.26	71.29	76.04	79.86	54.89
Fin. svcs. and real estate	25.67	206.09	170.97	85.96	64.45	39.70	113.75	30.88
Retail trade	21.54	88.02	78.21	117.43	123.16	24.52	58.09	26.19
Professional services	15.43	82.95	55.33	67.82	45.40	23.41	39.79	24.09
Other services	39.08	73.56	54.11	76.30	43.32	47.51	58.27	37.35
Ownership								
For profit, incorporated	14.59	46.71	32.22	32.89	35.95	13.63	31.57	19.18
For profit, unincorporated	35.79	90.40	78.80	78.48	81.45	51.56	50.24	43.42
Nonprofit	30.99	129.95	97.84	69.53	52.89	37.88	82.04	38.91
Age of firm								
Less than 5 years	60.20	106.18	182.21	117.65	100.46	173.71	100.12	80.74
5-9 years	36.37	92.05	88.93	73.30	91.84	185.87	65.38	77.94
10-19 years	35.69	74.30	73.02	55.32	43.90	55.09	59.86	39.76
20 or more years	9.30	61.30	40.85	40.92	34.09	10.64	31.72	12.95
Multi/single status								
2 or more locations	11.20	226.73	118.38	43.99	41.21	8.75	66.57	10.16
1 location only	22.70	50.20	35.54	35.02	50.80	63.01	31.39	30.87
Percent full-time employees								
Less than 25%	76.28	169.68	151.99	211.61	67.96	70.57	86.10	83.37
25-49 %	37.91	199.75	157.08	94.60	132.16	29.06	89.97	52.54
50-74 %	18.12	90.35	139.80	86.57	63.45	21.98	38.04	21.42
75% or more	7.91	64.20	45.08	29.58	41.51	8.88	31.79	12.48
Union presence								
No union employees	8.27	51.18	29.30	31.18	33.89	19.91	23.62	16.76
Has union employees	18.71	148.12	228.67	169.74	110.04	15.46	185.15	18.04
Unknown	15.67	259.90	432.59	296.67	56.26	18.04	242.97	16.53
Percent low wage employees								
50% or more low wage	28.84	87.94	60.19	50.30	78.34	29.50	39.41	33.17
Less than 50% low wage	9.66	60.56	39.33	31.22	38.43	12.02	30.94	13.11

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2012 Medical Expenditure Panel Survey-Insurance Component.

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

** Definitions 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(2012) 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, 2012

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	2,322	3,568	3,372	3,567	2,614	1,880	3,515	2,142
Industry group **								
Agric., fish., forest.	2,901	4,518	3,685	3,452	3,227	1,437	3,745	2,523
Mining and manufacturing	2,006	4,024	3,111	3,669	2,232	1,583	3,705	1,846
Construction	3,139	3,194	3,657	3,331	3,191	2,202	3,414	2,896
Utilities and transp.	1,893	3,841	2,583	3,147	2,768	1,606	3,042	1,812
Wholesale trade	2,456	3,821	3,300	3,807	2,444	1,903	3,503	2,250
Fin. svcs. and real estate	2,501	3,525	3,346	3,601	2,657	2,298	3,485	2,416
Retail trade	2,468	3,751	3,660	3,938	2,900	2,045	3,714	2,291
Professional services	2,280	3,850	3,630	3,285	2,751	1,775	3,703	2,072
Other services	2,422	2,871	2,865	3,840	2,664	2,013	3,114	2,287
Ownership								
For profit, incorporated	2,314	3,642	3,443	3,620	2,693	1,856	3,572	2,120
For profit, unincorporated	2,665	3,674	3,318	3,561	2,641	2,268	3,632	2,468
Nonprofit	2,054	2,596	2,758	3,262	2,310	1,709	2,784	1,989
Age of firm								
Less than 5 years	2,807	3,469	3,236	3,048	2,096	2,218	3,407	2,273
5-9 years	3,176	3,870	3,276	3,605	2,750	1,533	3,502	2,912
10-19 years	3,009	3,750	3,746	3,494	2,665	1,931	3,706	2,571
20 or more years	2,182	3,278	3,231	3,655	2,625	1,879	3,429	2,083
Multi/single status								
2 or more locations	2,045	3,990	3,033	3,618	2,592	1,891	3,432	2,022
1 location only	3,137	3,562	3,405	3,553	2,643	1,433	3,523	2,797
Percent full-time employees								
Less than 25%	2,515	3,486	3,017	3,925	3,059	1,904	3,395	2,317
25-49 %	2,322	3,750	3,448	3,329	3,146	1,883	3,526	2,174
50-74 %	2,145	3,680	3,464	3,301	2,639	1,743	3,494	1,953
75% or more	2,341	3,542	3,369	3,594	2,589	1,898	3,519	2,162
Union presence								
No union employees	2,606	3,745	3,420	3,608	2,716	1,928	3,620	2,355
Has union employees	1,641	1,178	2,187	2,836	1,813	1,578	1,888	1,631
Unknown	2,131	1,953	5,766	3,761	2,740	2,098	3,763	2,120
Percent low wage employees								
50% or more low wage	2,342	3,895	3,331	3,390	2,976	1,958	3,520	2,212
Less than 50% low wage	2,319	3,530	3,376	3,583	2,564	1,868	3,514	2,132

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2012 Medical Expenditure Panel Survey-Insurance Component.

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

** Definitions 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(2012) 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, 2012

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	26.14	160.99	80.69	76.04	46.00	32.78	70.54	25.82
Industry group **								
Agric., fish., forest.	257.04	748.36	822.38	799.72	817.90	145.53	438.53	312.96
Mining and manufacturing	74.92	474.81	239.86	180.57	113.07	60.13	148.28	75.90
Construction	137.05	358.85	323.38	137.16	292.79	292.39	161.49	193.72
Utilities and transp.	77.18	690.54	574.75	448.98	443.51	80.64	533.47	82.92
Wholesale trade	112.85	412.97	314.21	193.22	162.77	151.56	220.92	103.89
Fin. svcs. and real estate	52.31	517.95	451.61	287.59	136.57	84.69	257.04	61.30
Retail trade	59.45	405.88	330.78	173.14	240.23	62.44	203.09	69.79
Professional services	52.53	155.15	179.86	169.84	158.06	63.82	79.22	60.89
Other services	76.10	261.14	131.82	275.17	146.55	81.48	180.77	80.45
Ownership								
For profit, incorporated	38.39	164.23	98.80	67.31	73.17	37.82	72.18	38.11
For profit, unincorporated	74.27	245.10	249.52	346.04	127.63	137.79	137.69	91.31
Nonprofit	79.26	361.24	230.18	178.26	106.97	87.24	185.75	86.28
Age of firm								
Less than 5 years	133.46	224.69	361.14	432.32	287.73	320.54	152.38	263.37
5-9 years	124.95	311.06	194.19	225.13	238.40	388.85	147.45	195.58
10-19 years	73.02	333.11	211.27	135.09	215.76	110.02	154.03	105.97
20 or more years	32.13	279.85	117.78	75.16	65.96	35.79	78.68	31.84
Multi/single status								
2 or more locations	30.12	853.66	277.92	162.91	68.25	33.09	172.43	30.26
1 location only	62.63	153.75	75.99	92.83	106.45	138.86	79.68	83.09
Percent full-time employees								
Less than 25%	214.96	528.10	593.51	548.90	309.71	158.72	287.79	250.18
25-49 %	92.50	490.73	405.98	322.09	285.83	74.32	139.35	103.61
50-74 %	41.69	230.10	334.77	354.10	166.67	59.23	156.01	37.52
75% or more	31.17	213.49	95.36	82.31	58.67	37.43	87.28	31.54
Union presence								
No union employees	26.15	160.65	67.52	58.45	53.01	58.90	61.82	36.55
Has union employees	44.35	205.73	443.36	416.65	148.96	39.77	194.89	43.22
Unknown	64.86	514.29	1,159.54	920.79	158.46	58.34	540.51	60.82
Percent low wage employees								
50% or more low wage	36.11	250.49	375.07	118.02	172.31	33.59	169.35	42.01
Less than 50% low wage	30.48	193.40	83.11	81.53	54.10	38.76	76.53	31.11

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2012 Medical Expenditure Panel Survey-Insurance Component.

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

** Definitions 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(2012) 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, 2012

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	66.3%	71.4%	73.4%	72.0%	72.8%	61.6%	72.7%	65.0%
Industry group **								
Agric., fish., forest.	66.7%	43.0%	73.3%	84.5%	49.1%	86.1%	64.8%	67.5%
Mining and manufacturing	64.6%	83.1%	72.1%	73.5%	71.9%	58.6%	75.5%	63.2%
Construction	76.1%	71.9%	76.0%	79.3%	78.7%	70.8%	77.0%	75.3%
Utilities and transp.	65.3%	70.0%	77.8%	76.1%	70.7%	62.5%	73.4%	64.5%
Wholesale trade	63.4%	72.8%	70.7%	68.1%	66.0%	57.5%	73.0%	60.4%
Fin. svcs. and real estate	57.1%	70.7%	69.1%	61.8%	65.4%	53.1%	68.2%	55.9%
Retail trade	61.4%	70.3%	72.2%	72.2%	70.5%	55.7%	71.6%	59.4%
Professional services	70.1%	69.6%	72.4%	71.3%	75.4%	67.6%	70.8%	69.9%
Other services	70.5%	74.5%	77.2%	72.9%	80.1%	65.4%	74.1%	69.5%
Ownership								
For profit, incorporated	64.9%	71.1%	74.2%	71.6%	71.0%	60.1%	73.1%	63.1%
For profit, unincorporated	66.9%	72.6%	70.0%	69.6%	74.2%	60.9%	70.8%	65.7%
Nonprofit	72.1%	70.4%	72.3%	76.6%	76.8%	68.9%	72.7%	72.0%
Age of firm								
Less than 5 years	76.9%	73.2%	68.4%	78.2%	81.5%	86.9%	71.1%	82.8%
5-9 years	70.8%	68.8%	71.3%	75.6%	69.5%	60.1%	70.6%	70.9%
10-19 years	74.3%	72.5%	73.1%	74.2%	77.1%	72.6%	73.7%	74.6%
20 or more years	64.4%	71.1%	75.4%	69.5%	71.6%	61.1%	73.1%	63.5%
Multi/single status								
2 or more locations	63.0%	81.1%	75.9%	66.4%	71.6%	61.0%	69.7%	62.9%
1 location only	73.8%	71.2%	73.2%	73.5%	74.4%	84.0%	72.9%	74.8%
Percent full-time employees								
Less than 25%	64.4%	72.1%	75.8%	73.2%	75.0%	55.6%	73.4%	62.2%
25-49 %	61.0%	58.9%	63.0%	61.6%	72.3%	57.9%	66.2%	60.1%
50-74 %	67.1%	69.8%	74.4%	69.7%	77.3%	63.1%	70.8%	66.4%
75% or more	66.5%	72.3%	73.7%	72.7%	72.3%	61.7%	73.2%	65.1%
Union presence								
No union employees	69.3%	72.1%	73.5%	72.7%	73.0%	64.0%	73.1%	68.1%
Has union employees	62.4%	57.4%	67.2%	60.1%	72.1%	60.9%	62.9%	62.3%
Unknown	58.9%	39.2%*	95.1%	82.9%	68.4%	58.4%	77.1%	58.8%
Percent low wage employees								
50% or more low wage	65.0%	65.8%	76.6%	72.9%	71.8%	60.2%	72.3%	63.9%
Less than 50% low wage	66.5%	72.2%	73.0%	71.9%	73.0%	61.9%	72.7%	65.2%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2012 Medical Expenditure Panel Survey-Insurance Component.

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

* Figure does not meet standard of reliability or precision.

** Definitions 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(2012) 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, 2012

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.74%	1.06%	1.66%	1.32%	1.11%	1.12%	1.00%	0.84%
Industry group **								
Agric., fish., forest.	6.35%	6.60%	13.94%	10.19%	13.22%	8.77%	4.03%	8.53%
Mining and manufacturing	1.58%	4.20%	4.96%	2.90%	3.78%	2.19%	1.74%	1.87%
Construction	2.13%	4.28%	4.05%	2.53%	4.63%	9.15%	1.64%	3.56%
Utilities and transp.	1.65%	7.05%	9.28%	4.76%	6.61%	1.68%	3.96%	1.86%
Wholesale trade	2.91%	2.77%	3.74%	4.81%	5.77%	4.71%	1.62%	3.42%
Fin. svcs. and real estate	1.23%	3.25%	6.22%	3.61%	3.70%	1.89%	2.76%	1.36%
Retail trade	1.06%	3.19%	4.01%	2.93%	3.92%	1.95%	2.18%	1.06%
Professional services	1.09%	2.64%	2.25%	2.27%	1.30%	1.99%	1.50%	1.37%
Other services	0.90%	2.20%	2.52%	2.63%	2.24%	1.93%	1.78%	1.07%
Ownership								
For profit, incorporated	0.87%	1.09%	1.60%	1.04%	1.44%	1.27%	1.14%	0.95%
For profit, unincorporated	1.81%	2.28%	4.37%	4.34%	2.89%	3.00%	2.13%	2.34%
Nonprofit	1.39%	2.63%	4.00%	2.36%	1.63%	2.71%	1.77%	1.62%
Age of firm								
Less than 5 years	1.57%	3.24%	3.80%	4.19%	2.95%	6.28%	2.60%	2.30%
5-9 years	2.19%	3.15%	4.61%	2.63%	4.52%	9.32%	2.16%	3.71%
10-19 years	1.43%	1.88%	2.27%	2.61%	2.45%	4.84%	1.19%	2.12%
20 or more years	0.89%	0.95%	1.76%	1.08%	0.95%	1.23%	1.11%	0.99%
Multi/single status								
2 or more locations	0.92%	4.05%	4.15%	2.91%	0.95%	1.15%	1.53%	0.95%
1 location only	0.94%	1.09%	1.72%	1.59%	2.04%	3.23%	1.04%	1.65%
Percent full-time employees								
Less than 25%	2.58%	3.68%	7.95%	4.72%	4.08%	2.61%	4.25%	2.64%
25-49 %	1.81%	3.63%	5.80%	4.85%	2.26%	2.80%	2.48%	1.93%
50-74 %	1.94%	2.69%	3.42%	6.00%	3.60%	2.70%	2.44%	2.19%
75% or more	0.71%	1.25%	1.78%	1.20%	1.42%	1.15%	0.98%	0.82%
Union presence								
No union employees	0.70%	1.07%	1.53%	1.47%	0.99%	1.42%	0.97%	0.84%
Has union employees	1.63%	8.10%	7.45%	3.03%	4.69%	1.71%	4.35%	1.71%
Unknown	1.88%	15.51%*	14.45%	11.25%	7.72%	1.89%	12.76%	1.87%
Percent low wage employees								
50% or more low wage	1.44%	2.36%	3.63%	2.78%	1.94%	2.57%	2.01%	1.69%
Less than 50% low wage	0.69%	1.21%	1.65%	1.63%	1.34%	1.03%	1.15%	0.82%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2012 Medical Expenditure Panel Survey-Insurance Component.

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

* Figure does not meet standard of reliability or precision.

** Definitions 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(2012) 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, 2012

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	23.77	26.88	25.85	25.27	23.65	22.84	26.07	23.25
Industry group **								
Agric., fish., forest.	24.77	25.04	20.65	23.67	25.24	26.08	22.87	25.56
Mining and manufacturing	23.90	28.71	26.71	25.89	23.77	23.00	26.99	23.44
Construction	25.22	26.38	25.48	24.41	25.51	25.03	25.54	24.92
Utilities and transp.	22.12	24.86	23.36	24.99	23.66	21.22	24.82	21.82
Wholesale trade	24.05	27.85	26.86	26.02	23.64	21.96	27.65	22.69
Fin. svcs. and real estate	23.44	25.82	24.61	23.65	23.75	23.05	24.52	23.29
Retail trade	26.21	27.11	28.26	27.94	24.52	25.89	27.48	25.92
Professional services	23.12	27.57	26.14	24.42	23.51	21.86	26.21	22.50
Other services	23.96	25.88	24.49	25.67	22.64	23.62	25.27	23.60
Ownership								
For profit, incorporated	24.09	27.02	26.13	25.41	23.97	23.22	26.35	23.54
For profit, unincorporated	24.28	27.02	26.00	25.40	24.67	22.68	26.27	23.67
Nonprofit	22.19	25.20	23.40	24.54	22.28	21.39	23.84	22.00
Age of firm								
Less than 5 years	24.97	27.54	26.63	25.40	22.39	23.60	26.95	23.27
5-9 years	24.72	26.69	25.44	24.33	23.99	21.85	25.96	23.64
10-19 years	24.99	27.00	26.62	25.23	23.99	23.21	26.29	24.06
20 or more years	23.45	26.62	25.39	25.48	23.65	22.82	25.78	23.15
Multi/single status								
2 or more locations	23.13	24.15	27.06	25.24	23.58	22.88	25.71	23.07
1 location only	25.02	26.92	25.74	25.28	23.75	21.82	26.10	23.94
Percent full-time employees								
Less than 25%	25.54	30.38	23.92	28.98	22.08	25.34	27.23	25.04
25-49 %	24.35	27.44	23.35	25.67	25.33	23.63	25.30	24.16
50-74 %	24.21	26.96	25.68	25.35	24.31	23.47	26.33	23.77
75% or more	23.65	26.74	26.00	25.17	23.53	22.66	26.05	23.10
Union presence								
No union employees	24.55	27.03	25.92	25.45	23.88	23.68	26.20	23.97
Has union employees	21.84	20.58	23.79	22.14	21.93	21.78	22.97	21.80
Unknown	22.51	26.80	28.61	24.69	24.03	22.39	25.84	22.47
Percent low wage employees								
50% or more low wage	24.40	27.06	26.27	26.14	24.85	23.43	25.86	24.14
Less than 50% low wage	23.67	26.86	25.80	25.15	23.42	22.74	26.10	23.10

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2012 Medical Expenditure Panel Survey-Insurance Component.

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

** Definitions 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(2012) 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, 2012

Characteristics	Total	Less than 10 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	0.34	0.22	0.24	0.19	0.26	0.14	0.20
Industry group **								
Agric., fish., forest.	1.16	1.19	3.30	3.74	2.97	1.64	1.92	1.10
Mining and manufacturing	0.31	0.67	0.69	0.77	0.45	0.35	0.54	0.35
Construction	0.30	1.30	0.62	0.66	0.77	0.82	0.33	0.56
Utilities and transp.	0.50	2.32	2.75	1.36	0.85	0.64	1.24	0.57
Wholesale trade	0.36	0.82	0.97	1.05	0.58	0.51	0.76	0.45
Fin. svcs. and real estate	0.26	1.24	1.78	1.05	0.47	0.28	0.97	0.27
Retail trade	0.48	0.83	0.69	1.03	0.70	0.59	0.47	0.53
Professional services	0.28	0.28	0.42	0.41	0.49	0.39	0.21	0.34
Other services	0.23	0.93	0.79	0.78	0.57	0.49	0.37	0.34
Ownership								
For profit, incorporated	0.18	0.41	0.27	0.41	0.26	0.23	0.19	0.22
For profit, unincorporated	0.15	0.55	0.62	0.74	0.37	0.31	0.33	0.18
Nonprofit	0.31	1.22	0.87	0.76	0.50	0.53	0.55	0.36
Age of firm								
Less than 5 years	0.23	0.90	1.06	0.93	0.78	1.48	0.31	0.58
5-9 years	0.52	0.53	1.08	0.68	1.29	1.10	0.39	1.07
10-19 years	0.42	0.82	0.47	0.59	0.76	0.87	0.39	0.56
20 or more years	0.17	0.49	0.25	0.48	0.17	0.26	0.19	0.20
Multi/single status								
2 or more locations	0.20	1.75	0.64	0.44	0.18	0.26	0.48	0.20
1 location only	0.14	0.36	0.25	0.27	0.43	1.02	0.14	0.26
Percent full-time employees								
Less than 25%	0.76	2.31	1.68	2.20	1.18	0.48	1.40	0.74
25-49 %	0.23	1.54	0.54	0.66	0.64	0.32	0.55	0.26
50-74 %	0.45	0.40	0.89	0.86	0.48	0.64	0.36	0.52
75% or more	0.16	0.40	0.29	0.18	0.19	0.26	0.13	0.21
Union presence								
No union employees	0.11	0.38	0.22	0.23	0.20	0.26	0.14	0.18
Has union employees	0.35	1.94	1.01	1.27	0.90	0.40	0.75	0.34
Unknown	0.30	5.20	4.71	3.22	1.25	0.33	1.93	0.30
Percent low wage employees								
50% or more low wage	0.15	0.81	0.59	0.70	0.36	0.19	0.45	0.15
Less than 50% low wage	0.18	0.38	0.21	0.25	0.24	0.29	0.14	0.23

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2012 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.F.6(2012) 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, 2012

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	19.0%	21.2%	20.8%	20.6%	19.8%	18.5%	20.8%	18.8%
Industry group **								
Agric., fish., forest.	19.6%	25.3%	20.4%	20.5%	19.1%	16.9%	22.4%	18.9%
Mining and manufacturing	18.3%	18.7%	20.6%	20.7%	19.1%	17.7%	20.3%	18.1%
Construction	20.6%	22.2%	21.1%	21.9%	21.1%	17.4%	21.9%	19.5%
Utilities and transp.	19.1%	20.8%	20.5%	19.1%	21.2%	18.9%	19.4%	19.1%
Wholesale trade	18.5%	30.1%	20.7%	21.0%	18.3%	17.6%	22.5%	18.0%
Fin. svcs. and real estate	17.4%	19.1%	25.4%	16.5%	18.8%	17.1%	20.0%	17.3%
Retail trade	20.3%	21.0%	18.2%	24.6%	20.6%	20.1%	20.2%	20.3%
Professional services	19.2%	21.4%	20.1%	19.9%	20.4%	18.6%	20.5%	19.0%
Other services	20.2%	20.3%	21.4%	21.9%	21.3%	19.8%	21.0%	20.1%
Ownership								
For profit, incorporated	18.8%	21.0%	20.6%	20.9%	19.6%	18.3%	20.9%	18.6%
For profit, unincorporated	19.4%	22.4%	22.5%	18.7%	19.4%	19.0%	21.3%	19.1%
Nonprofit	19.5%	20.2%	18.5%	21.3%	20.7%	19.0%	19.3%	19.6%
Age of firm								
Less than 5 years	20.9%	19.9%	24.7%	17.7%	22.7%	21.6%	20.9%	20.9%
5-9 years	19.8%	20.9%	18.8%	22.3%	18.6%	18.0%	20.1%	19.5%
10-19 years	20.0%	22.6%	20.3%	21.2%	19.2%	18.3%	21.5%	19.1%
20 or more years	18.8%	21.0%	21.0%	20.4%	19.9%	18.5%	20.6%	18.7%
Multi/single status								
2 or more locations	18.7%	19.5%	20.5%	21.3%	19.7%	18.5%	20.9%	18.6%
1 location only	20.3%	21.2%	20.8%	20.3%	19.9%	18.7%	20.8%	19.9%
Percent full-time employees								
Less than 25%	20.9%	20.7%	17.7%	21.3%	21.3%	21.0%	19.2%	21.1%
25-49 %	20.7%	18.0%	18.3%	21.4%	21.3%	20.7%	19.0%	20.8%
50-74 %	20.3%	20.8%	20.3%	20.9%	20.9%	20.1%	20.1%	20.3%
75% or more	18.6%	21.5%	21.0%	20.5%	19.6%	17.9%	21.0%	18.3%
Union presence								
No union employees	19.2%	21.4%	21.0%	20.7%	19.9%	18.1%	21.0%	18.8%
Has union employees	18.9%	18.8%	17.1%	18.6%	18.8%	18.9%	17.3%	18.9%
Unknown	18.5%	26.3%	20.0% *	19.8%	18.6%	18.5%	23.7%	18.5%
Percent low wage employees								
50% or more low wage	20.2%	22.0%	19.5%	20.7%	19.8%	20.2%	20.4%	20.2%
Less than 50% low wage	18.7%	21.1%	20.9%	20.6%	19.8%	18.1%	20.8%	18.5%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2012 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.F.6(2012) 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, 2012

Characteristics	Total	Less than 10 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%	0.38%	0.50%	0.21%	0.27%	0.19%	0.24%	0.17%
Industry group **								
Agric., fish., forest.	1.45%	3.48%	5.36%	5.39%	3.94%	2.88%	1.38%	1.88%
Mining and manufacturing	0.37%	2.58%	1.33%	0.57%	0.49%	0.48%	0.67%	0.41%
Construction	0.77%	1.41%	1.80%	1.39%	2.07%	0.98%	0.78%	1.06%
Utilities and transp.	0.42%	2.68%	4.83%	2.33%	0.97%	0.43%	0.80%	0.41%
Wholesale trade	0.50%	6.05%	0.37%	1.71%	0.61%	0.66%	1.40%	0.47%
Fin. svcs. and real estate	0.40%	0.37%	3.24%	1.37%	0.56%	0.42%	0.96%	0.41%
Retail trade	0.21%	2.32%	1.08%	2.31%	0.79%	0.25%	1.04%	0.20%
Professional services	0.29%	0.51%	0.76%	0.42%	0.37%	0.39%	0.42%	0.34%
Other services	0.19%	0.64%	1.35%	1.29%	0.98%	0.21%	0.87%	0.25%
Ownership								
For profit, incorporated	0.15%	0.58%	0.45%	0.37%	0.45%	0.19%	0.30%	0.16%
For profit, unincorporated	0.57%	1.30%	1.79%	1.01%	0.76%	0.58%	0.92%	0.56%
Nonprofit	0.45%	0.29%	1.25%	0.98%	0.74%	0.57%	0.75%	0.49%
Age of firm								
Less than 5 years	0.70%	1.02%	2.09%	2.60%	2.61%	4.72%	1.33%	1.04%
5-9 years	0.57%	0.90%	0.80%	2.05%	1.12%	2.40%	0.27%	0.95%
10-19 years	0.55%	0.72%	0.91%	0.62%	0.95%	1.13%	0.47%	0.75%
20 or more years	0.19%	0.65%	0.61%	0.26%	0.33%	0.20%	0.46%	0.19%
Multi/single status								
2 or more locations	0.17%	4.75%	1.97%	0.71%	0.18%	0.19%	0.66%	0.18%
1 location only	0.21%	0.38%	0.51%	0.19%	0.72%	1.35%	0.25%	0.34%
Percent full-time employees								
Less than 25%	0.54%	2.47%	1.39%	1.80%	1.70%	0.48%	0.76%	0.53%
25-49 %	0.27%	2.11%	2.98%	2.45%	1.63%	0.27%	1.45%	0.28%
50-74 %	0.20%	0.66%	1.16%	0.68%	0.90%	0.35%	0.49%	0.25%
75% or more	0.18%	0.40%	0.51%	0.26%	0.33%	0.24%	0.24%	0.20%
Union presence								
No union employees	0.21%	0.40%	0.54%	0.19%	0.35%	0.33%	0.26%	0.25%
Has union employees	0.19%	2.96%	2.04%	1.49%	0.83%	0.21%	0.76%	0.19%
Unknown	0.28%	6.89%	6.32% *	5.13%	1.22%	0.28%	5.68%	0.28%
Percent low wage employees								
50% or more low wage	0.26%	1.11%	1.03%	0.73%	0.87%	0.24%	0.51%	0.24%
Less than 50% low wage	0.18%	0.40%	0.50%	0.21%	0.25%	0.22%	0.23%	0.20%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2012 Medical Expenditure Panel Survey-Insurance Component.

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

* Figure does not meet standard of reliability or precision.

** Definitions 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(2012) 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, 2012

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	27.4%	15.6%	17.7%	17.7%	18.9%	34.6%	17.3%	29.5%
Industry group **								
Agric., fish., forest.	32.4%	23.3%	30.5% *	8.3% *	65.8%	10.7% *	22.0%	36.9%
Mining and manufacturing	30.3%	9.8%	20.4%	19.3%	21.8%	37.4%	17.0%	32.0%
Construction	18.5%	17.0%	21.3%	12.9%	20.5%	24.4% *	18.1%	18.9%
Utilities and transp.	30.2%	12.9% *	6.7% *	22.9% *	16.2%	35.2%	17.2%	31.5%
Wholesale trade	25.7%	5.4% *	11.5%	19.0%	24.6%	34.7%	11.0%	30.3%
Fin. svcs. and real estate	36.9%	16.9%	17.8%	23.8%	22.3%	44.1%	19.9%	38.8%
Retail trade	36.8%	16.7%	20.4%	17.6%	19.3%	47.5%	18.4%	40.4%
Professional services	22.1%	17.4%	17.7%	17.4%	15.3%	26.5%	17.9%	22.9%
Other services	23.2%	15.1%	15.9%	15.6%	12.9%	30.3%	16.9%	24.8%
Ownership								
For profit, incorporated	29.1%	15.2%	17.3%	18.2%	20.3%	36.4%	17.0%	31.6%
For profit, unincorporated	26.6%	15.4%	20.6%	18.2%	17.7%	36.6%	18.4%	28.9%
Nonprofit	21.1%	19.9%	15.9%	15.0%	15.9%	25.2%	17.6%	21.5%
Age of firm								
Less than 5 years	13.6%	14.7%	14.8%	16.0%	11.1%	8.1% *	16.3%	10.9%
5-9 years	17.4%	15.8%	21.3%	13.9%	15.6%	35.3%	17.1%	17.7%
10-19 years	17.7%	13.4%	17.0%	18.1%	15.2%	24.6%	16.3%	18.7%
20 or more years	30.1%	17.4%	17.6%	18.7%	20.6%	35.1%	18.2%	31.4%
Multi/single status								
2 or more locations	32.0%	6.2% *	14.1%	21.3%	20.5%	35.1%	20.3%	32.3%
1 location only	16.9%	15.7%	18.0%	16.8%	16.7%	18.6%	17.0%	16.8%
Percent full-time employees								
Less than 25%	26.0%	13.7%	11.7%	21.1%	8.5%	37.5%	12.8%	29.4%
25-49 %	42.6%	16.1%	18.8%	23.6%	16.7%	56.7%	14.2%	47.6%
50-74 %	27.0%	16.7%	21.4%	16.9%	15.0%	33.5%	19.3%	28.5%
75% or more	26.7%	15.4%	17.3%	17.5%	19.6%	33.5%	17.2%	28.7%
Union presence								
No union employees	23.6%	15.0%	17.4%	17.8%	19.2%	32.1%	17.0%	25.7%
Has union employees	34.4%	33.9%	25.8%	18.6%	17.8%	38.0%	25.0%	34.8%
Unknown	34.6%	--	--	--	--	--	8.6% *	34.8%
Percent low wage employees								
50% or more low wage	32.0%	14.5%	18.2%	17.0%	19.9%	41.6%	16.9%	34.4%
Less than 50% low wage	26.6%	15.7%	17.6%	17.8%	18.7%	33.4%	17.3%	28.6%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2012 Medical Expenditure Panel Survey-Insurance Component.

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

* Figure does not meet standard of reliability or precision.

-- Data suppressed due to high standard errors or no reported values in cell.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.F.7(2012) 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, 2012

Characteristics	Total	Less than 10 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%	0.57%	1.18%	1.03%	0.86%	0.59%	0.51%	0.43%
Industry group **								
Agric., fish., forest.	7.21%	3.81%	12.69% *	2.93% *	15.17%	9.20% *	4.44%	9.28%
Mining and manufacturing	1.52%	2.40%	3.38%	2.51%	3.66%	1.80%	1.75%	1.74%
Construction	1.61%	3.20%	3.99%	3.43%	3.51%	7.51% *	2.30%	3.28%
Utilities and transp.	1.84%	4.66% *	2.44% *	6.92% *	4.14%	2.52%	4.17%	1.96%
Wholesale trade	2.22%	1.95% *	2.60%	2.09%	3.78%	3.19%	1.35%	2.59%
Fin. svcs. and real estate	1.38%	2.22%	4.63%	3.42%	2.81%	1.78%	2.53%	1.67%
Retail trade	1.93%	3.29%	4.94%	2.03%	2.85%	2.59%	2.16%	2.10%
Professional services	0.73%	1.47%	1.82%	1.87%	1.81%	1.22%	1.08%	0.96%
Other services	1.05%	2.15%	1.61%	1.86%	2.06%	2.24%	1.52%	1.38%
Ownership								
For profit, incorporated	0.58%	0.65%	1.41%	1.17%	1.34%	0.90%	0.64%	0.61%
For profit, unincorporated	1.94%	1.20%	2.90%	3.04%	1.85%	3.68%	1.25%	2.45%
Nonprofit	1.24%	2.82%	2.80%	2.17%	2.45%	2.03%	1.29%	1.30%
Age of firm								
Less than 5 years	1.42%	2.96%	1.59%	4.42%	2.83%	6.77% *	1.64%	2.19%
5-9 years	1.69%	2.29%	5.02%	2.46%	3.08%	8.31%	1.55%	2.58%
10-19 years	1.30%	1.20%	1.83%	2.02%	2.01%	5.02%	0.88%	1.99%
20 or more years	0.56%	1.33%	1.65%	1.14%	1.18%	0.73%	0.75%	0.62%
Multi/single status								
2 or more locations	0.53%	3.02% *	3.31%	0.76%	0.91%	0.64%	1.73%	0.53%
1 location only	0.39%	0.62%	1.22%	1.26%	1.51%	4.43%	0.57%	0.46%
Percent full-time employees								
Less than 25%	2.48%	3.77%	3.28%	4.93%	2.48%	2.88%	2.66%	2.86%
25-49 %	1.78%	3.45%	5.12%	5.16%	2.43%	2.62%	2.55%	1.67%
50-74 %	1.12%	2.07%	3.43%	3.51%	2.54%	1.71%	1.68%	1.22%
75% or more	0.47%	0.60%	1.22%	0.94%	0.96%	0.79%	0.54%	0.53%
Union presence								
No union employees	0.50%	0.64%	1.36%	1.11%	1.16%	0.77%	0.52%	0.67%
Has union employees	1.17%	8.51%	5.11%	3.87%	2.28%	1.42%	3.02%	1.28%
Unknown	1.51%	--	--	--	--	--	5.42% *	1.52%
Percent low wage employees								
50% or more low wage	1.31%	1.28%	3.12%	2.53%	2.44%	2.06%	2.22%	1.28%
Less than 50% low wage	0.39%	0.66%	1.28%	1.05%	0.92%	0.70%	0.60%	0.48%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2012 Medical Expenditure Panel Survey-Insurance Component.

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

* Figure does not meet standard of reliability or precision.

-- Data suppressed due to high standard errors or no reported values in cell.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.G.1(2012) 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, 2012

	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
Single coverage								
Average (mean)	5,384	5,751	5,363	5,256	5,430	5,357	5,460	5,365
10th percentile	3,200	2,800	2,900	3,000	3,100	3,600	2,900	3,400
25th percentile	4,300	3,700	3,700	3,900	4,300	4,400	3,800	4,400
50th percentile (median)	5,200	5,300	5,000	4,900	5,300	5,200	5,000	5,200
75th percentile	6,300	7,200	6,600	6,200	6,400	6,200	6,600	6,300
90th percentile	7,600	9,600	8,200	7,800	7,600	7,400	8,500	7,500
Employee-plus-one coverage								
Average (mean)	10,621	10,995	10,265	10,260	10,855	10,618	10,524	10,636
10th percentile	6,600	5,600	5,800	6,000	6,100	7,100	5,900	6,700
25th percentile	8,500	8,000	7,700	7,500	8,400	8,900	7,700	8,700
50th percentile (median)	10,000	11,000	9,700	9,600	11,000	11,000	9,800	10,000
75th percentile	12,000	13,000	12,000	12,000	13,000	12,000	13,000	12,000
90th percentile	15,000	17,000	16,000	16,000	16,000	14,000	16,000	15,000
Family coverage								
Average (mean)	15,473	14,306	14,346	15,171	15,571	15,661	14,496	15,626
10th percentile	9,700	7,200	8,000	9,100	9,900	11,000	8,000	10,000
25th percentile	12,000	10,000	11,000	11,000	12,000	13,000	11,000	13,000
50th percentile (median)	15,000	14,000	14,000	14,000	15,000	16,000	14,000	15,000
75th percentile	18,000	17,000	17,000	18,000	19,000	18,000	18,000	18,000
90th percentile	21,000	22,000	22,000	23,000	22,000	21,000	22,000	21,000

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2012 Medical Expenditure Panel Survey-Insurance Component.

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

Dollar amounts have been rounded for confidentiality reasons.

Table I.G.1(2012) 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, 2012

	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
Single coverage								
Average (mean)	27.83	91.09	74.13	56.97	44.97	34.80	59.68	26.68
10th percentile	61.18	66.86	61.26	76.24	82.15	74.90	28.82	78.49
25th percentile	27.48	89.75	93.48	65.28	48.80	33.17	59.62	23.32
50th percentile (median)	17.68	115.37	55.19	52.33	48.82	20.29	61.67	13.79
75th percentile	27.19	169.03	105.42	70.40	78.69	26.04	78.62	29.37
90th percentile	44.93	182.19	181.75	105.88	81.61	66.76	113.24	49.28
Employee-plus-one coverage								
Average (mean)	56.22	162.81	228.53	157.22	139.49	62.33	120.69	65.89
10th percentile	73.06	255.10	287.55	200.22	314.21	96.69	148.40	74.67
25th percentile	68.58	228.98	338.05	163.88	198.39	65.18	173.45	72.85
50th percentile (median)	49.48	197.49	154.94	132.15	153.96	53.42	147.75	61.21
75th percentile	70.44	207.68	358.97	200.88	209.07	86.60	153.54	84.01
90th percentile	110.38	402.42	533.43	458.23	256.91	157.14	297.10	135.48
Family coverage								
Average (mean)	95.11	312.84	289.70	224.24	194.96	121.82	180.58	105.62
10th percentile	127.01	378.31	429.94	332.49	245.13	227.90	219.18	166.98
25th percentile	115.97	304.09	388.36	247.33	167.73	170.64	222.58	136.86
50th percentile (median)	105.52	321.21	350.91	162.66	240.34	121.79	208.38	117.35
75th percentile	94.88	336.94	355.63	280.44	347.37	129.86	188.02	113.44
90th percentile	137.39	835.44	526.21	757.74	290.75	166.47	394.60	159.99

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2012 Medical Expenditure Panel Survey-Insurance Component.

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

Table I.G.2(2012) 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, 2012

	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
Single coverage								
Average (mean)	1,118	857	990	1,095	1,127	1,172	979	1,153
10th percentile	0	0	0	0	0	290	0	0
25th percentile	420	0	0	0	460	650	0	590
50th percentile (median)	990	0	480	880	1,000	1,100	380	1,100
75th percentile	1,500	1,300	1,600	1,700	1,600	1,500	1,500	1,500
90th percentile	2,200	2,900	2,700	2,500	2,200	2,000	2,700	2,100
Employee-plus-one coverage								
Average (mean)	2,824	2,312	3,167	3,411	3,243	2,606	3,004	2,797
10th percentile	530	0	0	0	910	840	0	840
25th percentile	1,500	0	430*	1,700	1,800	1,600	0	1,600
50th percentile (median)	2,500	0	2,900	3,100	2,900	2,400	2,500	2,500
75th percentile	3,600	4,100	4,700	4,700	4,300	3,300	4,700	3,500
90th percentile	5,300	6,900	6,500	6,600	6,000	4,300	6,700	5,000
Family coverage								
Average (mean)	4,236	3,346	4,558	4,964	4,674	4,023	4,366	4,215
10th percentile	620	0	0	0	900	1,300	0	1,200
25th percentile	2,200	0	0	2,000	2,400	2,300	0	2,300
50th percentile (median)	3,700	0	3,800	4,300	3,900	3,600	3,600	3,700
75th percentile	5,400	5,600	7,500	7,100	6,000	5,000	6,900	5,200
90th percentile	8,100	9,700	11,000	10,000	9,200	6,700	11,000	7,600

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2012 Medical Expenditure Panel Survey-Insurance Component.

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

* Figure does not meet standard of reliability or precision.

Dollar amounts have been rounded for confidentiality reasons.

Table I.G.2(2012) 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, 2012

	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
Single coverage								
Average (mean)	14.49	34.55	35.30	22.76	16.78	20.62	19.59	16.26
10th percentile	0.00	0.00	0.00	0.00	0.00	28.27	0.00	34.99
25th percentile	16.92	0.00	0.00	34.92	40.22	15.53	0.00	11.51
50th percentile (median)	10.79	0.00	79.78	30.68	16.18	16.19	45.55	12.85
75th percentile	19.90	96.46	60.40	32.51	32.31	17.42	47.46	19.13
90th percentile	36.91	124.82	82.63	47.27	46.57	50.58	70.32	39.06
Employee-plus-one coverage								
Average (mean)	45.60	146.95	201.59	85.23	92.32	48.26	87.28	46.38
10th percentile	49.44	0.00	0.00	145.29	138.92	50.12	0.00	25.80
25th percentile	32.35	0.00	202.88*	113.52	79.91	40.43	45.54	33.13
50th percentile (median)	36.80	169.00	226.40	96.63	82.82	25.69	137.32	33.66
75th percentile	69.83	306.08	294.90	109.91	169.13	45.66	106.69	62.78
90th percentile	118.61	500.10	415.88	199.99	198.79	113.93	155.60	112.55
Family coverage								
Average (mean)	68.92	207.23	253.29	119.29	97.24	83.62	135.40	77.86
10th percentile	115.05	0.00	0.00	144.20	203.64	74.78	0.00	74.72
25th percentile	50.45	0.00	332.61	144.95	91.96	59.06	0.00	51.05
50th percentile (median)	35.20	566.17	353.02	150.62	83.65	37.12	147.76	34.56
75th percentile	102.78	370.47	459.73	171.22	138.07	74.72	219.25	102.21
90th percentile	246.59	664.78	444.08	262.79	459.72	226.47	231.33	267.43

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2012 Medical Expenditure Panel Survey-Insurance Component.

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

* Figure does not meet standard of reliability or precision.

Table I.G.3(2012) 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, 2012

	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
Single coverage								
Average (mean)	4,267	4,893	4,373	4,161	4,304	4,185	4,481	4,212
10th percentile	2,100	1,800	1,800	1,900	2,000	2,300	1,800	2,200
25th percentile	3,100	3,000	2,800	2,700	3,000	3,300	2,800	3,200
50th percentile (median)	4,100	4,500	4,000	3,900	4,200	4,100	4,100	4,100
75th percentile	5,200	6,200	5,600	5,200	5,400	5,100	5,700	5,100
90th percentile	6,500	8,400	7,400	6,500	6,600	6,100	7,600	6,300
Employee-plus-one coverage								
Average (mean)	7,797	8,683	7,098	6,850	7,612	8,012	7,520	7,838
10th percentile	3,500	2,400	2,100	2,600	2,900	4,500	2,400	3,700
25th percentile	5,600	5,000	3,600	4,000	4,800	6,300	4,100	5,800
50th percentile (median)	7,700	8,400	6,100	6,100	7,400	7,900	6,700	7,800
75th percentile	9,800	12,000	9,500	9,100	10,000	9,700	10,000	9,700
90th percentile	12,000	15,000	13,000	12,000	12,000	12,000	14,000	12,000
Family coverage								
Average (mean)	11,238	10,960	9,788	10,207	10,897	11,638	10,130	11,411
10th percentile	4,400	2,600	2,400	2,900	3,700	6,300	2,400	5,100
25th percentile	8,100	6,000	5,100	5,400	7,200	9,000	5,300	8,500
50th percentile (median)	11,000	11,000	9,000	9,600	11,000	12,000	9,600	11,000
75th percentile	14,000	15,000	14,000	14,000	14,000	14,000	14,000	14,000
90th percentile	17,000	20,000	18,000	19,000	17,000	17,000	18,000	17,000

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2012 Medical Expenditure Panel Survey-Insurance Component.

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

Dollar amounts have been rounded for confidentiality reasons.

Table I.G.3(2012) 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, 2012

	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
Single coverage								
Average (mean)	28.34	112.46	75.83	47.33	49.34	36.95	60.93	29.08
10th percentile	42.96	76.72	62.58	60.70	119.64	73.76	42.78	52.43
25th percentile	28.53	85.01	59.73	41.12	64.33	37.82	50.96	30.89
50th percentile (median)	28.37	125.69	83.57	48.06	39.70	26.12	62.03	27.92
75th percentile	39.69	183.40	112.13	64.47	63.85	28.50	71.45	34.96
90th percentile	44.85	211.88	190.13	127.88	100.29	66.68	128.73	67.77
Employee-plus-one coverage								
Average (mean)	45.24	183.82	256.34	162.66	110.13	45.18	155.52	46.52
10th percentile	74.23	262.43	268.30	155.89	199.59	148.94	112.80	80.98
25th percentile	57.72	292.38	233.41	85.69	139.24	59.91	119.73	63.90
50th percentile (median)	48.91	368.06	277.11	157.58	149.00	35.86	149.37	49.10
75th percentile	87.45	209.14	433.97	257.26	237.20	84.22	292.11	85.45
90th percentile	132.17	295.78	694.97	409.08	252.38	156.94	249.81	129.15
Family coverage								
Average (mean)	74.44	339.91	238.32	209.98	179.14	52.61	192.18	64.76
10th percentile	117.35	536.44	142.19	164.90	266.99	236.60	172.36	152.51
25th percentile	123.37	441.99	218.51	117.55	231.58	126.01	204.50	130.01
50th percentile (median)	94.80	409.02	304.06	248.54	194.62	58.53	224.39	79.42
75th percentile	95.25	345.47	450.33	262.76	299.08	125.08	246.89	100.61
90th percentile	110.57	727.15	819.04	445.43	410.66	147.10	512.79	120.83

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2012 Medical Expenditure Panel Survey-Insurance Component.

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