

**Table I.D.3.c(2008) 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, 2008**

| Characteristics             | Total  | Less than 10 employees | 10-24 employees | 25-99 employees | 100-999 employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
|-----------------------------|--------|------------------------|-----------------|-----------------|-------------------|------------------------|------------------------|----------------------|
| United States               | 27.2%  | 17.7%                  | 28.8%           | 36.0%           | 35.8%             | 23.0%                  | 26.7%                  | 27.4%                |
| Industry group **           |        |                        |                 |                 |                   |                        |                        |                      |
| Agric., fish., forest.      | 18.4%* | .                      | .               | .               | .                 | .                      | 10.5%*                 | 20.6%*               |
| Mining and manufacturing    | 25.8%  | .                      | .               | .               | .                 | .                      | 31.6%                  | 24.2%                |
| Construction                | 22.3%  | .                      | .               | .               | .                 | .                      | 24.1%                  | 19.6%                |
| Utilities and transp.       | 31.2%  | .                      | .               | .               | .                 | .                      | 46.9%                  | 23.5%                |
| Wholesale trade             | 27.4%  | .                      | .               | .               | .                 | .                      | 20.7%                  | 34.8%                |
| Fin. svcs. and real estate  | 22.4%  | .                      | .               | .               | .                 | .                      | 15.5%*                 | 25.1%                |
| Retail trade                | 40.7%  | .                      | .               | .               | .                 | .                      | 39.9%                  | 42.1%                |
| Professional services       | 25.1%  | .                      | .               | .               | .                 | .                      | 24.4%                  | 25.3%                |
| Other services              | 32.8%  | .                      | .               | .               | .                 | .                      | 22.3%                  | 44.7%                |
| Ownership                   |        |                        |                 |                 |                   |                        |                        |                      |
| For profit, incorporated    | 28.3%  | .                      | .               | .               | .                 | .                      | 27.6%                  | 28.8%                |
| For profit, unincorporated  | 23.7%  | .                      | .               | .               | .                 | .                      | 29.4%                  | 20.1%                |
| Nonprofit                   | 25.9%  | .                      | .               | .               | .                 | .                      | 14.6%*                 | 29.1%                |
| Age of firm                 |        |                        |                 |                 |                   |                        |                        |                      |
| Less than 5 years           | 26.8%  | .                      | .               | .               | .                 | .                      | 27.9%                  | 25.8%*               |
| 5-9 years                   | 36.4%  | .                      | .               | .               | .                 | .                      | 35.1%                  | 51.7%                |
| 10-19 years                 | 29.0%  | .                      | .               | .               | .                 | .                      | 26.2%                  | 37.0%                |
| 20 or more years            | 27.7%  | .                      | .               | .               | .                 | .                      | 24.1%                  | 30.1%                |
| Unknown                     | 23.3%  | .                      | .               | .               | .                 | .                      | 33.2%                  | 23.3%                |
| Multi/single status         |        |                        |                 |                 |                   |                        |                        |                      |
| 2 or more locations         | 25.4%  | .                      | .               | .               | .                 | .                      | 25.6%                  | 25.4%                |
| 1 location only             | 29.2%  | .                      | .               | .               | .                 | .                      | 26.8%                  | 35.6%                |
| Percent full-time employees |        |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%               | 36.2%  | .                      | .               | .               | .                 | .                      | 11.9%*                 | 56.2%                |
| 25-49 %                     | 33.2%  | .                      | .               | .               | .                 | .                      | 36.1%                  | 31.8%                |
| 50-74 %                     | 32.8%  | .                      | .               | .               | .                 | .                      | 28.3%                  | 36.3%                |
| 75% or more                 | 26.0%  | .                      | .               | .               | .                 | .                      | 26.5%                  | 25.8%                |
| Union presence              |        |                        |                 |                 |                   |                        |                        |                      |
| No union employees          | 29.2%  | .                      | .               | .               | .                 | .                      | 27.3%                  | 31.1%                |
| Has union employees         | 22.7%  | .                      | .               | .               | .                 | .                      | 17.0%                  | 23.5%                |
| Unknown                     | 23.0%  | .                      | .               | .               | .                 | .                      | 30.1%                  | 23.0%                |
| Percent low wage employees  |        |                        |                 |                 |                   |                        |                        |                      |
| 50% or more low wage        | 39.2%  | .                      | .               | .               | .                 | .                      | 37.8%                  | 40.0%                |
| Less than 50% low wage      | 25.4%  | .                      | .               | .               | .                 | .                      | 25.1%                  | 25.6%                |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2008 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(2008) 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, 2008**

| Characteristics             | Total  | Less than 10 employees | 10-24 employees | 25-99 employees | 100-999 employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
|-----------------------------|--------|------------------------|-----------------|-----------------|-------------------|------------------------|------------------------|----------------------|
| United States               | 1.75%  | 2.09%                  | 3.20%           | 3.03%           | 2.03%             | 2.23%                  | 2.12%                  | 1.94%                |
| Industry group **           |        |                        |                 |                 |                   |                        |                        |                      |
| Agric., fish., forest.      | 6.36%* | .                      | .               | .               | .                 | .                      | 5.15%*                 | 7.05%*               |
| Mining and manufacturing    | 2.92%  | .                      | .               | .               | .                 | .                      | 7.95%                  | 2.63%                |
| Construction                | 2.84%  | .                      | .               | .               | .                 | .                      | 2.68%                  | 5.26%                |
| Utilities and transp.       | 4.84%  | .                      | .               | .               | .                 | .                      | 8.16%                  | 1.68%                |
| Wholesale trade             | 2.62%  | .                      | .               | .               | .                 | .                      | 2.58%                  | 3.82%                |
| Fin. svcs. and real estate  | 2.96%  | .                      | .               | .               | .                 | .                      | 9.93%*                 | 3.34%                |
| Retail trade                | 4.78%  | .                      | .               | .               | .                 | .                      | 5.78%                  | 5.79%                |
| Professional services       | 2.17%  | .                      | .               | .               | .                 | .                      | 2.17%                  | 2.54%                |
| Other services              | 3.79%  | .                      | .               | .               | .                 | .                      | 4.73%                  | 3.67%                |
| Ownership                   |        |                        |                 |                 |                   |                        |                        |                      |
| For profit, incorporated    | 1.78%  | .                      | .               | .               | .                 | .                      | 2.22%                  | 1.92%                |
| For profit, unincorporated  | 3.11%  | .                      | .               | .               | .                 | .                      | 4.29%                  | 4.90%                |
| Nonprofit                   | 3.05%  | .                      | .               | .               | .                 | .                      | 4.94%*                 | 3.12%                |
| Age of firm                 |        |                        |                 |                 |                   |                        |                        |                      |
| Less than 5 years           | 5.99%  | .                      | .               | .               | .                 | .                      | 6.88%                  | 8.14%*               |
| 5-9 years                   | 5.68%  | .                      | .               | .               | .                 | .                      | 6.81%                  | 10.00%               |
| 10-19 years                 | 3.74%  | .                      | .               | .               | .                 | .                      | 3.47%                  | 4.62%                |
| 20 or more years            | 2.14%  | .                      | .               | .               | .                 | .                      | 2.86%                  | 1.99%                |
| Unknown                     | 2.65%  | .                      | .               | .               | .                 | .                      | 9.95%                  | 2.66%                |
| Multi/single status         |        |                        |                 |                 |                   |                        |                        |                      |
| 2 or more locations         | 1.88%  | .                      | .               | .               | .                 | .                      | 6.40%                  | 1.96%                |
| 1 location only             | 2.19%  | .                      | .               | .               | .                 | .                      | 2.22%                  | 3.27%                |
| Percent full-time employees |        |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%               | 7.26%  | .                      | .               | .               | .                 | .                      | 6.71%*                 | 5.60%                |
| 25-49 %                     | 5.32%  | .                      | .               | .               | .                 | .                      | 8.24%                  | 7.75%                |
| 50-74 %                     | 2.61%  | .                      | .               | .               | .                 | .                      | 5.42%                  | 4.08%                |
| 75% or more                 | 1.63%  | .                      | .               | .               | .                 | .                      | 2.23%                  | 1.64%                |
| Union presence              |        |                        |                 |                 |                   |                        |                        |                      |
| No union employees          | 1.56%  | .                      | .               | .               | .                 | .                      | 2.13%                  | 1.77%                |
| Has union employees         | 2.48%  | .                      | .               | .               | .                 | .                      | 4.94%                  | 3.18%                |
| Unknown                     | 3.07%  | .                      | .               | .               | .                 | .                      | 8.71%                  | 3.07%                |
| Percent low wage employees  |        |                        |                 |                 |                   |                        |                        |                      |
| 50% or more low wage        | 3.97%  | .                      | .               | .               | .                 | .                      | 6.42%                  | 2.93%                |
| Less than 50% low wage      | 1.52%  | .                      | .               | .               | .                 | .                      | 1.74%                  | 1.88%                |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2008 Medical Expenditure Panel Survey-Insurance Component.

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