

Table I.A.2.f(2014) Percent of private-sector establishments that offer health insurance that required a waiting period before new employees were eligible for health insurance by firm size and selected characteristics: United States, 2014

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	73.0%	49.0%	77.6%	84.1%	89.6%	85.2%	60.5%	86.2%
Industry group **								
Agric., fish., forest.	45.7%	32.3%	66.2%	--	94.9%	80.4%	39.9%	80.8%
Mining and manufacturing	77.7%	60.3%	85.7%	93.5%	92.4%	70.8%	74.2%	82.9%
Construction	68.6%	55.9%	86.7%	89.1%	79.4%	69.7%	66.2%	83.0%
Utilities and transp.	72.4%	49.0%	84.8%	89.3%	81.7%	75.6%	63.9%	79.3%
Wholesale trade	69.9%	45.9%	75.5%	90.1%	90.8%	74.0%	60.8%	82.7%
Fin. svcs. and real estate	75.6%	46.3%	74.7%	85.3%	86.2%	86.5%	56.4%	86.5%
Retail trade	85.9%	55.9%	89.0%	94.8%	96.5%	91.1%	69.5%	92.3%
Professional services	65.6%	46.3%	75.2%	75.0%	89.2%	76.3%	56.4%	80.1%
Other services	72.8%	48.7%	70.8%	80.2%	89.6%	88.4%	59.1%	87.7%
Ownership								
For profit, incorporated	74.2%	49.6%	79.3%	87.7%	89.4%	84.7%	61.9%	86.0%
For profit, unincorporated	72.7%	53.3%	79.3%	85.2%	92.7%	91.9%	61.9%	91.3%
Nonprofit	64.7%	34.9%	64.6%	67.5%	88.1%	80.1%	48.5%	82.0%
Age of firm								
Less than 5 years	59.7%	49.2%	76.6%	84.7%	91.1%	95.4%	56.2%	87.4%
5-9 years	61.9%	49.0%	75.6%	81.4%	85.3%	94.0%	57.9%	84.6%
10-19 years	65.9%	46.8%	79.8%	83.7%	87.9%	94.1%	59.5%	87.8%
20 or more years	77.9%	50.4%	77.1%	84.7%	90.2%	84.9%	63.0%	86.1%
Multi/single status								
2 or more locations	86.1%	50.6%	81.5%	86.9%	90.0%	85.2%	81.8%	86.5%
1 location only	60.6%	49.0%	77.0%	82.0%	86.7%	76.4%	58.6%	82.8%
Percent full-time employees								
Less than 25%	70.3%	28.6%	68.4%	76.8%	90.4%	86.4%	45.6%	86.5%
25-49 %	74.4%	43.0%	62.4%	77.9%	92.7%	90.8%	53.4%	90.4%
50-74 %	77.1%	46.8%	78.3%	85.5%	91.8%	95.4%	58.6%	93.4%
75% or more	72.1%	51.4%	79.5%	85.2%	88.7%	80.5%	62.6%	83.5%
Union presence								
No union employees	71.5%	49.0%	78.2%	84.3%	89.9%	87.4%	60.5%	87.6%
Has union employees	78.2%	55.1%	65.6%	81.4%	85.2%	81.4%	63.3%	81.8%
Unknown	82.7%	--	--	--	89.7%	83.6%	41.3%	84.0%
Percent low-wage employees								
50% or more low-wage	79.6%	37.7%	75.1%	86.7%	93.0%	92.2%	53.6%	92.0%
Less than 50% low-wage	70.7%	51.3%	78.0%	83.4%	88.1%	80.1%	61.8%	82.9%

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.

-- 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.f(2014) Standard error for percent of private-sector establishments that offer health insurance that required a waiting period before new employees were eligible for health insurance by firm size and selected characteristics: United States, 2014

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.56%	1.24%	1.29%	0.92%	0.72%	0.87%	0.89%	0.59%
Industry group **								
Agric., fish., forest.	6.23%	7.75%	15.34%	--	3.94%	14.48%	6.98%	8.64%
Mining and manufacturing	2.04%	4.99%	3.91%	1.92%	1.71%	3.98%	3.09%	2.05%
Construction	2.44%	3.80%	3.06%	3.13%	5.96%	9.92%	2.76%	3.68%
Utilities and transp.	2.93%	7.73%	6.68%	3.83%	5.67%	4.18%	5.14%	3.11%
Wholesale trade	2.20%	4.63%	4.91%	2.31%	2.86%	4.38%	3.22%	2.38%
Fin. svcs. and real estate	1.52%	3.80%	4.81%	2.86%	2.13%	1.89%	2.91%	1.40%
Retail trade	1.21%	4.20%	3.31%	1.51%	1.08%	1.39%	2.90%	1.11%
Professional services	1.15%	2.15%	2.32%	2.09%	1.21%	2.42%	1.61%	1.38%
Other services	1.29%	2.87%	3.02%	2.17%	1.54%	1.98%	1.97%	1.36%
Ownership								
For profit, incorporated	0.66%	1.48%	1.51%	1.01%	0.93%	0.97%	1.06%	0.71%
For profit, unincorporated	1.55%	2.82%	3.21%	2.44%	1.49%	2.08%	2.16%	1.32%
Nonprofit	1.59%	3.62%	3.97%	2.81%	1.56%	3.55%	2.51%	1.49%
Age of firm								
Less than 5 years	2.52%	3.32%	4.71%	3.55%	2.75%	2.69%	2.77%	2.76%
5-9 years	2.06%	2.99%	4.03%	2.95%	3.83%	3.75%	2.33%	2.67%
10-19 years	1.45%	2.44%	2.31%	2.12%	2.02%	2.39%	1.77%	1.48%
20 or more years	0.65%	1.91%	1.79%	1.12%	0.80%	0.90%	1.27%	0.66%
Multi/single status								
2 or more locations	0.61%	9.99%	3.17%	1.41%	0.79%	0.87%	2.03%	0.64%
1 location only	0.88%	1.25%	1.41%	1.21%	1.48%	4.04%	0.94%	1.29%
Percent full-time employees								
Less than 25%	2.47%	4.96%	7.07%	4.29%	2.36%	3.85%	3.96%	2.64%
25-49 %	1.80%	4.62%	5.32%	3.59%	1.84%	1.78%	3.17%	1.38%
50-74 %	1.33%	3.03%	3.51%	2.17%	1.80%	0.93%	2.31%	0.83%
75% or more	0.69%	1.47%	1.45%	1.06%	0.90%	1.23%	1.05%	0.79%
Union presence								
No union employees	0.63%	1.26%	1.30%	0.95%	0.75%	1.13%	0.91%	0.65%
Has union employees	1.84%	7.93%	6.91%	4.18%	2.95%	2.23%	4.62%	1.94%
Unknown	1.61%	--	--	--	4.79%	1.65%	11.34%	1.57%
Percent low-wage employees								
50% or more low-wage	1.04%	2.93%	3.77%	1.94%	1.10%	1.07%	2.23%	0.82%
Less than 50% low-wage	0.67%	1.36%	1.37%	1.05%	0.92%	1.26%	0.97%	0.80%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2014 Medical Expenditure Panel Survey-Insurance Component.

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