

**Table I.A.2.a(2006) Percent of private-sector establishments that offer health insurance that self-insure at least one plan by firm size and selected characteristics: United States, 2006**

Characteristics	Total	Less than 100 employees	100-499 employees	500 or more employees	Less than 50 employees	50 or more employees
United States	34.4%	13.9%	25.0%	80.5%	13.7%	62.1%
Industry group **						
Agric., fish., forest.	18.5%	15.3%	29.5%*	75.5%	14.8%	49.4%
Mining and manufacturing	27.0%	11.9%	35.2%	84.1%	10.6%	55.7%
Construction	16.8%	14.7%	16.9%*	73.5%	14.6%	34.0%
Utilities and transp.	42.9%	10.9%	31.0%*	83.4%	9.3%*	70.9%
Wholesale trade	31.5%	11.0%	34.0%	87.0%	11.2%	62.7%
Fin. svcs. and real estate	47.8%	12.6%	31.3%	85.0%	12.4%	71.9%
Retail trade	49.2%	13.4%	21.6%	83.5%	13.4%	70.7%
Professional services	28.1%	13.7%	18.3%	78.4%	13.1%	54.7%
Other services	31.7%	16.3%	23.8%	70.7%	16.6%	54.0%
Ownership						
For profit, incorporated	36.4%	12.3%	25.5%	81.8%	12.1%	65.3%
For profit, unincorporated	30.8%	17.4%	32.6%	80.0%	16.9%	64.4%
Nonprofit	23.9%	18.5%	19.2%	56.2%	18.7%	31.2%
Age of firm						
Less than 5 years	15.2%	14.0%	30.9%*	36.5%	14.1%	26.6%
5-9 years	14.7%	12.6%	22.3%	55.8%	12.6%	28.5%
10-19 years	18.8%	14.7%	20.7%	61.3%	14.9%	35.0%
20 or more years	34.3%	13.5%	25.4%	82.7%	13.1%	59.0%
Unknown	77.9%	31.2%	31.0%	81.6%	22.0%*	79.8%
Multi/single status						
2 or more locations	61.8%	13.6%	25.4%	80.7%	12.6%	66.5%
1 location only	14.2%	13.9%	22.8%	35.1%	13.7%	19.8%
Percent full-time employees						
Less than 25%	36.5%	19.5%	22.6%*	66.8%	20.3%	50.6%
25-49 %	41.0%	15.0%	26.9%	78.8%	15.7%	64.7%
50-74 %	32.5%	12.9%	19.7%	81.2%	12.5%	63.4%
75% or more	34.0%	13.7%	25.8%	81.7%	13.4%	62.6%
Union presence						
No union employees	28.1%	13.1%	24.8%	76.3%	12.9%	54.9%
Has union employees	71.5%	32.8%	22.3%	93.4%	33.6%	82.3%
Unknown	73.4%	20.0%	47.8%	81.9%	21.5%	80.0%
Percent low wage employees						
50% or more low wage	43.0%	16.1%	23.3%	75.9%	15.9%	61.4%
Less than 50% low wage	31.6%	13.4%	25.7%	83.1%	13.2%	62.6%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2006 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(2006) 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, 2006**

Characteristics	Total	Less than 100 employees	100-499 employees	500 or more employees	Less than 50 employees	50 or more employees
United States	0.46%	0.43%	0.98%	0.67%	0.50%	0.53%
Industry group **						
Agric., fish., forest.	2.49%	2.89%	12.00%*	16.28%	3.18%	13.14%
Mining and manufacturing	1.47%	1.75%	3.00%	2.37%	1.73%	2.17%
Construction	1.33%	1.63%	6.34%*	7.13%	1.69%	3.82%
Utilities and transp.	3.21%	2.77%	9.81%*	2.85%	3.11%*	4.06%
Wholesale trade	1.93%	1.39%	4.30%	2.66%	1.50%	2.35%
Fin. svcs. and real estate	1.57%	1.79%	3.09%	1.66%	1.77%	1.13%
Retail trade	1.41%	1.19%	2.56%	1.10%	1.25%	1.43%
Professional services	0.91%	0.87%	1.43%	1.23%	0.89%	1.28%
Other services	1.12%	1.36%	3.62%	2.38%	1.49%	1.69%
Ownership						
For profit, incorporated	0.62%	0.47%	1.57%	0.69%	0.55%	0.52%
For profit, unincorporated	0.85%	1.09%	3.83%	2.38%	1.07%	2.49%
Nonprofit	1.61%	2.06%	2.72%	3.09%	2.03%	1.63%
Age of firm						
Less than 5 years	1.90%	1.79%	11.88%*	10.21%	1.86%	4.85%
5-9 years	1.28%	1.03%	4.88%	9.04%	1.06%	4.57%
10-19 years	0.68%	0.76%	2.80%	4.37%	0.87%	2.44%
20 or more years	0.57%	0.55%	1.07%	1.03%	0.64%	1.04%
Unknown	1.16%	7.93%	5.90%	1.04%	7.06%*	1.15%
Multi/single status						
2 or more locations	0.67%	1.01%	0.88%	0.65%	1.30%	0.60%
1 location only	0.51%	0.52%	2.76%	3.60%	0.56%	1.17%
Percent full-time employees						
Less than 25%	3.94%	4.83%	7.22%*	3.31%	5.28%	3.75%
25-49 %	1.92%	1.84%	6.13%	3.43%	2.16%	2.51%
50-74 %	1.54%	1.23%	3.61%	3.27%	1.31%	2.81%
75% or more	0.34%	0.45%	1.06%	0.80%	0.54%	0.71%
Union presence						
No union employees	0.60%	0.52%	1.12%	0.89%	0.59%	0.72%
Has union employees	1.54%	3.16%	4.62%	0.72%	3.39%	1.21%
Unknown	2.47%	5.65%	11.81%	1.78%	5.50%	1.82%
Percent low wage employees						
50% or more low wage	1.03%	1.43%	2.55%	1.28%	1.54%	0.99%
Less than 50% low wage	0.51%	0.46%	1.42%	0.58%	0.51%	0.70%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2006 Medical Expenditure Panel Survey-Insurance Component.

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