

**Table I.C.4.a(2005) 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, 2005**

| Characteristics             | Total | Less than 10 employees | 10-24 employees | 25-99 employees | 100-999 employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
|-----------------------------|-------|------------------------|-----------------|-----------------|-------------------|------------------------|------------------------|----------------------|
| United States               | 23.1% | 67.0%                  | 49.1%           | 36.7%           | 22.2%             | 8.2%                   | 51.7%                  | 14.4%                |
| Industry group **           |       |                        |                 |                 |                   |                        |                        |                      |
| Agric., fish., forest.      | 57.2% | 78.0%                  | 41.1% *         | 48.0%           | 84.9%             | 5.4% *                 | 52.1%                  | 63.5%                |
| Mining and manufacturing    | 20.1% | 60.6%                  | 44.6%           | 32.1%           | 18.5%             | 12.6%                  | 46.2%                  | 15.6%                |
| Construction                | 39.4% | 66.3%                  | 49.8%           | 40.0%           | 34.9%             | 5.4% *                 | 53.6%                  | 24.1%                |
| Utilities and transp.       | 17.0% | 48.4%                  | 33.6%           | 29.0%           | 22.4% *           | 12.1%                  | 33.3%                  | 14.6%                |
| Wholesale trade             | 28.2% | 69.1%                  | 46.3%           | 39.1%           | 20.2%             | 7.4%                   | 53.3%                  | 14.6%                |
| Fin. svcs. and real estate  | 16.4% | 72.2%                  | 57.2%           | 37.1%           | 17.6%             | 5.0%                   | 58.7%                  | 9.2%                 |
| Retail trade                | 17.0% | 68.1%                  | 39.4%           | 25.5%           | 21.3% *           | 4.1%                   | 44.0%                  | 9.9%                 |
| Professional services       | 27.0% | 67.1%                  | 57.8%           | 42.3%           | 23.7%             | 11.2%                  | 56.4%                  | 18.3%                |
| Other services              | 21.0% | 65.5%                  | 46.8%           | 33.6%           | 17.4%             | 5.3%                   | 49.3%                  | 10.8%                |
| Ownership                   |       |                        |                 |                 |                   |                        |                        |                      |
| For profit, incorporated    | 21.5% | 66.1%                  | 47.9%           | 33.7%           | 20.2%             | 7.8%                   | 49.1%                  | 13.0%                |
| For profit, unincorporated  | 27.9% | 68.1%                  | 46.0%           | 42.9%           | 20.3%             | 7.3%                   | 59.5%                  | 13.6%                |
| Nonprofit                   | 27.0% | 71.8%                  | 65.9%           | 46.7%           | 28.5%             | 11.4%                  | 58.8%                  | 21.2%                |
| Age of firm                 |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 5 years           | 41.4% | 62.6%                  | 39.1%           | 32.8%           | 38.2%             | 3.5% *                 | 50.1%                  | 27.6%                |
| 5-9 years                   | 36.9% | 62.1%                  | 51.4%           | 34.1%           | 12.9% *           | 10.6% *                | 54.0%                  | 15.3%                |
| 10-19 years                 | 33.2% | 67.0%                  | 47.9%           | 36.1%           | 16.2%             | 7.4% *                 | 51.9%                  | 16.9%                |
| 20 or more years            | 25.4% | 69.8%                  | 50.6%           | 37.8%           | 24.1%             | 9.0%                   | 51.6%                  | 17.5%                |
| Unknown                     | 7.8%  | 100.0% *               | 10.1% *         | 9.4% *          | 12.4%             | 7.6%                   | 12.9% *                | 7.8%                 |
| Multi/single status         |       |                        |                 |                 |                   |                        |                        |                      |
| 2 or more locations         | 12.9% | 60.2%                  | 49.1%           | 33.7%           | 22.1%             | 8.2%                   | 41.6%                  | 12.0%                |
| 1 location only             | 41.5% | 67.1%                  | 49.1%           | 37.8%           | 22.5%             | 9.6% *                 | 52.7%                  | 25.0%                |
| Percent full-time employees |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%               | 28.2% | 72.9%                  | 61.8%           | 40.9%           | 20.5% *           | 7.8% *                 | 58.1%                  | 16.2%                |
| 25-49 %                     | 20.7% | 66.7%                  | 51.3%           | 38.3%           | 28.8%             | 2.5% *                 | 49.2%                  | 13.4%                |
| 50-74 %                     | 21.3% | 69.1%                  | 49.7%           | 33.1%           | 25.2%             | 5.3%                   | 52.1%                  | 13.2%                |
| 75% or more                 | 23.3% | 66.5%                  | 48.8%           | 36.9%           | 21.5%             | 9.0%                   | 51.6%                  | 14.6%                |
| Union presence              |       |                        |                 |                 |                   |                        |                        |                      |
| No union employees          | 25.7% | 67.3%                  | 48.6%           | 36.3%           | 20.3%             | 6.4%                   | 51.6%                  | 14.6%                |
| Has union employees         | 20.5% | 61.5%                  | 58.2%           | 43.9%           | 34.8%             | 13.6%                  | 55.6%                  | 18.3%                |
| Unknown                     | 8.0%  | 57.0%                  | 49.9% *         | 29.2% *         | 20.0%             | 6.0%                   | 45.4%                  | 6.7%                 |
| Percent low wage employees  |       |                        |                 |                 |                   |                        |                        |                      |
| 50% or more low wage        | 19.6% | 74.6%                  | 41.6%           | 33.2%           | 26.2%             | 3.5%                   | 47.0%                  | 12.6%                |
| Less than 50% low wage      | 23.8% | 66.0%                  | 50.4%           | 37.5%           | 21.4%             | 9.2%                   | 52.5%                  | 14.8%                |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2005 Medical Expenditure Panel Survey-Insurance Component.

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

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

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

**Table I.C.4.a(2005) 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, 2005**

| Characteristics             | Total  | Less than 10 employees | 10-24 employees | 25-99 employees | 100-999 employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
|-----------------------------|--------|------------------------|-----------------|-----------------|-------------------|------------------------|------------------------|----------------------|
| United States               | 0.80%  | 1.43%                  | 1.60%           | 1.80%           | 1.59%             | 0.62%                  | 1.46%                  | 0.76%                |
| Industry group **           |        |                        |                 |                 |                   |                        |                        |                      |
| Agric., fish., forest.      | 10.99% | 8.48%                  | 14.46% *        | 13.26%          | 22.69%            | 3.38% *                | 10.84%                 | 16.46%               |
| Mining and manufacturing    | 1.58%  | 4.05%                  | 4.26%           | 5.06%           | 2.75%             | 1.73%                  | 2.32%                  | 1.65%                |
| Construction                | 2.99%  | 4.96%                  | 4.21%           | 4.58%           | 7.43%             | 2.49% *                | 3.56%                  | 3.66%                |
| Utilities and transp.       | 1.57%  | 9.45%                  | 8.98%           | 6.12%           | 7.25% *           | 1.89%                  | 4.89%                  | 1.84%                |
| Wholesale trade             | 2.46%  | 3.00%                  | 5.61%           | 5.74%           | 4.52%             | 1.87%                  | 3.87%                  | 2.13%                |
| Fin. svcs. and real estate  | 1.15%  | 3.55%                  | 6.98%           | 6.04%           | 3.13%             | 0.76%                  | 3.83%                  | 0.93%                |
| Retail trade                | 0.73%  | 2.79%                  | 4.52%           | 4.58%           | 6.61% *           | 0.91%                  | 2.37%                  | 1.36%                |
| Professional services       | 1.45%  | 1.44%                  | 3.66%           | 3.24%           | 2.96%             | 1.39%                  | 1.53%                  | 1.67%                |
| Other services              | 1.42%  | 3.48%                  | 4.91%           | 3.72%           | 2.73%             | 0.99%                  | 3.24%                  | 0.88%                |
| Ownership                   |        |                        |                 |                 |                   |                        |                        |                      |
| For profit, incorporated    | 0.89%  | 2.10%                  | 2.40%           | 2.39%           | 2.20%             | 0.54%                  | 1.74%                  | 0.88%                |
| For profit, unincorporated  | 1.89%  | 1.47%                  | 6.32%           | 5.09%           | 5.65%             | 1.56%                  | 2.50%                  | 1.42%                |
| Nonprofit                   | 1.83%  | 4.68%                  | 5.95%           | 5.49%           | 2.61%             | 1.99%                  | 3.84%                  | 1.81%                |
| Age of firm                 |        |                        |                 |                 |                   |                        |                        |                      |
| Less than 5 years           | 4.01%  | 3.18%                  | 7.70%           | 8.84%           | 10.39%            | 2.94% *                | 3.63%                  | 6.30%                |
| 5-9 years                   | 3.20%  | 4.31%                  | 6.29%           | 5.73%           | 6.52% *           | 3.57% *                | 3.57%                  | 3.78%                |
| 10-19 years                 | 1.48%  | 2.23%                  | 2.76%           | 4.00%           | 2.79%             | 3.17% *                | 2.04%                  | 1.79%                |
| 20 or more years            | 0.97%  | 1.77%                  | 1.95%           | 2.69%           | 1.86%             | 0.65%                  | 1.84%                  | 0.92%                |
| Unknown                     | 0.69%  | 31.62% *               | 12.17% *        | 9.43% *         | 3.26%             | 0.77%                  | 18.01% *               | 0.69%                |
| Multi/single status         |        |                        |                 |                 |                   |                        |                        |                      |
| 2 or more locations         | 0.73%  | 4.97%                  | 6.09%           | 2.50%           | 2.15%             | 0.60%                  | 2.21%                  | 0.78%                |
| 1 location only             | 1.20%  | 1.45%                  | 1.58%           | 2.23%           | 2.73%             | 4.82% *                | 1.49%                  | 2.17%                |
| Percent full-time employees |        |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%               | 3.85%  | 6.08%                  | 12.36%          | 5.28%           | 7.69% *           | 5.80% *                | 5.61%                  | 4.42%                |
| 25-49 %                     | 1.68%  | 3.79%                  | 6.07%           | 6.43%           | 3.99%             | 2.31% *                | 4.26%                  | 1.62%                |
| 50-74 %                     | 1.82%  | 3.03%                  | 4.83%           | 4.41%           | 4.61%             | 1.59%                  | 3.33%                  | 2.11%                |
| 75% or more                 | 0.82%  | 1.54%                  | 1.63%           | 2.14%           | 1.70%             | 0.70%                  | 1.70%                  | 0.87%                |
| Union presence              |        |                        |                 |                 |                   |                        |                        |                      |
| No union employees          | 0.98%  | 1.38%                  | 1.55%           | 1.89%           | 1.88%             | 0.81%                  | 1.36%                  | 1.03%                |
| Has union employees         | 1.24%  | 5.78%                  | 7.98%           | 6.95%           | 3.80%             | 1.07%                  | 4.79%                  | 1.01%                |
| Unknown                     | 0.83%  | 10.62%                 | 15.11% *        | 12.53% *        | 5.78%             | 0.86%                  | 12.27%                 | 1.01%                |
| Percent low wage employees  |        |                        |                 |                 |                   |                        |                        |                      |
| 50% or more low wage        | 1.81%  | 3.52%                  | 4.26%           | 5.62%           | 3.96%             | 0.68%                  | 2.92%                  | 1.74%                |
| Less than 50% low wage      | 0.68%  | 1.74%                  | 1.41%           | 1.53%           | 1.52%             | 0.65%                  | 1.41%                  | 0.74%                |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2005 Medical Expenditure Panel Survey-Insurance Component.

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