Table I.B.2.b.(1)(2009) Percent of private-sector enrollees that are enrolled in self-insured plans at establishments that offer health insurance by firm size and selected characteristics: United States, 2009

| Characteristics | Total | $\begin{array}{r} \text { Less than } \\ \text { employees } \end{array}$ | $10-24$ employees | $\begin{array}{r} 25-99 \\ \text { employees } \end{array}$ | $100-999$ employees | 1000 or more employees | $\begin{array}{r} \text { Less than } \\ 50 \\ \text { employees } \end{array}$ | 50 or more employees |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| United States | 56.1\% | 13.0\% | 9.9\% | 16.0\% | 32.5\% | 82.9\% | 11.6\% | 65.8\% |
| Industry group ** |  |  |  |  |  |  |  |  |
| Agric., fish., forest. | 56.6\% | 9.8\% | 1.0\%* | 32.1\%* | 44.2\%* | 89.4\% | 8.1\% | 76.2\% |
| Mining and manufacturing | 62.0\% | 10.1\% | 6.2\%* | 16.3\% | 43.6\% | 88.3\% | 10.8\% | 69.2\% |
| Construction | 23.4\% | 19.4\% | 12.8\% | 16.6\% | 17.6\% | 83.2\% | 16.2\% | 30.8\% |
| Utilities and transp. | 73.2\% | 10.5\% | 20.4\% | 11.5\%* | 38.4\% | 89.5\% | 13.2\% | 78.9\% |
| Wholesale trade | 51.6\% | 10.9\% | 5.9\%* | 15.3\% | 39.7\% | 88.7\% | 9.8\% | 64.3\% |
| Fin. svs. and real estate | 67.0\% | 6.6\% | 8.2\%* | 23.0\% | 27.9\% | 88.0\% | 8.7\% | 75.3\% |
| Retail trade | 67.8\% | 12.8\% | 12.6\% | 9.0\% | 24.2\% | 89.5\% | 11.9\% | 77.9\% |
| Professional services | 54.8\% | 12.1\% | 8.6\% | 16.0\% | 33.0\% | 81.9\% | 10.4\% | 64.2\% |
| Other services | 40.1\% | 15.9\% | 12.0\% | 14.5\% | 21.2\% | 60.5\% | 13.0\% | 47.6\% |
| Ownership |  |  |  |  |  |  |  |  |
| For profit, incorporated | 57.6\% | 12.6\% | 9.3\% | 14.9\% | 34.6\% | 83.3\% | 11.3\% | 67.8\% |
| For profit, unincorporated | 49.0\% | 11.8\% | 11.1\% | 14.9\% | 33.5\% | 79.2\% | 11.2\% | 61.1\% |
| Nonprofit | 54.8\% | 19.3\% | 13.1\% | 22.9\% | 26.4\% | 83.6\% | 14.8\% | 60.0\% |
| Age of firm |  |  |  |  |  |  |  |  |
| Less than 5 years | 22.3\% | 11.9\% | 10.3\%* | 9.9\%* | 17.5\% | 66.0\% | 10.7\% | 34.8\% |
| 5-9 years | 23.9\% | 13.6\% | 10.2\%* | 14.0\% | 25.1\% | 57.0\% | 11.5\% | 35.1\% |
| 10-19 years | 29.3\% | 11.3\% | 9.9\% | 14.3\% | 26.1\% | 62.8\% | 10.4\% | 41.0\% |
| 20 or more years | 63.0\% | 13.9\% | 9.8\% | 17.2\% | 34.6\% | 84.8\% | 12.3\% | 69.9\% |
| Multi/single status |  |  |  |  |  |  |  |  |
| 2 or more locations | 73.4\% | 20.2\% * | 7.7\%* | 14.7\% | 35.6\% | 84.0\% | 10.8\% | 74.5\% |
| 1 location only | 19.0\% | 12.9\% | 10.1\% | 16.3\% | 28.3\% | 46.9\% | 11.7\% | 27.1\% |
| Percent full-time employees |  |  |  |  |  |  |  |  |
| Less than $25 \%$ | 38.7\% | 23.4\% | 18.0\% | 11.3\%* | 16.4\%* | 68.3\% | 20.9\% | 46.1\% |
| 25-49 \% | 51.7\% | 18.1\% | 13.6\%* | 8.9\% | 32.2\% | 81.5\% | 15.1\% | 60.5\% |
| 50-74 \% | 65.5\% | 12.4\% | 11.5\% | 17.2\% | 31.3\% | 87.9\% | 12.4\% | 75.1\% |
| 75\% or more | 55.2\% | 12.3\% | 9.5\% | 16.1\% | 32.9\% | 82.3\% | 11.2\% | 64.9\% |
| Union presence |  |  |  |  |  |  |  |  |
| No union employees | 47.6\% | 11.1\% | 8.0\% | 14.7\% | 31.0\% | 81.9\% | 10.0\% | 59.2\% |
| Has union employees | 75.3\% | 46.1\% | 36.3\% | 26.9\% | 41.0\% | 85.2\% | 34.5\% | 77.6\% |
| Unknown | 78.8\% | 29.3\% | 27.9\%* | 24.8\% | 45.0\% | 82.5\% | 29.8\% | 79.9\% |
| Percent low wage employees |  |  |  |  |  |  |  |  |
| $50 \%$ or more low wage | 59.1\% | 15.1\% | 10.3\% | 15.5\% | 27.1\% | 81.9\% | 12.5\% | 65.8\% |
| Less than 50\% low wage | 55.6\% | 12.6\% | 9.9\% | 16.0\% | 33.6\% | 83.1\% | 11.5\% | 65.8\% |

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.
** 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.B.2.b.(1)(2009) Standard error for percent of private-sector enrollees that are enrolled in self-insured plans at establishments that offer health insurance by firm size and selected characteristics: United States, 2009

| Characteristics | Total | $\begin{array}{r} \text { Less than } \\ \text { employees } \end{array}$ | 10-24 employees | $\begin{array}{r} 25-99 \\ \text { employees } \end{array}$ | $\begin{array}{r} 100-999 \\ \text { employees } \end{array}$ | 1000 or more employees | $\begin{array}{r} \text { Less than } \\ \text { employees } \end{array}$ | 50 or more employees |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| United States | 0.73\% | 0.54\% | 0.47\% | 1.07\% | 1.91\% | 0.82\% | 0.50\% | 0.80\% |
| Industry group ** |  |  |  |  |  |  |  |  |
| Agric., fish., forest. | 11.17\% | 2.84\% | 1.54\%* | 11.00\%* | 15.41\%* | 14.56\% | 1.83\% | 12.90\% |
| Mining and manufacturing | 2.05\% | 2.36\% | 2.42\%* | 3.03\% | 4.64\% | 1.36\% | 1.77\% | 2.13\% |
| Construction | 1.83\% | 2.33\% | 2.62\% | 3.84\% | 3.91\% | 5.40\% | 2.09\% | 3.24\% |
| Utilities and transp. | 2.42\% | 2.19\% | 5.59\% | 6.53\%* | 6.96\% | 2.30\% | 3.33\% | 2.56\% |
| Wholesale trade | 2.30\% | 2.92\% | 2.40\%* | 2.41\% | 3.04\% | 2.78\% | 2.29\% | 2.23\% |
| Fin. svs. and real estate | 1.68\% | 1.90\% | 2.86\%* | 6.29\% | 4.17\% | 1.63\% | 1.79\% | 1.73\% |
| Retail trade | 2.12\% | 3.71\% | 1.71\% | 1.86\% | 4.27\% | 1.29\% | 1.18\% | 2.17\% |
| Professional services | 1.36\% | 1.37\% | 0.99\% | 1.75\% | 3.68\% | 0.89\% | 0.88\% | 1.10\% |
| Other services | 2.13\% | 0.99\% | 1.60\% | 2.89\% | 3.44\% | 3.83\% | 0.87\% | 2.86\% |
| Ownership |  |  |  |  |  |  |  |  |
| For profit, incorporated | 0.86\% | 0.64\% | 0.64\% | 1.10\% | 2.47\% | 0.93\% | 0.63\% | 0.91\% |
| For profit, unincorporated | 2.30\% | 1.14\% | 2.32\% | 3.40\% | 3.55\% | 2.38\% | 1.08\% | 2.57\% |
| Nonprofit | 2.12\% | 1.23\% | 3.01\% | 4.76\% | 3.86\% | 1.93\% | 1.34\% | 2.08\% |
| Age of firm |  |  |  |  |  |  |  |  |
| Less than 5 years | 2.98\% | 2.37\% | 4.52\%* | 4.04\%* | 4.07\% | 11.71\% | 1.22\% | 5.20\% |
| 5-9 years | 2.84\% | 1.87\% | 4.33\%* | 3.48\% | 6.04\% | 9.67\% | 2.18\% | 4.54\% |
| 10-19 years | 2.38\% | 1.18\% | 1.41\% | 2.53\% | 4.17\% | 6.16\% | 0.84\% | 3.66\% |
| 20 or more years | 0.69\% | 0.89\% | 1.14\% | 1.20\% | 2.17\% | 0.73\% | 0.77\% | 0.70\% |
| Multi/single status |  |  |  |  |  |  |  |  |
| 2 or more locations | 0.65\% | 8.42\%* | 3.61\%* | 2.11\% | 2.00\% | 0.67\% | 2.66\% | 0.61\% |
| 1 location only | 1.05\% | 0.54\% | 0.53\% | 1.32\% | 3.10\% | 7.18\% | 0.57\% | 1.94\% |
| Percent full-time employees |  |  |  |  |  |  |  |  |
| Less than 25\% | 2.08\% | 5.14\% | 5.17\% | 4.39\%* | 5.51\%* | 4.46\% | 3.45\% | 2.61\% |
| 25-49 \% | 3.47\% | 3.76\% | 4.10\%* | 1.82\% | 5.37\% | 4.13\% | 1.92\% | 3.99\% |
| 50-74 \% | 2.86\% | 1.91\% | 2.60\% | 4.44\% | 4.87\% | 2.05\% | 1.16\% | 2.50\% |
| 75\% or more | 0.84\% | 0.53\% | 0.52\% | 1.33\% | 2.10\% | 1.02\% | 0.54\% | 0.90\% |
| Union presence |  |  |  |  |  |  |  |  |
| No union employees | 0.91\% | 0.68\% | 0.66\% | 1.19\% | 2.04\% | 1.15\% | 0.55\% | 1.03\% |
| Has union employees | 1.59\% | 6.40\% | 8.78\% | 5.66\% | 6.65\% | 1.03\% | 3.37\% | 1.59\% |
| Unknown | 1.88\% | 5.41\% | 10.84\%* | 7.09\% | 6.49\% | 1.50\% | 7.19\% | 1.82\% |
| Percent low wage employees |  |  |  |  |  |  |  |  |
| $50 \%$ or more low wage | 1.04\% | 1.90\% | 2.61\% | 3.06\% | 4.18\% | 1.45\% | 1.34\% | 1.23\% |
| Less than 50\% low wage | 0.80\% | 0.60\% | 0.48\% | 1.16\% | 1.78\% | 0.88\% | 0.64\% | 0.93\% |

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.
${ }^{* *}$ 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.

