employee contribution by firm size and selected characteristics: United States, 2013

| Characteristics | Total | $\begin{array}{r} \text { Less than } \\ 10 \\ \text { employees } \end{array}$ | $\begin{array}{r} 10-24 \\ \text { employees } \end{array}$ | $\begin{array}{r} 25-99 \\ \text { employees } \end{array}$ | 100-999 <br> employees | 1000 or more employees | $\begin{array}{r} \text { Less than } \\ \text { employees } \end{array}$ | 50 or more employees |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| United States | 7.9\% | 53.0\% | 28.2\% | 17.0\% | 7.0\% | 2.0\% | 34.5\% | 3.7\% |
| Industry group ** |  |  |  |  |  |  |  |  |
| Agric., fish., forest. | 19.2\% | -- | -- | -- | -- | -- | 47.5\% | 7.2\%* |
| Mining and manufacturing | 6.1\% | 38.9\%* | 35.2\% | 11.4\% | 6.7\%* | 2.9\% | 25.5\% | 4.3\% |
| Construction | 37.2\% | 57.0\% | 40.9\% | 45.9\% | 42.3\% | 0.2\%* | 52.1\% | 26.6\% |
| Utilities and transp. | 5.4\% | 38.2\%* | 40.5\% | 5.3\%* | 7.4\%* | 3.3\%* | 27.7\% | 3.9\%* |
| Wholesale trade | 8.9\% | 57.8\% | 20.6\% | 16.2\% | 5.1\%* | 1.5\%* | 31.1\% | 3.2\%* |
| Fin. svs. and real estate | 5.5\% | 50.8\% | 19.6\% | 14.5\%* | 5.5\%* | 1.7\%* | 31.5\% | 2.8\% |
| Retail trade | 4.6\% | 47.6\% | 23.3\% | 8.9\%* | 1.1\%* | 1.0\%* | 27.3\% | 1.5\%* |
| Professional services | 6.3\% | 50.3\% | 20.0\% | 13.6\% | 3.6\% | 2.0\%* | 30.4\% | 2.7\% |
| Other services | 9.1\% | 59.9\% | 37.0\% | 13.5\% | 3.5\% | 1.0\%* | 40.8\% | 2.0\% |
| Ownership |  |  |  |  |  |  |  |  |
| For profit, incorporated | 7.8\% | 52.0\% | 28.2\% | 16.9\% | 8.2\% | 1.8\% | 33.2\% | 3.7\% |
| For profit, unincorporated | 12.3\% | 52.2\% | 25.8\% | 14.8\% | 7.1\%* | 5.8\%* | 36.0\% | 6.7\%* |
| Nonprofit | 4.9\% | 64.0\% | 32.1\% | 20.5\% | 2.6\% | 1.1\% | 42.7\% | 1.9\% |
| Age of firm |  |  |  |  |  |  |  |  |
| Less than 5 years | 18.7\% | 43.1\% | 16.7\%* | 27.0\% | 3.7\%* | -- | 32.4\% | 3.4\%* |
| 5-9 years | 18.1\% | 40.0\% | 22.7\% | 7.8\%* | 18.5\%* | 0.1\%* | 25.4\% | 11.2\%* |
| 10-19 years | 17.8\% | 58.1\% | 26.9\% | 19.3\% | 6.9\%* | 2.6\%* | 35.8\% | 8.2\% |
| 20 or more years | 5.8\% | 60.0\% | 32.7\% | 17.2\% | 6.4\% | 2.0\% | 37.0\% | 3.1\% |
| Multi/single status |  |  |  |  |  |  |  |  |
| 2 or more locations | 3.0\% | 38.3\%* | 28.3\% | 9.9\% | 6.1\% | 2.0\% | 24.5\% | 2.7\% |
| 1 location only | 22.4\% | 53.3\% | 28.1\% | 19.3\% | 8.3\%* | 0.5\%* | 35.4\% | 9.5\% |
| Percent full-time employees |  |  |  |  |  |  |  |  |
| Less than 25\% | 12.4\%* | 67.2\% | 36.1\%* | 18.1\%* | 10.1\%* | 0.1\%* | 42.0\% | 3.7\%* |
| 25-49 \% | 8.1\% | 51.8\% | 29.3\% | 32.1\%* | 2.8\%* | 0.4\%* | 40.9\% | 2.5\%* |
| 50-74 \% | 5.5\% | 45.9\% | 26.6\% | 19.1\% | 2.7\%* | 0.6\%* | 33.7\% | 1.7\%* |
| 75\% or more | 8.1\% | 54.0\% | 28.1\% | 16.3\% | 7.5\% | 2.3\% | 34.2\% | 4.0\% |
| Union presence |  |  |  |  |  |  |  |  |
| No union employees | 9.2\% | 51.2\% | 25.4\% | 13.3\% | 4.3\% | 1.9\% | 31.8\% | 3.3\% |
| Has union employees | 9.7\% | 84.5\% | 63.2\% | 43.5\% | 21.7\% | 3.0\% | 68.0\% | 6.7\% |
| Unknown | 1.5\% | 23.1\%* | 39.7\%* | 0.6\%* | 7.1\%* | 1.1\% | 26.8\%* | 1.3\% |
| Percent low wage employees |  |  |  |  |  |  |  |  |
| $50 \%$ or more low wage | 6.4\% | 65.3\% | 31.5\% | 18.3\% | 5.5\%* | 1.2\%* | 47.3\% | 2.2\% |
| Less than 50\% low wage | 8.0\% | 51.5\% | 28.0\% | 17.0\% | 7.1\% | 2.1\% | 33.5\% | 3.9\% |

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.4.a(2013) Standard error for percent of private-sector employees enrolled in a health insurance plan that take family coverage that required no employee contribution by firm size and selected characteristics: United States, 2013

| Characteristics | Total | $\begin{array}{r} \text { Less than } \\ \text { employees } \end{array}$ | $\begin{array}{r} 10-24 \\ \text { employees } \end{array}$ | $\begin{array}{r} 25-99 \\ \text { employees } \end{array}$ | 100-999 employees | $\begin{array}{r} 1000 \text { or } \\ \text { more } \\ \text { employees } \end{array}$ | Less than employees | 50 or more employees |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| United States | 0.59\% | 3.51\% | 2.59\% | 1.73\% | 1.36\% | 0.34\% | 1.86\% | 0.45\% |
| Industry group ** |  |  |  |  |  |  |  |  |
| Agric., fish., forest. | 5.72\% | -- | -- | -- | -- | -- | 11.45\% | 5.72\% * |
| Mining and manufacturing | 0.83\% | 12.83\%* | 6.80\% | 3.01\% | 2.69\%* | 0.41\% | 2.86\% | 0.85\% |
| Construction | 3.94\% | 6.13\% | 5.58\% | 4.92\% | 9.20\% | 0.18\%* | 5.24\% | 5.33\% |
| Utilities and transp. | 1.53\% | 11.57\%* | 11.73\% | 2.46\%* | 6.69\%* | 1.38\%* | 6.69\% | 1.47\%* |
| Wholesale trade | 0.93\% | 9.37\% | 3.87\% | 4.21\% | 1.92\%* | 0.76\%* | 3.22\% | 1.06\%* |
| Fin. svs. and real estate | 1.02\% | 9.12\% | 5.58\% | 4.99\%* | 2.15\%* | 0.60\%* | 4.27\% | 0.58\% |
| Retail trade | 0.48\% | 4.16\% | 5.54\% | 3.27\%* | 0.65\%* | 0.30\%* | 2.87\% | 0.52\% * |
| Professional services | 1.17\% | 5.12\% | 3.80\% | 2.93\% | 0.92\% | 0.92\%* | 3.65\% | 0.79\% |
| Other services | 0.79\% | 5.42\% | 6.66\% | 2.58\% | 0.94\% | 0.51\%* | 3.99\% | 0.45\% |
| Ownership |  |  |  |  |  |  |  |  |
| For profit, incorporated | 0.48\% | 3.53\% | 2.51\% | 1.75\% | 1.28\% | 0.14\% | 1.85\% | 0.29\% |
| For profit, unincorporated | 2.42\% | 5.59\% | 6.29\% | 3.49\% | 4.44\%* | 2.42\%* | 3.28\% | 2.71\%* |
| Nonprofit | 0.91\% | 6.07\% | 6.13\% | 4.63\% | 0.78\% | 0.30\% | 7.06\% | 0.38\% |
| Age of firm |  |  |  |  |  |  |  |  |
| Less than 5 years | 4.15\% | 8.87\% | 5.44\%* | 7.20\% | 2.39\%* | -- | 6.68\% | 1.68\%* |
| 5-9 years | 2.79\% | 5.10\% | 4.91\% | 2.36\%* | 9.31\%* | 0.20\%* | 1.20\% | 5.33\%* |
| 10-19 years | 1.37\% | 3.72\% | 2.53\% | 2.95\% | 2.98\%* | 1.78\%* | 1.49\% | 1.97\% |
| 20 or more years | 0.55\% | 3.97\% | 3.92\% | 2.37\% | 1.04\% | 0.38\% | 2.75\% | 0.43\% |
| Multi/single status |  |  |  |  |  |  |  |  |
| 2 or more locations | 0.35\% | 13.84\%* | 4.37\% | 1.72\% | 1.07\% | 0.35\% | 3.67\% | 0.35\% |
| 1 location only | 1.46\% | 3.38\% | 2.74\% | 2.25\% | 2.49\%* | 0.20\%* | 1.95\% | 1.80\% |
| Percent full-time employees |  |  |  |  |  |  |  |  |
| Less than 25\% | 4.10\%* | 16.54\% | 12.26\%* | 6.37\%* | 3.86\%* | 0.05\%* | 8.84\% | 1.67\%* |
| 25-49 \% | 2.25\% | 8.57\% | 6.64\% | 9.63\%* | 1.66\%* | 0.26\%* | 5.27\% | 0.98\% * |
| 50-74 \% | 0.79\% | 7.67\% | 5.38\% | 5.28\% | 1.60\%* | 0.23\%* | 4.78\% | 0.55\% * |
| 75\% or more | 0.65\% | 3.75\% | 2.81\% | 1.31\% | 1.53\% | 0.45\% | 1.68\% | 0.49\% |
| Union presence |  |  |  |  |  |  |  |  |
| No union employees | 0.44\% | 3.35\% | 2.31\% | 1.51\% | 0.90\% | 0.47\% | 1.66\% | 0.42\% |
| Has union employees | 1.32\% | 11.65\% | 8.44\% | 7.56\% | 4.94\% | 0.56\% | 5.88\% | 1.10\% |
| Unknown | 0.40\% | 10.79\%* | 14.86\%* | 10.48\%* | 3.25\%* | 0.28\% | 12.43\%* | 0.37\% |
| Percent low wage employees |  |  |  |  |  |  |  |  |
| $50 \%$ or more low wage | 0.85\% | 5.51\% | 5.60\% | 3.75\% | 1.69\%* | 0.44\%* | 4.36\% | 0.65\% |
| Less than 50\% low wage | 0.63\% | 3.37\% | 2.79\% | 1.70\% | 1.37\% | 0.41\% | 1.76\% | 0.49\% |

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.

