Table I.C.3.b(2009) Percent of total premiums for mixed-provider plans contributed by employees enrolled in single coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2009

| Characteristics | Total | $\begin{array}{r} \text { Less than } \\ 10 \\ \text { employees } \end{array}$ | $10-24$ employees | $\begin{array}{r} 25-99 \\ \text { employees } \end{array}$ | 100-999 <br> employees | 1000 or more employees | $\begin{array}{r} \text { Less than } \\ \text { employees } \end{array}$ | 50 or more employees |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| United States | 20.4\% | 15.4\% | 16.8\% | 18.4\% | 21.0\% | 21.6\% | 17.2\% | 21.1\% |
| Industry group ** |  |  |  |  |  |  |  |  |
| Agric., fish., forest. | 21.0\% | . | . | . | . |  | 10.5\%* | 22.8\% |
| Mining and manufacturing | 20.0\% | 13.4\% | 17.3\% | 17.5\% | 22.6\% | 20.1\% | 17.8\% | 20.3\% |
| Construction | 18.7\% | 16.5\% | 18.7\% | 19.8\% | 18.1\% | 19.1\% | 18.3\% | 19.0\% |
| Utilities and transp. | 21.7\% | 28.6\% | 24.1\% | 13.6\%* | 29.6\% | 20.8\% | 20.9\% | 21.8\% |
| Wholesale trade | 19.1\% | 19.0\% | 13.6\% | 18.4\% | 24.3\% | 17.9\% | 18.4\% | 19.3\% |
| Fin. svs. and real estate | 20.1\% | 9.2\% | 13.6\% | 18.4\% | 20.1\% | 21.6\% | 12.1\% | 21.3\% |
| Retail trade | 24.8\% | 15.5\% | 22.3\% | 26.8\% | 26.6\% | 25.1\% | 21.8\% | 25.3\% |
| Professional services | 17.1\% | 14.7\% | 13.9\% | 14.6\% | 18.5\% | 17.7\% | 14.5\% | 17.6\% |
| Other services | 25.5\% | 17.9\% | 19.7\% | 23.1\% | 22.2\% | 29.2\% | 21.1\% | 26.7\% |
| Ownership |  |  |  |  |  |  |  |  |
| For profit, incorporated | 21.5\% | 16.7\% | 17.4\% | 20.9\% | 22.3\% | 22.4\% | 18.4\% | 22.2\% |
| For profit, unincorporated | 20.4\% | 14.3\% | 17.6\% | 17.6\% | 21.7\% | 22.3\% | 16.7\% | 21.4\% |
| Nonprofit | 15.5\% | 8.4\% | 11.7\% | 9.2\% | 17.6\% | 16.9\% | 10.5\% | 16.2\% |
| Age of firm |  |  |  |  |  |  |  |  |
| Less than 5 years | 22.1\% | 18.4\% | 24.5\% | 21.1\% | 25.2\% | 22.9\% | 22.1\% | 22.0\% |
| 5-9 years | 20.9\% | 17.5\% | 19.2\% | 19.8\% | 24.9\% | 22.9\% | 18.5\% | 23.2\% |
| 10-19 years | 20.5\% | 18.1\% | 16.1\% | 21.0\% | 23.4\% | 21.7\% | 18.2\% | 22.0\% |
| 20 or more years | 20.3\% | 12.9\% | 15.6\% | 17.3\% | 20.2\% | 21.6\% | 15.9\% | 20.9\% |
| Multi/single status |  |  |  |  |  |  |  |  |
| 2 or more locations | 21.5\% | 23.5\% | 20.2\% | 17.6\% | 21.2\% | 21.7\% | 17.7\% | 21.5\% |
| 1 location only | 18.1\% | 15.4\% | 16.7\% | 18.6\% | 20.7\% | 18.0\% | 17.2\% | 19.0\% |
| Percent full-time employees |  |  |  |  |  |  |  |  |
| Less than 25\% | 26.6\% | 18.2\% | 30.0\%* | 24.9\% | 28.9\% | 28.1\% | 20.5\% | 29.0\% |
| 25-49 \% | 21.8\% | 10.9\% | 20.8\% | 23.6\% | 23.0\% | 22.5\% | 18.6\% | 22.5\% |
| 50-74 \% | 21.7\% | 14.7\% | 20.2\% | 18.7\% | 21.3\% | 23.0\% | 17.8\% | 22.4\% |
| 75\% or more | 20.1\% | 15.7\% | 16.2\% | 18.0\% | 20.7\% | 21.2\% | 17.0\% | 20.7\% |
| Union presence |  |  |  |  |  |  |  |  |
| No union employees | 20.8\% | 15.3\% | 17.1\% | 19.1\% | 20.9\% | 22.8\% | 17.4\% | 21.7\% |
| Has union employees | 18.3\% | 17.7\% | 11.4\%* | 10.5\% | 20.7\% | 18.6\% | 13.3\% | 18.5\% |
| Unknown | 22.1\% | 19.4\% | 19.4\% | 11.7\%* | 25.0\% | 22.2\% | 20.1\% | 22.1\% |
| Percent low wage employees |  |  |  |  |  |  |  |  |
| $50 \%$ or more low wage | 23.9\% | 15.7\% | 26.1\% | 24.8\% | 24.6\% | 24.0\% | 21.5\% | 24.2\% |
| Less than 50\% low wage | 19.7\% | 15.4\% | 16.0\% | 17.5\% | 20.3\% | 21.0\% | 16.7\% | 20.4\% |

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.C.3.b(2009) Standard error for percent of total premiums for mixed-provider plans contributed by employees enrolled in single coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2009

| Characteristics | Total | $\begin{array}{r} \text { Less than } \\ 10 \\ \text { employees } \end{array}$ | $10-24$ employees | $\begin{array}{r} 25-99 \\ \text { employees } \end{array}$ | $100-999$ <br> employees | 1000 or more employees | $\begin{array}{r} \text { Less than } \\ \text { employees } \end{array}$ | 50 or more employees |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| United States | 0.26\% | 1.03\% | 0.41\% | 0.95\% | 0.79\% | 0.48\% | 0.28\% | 0.33\% |
| Industry group ** |  |  |  |  |  |  |  |  |
| Agric., fish., forest. | 3.30\% | . | . | . | . |  | 3.82\%* | 2.90\% |
| Mining and manufacturing | 1.02\% | 2.48\% | 2.11\% | 2.00\% | 2.01\% | 1.74\% | 1.14\% | 1.10\% |
| Construction | 1.38\% | 2.56\% | 1.80\% | 2.47\% | 3.92\% | 1.67\% | 1.27\% | 2.24\% |
| Utilities and transp. | 1.50\% | 7.66\% | 5.12\% | 4.46\%* | 3.48\% | 1.75\% | 2.55\% | 1.75\% |
| Wholesale trade | 1.04\% | 4.10\% | 3.46\% | 2.11\% | 1.75\% | 1.16\% | 3.41\% | 0.90\% |
| Fin. svs. and real estate | 0.56\% | 1.58\% | 2.84\% | 2.82\% | 2.48\% | 0.76\% | 1.42\% | 0.70\% |
| Retail trade | 0.71\% | 2.04\% | 2.49\% | 1.94\% | 2.14\% | 0.65\% | 2.00\% | 0.72\% |
| Professional services | 0.44\% | 1.11\% | 1.08\% | 1.11\% | 0.94\% | 0.53\% | 0.54\% | 0.55\% |
| Other services | 0.92\% | 2.25\% | 2.24\% | 2.28\% | 2.39\% | 1.66\% | 1.74\% | 1.19\% |
| Ownership |  |  |  |  |  |  |  |  |
| For profit, incorporated | 0.38\% | 1.41\% | 0.65\% | 0.76\% | 1.17\% | 0.53\% | 0.47\% | 0.45\% |
| For profit, unincorporated | 0.75\% | 1.46\% | 2.05\% | 2.54\% | 1.85\% | 1.92\% | 1.02\% | 1.21\% |
| Nonprofit | 0.75\% | 1.89\% | 2.16\% | 2.22\% | 1.84\% | 0.92\% | 1.11\% | 0.90\% |
| Age of firm |  |  |  |  |  |  |  |  |
| Less than 5 years | 1.84\% | 3.24\% | 3.50\% | 3.20\% | 3.06\% | 6.48\% | 2.76\% | 2.74\% |
| 5-9 years | 1.15\% | 2.03\% | 1.74\% | 3.07\% | 4.43\% | 2.33\% | 1.10\% | 2.62\% |
| 10-19 years | 0.83\% | 2.34\% | 1.22\% | 1.80\% | 1.46\% | 1.31\% | 1.15\% | 0.95\% |
| 20 or more years | 0.28\% | 1.00\% | 0.62\% | 0.78\% | 0.93\% | 0.49\% | 0.53\% | 0.33\% |
| Multi/single status |  |  |  |  |  |  |  |  |
| 2 or more locations | 0.40\% | 5.00\% | 1.53\% | 1.05\% | 1.08\% | 0.49\% | 1.68\% | 0.40\% |
| 1 location only | 0.62\% | 1.02\% | 0.43\% | 1.23\% | 0.94\% | 2.27\% | 0.37\% | 1.05\% |
| Percent full-time employees |  |  |  |  |  |  |  |  |
| Less than 25\% | 1.57\% | 5.03\% | 9.06\%* | 3.62\% | 3.92\% | 1.56\% | 4.62\% | 1.51\% |
| 25-49 \% | 1.10\% | 2.25\% | 2.65\% | 3.75\% | 3.52\% | 0.74\% | 1.99\% | 1.09\% |
| 50-74 \% | 0.76\% | 2.39\% | 3.80\% | 3.15\% | 2.18\% | 0.78\% | 1.90\% | 0.79\% |
| 75\% or more | 0.34\% | 1.41\% | 0.51\% | 0.90\% | 0.93\% | 0.56\% | 0.35\% | 0.41\% |
| Union presence |  |  |  |  |  |  |  |  |
| No union employees | 0.33\% | 1.06\% | 0.42\% | 0.96\% | 0.79\% | 0.56\% | 0.35\% | 0.43\% |
| Has union employees | 0.75\% | 5.02\% | 3.71\%* | 2.24\% | 1.80\% | 1.08\% | 2.54\% | 0.72\% |
| Unknown | 0.88\% | 5.20\% | 5.05\% | 5.35\%* | 4.22\% | 0.90\% | 4.31\% | 0.89\% |
| Percent low wage employees |  |  |  |  |  |  |  |  |
| $50 \%$ or more low wage | 0.52\% | 3.34\% | 2.95\% | 1.77\% | 2.08\% | 0.77\% | 1.51\% | 0.64\% |
| Less than 50\% low wage | 0.29\% | 1.14\% | 0.39\% | 1.00\% | 0.83\% | 0.45\% | 0.24\% | 0.35\% |

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.

