

**Table I.C.3.c(2014) Percent of total premiums for any-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               | 19.1%   | 11.4%                  | 16.3%           | 21.1%           | 21.5%             | 21.7%                  | 15.5%                  | 21.7%                |
| Industry group **           |         |                        |                 |                 |                   |                        |                        |                      |
| Agric., fish., forest.      | 22.6% * | --                     | --              | --              | --                | --                     | 35.3%                  | --                   |
| Mining and manufacturing    | 21.7%   | --                     | --              | --              | --                | --                     | 14.5%                  | 24.4%                |
| Construction                | 18.6%   | --                     | --              | --              | --                | --                     | 19.9%                  | 15.2%                |
| Utilities and transp.       | 16.4%   | --                     | --              | --              | --                | --                     | 26.0%                  | --                   |
| Wholesale trade             | 17.1%   | --                     | --              | --              | --                | --                     | 12.4% *                | 23.2%                |
| Fin. svcs. and real estate  | 14.8%   | --                     | --              | --              | --                | --                     | 11.3%                  | 17.5%                |
| Retail trade                | 20.4%   | --                     | --              | --              | --                | --                     | 19.6%                  | 21.2% *              |
| Professional services       | 18.0%   | --                     | --              | --              | --                | --                     | 12.5%                  | 22.3%                |
| Other services              | 20.3%   | --                     | --              | --              | --                | --                     | 15.1%                  | 23.0%                |
| Ownership                   |         |                        |                 |                 |                   |                        |                        |                      |
| For profit, incorporated    | 20.1%   | --                     | --              | --              | --                | --                     | 16.5%                  | 22.7%                |
| For profit, unincorporated  | 19.2%   | --                     | --              | --              | --                | --                     | 14.6%                  | 27.3%                |
| Nonprofit                   | 15.1%   | --                     | --              | --              | --                | --                     | 11.1%                  | 16.3%                |
| Age of firm                 |         |                        |                 |                 |                   |                        |                        |                      |
| Less than 5 years           | 20.7%   | --                     | --              | --              | --                | --                     | 18.8% *                | 23.6% *              |
| 5-9 years                   | 19.1%   | --                     | --              | --              | --                | --                     | 17.4%                  | 22.2%                |
| 10-19 years                 | 21.6%   | --                     | --              | --              | --                | --                     | 18.6%                  | 27.3%                |
| 20 or more years            | 18.4%   | --                     | --              | --              | --                | --                     | 12.9%                  | 20.9%                |
| Multi/single status         |         |                        |                 |                 |                   |                        |                        |                      |
| 2 or more locations         | 22.0%   | --                     | --              | --              | --                | --                     | 16.9%                  | 22.4%                |
| 1 location only             | 16.9%   | --                     | --              | --              | --                | --                     | 15.4%                  | 20.2%                |
| Percent full-time employees |         |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%               | 16.2%   | --                     | --              | --              | --                | --                     | 13.7%                  | 19.8%                |
| 25-49 %                     | 18.9%   | --                     | --              | --              | --                | --                     | 8.6%                   | 28.3%                |
| 50-74 %                     | 21.2%   | --                     | --              | --              | --                | --                     | 24.0%                  | 19.4%                |
| 75% or more                 | 18.8%   | --                     | --              | --              | --                | --                     | 14.7%                  | 21.8%                |
| Union presence              |         |                        |                 |                 |                   |                        |                        |                      |
| No union employees          | 18.7%   | --                     | --              | --              | --                | --                     | 15.6%                  | 21.5%                |
| Has union employees         | 18.8%   | --                     | --              | --              | --                | --                     | --                     | 19.8%                |
| Unknown                     | 28.1%   | --                     | --              | --              | --                | --                     | --                     | 27.6%                |
| Percent low-wage employees  |         |                        |                 |                 |                   |                        |                        |                      |
| 50% or more low-wage        | 23.1%   | --                     | --              | --              | --                | --                     | 20.0%                  | 25.3%                |
| Less than 50% low-wage      | 18.4%   | --                     | --              | --              | --                | --                     | 14.8%                  | 21.1%                |

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.c(2014) Standard error for percent of total premiums for any-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               | 0.85%    | 1.72%                  | 2.59%           | 2.03%           | 2.08%             | 1.28%                  | 1.31%                  | 1.16%                |
| Industry group **           |          |                        |                 |                 |                   |                        |                        |                      |
| Agric., fish., forest.      | 11.41% * | --                     | --              | --              | --                | --                     | 9.39%                  | --                   |
| Mining and manufacturing    | 2.40%    | --                     | --              | --              | --                | --                     | 4.08%                  | 2.71%                |
| Construction                | 2.80%    | --                     | --              | --              | --                | --                     | 3.56%                  | 3.61%                |
| Utilities and transp.       | 4.89%    | --                     | --              | --              | --                | --                     | 7.50%                  | --                   |
| Wholesale trade             | 3.05%    | --                     | --              | --              | --                | --                     | 4.31% *                | 2.73%                |
| Fin. svcs. and real estate  | 2.07%    | --                     | --              | --              | --                | --                     | 3.30%                  | 2.68%                |
| Retail trade                | 4.19%    | --                     | --              | --              | --                | --                     | 4.28%                  | 7.27% *              |
| Professional services       | 1.27%    | --                     | --              | --              | --                | --                     | 1.70%                  | 1.68%                |
| Other services              | 1.58%    | --                     | --              | --              | --                | --                     | 2.77%                  | 2.27%                |
| Ownership                   |          |                        |                 |                 |                   |                        |                        |                      |
| For profit, incorporated    | 1.08%    | --                     | --              | --              | --                | --                     | 1.51%                  | 1.56%                |
| For profit, unincorporated  | 2.57%    | --                     | --              | --              | --                | --                     | 3.52%                  | 4.11%                |
| Nonprofit                   | 1.30%    | --                     | --              | --              | --                | --                     | 1.64%                  | 1.62%                |
| Age of firm                 |          |                        |                 |                 |                   |                        |                        |                      |
| Less than 5 years           | 4.72%    | --                     | --              | --              | --                | --                     | 5.96% *                | 8.21% *              |
| 5-9 years                   | 2.60%    | --                     | --              | --              | --                | --                     | 3.40%                  | 3.49%                |
| 10-19 years                 | 1.92%    | --                     | --              | --              | --                | --                     | 2.49%                  | 2.51%                |
| 20 or more years            | 0.97%    | --                     | --              | --              | --                | --                     | 1.51%                  | 1.26%                |
| Multi/single status         |          |                        |                 |                 |                   |                        |                        |                      |
| 2 or more locations         | 1.09%    | --                     | --              | --              | --                | --                     | 2.83%                  | 1.16%                |
| 1 location only             | 1.23%    | --                     | --              | --              | --                | --                     | 1.38%                  | 2.73%                |
| Percent full-time employees |          |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%               | 2.80%    | --                     | --              | --              | --                | --                     | 3.74%                  | 4.31%                |
| 25-49 %                     | 2.33%    | --                     | --              | --              | --                | --                     | 2.08%                  | 2.86%                |
| 50-74 %                     | 2.70%    | --                     | --              | --              | --                | --                     | 4.55%                  | 2.98%                |
| 75% or more                 | 0.95%    | --                     | --              | --              | --                | --                     | 1.37%                  | 1.33%                |
| Union presence              |          |                        |                 |                 |                   |                        |                        |                      |
| No union employees          | 0.89%    | --                     | --              | --              | --                | --                     | 1.33%                  | 1.24%                |
| Has union employees         | 3.71%    | --                     | --              | --              | --                | --                     | --                     | 4.03%                |
| Unknown                     | 2.45%    | --                     | --              | --              | --                | --                     | --                     | 2.45%                |
| Percent low-wage employees  |          |                        |                 |                 |                   |                        |                        |                      |
| 50% or more low-wage        | 2.31%    | --                     | --              | --              | --                | --                     | 4.56%                  | 2.60%                |
| Less than 50% low-wage      | 0.90%    | --                     | --              | --              | --                | --                     | 1.27%                  | 1.28%                |

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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