Table I.E.4.a(2009) 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, 2009

| Characteristics | Total | $\begin{array}{r} \text { Less than } \\ \text { employees } \end{array}$ | $\begin{array}{r} 10-24 \\ \text { employees } \end{array}$ | $\begin{array}{r} 25-99 \\ \text { employees } \end{array}$ | 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 | 10.3\% | 47.9\% | 28.8\% | 12.3\% | 8.3\% | 6.6\% | 30.1\% | 7.2\% |
| Industry group ** |  |  |  |  |  |  |  |  |
| Agric., fish., forest. | 17.1\%* |  | . | . |  | . | 62.9\% | 2.1\%* |
| Mining and manufacturing | 10.7\% | 42.6\% | 28.2\% | 8.5\% | 13.5\%* | 8.4\% | 19.8\% | 9.7\% |
| Construction | 21.3\% | 52.0\% | 30.9\% | 15.4\% | 14.9\% | 1.4\%* | 33.2\% | 11.6\% |
| Utilities and transp. | 5.9\% | 66.8\% | 21.2\%* | 10.1\%* | 4.7\%* | 4.2\% | 28.2\% | 4.3\% |
| Wholesale trade | 15.9\% | 52.6\% | 32.0\% | 14.7\%* | 8.9\%* | 12.2\%* | 31.2\% | 11.9\% |
| Fin. svs. and real estate | 7.2\% | 38.7\% | 20.1\% | 9.2\%* | 9.4\% | 4.4\%* | 27.6\% | 5.0\%* |
| Retail trade | 5.8\% | 53.4\% | 26.3\% | 10.9\%* | 13.4\%* | 2.0\% | 29.1\% | 3.2\% |
| Professional services | 10.9\% | 44.5\% | 27.2\% | 12.9\% | 2.9\%* | 10.0\% | 29.9\% | 8.3\% |
| Other services | 10.4\% | 52.0\% | 31.8\% | 15.2\% | 9.1\% | 3.6\%* | 35.0\% | 5.4\% |
| Ownership |  |  |  |  |  |  |  |  |
| For profit, incorporated | 10.4\% | 46.8\% | 28.9\% | 12.0\% | 8.1\% | 7.2\% | 28.3\% | 7.6\% |
| For profit, unincorporated | 12.0\% | 44.4\% | 25.1\% | 12.6\% | 15.5\%* | 4.8\%* | 32.8\% | 7.2\%* |
| Nonprofit | 7.9\% | 67.8\% | 35.6\% | 14.2\% | 4.9\% | 4.7\%* | 41.3\% | 4.9\% |
| Age of firm |  |  |  |  |  |  |  |  |
| Less than 5 years | 25.5\% | 54.6\% | 33.3\% | 1.4\%* | 44.8\%* | 8.2\%* | 36.0\% | 19.4\%* |
| 5-9 years | 16.1\% | 41.9\% | 20.1\% | 7.6\%* | 5.0\%* | 17.0\%* | 25.2\% | 9.8\%* |
| 10-19 years | 12.4\% | 45.3\% | 19.7\% | 13.0\% | 5.2\%* | 4.6\%* | 28.7\% | 4.8\% |
| 20 or more years | 9.3\% | 49.8\% | 34.3\% | 13.5\% | 7.5\% | 6.6\% | 31.0\% | 7.1\% |
| Multi/single status |  |  |  |  |  |  |  |  |
| 2 or more locations | 6.8\% | 32.2\%* | 24.8\% | 13.9\% | 4.6\% | 6.8\% | 22.3\% | 6.6\% |
| 1 location only | 20.3\% | 48.1\% | 29.1\% | 11.9\% | 14.1\% | 1.8\%* | 30.7\% | 10.7\% |
| Percent full-time employees |  |  |  |  |  |  |  |  |
| Less than 25\% | 15.2\% | 40.4\% | 63.2\% | 39.5\%* | 15.3\%* | 0.8\%* | 51.2\% | 4.2\%* |
| 25-49 \% | 8.6\% | 63.4\% | 36.1\% | 17.1\% | 9.8\% | 0.9\%* | 41.0\% | 3.9\% |
| 50-74 \% | 6.4\% | 52.8\% | 30.4\% | 12.5\% | 7.2\%* | 2.0\% | 38.7\% | 2.7\% |
| 75\% or more | 10.8\% | 46.8\% | 28.1\% | 11.9\% | 8.3\% | 7.7\% | 28.4\% | 8.0\% |
| Union presence |  |  |  |  |  |  |  |  |
| No union employees | 8.8\% | 47.7\% | 27.3\% | 10.4\% | 7.1\% | 2.6\%* | 28.9\% | 4.3\% |
| Has union employees | 15.1\% | 63.2\% | 57.0\% | 27.3\% | 16.8\%* | 13.2\% | 52.8\% | 13.9\% |
| Unknown | 9.5\%* | 26.0\%* | 24.4\%* | 23.6\%* | 12.2\%* | 9.0\%* | 23.7\%* | 9.3\%* |
| Percent low wage employees |  |  |  |  |  |  |  |  |
| $50 \%$ or more low wage | 7.6\% | 64.5\% | 23.3\% | 15.2\% | 7.0\% | 4.5\%* | 41.4\% | 5.0\% |
| Less than 50\% low wage | 10.7\% | 45.9\% | 29.1\% | 12.0\% | 8.5\% | 7.1\% | 29.1\% | 7.6\% |

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.

| Characteristics | Total | $\begin{array}{r} \text { Less than } \\ \text { employees } \end{array}$ | employees | $\begin{array}{r} \text { employees } \end{array}$ | 100-999 <br> employees | 1000 or more employees | $\begin{array}{r} \text { Less than } \\ \text { employees } \end{array}$ | 50 or more employees |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| United States | 0.66\% | 1.69\% | 1.41\% | 1.49\% | 1.49\% | 0.85\% | 0.73\% | 0.82\% |
| Industry group ** |  |  |  |  |  |  |  |  |
| Agric., fish., forest. | 6.31\%* | . | . | . | . | . | 14.83\% | 3.98\% * |
| Mining and manufacturing | 2.16\% | 10.06\% | 4.97\% | 2.43\% | 4.86\%* | 2.48\% | 3.19\% | 2.40\% |
| Construction | 1.44\% | 3.69\% | 4.91\% | 3.67\% | 3.99\% | 0.60\%* | 3.51\% | 2.47\% |
| Utilities and transp. | 1.48\% | 15.45\% | 6.97\%* | 7.48\%* | 3.59\%* | 1.03\% | 6.73\% | 1.02\% |
| Wholesale trade | 2.32\% | 8.78\% | 4.66\% | 5.46\%* | 4.38\%* | 4.04\%* | 3.89\% | 3.19\% |
| Fin. svs. and real estate | 1.85\% | 4.99\% | 5.89\% | 3.91\%* | 2.52\% | 2.57\%* | 3.75\% | 2.13\%* |
| Retail trade | 0.83\% | 8.42\% | 4.94\% | 3.45\%* | 4.69\%* | 0.42\% | 2.49\% | 0.88\% |
| Professional services | 1.53\% | 4.25\% | 5.36\% | 2.96\% | 1.17\%* | 2.36\% | 1.94\% | 1.67\% |
| Other services | 1.28\% | 4.11\% | 6.51\% | 3.94\% | 2.68\% | 1.27\%* | 2.78\% | 1.25\% |
| Ownership |  |  |  |  |  |  |  |  |
| For profit, incorporated | 0.86\% | 2.53\% | 1.34\% | 1.69\% | 1.47\% | 1.01\% | 1.06\% | 0.99\% |
| For profit, unincorporated | 2.01\% | 4.42\% | 5.36\% | 3.12\% | 5.39\%* | 1.46\%* | 2.66\% | 2.35\% * |
| Nonprofit | 1.49\% | 7.22\% | 7.19\% | 3.58\% | 1.23\% | 1.85\%* | 4.63\% | 1.18\% |
| Age of firm |  |  |  |  |  |  |  |  |
| Less than 5 years | 4.90\% | 9.27\% | 7.10\% | 0.67\%* | 13.55\%* | 4.10\%* | 5.47\% | 6.14\%* |
| 5-9 years | 2.85\% | 5.39\% | 5.53\% | 2.55\%* | 3.17\%* | 6.69\%* | 2.80\% | 3.97\%* |
| 10-19 years | 1.24\% | 3.51\% | 3.44\% | 2.87\% | 1.94\%* | 1.88\%* | 2.27\% | 1.15\% |
| 20 or more years | 0.84\% | 2.24\% | 1.53\% | 1.75\% | 1.26\% | 0.91\% | 1.10\% | 0.90\% |
| Multi/single status |  |  |  |  |  |  |  |  |
| 2 or more locations | 0.78\% | 10.96\%* | 3.91\% | 2.80\% | 0.57\% | 0.87\% | 3.48\% | 0.80\% |
| 1 location only | 0.86\% | 1.75\% | 1.61\% | 1.76\% | 2.89\% | 1.93\%* | 0.73\% | 1.67\% |
| Percent full-time employees |  |  |  |  |  |  |  |  |
| Less than 25\% | 2.31\% | 11.49\% | 15.92\% | 13.42\%* | 7.90\%* | 0.51\%* | 6.85\% | 1.39\%* |
| 25-49 \% | 0.92\% | 10.58\% | 8.23\% | 3.50\% | 2.84\% | 0.73\%* | 6.31\% | 0.86\% |
| 50-74 \% | 0.91\% | 8.85\% | 6.43\% | 3.48\% | 3.24\%* | 0.56\% | 4.94\% | 0.57\% |
| 75\% or more | 0.79\% | 2.00\% | 1.48\% | 1.72\% | 1.58\% | 0.97\% | 0.92\% | 0.96\% |
| Union presence |  |  |  |  |  |  |  |  |
| No union employees | 0.56\% | 1.69\% | 1.50\% | 1.46\% | 1.20\% | 0.85\%* | 0.56\% | 0.69\% |
| Has union employees | 1.47\% | 13.27\% | 9.20\% | 4.11\% | 5.36\%* | 1.90\% | 6.70\% | 1.49\% |
| Unknown | 3.62\%* | 14.86\%* | 8.43\%* | 13.22\%* | 5.63\%* | 3.62\%* | 13.72\%* | 3.59\% * |
| Percent low wage employees |  |  |  |  |  |  |  |  |
| $50 \%$ or more low wage | 1.21\% | 6.27\% | 4.61\% | 3.19\% | 1.93\% | 1.46\%* | 3.61\% | 1.17\% |
| Less than 50\% low wage | 0.68\% | 1.64\% | 1.41\% | 1.54\% | 1.50\% | 1.02\% | 0.88\% | 0.96\% |

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.

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. 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.

