Table I.D.3.a(2013) Percent of total premiums for exclusive-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, 2013

| Characteristics | Total | $\begin{array}{r} \text { Less than } \\ \text { employees } \end{array}$ | $\begin{array}{r} 10-24 \\ \text { employees } \end{array}$ | $25-99$ <br> employees | 100-999 employees | 1000 or more employees | $\begin{array}{r} \text { Less than } \\ \text { employees } \end{array}$ | 50 or more employees |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| United States | 29.3\% | 23.8\% | 28.4\% | 33.7\% | 34.0\% | 26.9\% | 27.9\% | 29.6\% |
| Industry group ** |  |  |  |  |  |  |  |  |
| Agric., fish., forest. | 17.7\% | -- | -- | -- | -- | -- | -- | 28.9\% |
| Mining and manufacturing | 29.6\% | 26.4\%* | 23.1\% | 27.6\% | 39.6\% | 27.1\% | 21.5\% | 30.9\% |
| Construction | 23.7\% | 19.8\%* | 30.2\%* | 26.5\%* | 19.4\%* | 40.9\% | 25.4\% | 22.2\% |
| Utilities and transp. | 24.7\% | 32.7\% | 18.6\%* | 33.1\% | 25.7\% | 24.0\% | 22.6\%* | 25.1\% |
| Wholesale trade | 31.5\% | 25.0\%* | 29.2\% | 40.0\% | 28.4\% | 27.8\% | 31.2\% | 31.7\% |
| Fin. svs. and real estate | 31.2\% | 26.2\% | 24.9\%* | 47.8\% | 32.7\% | 30.1\% | 29.4\% | 31.4\% |
| Retail trade | 37.3\% | 34.4\%* | 29.1\% | 45.0\% | 45.7\% | 32.0\% | 37.7\% | 37.2\% |
| Professional services | 27.0\% | 23.0\%* | 38.6\% | 33.7\% | 31.5\% | 24.5\% | 31.1\% | 26.5\% |
| Other services | 33.7\% | 22.3\%* | 24.0\% | 32.9\% | 41.6\% | 31.6\% | 24.9\% | 36.3\% |
| Ownership |  |  |  |  |  |  |  |  |
| For profit, incorporated | 30.5\% | 23.0\% | 29.7\% | 35.2\% | 34.6\% | 28.4\% | 28.7\% | 31.0\% |
| For profit, unincorporated | 30.5\% | 29.7\% | 23.4\%* | 32.9\% | 38.4\% | 24.6\% | 26.8\% | 32.0\% |
| Nonprofit | 26.0\% | 6.0\%* | 24.6\%* | 26.5\% | 30.9\% | 24.4\% | 23.1\% | 26.2\% |
| Age of firm |  |  |  |  |  |  |  |  |
| Less than 5 years | 31.7\% | 28.3\% | 32.0\% | 20.9\%* | 50.7\% | 18.9\%* | 26.1\% | 44.2\% |
| 5-9 years | 33.2\% | 31.2\% | 36.2\% | 36.6\% | 30.6\% | 27.9\% | 34.2\% | 31.9\% |
| 10-19 years | 30.7\% | 22.1\% | 30.6\% | 33.0\% | 34.0\% | 25.9\% | 29.7\% | 31.4\% |
| 20 or more years | 28.9\% | 20.6\% | 24.9\% | 34.3\% | 33.7\% | 26.9\% | 25.9\% | 29.3\% |
| Multi/single status |  |  |  |  |  |  |  |  |
| 2 or more locations | 28.0\% | 11.3\%* | 24.9\% | 38.6\% | 30.2\% | 26.8\% | 26.7\% | 28.0\% |
| 1 location only | 32.2\% | 24.2\% | 28.6\% | 32.1\% | 39.7\% | 29.2\% | 28.0\% | 36.3\% |
| Percent full-time employees |  |  |  |  |  |  |  |  |
| Less than 25\% | 34.7\% | 60.9\%* | 31.2\%* | 26.1\% | 47.1\% | 34.5\% | 36.2\% | 33.6\% |
| 25-49 \% | 23.8\% | 18.8\%* | 51.9\% | 19.7\%* | 26.2\% | 21.6\% | 27.8\% | 22.8\% |
| 50-74 \% | 28.1\% | 32.1\% | 27.4\% | 27.5\% | 39.4\% | 25.1\% | 30.5\% | 27.7\% |
| 75\% or more | 29.7\% | 22.0\% | 27.7\% | 35.1\% | 33.6\% | 27.4\% | 27.3\% | 30.2\% |
| Union presence |  |  |  |  |  |  |  |  |
| No union employees | 31.9\% | 23.8\% | 29.3\% | 36.4\% | 36.3\% | 28.9\% | 28.8\% | 32.9\% |
| Has union employees | 22.0\% | 15.7\%* | 17.3\%* | 14.2\%* | 24.8\% | 22.3\% | 14.7\% | 22.5\% |
| Unknown | 28.0\% | 47.1\%* | 55.0\%* | 51.9\%* | 34.1\% | 27.8\% | 51.1\% | 27.8\% |
| Percent low wage employees |  |  |  |  |  |  |  |  |
| $50 \%$ or more low wage | 28.8\% | 12.7\%* | 30.7\% | 32.2\% | 41.1\% | 25.9\% | 23.4\% | 29.6\% |
| Less than $50 \%$ low wage | 29.4\% | 24.9\% | 28.3\% | 33.8\% | 33.5\% | 27.0\% | 28.3\% | 29.6\% |

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.D.3.a(2013) Standard error for percent of total premiums for exclusive-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, 2013

| Characteristics | Total | Less than employees | $10-24$ employees | $25-99$ <br> employees | $100-999$ <br> employees | $\begin{array}{r} 1000 \text { or } \\ \text { more } \\ \text { employees } \end{array}$ | Less than employees | 50 or more employees |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| United States | 0.89\% | 2.77\% | 2.74\% | 2.41\% | 1.76\% | 1.04\% | 1.88\% | 0.94\% |
| Industry group ** |  |  |  |  |  |  |  |  |
| Agric., fish., forest. | 4.60\% | -- | -- | -- | -- | -- | -- | 6.70\% |
| Mining and manufacturing | 1.41\% | 9.25\%* | 3.94\% | 3.30\% | 4.68\% | 1.81\% | 1.70\% | 1.41\% |
| Construction | 5.29\% | 7.29\%* | 9.16\%* | 11.20\%* | 10.71\%* | 11.65\% | 6.24\% | 6.34\% |
| Utilities and transp. | 2.18\% | 8.87\% | 10.10\%* | 8.37\% | 4.48\% | 1.56\% | 9.61\%* | 1.59\% |
| Wholesale trade | 2.12\% | 7.95\% * | 5.29\% | 5.62\% | 6.40\% | 2.22\% | 3.80\% | 2.39\% |
| Fin. svs. and real estate | 3.03\% | 6.97\% | 12.00\%* | 6.53\% | 4.10\% | 3.85\% | 7.28\% | 2.97\% |
| Retail trade | 3.17\% | 10.83\%* | 7.37\% | 7.34\% | 4.61\% | 1.77\% | 8.58\% | 3.02\% |
| Professional services | 1.07\% | 7.33\%* | 3.43\% | 4.55\% | 1.15\% | 1.59\% | 4.37\% | 1.19\% |
| Other services | 1.76\% | 6.92\%* | 5.21\% | 5.20\% | 3.01\% | 1.83\% | 4.50\% | 2.28\% |
| Ownership |  |  |  |  |  |  |  |  |
| For profit, incorporated | 1.44\% | 2.71\% | 2.68\% | 3.24\% | 2.42\% | 1.39\% | 1.37\% | 1.68\% |
| For profit, unincorporated | 2.31\% | 6.53\% | 9.99\%* | 7.83\% | 4.23\% | 1.84\% | 4.92\% | 2.54\% |
| Nonprofit | 1.19\% | 1.93\% * | 8.33\%* | 4.64\% | 2.00\% | 1.45\% | 6.72\% | 1.42\% |
| Age of firm |  |  |  |  |  |  |  |  |
| Less than 5 years | 5.12\% | 7.76\% | 6.32\% | 10.52\%* | 6.61\% | 5.70\%* | 5.93\% | 4.97\% |
| 5-9 years | 3.78\% | 9.30\% | 7.92\% | 4.57\% | 2.89\% | 7.09\% | 5.44\% | 3.55\% |
| 10-19 years | 1.58\% | 5.31\% | 6.79\% | 3.49\% | 5.30\% | 3.29\% | 2.55\% | 3.02\% |
| 20 or more years | 0.89\% | 4.25\% | 2.86\% | 2.86\% | 1.65\% | 1.10\% | 2.34\% | 0.92\% |
| Multi/single status |  |  |  |  |  |  |  |  |
| 2 or more locations | 0.93\% | 3.39\% * | 6.58\% | 4.66\% | 1.34\% | 1.11\% | 4.63\% | 0.93\% |
| 1 location only | 1.90\% | 2.85\% | 2.95\% | 2.03\% | 3.58\% | 4.02\% | 1.86\% | 2.48\% |
| Percent full-time employees |  |  |  |  |  |  |  |  |
| Less than $25 \%$ | 3.68\% | 18.94\%* | 10.35\%* | 6.78\% | 8.11\% | 5.15\% | 9.35\% | 4.18\% |
| 25-49 \% | 3.96\% | 6.23\% * | 9.46\% | 8.30\% * | 5.20\% | 3.46\% | 6.83\% | 3.57\% |
| 50-74 \% | 1.84\% | 8.83\% | 5.37\% | 6.25\% | 3.27\% | 2.36\% | 4.80\% | 2.00\% |
| 75\% or more | 1.16\% | 2.64\% | 2.97\% | 2.57\% | 1.91\% | 1.20\% | 1.67\% | 1.24\% |
| Union presence |  |  |  |  |  |  |  |  |
| No union employees | 1.26\% | 3.15\% | 2.85\% | 2.35\% | 1.57\% | 1.67\% | 2.06\% | 1.35\% |
| Has union employees | 1.29\% | 10.23\%* | 8.90\%* | 5.22\%* | 3.75\% | 0.95\% | 4.31\% | 1.24\% |
| Unknown | 2.14\% | 14.76\%* | 17.40\%* | 15.64\%* | 7.78\% | 2.08\% | 14.02\% | 2.09\% |
| Percent low wage employees |  |  |  |  |  |  |  |  |
| $50 \%$ or more low wage | 2.76\% | 3.92\%* | 5.20\% | 4.85\% | 3.46\% | 2.85\% | 2.77\% | 2.98\% |
| Less than 50\% low wage | 0.98\% | 2.97\% | 2.88\% | 2.47\% | 1.93\% | 0.93\% | 1.89\% | 1.05\% |

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.

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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.

