Table I.D.3.c(2009) 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, 2009

| Characteristics | Total | $\begin{array}{r} \text { Less than } \\ \text { employees } \end{array}$ | $\begin{array}{r} 10-24 \\ \text { employees } \end{array}$ | $\begin{array}{r} 25-99 \\ \text { employees } \end{array}$ | $\begin{array}{r} 100-999 \\ \text { employees } \end{array}$ | $\begin{array}{r} 1000 \text { or } \\ \text { more } \\ \text { employees } \end{array}$ | Less than 50 employees | 50 or more employees |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| United States | 29.6\% | 24.4\% | 26.9\% | 33.2\% | 38.8\% | 26.2\% | 27.8\% | 30.8\% |
| Industry group ** |  |  |  |  |  |  |  |  |
| Agric., fish., forest. | 13.2\%* | . | . | . | . | . | 10.7\%* | 36.4\% * |
| Mining and manufacturing | 25.2\% | . | . | . | . |  | 19.5\% | 26.7\% |
| Construction | 23.1\% | . | . | . | . |  | 26.6\% | 11.7\% * |
| Utilities and transp. | 27.6\% | . | . | . | . |  | 39.7\% | 20.8\%* |
| Wholesale trade | 32.7\% | . |  | . | . |  | 19.6\% | 42.2\% |
| Fin. svs. and real estate | 33.4\% | . | . | . | . |  | 33.7\% | 33.2\% |
| Retail trade | 32.7\% | . |  | . | . |  | 28.0\% | 36.2\% |
| Professional services | 29.7\% | . | . | . | . |  | 29.7\% | 29.7\% |
| Other services | 33.1\% | . | . | . | . | . | 34.1\% | 32.4\% |
| Ownership |  |  |  |  |  |  |  |  |
| For profit, incorporated | 27.8\% | . | . | . | . | . | 26.3\% | 28.9\% |
| For profit, unincorporated | 40.3\% | . | . | . | . | . | 35.1\% | 44.5\% |
| Nonprofit | 26.7\% | . | . | . | . | . | 26.0\% | 26.9\% |
| Age of firm |  |  |  |  |  |  |  |  |
| Less than 5 years | 38.7\% | . | . | . | . | . | 38.5\% | 39.4\% |
| 5-9 years | 28.6\% | . | . | . | . |  | 26.0\% | 33.2\% |
| 10-19 years | 37.9\% | . | . | . | . | . | 32.7\% | 44.0\% |
| 20 or more years | 27.1\% | . | . | . | . | . | 24.1\% | 28.4\% |
| Multi/single status |  |  |  |  |  |  |  |  |
| 2 or more locations | 29.7\% | . | . | . | . | . | 21.2\% | 30.1\% |
| 1 location only | 29.6\% | . | - | . | . | . | 28.3\% | 33.3\% |
| Percent full-time employees |  |  |  |  |  |  |  |  |
| Less than 25\% | 25.5\% | . | . | . | . | . | 13.9\%* | 44.9\% |
| 25-49 \% | 36.1\% | . | . | . | . | . | 33.1\% | 37.7\% |
| 50-74 \% | 27.6\% | . | . | . | . | . | 27.1\% | 28.0\% |
| 75\% or more | 29.8\% | . | . | . | . | . | 28.1\% | 30.8\% |
| Union presence |  |  |  |  |  |  |  |  |
| No union employees | 32.2\% | . | . | . | . | . | 29.5\% | 34.3\% |
| Has union employees | 16.4\% | . | . | . | . | . | 12.8\%* | 17.6\% * |
| Unknown | 31.2\% | . | . | . | . | . | 33.5\% | 31.0\% |
| Percent low wage employees |  |  |  |  |  |  |  |  |
| $50 \%$ or more low wage | 33.4\% | . | . | . | . | . | 24.3\% | 38.6\% |
| Less than 50\% low wage | 29.2\% | . | . | . | . | . | 28.2\% | 29.8\% |

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.

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(2009) 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, 2009

| Characteristics | Total | $\begin{array}{r} \text { Less than } \\ 10 \\ \text { employees } \end{array}$ | employees | $\begin{array}{r} 25-99 \\ \text { employees } \end{array}$ | 100-999 <br> employees | 1000 or more employees | $\begin{array}{r} \text { Less than } \\ 50 \\ \text { employees } \end{array}$ | 50 or more employees |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| United States | 1.23\% | 2.98\% | 3.10\% | 2.34\% | 1.77\% | 1.99\% | 2.29\% | 1.30\% |
| Industry group ** |  |  |  |  |  |  |  |  |
| Agric., fish., forest. | 9.64\%* | . | . | . | . | . | 10.37\%* | 11.14\%* |
| Mining and manufacturing | 3.71\% | . | . | . | . |  | 5.19\% | 3.75\% |
| Construction | 6.48\% | . | . | . | . |  | 6.47\% | 8.40\%* |
| Utilities and transp. | 4.75\% | . | . | . | . |  | 7.19\% | 9.32\%* |
| Wholesale trade | 4.32\% | . | . | . | . |  | 4.41\% | 6.66\% |
| Fin. svs. and real estate | 5.13\% | . | . | . | . |  | 7.15\% | 4.62\% |
| Retail trade | 4.68\% | . |  | . | . |  | 7.35\% | 4.83\% |
| Professional services | 1.55\% | . | . | . | . |  | 3.66\% | 1.98\% |
| Other services | 3.57\% | . | . | . | . | . | 4.89\% | 4.62\% |
| Ownership |  |  |  |  |  |  |  |  |
| For profit, incorporated | 1.49\% | . | . | . | . | . | 2.80\% | 1.83\% |
| For profit, unincorporated | 3.17\% | . | . | . | . |  | 5.08\% | 4.67\% |
| Nonprofit | 3.31\% | . | . | . | . | . | 6.02\% | 3.11\% |
| Age of firm |  |  |  |  |  |  |  |  |
| Less than 5 years | 5.26\% | . | . | . | . | . | 6.90\% | 8.35\% |
| 5-9 years | 5.47\% | . | . | . | . | . | 5.92\% | 5.91\% |
| 10-19 years | 2.54\% | . | . | . | . |  | 2.78\% | 5.76\% |
| 20 or more years | 1.57\% | . | . | . | . | . | 3.26\% | 1.35\% |
| Multi/single status |  |  |  |  |  |  |  |  |
| 2 or more locations | 1.42\% | . | . | . | . | . | 3.08\% | 1.54\% |
| 1 location only | 1.93\% | . | . | . | . | . | 2.38\% | 3.72\% |
| Percent full-time employees |  |  |  |  |  |  |  |  |
| Less than 25\% | 7.06\% | . | . | . | . | . | 8.98\%* | 8.69\% |
| 25-49 \% | 4.58\% | . | . | . | . | . | 7.96\% | 4.48\% |
| 50-74 \% | 2.31\% | . | . | . | . | . | 4.42\% | 3.81\% |
| 75\% or more | 1.38\% | . | . | . | . | . | 2.57\% | 1.40\% |
| Union presence |  |  |  |  |  |  |  |  |
| No union employees | 1.38\% | . | . | . | . | . | 2.15\% | 2.02\% |
| Has union employees | 4.10\% | . | . | . | . | . | 9.08\%* | 6.91\%* |
| Unknown | 3.83\% | - | . | . | . | . | 10.00\% | 3.81\% |
| Percent low wage employees |  |  |  |  |  |  |  |  |
| $50 \%$ or more low wage | 2.93\% | . | . | . | . | . | 5.77\% | 2.89\% |
| Less than 50\% low wage | 1.26\% | . | . | . | . | . | 2.82\% | 1.41\% |

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.

