Table I.C.3.b(2013) 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, 2013

| 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 | $\begin{array}{r} \text { Less than } \\ 50 \\ \text { employees } \end{array}$ | 50 or more employees |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| United States | 20.9\% | 15.0\% | 19.2\% | 20.0\% | 21.0\% | 21.9\% | 18.0\% | 21.5\% |
| Industry group ** |  |  |  |  |  |  |  |  |
| Agric., fish., forest. | 16.7\% | -- | -- | -- | -- | -- | 19.0\% | 16.0\% |
| Mining and manufacturing | 20.3\% | 10.3\%* | 21.2\% | 21.3\% | 21.2\% | 19.9\% | 18.4\% | 20.5\% |
| Construction | 17.6\% | 15.5\%* | 22.4\% | 20.5\% | 12.9\% | 16.5\% | 19.6\% | 16.1\% |
| Utilities and transp. | 20.7\% | 15.0\%* | 22.2\% | 25.2\% | 21.1\% | 20.3\% | 19.7\% | 20.8\% |
| Wholesale trade | 22.6\% | 13.5\% | 18.0\% | 19.7\% | 22.4\% | 26.7\% | 15.0\% | 25.0\% |
| Fin. svs. and real estate | 18.6\% | 12.4\% | 16.5\% | 13.6\% | 16.9\% | 20.1\% | 14.7\% | 19.1\% |
| Retail trade | 25.4\% | 20.7\% | 22.2\% | 29.1\% | 30.7\% | 24.5\% | 23.6\% | 25.6\% |
| Professional services | 18.8\% | 13.2\% | 15.7\% | 16.8\% | 19.6\% | 19.8\% | 15.5\% | 19.5\% |
| Other services | 26.2\% | 19.4\% | 21.0\% | 23.6\% | 24.9\% | 29.0\% | 21.1\% | 27.6\% |
| Ownership |  |  |  |  |  |  |  |  |
| For profit, incorporated | 21.8\% | 15.4\% | 20.5\% | 20.9\% | 21.9\% | 22.7\% | 19.0\% | 22.4\% |
| For profit, unincorporated | 22.0\% | 16.2\% | 21.0\% | 23.7\% | 21.5\% | 23.1\% | 19.0\% | 22.8\% |
| Nonprofit | 16.8\% | 7.2\% | 8.1\% | 13.6\% | 18.3\% | 17.8\% | 10.1\% | 17.6\% |
| Age of firm |  |  |  |  |  |  |  |  |
| Less than 5 years | 21.0\% | 21.1\% | 18.2\% | 23.2\% | 20.6\% | 25.2\% | 20.4\% | 21.7\% |
| 5-9 years | 23.1\% | 19.6\% | 21.0\% | 25.8\% | 24.9\% | 22.4\% | 21.4\% | 24.8\% |
| 10-19 years | 19.9\% | 13.6\% | 20.9\% | 18.8\% | 20.7\% | 23.7\% | 17.8\% | 21.3\% |
| 20 or more years | 21.0\% | 11.0\% | 18.1\% | 19.1\% | 20.8\% | 21.8\% | 16.5\% | 21.4\% |
| Multi/single status |  |  |  |  |  |  |  |  |
| 2 or more locations | 21.4\% | 7.7\%* | 17.2\% | 20.4\% | 19.9\% | 21.8\% | 16.4\% | 21.5\% |
| 1 location only | 19.7\% | 15.1\% | 19.4\% | 19.8\% | 22.6\% | 23.3\% | 18.1\% | 21.5\% |
| Percent full-time employees |  |  |  |  |  |  |  |  |
| Less than 25\% | 27.6\% | 19.9\% | 17.9\% | 28.1\% | 23.1\% | 32.9\% | 20.3\% | 29.8\% |
| 25-49 \% | 25.2\% | 15.1\% | 22.4\% | 21.9\% | 21.1\% | 27.2\% | 21.1\% | 25.7\% |
| 50-74 \% | 23.1\% | 12.8\% | 20.0\% | 23.2\% | 25.6\% | 23.5\% | 17.7\% | 23.9\% |
| 75\% or more | 20.2\% | 15.2\% | 19.0\% | 19.4\% | 20.3\% | 21.0\% | 17.8\% | 20.7\% |
| Union presence |  |  |  |  |  |  |  |  |
| No union employees | 20.6\% | 15.2\% | 19.6\% | 20.0\% | 21.1\% | 21.8\% | 18.1\% | 21.4\% |
| Has union employees | 19.7\% | 8.6\%* | 14.0\%* | 17.5\% | 18.4\% | 20.3\% | 14.1\% | 20.0\% |
| Unknown | 23.5\% | 5.3\%* | 9.9\%* | 37.8\% | 25.8\% | 23.5\% | 26.1\% | 23.5\% |
| Percent low wage employees |  |  |  |  |  |  |  |  |
| $50 \%$ or more low wage | 25.5\% | 17.3\% | 27.0\% | 24.0\% | 22.8\% | 27.1\% | 22.5\% | 25.9\% |
| Less than $50 \%$ low wage | 20.1\% | 14.7\% | 18.4\% | 19.4\% | 20.5\% | 20.8\% | 17.4\% | 20.6\% |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2013 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(2013) 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, 2013

| 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 | $\begin{array}{r} \text { Less than } \\ 50 \\ \text { employees } \end{array}$ | 50 or more employees |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| United States | 0.33\% | 1.51\% | 1.12\% | 0.63\% | 0.51\% | 0.40\% | 0.39\% | 0.36\% |
| Industry group ** |  |  |  |  |  |  |  |  |
| Agric., fish., forest. | 3.07\% | -- | -- | -- | -- | -- | 4.96\% | 2.66\% |
| Mining and manufacturing | 0.41\% | 3.84\%* | 2.80\% | 1.34\% | 1.05\% | 0.60\% | 1.11\% | 0.47\% |
| Construction | 1.14\% | 4.96\%* | 3.81\% | 2.06\% | 2.83\% | 1.95\% | 2.25\% | 1.39\% |
| Utilities and transp. | 0.78\% | 6.80\%* | 6.56\% | 4.90\% | 2.66\% | 0.66\% | 3.40\% | 0.82\% |
| Wholesale trade | 2.04\% | 2.45\% | 2.89\% | 1.91\% | 1.11\% | 4.29\% | 1.45\% | 2.25\% |
| Fin. svs. and real estate | 0.78\% | 2.46\% | 2.49\% | 1.04\% | 1.11\% | 0.96\% | 1.28\% | 0.81\% |
| Retail trade | 0.68\% | 5.29\% | 3.73\% | 2.09\% | 2.46\% | 0.74\% | 2.37\% | 0.86\% |
| Professional services | 0.30\% | 1.07\% | 1.34\% | 1.36\% | 0.88\% | 0.48\% | 0.86\% | 0.34\% |
| Other services | 0.86\% | 3.64\% | 1.97\% | 1.54\% | 1.90\% | 1.08\% | 1.48\% | 0.87\% |
| Ownership |  |  |  |  |  |  |  |  |
| For profit, incorporated | 0.45\% | 1.95\% | 1.00\% | 0.82\% | 0.74\% | 0.55\% | 0.51\% | 0.49\% |
| For profit, unincorporated | 0.73\% | 1.88\% | 3.40\% | 1.88\% | 1.08\% | 1.09\% | 1.31\% | 0.76\% |
| Nonprofit | 0.45\% | 1.75\% | 1.27\% | 0.91\% | 0.97\% | 0.69\% | 0.80\% | 0.46\% |
| Age of firm |  |  |  |  |  |  |  |  |
| Less than 5 years | 0.78\% | 3.38\% | 1.85\% | 3.42\% | 1.83\% | 2.41\% | 1.22\% | 1.45\% |
| 5-9 years | 1.28\% | 4.23\% | 2.62\% | 1.91\% | 2.65\% | 5.33\% | 1.51\% | 1.85\% |
| 10-19 years | 0.65\% | 1.02\% | 2.19\% | 0.79\% | 2.43\% | 1.00\% | 0.65\% | 0.99\% |
| 20 or more years | 0.35\% | 1.51\% | 1.44\% | 0.74\% | 0.52\% | 0.43\% | 0.70\% | 0.36\% |
| Multi/single status |  |  |  |  |  |  |  |  |
| 2 or more locations | 0.39\% | 5.27\%* | 2.58\% | 0.94\% | 0.46\% | 0.40\% | 0.66\% | 0.39\% |
| 1 location only | 0.40\% | 1.49\% | 1.14\% | 0.86\% | 1.04\% | 3.37\% | 0.41\% | 0.70\% |
| Percent full-time employees |  |  |  |  |  |  |  |  |
| Less than 25\% | 2.60\% | 4.76\% | 5.20\% | 6.07\% | 2.02\% | 3.98\% | 4.00\% | 3.00\% |
| 25-49 \% | 1.15\% | 4.51\% | 3.47\% | 3.24\% | 2.66\% | 1.30\% | 2.28\% | 1.22\% |
| 50-74 \% | 0.86\% | 2.48\% | 2.08\% | 2.52\% | 2.90\% | 0.86\% | 1.10\% | 1.01\% |
| 75\% or more | 0.35\% | 1.59\% | 1.26\% | 0.67\% | 0.64\% | 0.45\% | 0.44\% | 0.41\% |
| Union presence |  |  |  |  |  |  |  |  |
| No union employees | 0.36\% | 1.57\% | 0.93\% | 0.61\% | 0.48\% | 0.63\% | 0.43\% | 0.37\% |
| Has union employees | 0.50\% | 7.19\%* | 5.71\%* | 3.00\% | 2.63\% | 0.54\% | 3.20\% | 0.50\% |
| Unknown | 0.52\% | 1.82\%* | 4.97\%* | 7.96\% | 2.13\% | 0.61\% | 6.85\% | 0.56\% |
| Percent low wage employees |  |  |  |  |  |  |  |  |
| $50 \%$ or more low wage | 0.91\% | 2.49\% | 2.04\% | 1.50\% | 1.56\% | 0.95\% | 1.75\% | 0.95\% |
| Less than 50\% low wage | 0.28\% | 1.56\% | 1.23\% | 0.63\% | 0.58\% | 0.37\% | 0.43\% | 0.30\% |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2013 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.

