

Table I.E.4.a(2008) 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, 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	9.4%	52.1%	29.0%	13.8%	7.1%	4.8%	32.7%	5.7%
Industry group **								
Agric., fish., forest.	21.4%	.	.	.	.	.	42.8% *	7.1% *
Mining and manufacturing	10.0%	49.2%	29.4%	11.2%	8.5%	8.5%	24.5%	8.5%
Construction	24.7%	54.3%	29.3%	24.9%	15.5%	7.0% *	38.3%	13.6%
Utilities and transp.	3.2%	21.7% *	21.1% *	2.6% *	0.8% *	2.6% *	17.8% *	2.3% *
Wholesale trade	11.5%	51.7%	30.1% *	9.8% *	2.1% *	10.6%	29.4%	7.3%
Fin. svcs. and real estate	5.5%	54.3%	27.2%	12.3% *	3.6% *	2.5%	35.4%	2.9%
Retail trade	8.1%	47.6%	26.1%	9.0% *	9.1% *	5.2% *	27.1%	5.4%
Professional services	9.4%	55.6%	26.0%	14.3%	6.3%	4.2%	34.4%	5.2%
Other services	10.2%	49.4%	38.3%	14.7%	10.8%	3.2%	36.6%	5.2%
Ownership								
For profit, incorporated	9.2%	51.8%	28.7%	13.0%	6.9%	4.9%	31.5%	5.6%
For profit, unincorporated	11.4%	51.2%	22.1%	17.0%	7.0% *	5.4% *	34.5%	6.4%
Nonprofit	8.2%	58.2%	43.1%	15.0%	7.9%	3.9%	41.6%	5.3%
Age of firm								
Less than 5 years	22.0%	40.5%	24.1%	13.9% *	23.3% *	12.3% *	30.3%	14.1%
5-9 years	16.5%	40.5%	28.5%	8.4% *	12.9% *	0.3% *	29.2%	7.1% *
10-19 years	15.1%	49.6%	28.3%	14.8%	3.8% *	2.8% *	33.5%	4.8%
20 or more years	9.7%	60.3%	30.1%	14.3%	6.6%	4.5%	33.5%	5.7%
Unknown	5.4%	47.6% *	.	46.9% *	7.7% *	5.3%	47.7% *	5.4%
Multi/single status								
2 or more locations	5.2%	41.0% *	32.9%	9.7%	5.7%	4.9%	17.9%	5.1%
1 location only	20.8%	52.3%	28.7%	14.7%	9.1%	4.0% *	34.0%	8.8%
Percent full-time employees								
Less than 25%	21.7%	80.5%	34.6% *	11.7% *	7.9% *	20.1%	54.1%	18.2%
25-49 %	6.8%	48.3%	40.0%	21.1% *	7.4% *	0.8% *	40.1%	2.4%
50-74 %	7.9%	54.1%	30.6%	15.0% *	9.1% *	2.7% *	39.5%	4.1%
75% or more	9.4%	51.4%	28.6%	13.5%	6.8%	5.0%	31.5%	5.8%
Union presence								
No union employees	9.3%	52.1%	27.7%	11.2%	6.0%	2.3%	31.3%	3.9%
Has union employees	11.7%	50.1%	69.7%	40.3%	13.1%	9.1%	63.8%	10.1%
Unknown	6.7%	64.7%	77.0%	26.4% *	11.5% *	6.2%	46.9%	6.4%
Percent low wage employees								
50% or more low wage	9.0%	68.0%	39.3%	15.4%	11.5% *	3.5%	47.2%	5.3%
Less than 50% low wage	9.4%	49.6%	28.2%	13.6%	6.4%	5.1%	31.2%	5.7%

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.E.4.a(2008) 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, 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	0.34%	2.81%	2.00%	1.41%	0.81%	0.38%	1.28%	0.21%
Industry group **								
Agric., fish., forest.	4.60%	.	.	.	.	.	14.05%*	6.10%*
Mining and manufacturing	0.92%	8.87%	5.71%	3.03%	1.85%	1.16%	4.86%	0.84%
Construction	2.23%	6.05%	4.87%	4.41%	4.11%	3.85%*	3.22%	3.10%
Utilities and transp.	0.85%	13.14%*	8.19%*	4.08%*	0.59%*	0.99%*	7.07%*	0.82%*
Wholesale trade	1.11%	9.27%	9.15%*	4.13%*	0.85%*	2.85%	2.50%	1.77%
Fin. svcs. and real estate	0.48%	5.63%	5.20%	3.98%*	1.45%*	0.65%	3.47%	0.63%
Retail trade	1.34%	3.07%	6.99%	2.91%*	3.70%*	1.66%*	3.53%	1.52%
Professional services	0.84%	3.82%	3.29%	3.07%	1.77%	0.86%	2.33%	0.72%
Other services	0.78%	4.71%	5.72%	2.16%	2.67%	0.96%	2.76%	0.79%
Ownership								
For profit, incorporated	0.44%	3.62%	2.31%	1.56%	1.00%	0.35%	1.63%	0.27%
For profit, unincorporated	1.23%	3.39%	4.89%	4.48%	2.36%*	1.92%*	2.77%	1.11%
Nonprofit	0.85%	5.52%	6.78%	3.04%	2.02%	0.94%	3.22%	0.82%
Age of firm								
Less than 5 years	2.91%	4.65%	6.64%	4.65%*	7.41%*	6.71%*	3.12%	3.60%
5-9 years	3.16%	5.00%	6.44%	3.03%*	6.38%*	0.20%*	3.49%	3.79%*
10-19 years	1.48%	3.96%	4.00%	3.14%	1.38%*	2.62%*	2.72%	1.24%
20 or more years	0.38%	3.64%	1.36%	1.69%	0.70%	0.51%	1.08%	0.34%
Unknown	0.57%	16.02%*	.	15.84%*	2.87%*	0.58%	16.23%*	0.58%
Multi/single status								
2 or more locations	0.34%	15.25%*	6.11%	2.84%	0.66%	0.40%	3.15%	0.34%
1 location only	1.29%	2.74%	2.14%	1.35%	1.96%	1.97%*	1.39%	1.48%
Percent full-time employees								
Less than 25%	3.07%	15.29%	12.54%*	6.93%*	6.92%*	4.05%	8.75%	3.13%
25-49 %	1.15%	10.72%	10.64%	6.80%*	3.09%*	0.34%*	6.44%	0.61%
50-74 %	0.92%	5.21%	6.71%	4.97%*	3.11%*	0.87%*	4.72%	0.95%
75% or more	0.45%	3.85%	2.20%	1.39%	0.75%	0.38%	1.69%	0.23%
Union presence								
No union employees	0.43%	2.86%	2.20%	0.68%	0.74%	0.40%	1.26%	0.25%
Has union employees	0.83%	12.66%	14.80%	7.72%	2.66%	0.85%	6.31%	0.68%
Unknown	0.81%	17.86%	21.88%	9.23%*	5.44%*	0.89%	11.51%	0.84%
Percent low wage employees								
50% or more low wage	0.85%	6.62%	9.47%	3.83%	3.50%*	0.77%	4.46%	0.82%
Less than 50% low wage	0.32%	2.93%	1.92%	1.66%	0.70%	0.49%	1.24%	0.26%

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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