

Table I.A.2.a(2014) Percent of private-sector establishments that offer health insurance that self-insure at least one plan by firm size and selected characteristics: United States, 2014

Characteristics	Total	Less than 100 employees	100-499 employees	500 or more employees	Less than 50 employees	50 or more employees
United States	37.2%	13.4%	26.4%	80.8%	13.4%	62.1%
Industry group **						
Agric., fish., forest.	21.2%	16.0%	--	93.9%	15.9%	53.3%
Mining and manufacturing	28.7%	11.3%	32.1%	87.9%	11.0%	54.9%
Construction	18.2%	14.2%	35.6%	82.2%	14.1%	43.1%
Utilities and transp.	49.1%	19.9%	44.6%	87.4%	19.3%	73.1%
Wholesale trade	29.4%	8.0%	35.1%	90.1%	6.7%	61.1%
Fin. svcs. and real estate	48.2%	11.7%	28.1%	84.9%	11.3%	69.1%
Retail trade	55.0%	10.1%	23.9%	83.7%	9.9%	72.7%
Professional services	28.5%	13.0%	25.8%	78.0%	13.2%	52.5%
Other services	35.1%	17.4%	17.5%	70.2%	18.1%	53.7%
Ownership						
For profit, incorporated	39.9%	11.9%	27.4%	82.6%	11.7%	66.7%
For profit, unincorporated	29.4%	13.4%	28.7%	78.5%	13.6%	56.6%
Nonprofit	28.9%	22.7%	21.9%	58.2%	24.8%	33.2%
Age of firm						
Less than 5 years	14.2%	14.0%	15.0%	23.7% *	14.0%	16.1%
5-9 years	14.3%	13.4%	19.6%	32.8%	13.6%	18.7%
10-19 years	16.5%	12.7%	24.6%	50.7%	12.8%	29.4%
20 or more years	48.3%	13.6%	27.8%	82.6%	13.6%	67.4%
Multi/single status						
2 or more locations	61.7%	12.3%	26.5%	81.0%	11.2%	66.4%
1 location only	14.0%	13.5%	25.5%	44.6%	13.6%	17.6%
Percent full-time employees						
Less than 25%	37.2%	12.5%	14.3%	68.0%	13.5%	52.7%
25-49 %	38.0%	12.4%	15.2%	73.0%	12.8%	57.1%
50-74 %	42.7%	14.0%	24.3%	82.6%	14.5%	67.5%
75% or more	35.7%	13.4%	29.3%	83.4%	13.3%	62.5%
Union presence						
No union employees	29.2%	12.7%	26.1%	77.0%	12.7%	53.4%
Has union employees	70.3%	29.1%	29.0%	87.9%	31.3%	79.9%
Unknown	80.7%	--	29.1% *	84.6%	13.6% *	82.8%
Percent low-wage employees						
50% or more low-wage	47.3%	16.2%	17.8%	75.3%	16.9%	61.8%
Less than 50% low-wage	33.6%	12.8%	29.9%	84.7%	12.7%	62.3%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2014 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 few 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.A.2.a(2014) Standard error for percent of private-sector establishments that offer health insurance that self-insure at least one plan by firm size and selected characteristics: United States, 2014

Characteristics	Total	Less than 100 employees	100-499 employees	500 or more employees	Less than 50 employees	50 or more employees
United States	0.51%	0.56%	1.26%	0.80%	0.60%	0.68%
Industry group **						
Agric., fish., forest.	4.51%	4.60%	--	3.74%	4.74%	10.56%
Mining and manufacturing	1.74%	1.75%	3.91%	2.22%	1.96%	2.40%
Construction	1.84%	1.84%	6.49%	6.09%	1.93%	4.66%
Utilities and transp.	3.13%	3.62%	8.09%	2.96%	3.92%	3.21%
Wholesale trade	1.92%	1.47%	4.66%	2.24%	1.50%	2.75%
Fin. svcs. and real estate	1.75%	1.69%	3.18%	1.66%	1.83%	1.78%
Retail trade	1.52%	1.58%	3.69%	1.60%	1.71%	1.56%
Professional services	1.00%	1.00%	2.29%	1.73%	1.09%	1.52%
Other services	1.37%	1.40%	2.62%	2.08%	1.52%	1.88%
Ownership						
For profit, incorporated	0.62%	0.63%	1.60%	0.87%	0.68%	0.79%
For profit, unincorporated	1.56%	1.37%	3.59%	2.30%	1.47%	2.38%
Nonprofit	1.45%	1.91%	2.39%	3.37%	2.22%	1.83%
Age of firm						
Less than 5 years	1.74%	1.83%	4.28%	9.16% *	1.92%	3.24%
5-9 years	1.40%	1.51%	4.01%	6.92%	1.59%	2.47%
10-19 years	1.03%	1.08%	3.17%	4.17%	1.16%	2.07%
20 or more years	0.66%	0.77%	1.49%	0.80%	0.86%	0.73%
Multi/single status						
2 or more locations	0.70%	1.24%	1.44%	0.80%	1.56%	0.72%
1 location only	0.60%	0.61%	2.04%	5.04%	0.64%	1.15%
Percent full-time employees						
Less than 25%	2.40%	2.42%	3.89%	3.52%	2.68%	3.04%
25-49 %	1.92%	1.75%	3.52%	2.78%	1.96%	2.47%
50-74 %	1.58%	1.51%	3.46%	1.79%	1.64%	1.81%
75% or more	0.65%	0.66%	1.52%	0.93%	0.71%	0.86%
Union presence						
No union employees	0.58%	0.56%	1.31%	1.12%	0.60%	0.90%
Has union employees	1.86%	3.77%	4.20%	1.67%	4.36%	1.72%
Unknown	1.55%	--	10.36% *	1.47%	6.87% *	1.49%
Percent low-wage employees						
50% or more low-wage	1.21%	1.48%	2.15%	1.51%	1.65%	1.36%
Less than 50% low-wage	0.61%	0.60%	1.53%	0.83%	0.65%	0.83%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2014 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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