

Table I.A.2.b(2009) Percent of private-sector establishments that offer health insurance that offer at least one health insurance plan that required no contribution from the employee for single coverage by firm size and selected characteristics: United States, 2009

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	38.2%	64.2%	47.0%	32.0%	18.4%	11.1%	56.5%	15.2%
Industry group **								
Agric., fish., forest.	70.8%	73.9%	91.8%	58.2%	.	.	76.0%	32.7%
Mining and manufacturing	33.3%	58.8%	38.6%	24.1%	.	.	45.6%	13.5%
Construction	58.1%	70.6%	45.2%	43.7%	.	.	61.8%	32.5%
Utilities and transp.	31.6%	52.5%	31.4%	30.4%	.	.	43.3%	22.1%
Wholesale trade	45.2%	70.9%	52.4%	36.5%	.	.	62.1%	21.2%
Fin. svcs. and real estate	32.2%	70.6%	45.9%	31.1%	.	.	63.0%	12.8%
Retail trade	21.1%	58.5%	38.2%	23.1%	.	.	47.9%	6.3%
Professional services	46.0%	63.7%	49.3%	35.0%	.	.	57.8%	24.7%
Other services	36.3%	59.1%	49.8%	29.8%	.	.	53.4%	13.0%
Ownership								
For profit, incorporated	36.0%	64.2%	45.8%	30.0%	.	.	55.5%	14.4%
For profit, unincorporated	43.2%	61.4%	46.2%	32.9%	.	.	56.8%	13.9%
Nonprofit	46.1%	70.9%	57.9%	41.7%	.	.	63.6%	23.5%
Age of firm								
Less than 5 years	48.2%	58.9%	45.4%	22.1%	.	.	53.4%	14.7%
5-9 years	51.1%	63.7%	39.2%	34.7%	.	.	56.1%	23.7%
10-19 years	46.0%	63.1%	42.0%	31.3%	.	.	55.2%	15.9%
20 or more years	33.1%	66.3%	51.5%	32.8%	.	.	58.0%	14.8%
Multi/single status								
2 or more locations	15.5%	47.5%	39.6%	29.8%	.	.	36.4%	13.8%
1 location only	55.5%	64.3%	47.7%	33.3%	.	.	57.8%	28.0%
Percent full-time employees								
Less than 25%	37.6%	68.0%	51.1%	36.0%	.	.	61.4%	10.3%
25-49 %	31.1%	62.2%	54.9%	29.4%	.	.	57.2%	7.4%
50-74 %	35.4%	64.6%	46.6%	28.5%	.	.	57.5%	11.2%
75% or more	39.5%	64.0%	46.1%	32.6%	.	.	55.9%	17.5%
Union presence								
No union employees	39.4%	63.8%	46.6%	30.9%	.	.	56.1%	13.1%
Has union employees	38.6%	72.8%	60.9%	49.4%	.	.	66.9%	27.7%
Unknown	18.7%	64.4%	25.8%*	36.6%*	.	.	51.7%	13.6%
Percent low wage employees								
50% or more low wage	28.4%	64.9%	45.9%	27.6%	.	.	56.2%	10.1%
Less than 50% low wage	41.5%	64.0%	47.2%	33.3%	.	.	56.6%	17.9%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2009 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.A.2.b(2009) Standard error for percent of private-sector establishments that offer health insurance that offer at least one health insurance plan that required no contribution from the employee for single coverage by firm size and selected characteristics: United States, 2009

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	0.37%	0.72%	1.10%	0.69%	0.74%	0.61%	0.56%	0.62%
Industry group **								
Agric., fish., forest.	5.25%	6.20%	11.69%	14.65%	.	.	5.08%	8.92%
Mining and manufacturing	1.66%	3.18%	4.16%	1.85%	.	.	2.45%	1.47%
Construction	2.33%	2.11%	3.89%	2.98%	.	.	2.37%	2.69%
Utilities and transp.	1.93%	6.56%	7.55%	6.35%	.	.	4.80%	2.81%
Wholesale trade	0.56%	1.98%	5.24%	3.39%	.	.	1.14%	1.47%
Fin. svcs. and real estate	0.73%	1.93%	4.23%	2.82%	.	.	1.82%	1.08%
Retail trade	1.14%	3.55%	4.08%	2.75%	.	.	2.52%	0.79%
Professional services	0.90%	1.12%	2.66%	2.08%	.	.	1.20%	1.11%
Other services	1.10%	2.51%	3.45%	1.92%	.	.	1.41%	0.95%
Ownership								
For profit, incorporated	0.54%	1.01%	1.00%	0.80%	.	.	0.77%	0.69%
For profit, unincorporated	0.95%	1.24%	3.03%	2.92%	.	.	1.17%	1.33%
Nonprofit	1.54%	4.10%	3.34%	2.68%	.	.	2.44%	1.50%
Age of firm								
Less than 5 years	2.64%	3.70%	2.68%	3.67%	.	.	3.04%	2.60%
5-9 years	1.43%	1.54%	4.17%	3.67%	.	.	1.69%	2.85%
10-19 years	1.45%	2.28%	1.98%	1.87%	.	.	1.63%	1.36%
20 or more years	0.41%	0.69%	1.49%	1.23%	.	.	0.62%	0.56%
Multi/single status								
2 or more locations	0.55%	10.78%	2.41%	1.38%	.	.	2.21%	0.59%
1 location only	0.49%	0.73%	1.25%	0.92%	.	.	0.52%	1.12%
Percent full-time employees								
Less than 25%	1.89%	3.72%	7.94%	6.05%	.	.	2.09%	1.74%
25-49 %	1.45%	4.20%	5.60%	3.51%	.	.	2.30%	1.12%
50-74 %	1.64%	2.18%	3.60%	2.32%	.	.	2.11%	0.92%
75% or more	0.55%	1.07%	1.17%	0.70%	.	.	0.87%	0.74%
Union presence								
No union employees	0.32%	0.63%	1.23%	0.68%	.	.	0.52%	0.49%
Has union employees	2.00%	3.68%	4.09%	4.70%	.	.	3.01%	1.96%
Unknown	2.04%	8.28%	10.91%*	12.15%*	.	.	4.95%	1.71%
Percent low wage employees								
50% or more low wage	0.63%	2.47%	3.75%	1.29%	.	.	1.63%	0.81%
Less than 50% low wage	0.43%	0.71%	1.21%	0.82%	.	.	0.62%	0.88%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2009 Medical Expenditure Panel Survey-Insurance Component.

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