

Table I.A.2.d(2006) 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, 2006

| Characteristics | Total | Less than 10 employees | 10-24 employees | 25-99 employees | 100-999 employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
|------------------------------------|-------|------------------------|-----------------|-----------------|-------------------|------------------------|------------------------|----------------------|
| United States | 35.2% | 10.2% | 17.6% | 27.1% | 43.9% | 78.6% | 13.6% | 64.2% |
| Industry group ** | | | | | | | | |
| Agric., fish., forest. | 6.4% | 4.5% * | 4.6% * | 1.4% * | 19.4% * | 54.6% | 4.2% | 25.3% * |
| Mining and manufacturing | 28.7% | 7.6% | 18.2% | 30.9% | 38.5% | 73.0% | 15.5% | 51.8% |
| Construction | 16.0% | 8.1% | 15.3% | 32.9% | 32.8% | 77.7% | 12.2% | 46.8% |
| Utilities and transp. | 40.3% | 6.4% * | 19.2% | 13.8% | 41.4% | 79.1% | 11.6% | 64.3% |
| Wholesale trade | 29.8% | 11.3% | 15.8% | 22.8% | 38.9% | 69.1% | 14.4% | 53.5% |
| Fin. svcs. and real estate | 50.4% | 11.9% | 22.2% | 21.7% | 47.6% | 87.0% | 14.5% | 74.8% |
| Retail trade | 41.8% | 6.0% | 11.0% | 21.7% | 28.8% | 72.1% | 8.9% | 61.5% |
| Professional services | 33.8% | 11.9% | 20.6% | 32.7% | 53.5% | 82.4% | 14.9% | 67.6% |
| Other services | 34.1% | 11.1% | 18.5% | 25.8% | 46.2% | 78.6% | 14.6% | 62.9% |
| Ownership | | | | | | | | |
| For profit, incorporated | 37.2% | 10.2% | 15.9% | 26.9% | 42.7% | 78.2% | 13.6% | 65.3% |
| For profit, unincorporated | 27.7% | 10.7% | 17.7% | 24.9% | 35.2% | 83.1% | 12.2% | 65.4% |
| Nonprofit | 31.9% | 8.7% | 31.6% | 30.2% | 52.4% | 72.8% | 16.7% | 53.1% |
| Age of firm | | | | | | | | |
| Less than 5 years | 15.9% | 11.4% | 22.6% | 20.0% * | 49.0% | 47.1% | 13.4% | 42.6% |
| 5-9 years | 17.0% | 11.0% | 12.9% | 26.8% | 39.8% | 85.9% | 12.4% | 47.7% |
| 10-19 years | 19.5% | 9.0% | 16.4% | 24.4% | 41.2% | 80.9% | 12.1% | 49.7% |
| 20 or more years | 36.4% | 10.1% | 18.4% | 27.9% | 43.6% | 80.4% | 14.6% | 62.0% |
| Unknown | 72.9% | 14.7% * | 28.5% * | 41.6% | 52.3% | 76.7% | 17.8% * | 74.7% |
| Multi/single status | | | | | | | | |
| 2 or more locations | 62.7% | 11.7% * | 12.4% | 28.4% | 44.0% | 78.6% | 17.1% | 67.1% |
| 1 location only | 14.9% | 10.2% | 18.2% | 26.4% | 43.0% | 43.9% | 13.3% | 36.6% |
| Percent full-time employees | | | | | | | | |
| Less than 25% | 33.4% | 4.9% * | 9.2% * | 13.0% * | 42.5% | 74.2% | 5.5% * | 57.8% |
| 25-49 % | 38.4% | 7.0% * | 13.1% | 18.1% | 37.6% | 78.4% | 10.0% | 65.2% |
| 50-74 % | 33.6% | 11.1% | 13.8% | 22.9% | 47.6% | 79.4% | 12.1% | 66.8% |
| 75% or more | 35.3% | 10.5% | 19.0% | 29.4% | 44.1% | 78.7% | 14.5% | 64.2% |
| Union presence | | | | | | | | |
| No union employees | 29.0% | 9.8% | 16.8% | 26.1% | 42.7% | 72.9% | 13.0% | 57.3% |
| Has union employees | 70.0% | 22.0% | 34.3% | 40.4% | 56.1% | 88.5% | 27.8% | 82.0% |
| Unknown | 77.0% | 16.5% * | 22.3% * | 36.6% | 48.5% | 87.0% | 23.2% | 83.8% |
| Percent low wage employees | | | | | | | | |
| 50% or more low wage | 39.8% | 7.0% | 5.9% | 21.1% | 37.2% | 74.7% | 7.7% | 61.6% |
| Less than 50% low wage | 33.7% | 10.8% | 19.9% | 28.9% | 46.9% | 80.8% | 14.8% | 65.6% |

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.d(2006) 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, 2006

| Characteristics | Total | Less than 10 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% | 0.69% | 1.07% | 1.29% | 1.56% | 0.94% | 0.58% | 0.75% |
| Industry group ** | | | | | | | | |
| Agric., fish., forest. | 1.22% | 1.43% * | 2.64% * | 0.88% * | 10.78% * | 13.57% | 1.13% | 8.33% * |
| Mining and manufacturing | 1.58% | 2.21% | 3.87% | 2.76% | 4.46% | 3.94% | 1.80% | 2.34% |
| Construction | 1.47% | 1.16% | 3.22% | 4.41% | 6.51% | 8.10% | 1.05% | 5.49% |
| Utilities and transp. | 3.57% | 2.41% * | 5.41% | 3.76% | 6.88% | 3.33% | 2.29% | 4.04% |
| Wholesale trade | 1.77% | 1.87% | 3.40% | 3.80% | 6.27% | 4.91% | 1.79% | 2.92% |
| Fin. svcs. and real estate | 1.47% | 1.51% | 3.14% | 3.02% | 4.54% | 1.27% | 1.20% | 1.83% |
| Retail trade | 1.71% | 1.29% | 2.52% | 3.80% | 2.22% | 2.26% | 1.33% | 1.96% |
| Professional services | 1.01% | 1.17% | 0.88% | 0.51% | 1.74% | 1.92% | 0.81% | 1.62% |
| Other services | 0.58% | 2.27% | 1.92% | 4.07% | 3.53% | 1.73% | 1.59% | 1.25% |
| Ownership | | | | | | | | |
| For profit, incorporated | 0.64% | 0.77% | 1.31% | 1.42% | 2.22% | 1.14% | 0.53% | 0.77% |
| For profit, unincorporated | 1.16% | 1.01% | 2.60% | 3.90% | 2.70% | 2.39% | 0.87% | 2.12% |
| Nonprofit | 1.52% | 2.56% | 3.92% | 3.30% | 2.85% | 3.77% | 2.15% | 2.19% |
| Age of firm | | | | | | | | |
| Less than 5 years | 1.97% | 2.44% | 3.90% | 9.59% * | 10.43% | 11.42% | 1.83% | 5.96% |
| 5-9 years | 1.60% | 2.19% | 2.41% | 2.44% | 6.52% | 5.28% | 1.78% | 4.20% |
| 10-19 years | 1.49% | 0.80% | 2.25% | 3.29% | 3.39% | 5.00% | 1.04% | 3.16% |
| 20 or more years | 0.76% | 0.97% | 1.60% | 1.64% | 1.75% | 1.23% | 0.76% | 1.16% |
| Unknown | 1.47% | 6.12% * | 12.37% * | 11.82% | 7.19% | 1.51% | 5.60% * | 1.47% |
| Multi/single status | | | | | | | | |
| 2 or more locations | 1.00% | 4.37% * | 2.59% | 1.29% | 1.51% | 0.93% | 1.88% | 0.82% |
| 1 location only | 0.62% | 0.70% | 1.08% | 1.63% | 2.54% | 8.56% | 0.60% | 1.68% |
| Percent full-time employees | | | | | | | | |
| Less than 25% | 1.99% | 3.06% * | 5.70% * | 5.19% * | 9.00% | 3.78% | 2.40% * | 3.74% |
| 25-49 % | 1.70% | 2.42% * | 3.10% | 4.54% | 4.96% | 3.27% | 1.65% | 2.62% |
| 50-74 % | 1.56% | 1.84% | 1.62% | 4.17% | 4.77% | 3.53% | 1.43% | 2.77% |
| 75% or more | 0.70% | 0.74% | 1.34% | 1.17% | 1.87% | 0.84% | 0.68% | 0.89% |
| Union presence | | | | | | | | |
| No union employees | 0.41% | 0.67% | 1.05% | 1.17% | 1.60% | 1.16% | 0.56% | 0.62% |
| Has union employees | 2.17% | 5.56% | 6.51% | 4.58% | 6.58% | 1.95% | 4.46% | 1.97% |
| Unknown | 2.94% | 6.99% * | 11.36% * | 10.86% | 8.30% | 2.06% | 6.04% | 2.17% |
| Percent low wage employees | | | | | | | | |
| 50% or more low wage | 1.66% | 1.88% | 0.92% | 1.69% | 2.66% | 1.67% | 1.11% | 1.31% |
| Less than 50% low wage | 0.62% | 0.78% | 1.14% | 1.53% | 1.91% | 0.84% | 0.68% | 0.82% |

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.

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