Table I.D.3.b(2014) Percent of total premiums for mixed-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 | $\begin{array}{r} \text { Less than } \\ \text { employees } \end{array}$ | $\begin{array}{r} 10-24 \\ \text { employees } \end{array}$ | 25-99 <br> employees | $\begin{array}{r} 100-999 \\ \text { employees } \end{array}$ | 1000 or more employees | $\begin{array}{r} \text { Less than } \\ \text { employees } \end{array}$ | 50 or more employees |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| United States | 26.7\% | 22.6\% | 28.8\% | 31.6\% | 27.7\% | 25.9\% | 28.5\% | 26.5\% |
| Industry group ** |  |  |  |  |  |  |  |  |
| Agric., fish., forest. | 25.0\% | -- | -- | -- | -- | -- | 8.6\%* | 26.7\% |
| Mining and manufacturing | 21.7\% | 14.8\%* | 23.9\% | 31.5\% | 22.4\% | 20.2\% | 27.9\% | 21.4\% |
| Construction | 21.9\% | 16.3\%* | 27.2\% | 19.1\% | 21.7\% | 23.6\% | 21.0\% | 22.5\% |
| Utilities and transp. | 24.4\% | 23.5\%* | 19.2\% | 23.9\% | 24.7\% | 24.6\% | 21.1\% | 24.7\% |
| Wholesale trade | 24.2\% | 18.9\% | 18.9\% | 34.4\% | 27.4\% | 21.3\% | 25.3\% | 23.9\% |
| Fin. svs. and real estate | 26.1\% | 18.1\% | 30.1\% | 26.9\% | 30.8\% | 25.4\% | 29.1\% | 26.0\% |
| Retail trade | 33.1\% | 21.8\% | 38.2\% | 50.7\% | 45.6\% | 30.9\% | 38.2\% | 32.7\% |
| Professional services | 28.3\% | 29.5\% | 36.6\% | 34.5\% | 30.6\% | 26.8\% | 34.5\% | 27.7\% |
| Other services | 30.6\% | 23.1\% | 29.4\% | 31.8\% | 29.7\% | 31.3\% | 28.8\% | 30.9\% |
| Ownership |  |  |  |  |  |  |  |  |
| For profit, incorporated | 26.5\% | 23.5\% | 28.4\% | 31.4\% | 28.1\% | 25.7\% | 28.1\% | 26.4\% |
| For profit, unincorporated | 29.1\% | 21.1\% | 33.5\% | 36.9\% | 29.4\% | 27.0\% | 33.1\% | 28.4\% |
| Nonprofit | 25.8\% | 16.7\% | 24.8\% | 25.6\% | 24.8\% | 26.3\% | 24.9\% | 25.9\% |
| Age of firm |  |  |  |  |  |  |  |  |
| Less than 5 years | 26.0\% | 24.8\% | 32.6\% | 40.6\% | 28.8\% | 10.6\%* | 31.0\% | 24.0\% |
| 5-9 years | 31.8\% | 29.6\% | 38.6\% | 38.7\% | 28.6\% | 25.4\% | 34.4\% | 30.4\% |
| 10-19 years | 28.6\% | 18.9\% | 28.4\% | 31.2\% | 27.4\% | 31.4\% | 28.1\% | 28.8\% |
| 20 or more years | 26.2\% | 21.3\% | 26.5\% | 29.6\% | 27.6\% | 25.8\% | 26.8\% | 26.2\% |
| Multi/single status |  |  |  |  |  |  |  |  |
| 2 or more locations | 26.3\% | 12.4\%* | 26.2\% | 34.0\% | 26.8\% | 26.0\% | 32.8\% | 26.2\% |
| 1 location only | 28.2\% | 22.7\% | 29.1\% | 30.9\% | 29.1\% | 22.2\% | 28.1\% | 28.2\% |
| Percent full-time employees |  |  |  |  |  |  |  |  |
| Less than 25\% | 37.4\% | 3.1\%* | 18.1\%* | 29.3\% | 41.0\% | 39.0\% | 15.9\%* | 39.5\% |
| 25-49 \% | 30.6\% | 16.7\%* | 30.4\% | 42.3\% | 35.3\% | 29.0\% | 29.3\% | 30.8\% |
| 50-74 \% | 28.6\% | 22.1\% | 32.6\% | 37.5\% | 30.7\% | 28.0\% | 29.4\% | 28.5\% |
| 75\% or more | 26.2\% | 23.0\% | 28.5\% | 30.9\% | 27.2\% | 25.3\% | 28.5\% | 25.9\% |
| Union presence |  |  |  |  |  |  |  |  |
| No union employees | 28.6\% | 23.2\% | 30.6\% | 34.8\% | 30.5\% | 26.7\% | 31.1\% | 28.2\% |
| Has union employees | 21.0\% | 15.1\%* | 16.4\%* | 13.9\% | 16.9\% | 22.5\% | 13.3\% | 21.5\% |
| Unknown | 27.8\% | -- | -- | -- | 29.3\% | 27.8\% | 8.4\%* | 27.8\% |
| Percent low-wage employees |  |  |  |  |  |  |  |  |
| $50 \%$ or more low-wage | 32.7\% | 26.5\% | 28.6\% | 43.6\% | 35.7\% | 31.8\% | 34.5\% | 32.5\% |
| Less than 50\% low-wage | 26.0\% | 22.3\% | 28.8\% | 30.8\% | 27.1\% | 25.1\% | 28.1\% | 25.8\% |

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. coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2014

| Characteristics | Total | $\begin{array}{r} \text { Less than } \\ \text { employees } \end{array}$ | 10-24 employees | 25-99 <br> employees | $\begin{array}{r} 100-999 \\ \text { employees } \end{array}$ | 1000 or more employees | $\begin{array}{r} \text { Less than } \\ \text { employees } \end{array}$ | 50 or more employees |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| United States | 0.33\% | 1.66\% | 1.73\% | 1.23\% | 0.81\% | 0.40\% | 1.05\% | 0.35\% |
| Industry group ** |  |  |  |  |  |  |  |  |
| Agric., fish., forest. | 3.01\% | -- | -- | -- | -- | -- | 4.41\%* | 3.28\% |
| Mining and manufacturing | 0.72\% | 5.06\%* | 4.54\% | 2.00\% | 1.45\% | 0.88\% | 2.43\% | 0.74\% |
| Construction | 2.03\% | 5.20\%* | 4.36\% | 3.99\% | 4.50\% | 3.82\% | 2.94\% | 2.74\% |
| Utilities and transp. | 1.25\% | 13.91\%* | 4.65\% | 3.17\% | 4.50\% | 1.30\% | 3.34\% | 1.32\% |
| Wholesale trade | 1.02\% | 5.42\% | 4.20\% | 2.98\% | 1.99\% | 1.36\% | 2.87\% | 1.09\% |
| Fin. svs. and real estate | 0.56\% | 4.30\% | 6.44\% | 4.19\% | 1.55\% | 0.56\% | 3.67\% | 0.54\% |
| Retail trade | 0.92\% | 6.30\% | 6.36\% | 2.88\% | 3.26\% | 0.99\% | 4.10\% | 0.94\% |
| Professional services | 0.65\% | 3.02\% | 3.02\% | 2.00\% | 1.37\% | 0.82\% | 1.71\% | 0.69\% |
| Other services | 1.22\% | 3.45\% | 4.43\% | 3.78\% | 2.47\% | 1.67\% | 2.53\% | 1.37\% |
| Ownership |  |  |  |  |  |  |  |  |
| For profit, incorporated | 0.37\% | 1.97\% | 1.96\% | 1.47\% | 1.04\% | 0.42\% | 1.23\% | 0.39\% |
| For profit, unincorporated | 1.14\% | 3.95\% | 5.02\% | 3.18\% | 2.47\% | 1.45\% | 2.69\% | 1.23\% |
| Nonprofit | 0.97\% | 3.86\% | 4.97\% | 3.14\% | 1.09\% | 1.29\% | 2.73\% | 1.01\% |
| Age of firm |  |  |  |  |  |  |  |  |
| Less than 5 years | 3.71\% | 4.37\% | 4.52\% | 4.05\% | 2.48\% | 6.10\%* | 3.07\% | 4.70\% |
| 5-9 years | 1.87\% | 4.56\% | 4.23\% | 4.69\% | 2.38\% | 3.53\% | 3.31\% | 2.13\% |
| 10-19 years | 1.24\% | 2.87\% | 3.25\% | 2.69\% | 2.40\% | 2.46\% | 1.85\% | 1.58\% |
| 20 or more years | 0.34\% | 2.70\% | 2.38\% | 1.46\% | 0.94\% | 0.39\% | 1.48\% | 0.35\% |
| Multi/single status |  |  |  |  |  |  |  |  |
| 2 or more locations | 0.34\% | 7.33\%* | 4.94\% | 1.79\% | 0.83\% | 0.38\% | 2.60\% | 0.34\% |
| 1 location only | 0.92\% | 1.68\% | 1.84\% | 1.50\% | 1.60\% | 4.95\% | 1.12\% | 1.36\% |
| Percent full-time employees |  |  |  |  |  |  |  |  |
| Less than $25 \%$ | 2.59\% | 3.64\%* | 11.55\%* | 8.12\% | 7.69\% | 3.09\% | 5.13\%* | 2.82\% |
| 25-49 \% | 1.36\% | 6.74\%* | 6.87\% | 5.07\% | 5.32\% | 1.37\% | 4.69\% | 1.42\% |
| 50-74 \% | 0.75\% | 4.24\% | 4.51\% | 3.06\% | 1.90\% | 0.86\% | 2.71\% | 0.78\% |
| 75\% or more | 0.37\% | 1.86\% | 1.89\% | 1.32\% | 0.86\% | 0.46\% | 1.16\% | 0.39\% |
| Union presence |  |  |  |  |  |  |  |  |
| No union employees | 0.41\% | 1.69\% | 1.82\% | 1.23\% | 0.80\% | 0.55\% | 1.02\% | 0.44\% |
| Has union employees | 0.76\% | 8.26\%* | 5.00\%* | 2.74\% | 1.98\% | 0.86\% | 2.94\% | 0.78\% |
| Unknown | 0.72\% | -- | -- | -- | 2.98\% | 0.73\% | 3.06\% * | 0.72\% |
| Percent low-wage employees |  |  |  |  |  |  |  |  |
| 50\% or more low-wage | 0.81\% | 6.26\% | 6.20\% | 2.63\% | 2.10\% | 0.92\% | 3.53\% | 0.83\% |
| Less than 50\% low-wage | 0.35\% | 1.72\% | 1.80\% | 1.28\% | 0.84\% | 0.43\% | 1.09\% | 0.37\% |

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.

