Table I.D.3.a(2014) Percent of total premiums for exclusive-provider plans contributed by employees enrolled in family coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2014

| Characteristics | Total | $\begin{array}{r} \text { Less than } \\ 10 \end{array}$ employees | $\begin{array}{r} 10-24 \\ \text { employees } \end{array}$ | $25-99$ employees | 100-999 employees | $\begin{array}{r} 1000 \text { or } \\ \text { more } \\ \text { employees } \end{array}$ | $\begin{array}{r} \text { Less than } \\ \text { employees } \end{array}$ | 50 or more employees |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| United States | 28.6\% | 18.3\% | 34.6\% | 35.4\% | 29.4\% | 26.8\% | 28.2\% | 28.7\% |
| Industry group ** |  |  |  |  |  |  |  |  |
| Agric., fish., forest. | 4.6\%* | -- | -- | -- | -- | -- | 5.6\%* | 2.1\%* |
| Mining and manufacturing | 27.3\% | 20.0\% | 39.0\% | 33.0\% | 29.1\% | 22.6\% | 30.4\% | 26.6\% |
| Construction | 31.3\% | 17.0\%* | 47.7\% | 32.0\% | 34.0\%* | 18.7\% | 32.0\% | 30.6\% |
| Utilities and transp. | 24.8\% | -- | -- | 24.9\%* | 19.0\%* | 26.6\% | 45.3\% | 23.7\% |
| Wholesale trade | 34.5\% | 11.8\%* | 30.9\% | 38.4\% | 23.5\% | 48.4\% | 26.3\% | 37.4\% |
| Fin. svs. and real estate | 30.1\% | 35.7\% | 34.7\% | 35.3\% | 28.6\% | 29.1\% | 33.0\% | 29.6\% |
| Retail trade | 37.8\% | 17.8\%* | 40.1\% | 47.4\% | 46.0\% | 34.3\% | 32.3\% | 40.7\% |
| Professional services | 25.6\% | 14.5\% | 32.1\% | 33.7\% | 30.2\% | 23.2\% | 25.4\% | 25.6\% |
| Other services | 31.1\% | 18.7\% | 20.8\% | 37.9\% | 31.0\% | 31.7\% | 24.6\% | 33.0\% |
| Ownership |  |  |  |  |  |  |  |  |
| For profit, incorporated | 29.4\% | 17.4\% | 35.9\% | 35.7\% | 28.7\% | 28.3\% | 28.2\% | 29.7\% |
| For profit, unincorporated | 31.2\% | 21.2\% | 38.4\% | 38.8\% | 32.3\% | 28.0\% | 31.3\% | 31.2\% |
| Nonprofit | 26.1\% | 18.9\%* | 22.2\% | 31.9\% | 29.9\% | 24.2\% | 24.1\% | 26.2\% |
| Age of firm |  |  |  |  |  |  |  |  |
| Less than 5 years | 27.8\% | 20.1\% | 38.9\% | 53.5\% | 21.2\% | 20.2\% | 33.0\% | 24.9\% |
| 5-9 years | 33.2\% | 22.4\% | 36.7\% | 41.0\% | 34.4\% | 26.7\% | 29.4\% | 36.3\% |
| 10-19 years | 30.7\% | 17.0\% | 34.6\% | 35.9\% | 32.0\% | 29.4\% | 26.9\% | 33.3\% |
| 20 or more years | 28.1\% | 17.5\% | 33.9\% | 33.3\% | 29.0\% | 26.9\% | 27.8\% | 28.2\% |
| Multi/single status |  |  |  |  |  |  |  |  |
| 2 or more locations | 27.6\% | -- | 22.4\% | 36.8\% | 28.3\% | 26.8\% | 30.7\% | 27.5\% |
| 1 location only | 30.4\% | 17.6\% | 36.0\% | 35.0\% | 31.1\% | 26.8\% | 27.9\% | 32.9\% |
| Percent full-time employees |  |  |  |  |  |  |  |  |
| Less than 25\% | 28.1\% | -- | 3.3\%* | 24.9\% | 36.9\% | 36.2\% | 11.8\%* | 34.8\% |
| 25-49 \% | 32.5\% | 14.8\%* | 11.6\%* | 41.7\% | 33.6\% | 33.8\% | 25.5\% | 34.2\% |
| 50-74 \% | 26.3\% | 13.0\%* | 39.3\% | 32.3\% | 36.0\% | 23.1\% | 25.5\% | 26.5\% |
| 75\% or more | 28.8\% | 19.9\% | 35.0\% | 35.5\% | 28.3\% | 27.2\% | 29.0\% | 28.8\% |
| Union presence |  |  |  |  |  |  |  |  |
| No union employees | 30.7\% | 18.6\% | 34.4\% | 36.5\% | 30.7\% | 29.3\% | 28.6\% | 31.6\% |
| Has union employees | 22.2\% | -- | 36.9\% | 22.9\% | 23.3\% | 21.5\% | 22.2\% | 22.2\% |
| Unknown | 30.6\% | -- | -- | -- | 29.6\% | 30.7\% | -- | 30.6\% |
| Percent low-wage employees |  |  |  |  |  |  |  |  |
| 50\% or more low-wage | 33.8\% | 18.8\%* | 52.9\% | 32.2\% | 35.1\% | 33.9\% | 35.3\% | 33.6\% |
| Less than 50\% low-wage | 28.2\% | 18.3\% | 33.7\% | 35.6\% | 28.9\% | 26.1\% | 27.7\% | 28.3\% |

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.D.3.a(2014) Standard error for percent of total premiums for exclusive-provider plans contributed by employees enrolled in family coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2014

| Characteristics | Total | Less than employees | 10-24 employees | $25-99$ employees | 100-999 employees | $\begin{array}{r} 1000 \text { or } \\ \text { more } \\ \text { employees } \end{array}$ | $\begin{array}{r} \text { Less than } \\ \text { employees } \end{array}$ | 50 or more employees |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| United States | 0.61\% | 2.13\% | 2.35\% | 1.92\% | 1.28\% | 0.82\% | 1.34\% | 0.68\% |
| Industry group ** |  |  |  |  |  |  |  |  |
| Agric., fish., forest. | 3.47\%* | -- | -- | -- | -- | -- | 5.08\%* | 1.90\%* |
| Mining and manufacturing | 1.30\% | 4.82\% | 5.63\% | 4.84\% | 1.90\% | 1.07\% | 2.93\% | 1.43\% |
| Construction | 3.57\% | 5.25\%* | 4.86\% | 6.22\% | 11.00\%* | 2.80\% | 4.41\% | 5.56\% |
| Utilities and transp. | 3.07\% | -- | -- | 11.91\%* | 6.50\%* | 2.06\% | 9.39\% | 3.09\% |
| Wholesale trade | 3.50\% | 5.63\%* | 7.87\% | 4.45\% | 2.40\% | 8.02\% | 4.16\% | 4.42\% |
| Fin. svs. and real estate | 1.61\% | 9.99\% | 6.10\% | 6.80\% | 2.42\% | 2.22\% | 4.92\% | 1.67\% |
| Retail trade | 2.59\% | 6.70\% * | 7.02\% | 5.52\% | 3.40\% | 3.34\% | 5.46\% | 2.56\% |
| Professional services | 0.81\% | 3.49\% | 4.09\% | 3.48\% | 1.98\% | 0.99\% | 2.33\% | 0.86\% |
| Other services | 1.58\% | 4.64\% | 4.53\% | 4.38\% | 4.84\% | 1.72\% | 2.59\% | 1.89\% |
| Ownership |  |  |  |  |  |  |  |  |
| For profit, incorporated | 0.80\% | 2.51\% | 2.55\% | 2.48\% | 1.64\% | 1.12\% | 1.61\% | 0.92\% |
| For profit, unincorporated | 2.10\% | 4.93\% | 8.91\% | 5.34\% | 4.25\% | 2.84\% | 3.61\% | 2.57\% |
| Nonprofit | 1.01\% | 6.14\%* | 5.97\% | 2.75\% | 2.31\% | 1.27\% | 2.81\% | 1.07\% |
| Age of firm |  |  |  |  |  |  |  |  |
| Less than 5 years | 2.68\% | 5.34\% | 9.85\% | 5.62\% | 3.89\% | 3.77\% | 4.89\% | 2.80\% |
| 5-9 years | 3.62\% | 6.10\% | 7.94\% | 5.82\% | 8.55\% | 5.04\% | 4.20\% | 5.66\% |
| 10-19 years | 1.88\% | 3.56\% | 4.63\% | 4.65\% | 3.55\% | 2.92\% | 2.73\% | 2.61\% |
| 20 or more years | 0.67\% | 3.40\% | 2.99\% | 2.29\% | 1.34\% | 0.86\% | 1.75\% | 0.72\% |
| Multi/single status |  |  |  |  |  |  |  |  |
| 2 or more locations | 0.72\% | -- | 4.80\% | 3.35\% | 1.37\% | 0.86\% | 4.50\% | 0.72\% |
| 1 location only | 1.12\% | 1.95\% | 2.54\% | 2.25\% | 2.40\% | 1.96\% | 1.40\% | 1.74\% |
| Percent full-time employees |  |  |  |  |  |  |  |  |
| Less than $25 \%$ | 3.22\% | -- | 3.41\%* | 4.26\% | 10.24\% | 3.33\% | 4.58\%* | 3.44\% |
| 25-49 \% | 2.80\% | 8.02\%* | 9.09\%* | 5.05\% | 5.81\% | 3.97\% | 6.67\% | 3.05\% |
| 50-74 \% | 1.40\% | 4.65\% * | 8.62\% | 4.77\% | 3.40\% | 1.49\% | 3.86\% | 1.48\% |
| 75\% or more | 0.69\% | 2.51\% | 2.48\% | 2.15\% | 1.39\% | 0.96\% | 1.50\% | 0.78\% |
| Union presence |  |  |  |  |  |  |  |  |
| No union employees | 0.79\% | 2.20\% | 2.41\% | 2.08\% | 1.39\% | 1.37\% | 1.39\% | 0.96\% |
| Has union employees | 0.98\% | -- | 8.82\% | 4.45\% | 3.42\% | 0.95\% | 6.26\% | 0.98\% |
| Unknown | 1.95\% | -- | -- | -- | 3.24\% | 2.03\% | -- | 1.96\% |
| Percent low-wage employees |  |  |  |  |  |  |  |  |
| $50 \%$ or more low-wage | 1.86\% | 8.81\%* | 11.64\% | 4.04\% | 4.54\% | 2.04\% | 6.55\% | 1.86\% |
| Less than 50\% low-wage | 0.64\% | 2.20\% | 2.33\% | 2.04\% | 1.33\% | 0.88\% | 1.37\% | 0.72\% |

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.

