

Table I.C.3.a(2014) Percent of total premiums for exclusive-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, 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	20.8%	16.7%	20.2%	22.4%	21.1%	21.0%	20.0%	21.1%
Industry group **								
Agric., fish., forest.	16.2% *	--	--	--	--	--	16.2% *	--
Mining and manufacturing	21.9%	14.2% *	26.9%	21.1%	23.7%	21.2%	19.7%	22.6%
Construction	18.8%	25.0%	21.2%	18.6%	13.4% *	5.4% *	21.4%	15.2%
Utilities and transp.	25.8%	--	--	33.5%	28.1%	23.6%	27.4%	25.3%
Wholesale trade	22.2%	20.8% *	11.1% *	20.3%	20.1%	39.7%	19.3%	24.5%
Fin. svcs. and real estate	17.7%	10.2%	10.4% *	18.5%	18.9%	20.7%	11.3%	20.1%
Retail trade	26.8%	25.5%	26.9%	29.4%	24.5%	26.7%	26.1%	27.3%
Professional services	18.3%	10.6%	18.6%	20.3%	19.6%	18.0%	17.4%	18.5%
Other services	24.6%	17.7%	23.5%	26.4%	24.0%	26.4%	23.6%	25.0%
Ownership								
For profit, incorporated	22.3%	18.9%	21.2%	23.4%	22.4%	22.9%	21.1%	22.8%
For profit, unincorporated	24.6%	13.0%	20.3%	27.9%	25.8%	30.6%	19.8%	27.5%
Nonprofit	16.2%	5.3%	15.1%	16.8%	17.3%	16.0%	14.2%	16.4%
Age of firm								
Less than 5 years	22.6%	10.3%	25.9%	31.0%	25.6%	--	20.3%	24.7%
5-9 years	19.5%	14.6%	22.6%	21.9%	17.1%	25.0%	19.8%	19.3%
10-19 years	21.5%	13.6%	23.4%	21.8%	24.0%	24.9%	19.2%	23.3%
20 or more years	20.7%	20.6%	17.9%	21.8%	20.5%	20.8%	20.3%	20.8%
Multi/single status								
2 or more locations	21.2%	--	14.0%	19.5%	22.3%	21.1%	17.5%	21.3%
1 location only	20.4%	16.7%	20.7%	23.1%	19.8%	18.8%	20.2%	20.6%
Percent full-time employees								
Less than 25%	21.0%	10.3% *	--	24.4% *	30.5%	19.5%	17.8% *	23.2%
25-49 %	25.7%	38.6%	29.5%	26.8%	20.4%	22.5%	33.6%	22.2%
50-74 %	19.9%	9.8%	26.6%	19.5%	20.4%	20.4%	19.5%	20.0%
75% or more	20.7%	16.1%	18.5%	22.4%	21.1%	21.0%	19.2%	21.2%
Union presence								
No union employees	22.0%	17.1%	21.3%	24.0%	22.6%	22.3%	21.0%	22.6%
Has union employees	15.5%	--	--	5.9% *	14.7%	17.9%	6.3% *	16.4%
Unknown	22.0%	--	--	--	10.8% *	22.5%	--	22.1%
Percent low-wage employees								
50% or more low-wage	26.8%	23.7%	28.9%	25.4%	25.8%	28.3%	25.9%	27.1%
Less than 50% low-wage	19.9%	15.5%	19.2%	22.0%	20.3%	19.7%	19.1%	20.2%

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.C.3.a(2014) Standard error for percent of total premiums for exclusive-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, 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	0.46%	1.63%	1.61%	1.19%	0.95%	0.65%	1.01%	0.51%
Industry group **								
Agric., fish., forest.	8.85% *	--	--	--	--	--	9.47% *	--
Mining and manufacturing	1.01%	4.64% *	2.79%	2.35%	1.62%	1.59%	2.27%	1.10%
Construction	2.57%	7.41%	4.90%	3.72%	5.27% *	2.89% *	3.62%	3.38%
Utilities and transp.	2.29%	--	--	5.82%	5.87%	2.60%	5.29%	2.49%
Wholesale trade	2.20%	6.46% *	3.66% *	3.34%	2.12%	8.20%	3.04%	3.17%
Fin. svcs. and real estate	1.25%	2.69%	3.17% *	3.87%	2.35%	2.00%	2.12%	1.48%
Retail trade	1.69%	5.57%	3.74%	3.94%	3.15%	1.83%	3.14%	1.95%
Professional services	0.69%	1.76%	3.16%	2.33%	1.47%	0.85%	1.84%	0.74%
Other services	1.21%	3.68%	3.70%	3.24%	2.97%	1.33%	2.62%	1.33%
Ownership								
For profit, incorporated	0.57%	2.05%	1.91%	1.43%	1.12%	0.77%	1.22%	0.61%
For profit, unincorporated	1.59%	3.16%	4.20%	3.72%	3.65%	2.06%	2.75%	1.94%
Nonprofit	0.82%	1.52%	4.25%	2.55%	1.66%	0.99%	2.21%	0.88%
Age of firm								
Less than 5 years	2.30%	2.47%	5.88%	5.91%	4.70%	--	4.10%	2.41%
5-9 years	2.04%	4.10%	4.93%	3.29%	4.26%	5.56%	2.76%	3.02%
10-19 years	1.19%	1.77%	3.13%	2.08%	2.59%	3.18%	1.65%	1.66%
20 or more years	0.53%	2.84%	2.08%	1.58%	1.04%	0.66%	1.45%	0.55%
Multi/single status								
2 or more locations	0.56%	--	3.66%	1.87%	1.21%	0.67%	2.29%	0.57%
1 location only	0.75%	1.63%	1.71%	1.41%	1.50%	2.35%	1.08%	1.05%
Percent full-time employees								
Less than 25%	2.98%	5.73% *	--	8.36% *	3.70%	2.59%	5.91% *	2.69%
25-49 %	2.27%	10.15%	4.81%	3.43%	3.08%	2.91%	5.54%	1.81%
50-74 %	0.88%	2.55%	5.30%	2.79%	1.84%	0.93%	2.63%	0.87%
75% or more	0.54%	1.66%	1.71%	1.37%	1.13%	0.80%	1.10%	0.62%
Union presence								
No union employees	0.56%	1.70%	1.64%	1.24%	1.07%	0.86%	1.05%	0.65%
Has union employees	0.91%	--	--	2.00% *	2.03%	1.18%	2.17% *	0.97%
Unknown	1.25%	--	--	--	3.64% *	1.29%	--	1.27%
Percent low-wage employees								
50% or more low-wage	1.09%	5.73%	3.67%	2.85%	1.86%	1.37%	2.91%	1.06%
Less than 50% low-wage	0.50%	1.62%	1.69%	1.28%	1.08%	0.69%	1.07%	0.56%

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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