

Table I.A.1 Number of private-sector establishments by firm size and selected characteristics: United States, 2015

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	7,176,526	4,263,767	818,898	575,742	465,623	1,052,495	5,420,149	1,756,376
Industry group **								
Agric., fish., forest.	183,845	156,322	13,380	8,387	4,081	1,676 *	174,365	9,480
Mining and manufacturing	288,728	140,827	50,849	44,691	26,062	26,298	218,806	69,922
Construction	609,652	475,396	78,263	36,383	12,895	6,715	577,059	32,593
Utilities and transp.	218,798	118,792	24,341	14,106	15,204	46,356	152,665	66,134
Wholesale trade	386,657	210,529	47,125	38,385	33,541	57,076	275,969	110,688
Fin. svcs. and real estate	803,207	414,105	36,387	52,141	79,649	220,925	474,647	328,560
Retail trade	1,026,020	489,882	88,803	69,608	62,811	314,916	618,450	407,570
Professional services	1,712,037	1,085,386	200,374	131,487	125,443	169,347	1,358,366	353,671
Other services	1,947,583	1,172,526	279,377	180,555	105,938	209,187	1,569,824	377,759
Ownership								
For profit, incorporated	4,942,751	2,754,467	591,547	399,643	298,573	898,521	3,580,279	1,362,472
For profit, unincorporated	1,670,194	1,226,292	158,461	106,972	66,863	111,606	1,452,634	217,560
Nonprofit	563,581	283,008	68,891	69,128	100,187	42,368	387,236	176,345
Age of firm								
Less than 5 years	1,213,514	1,022,069	119,932	60,264	9,740	1,509 *	1,181,254	32,260
5-9 years	1,068,066	839,500	129,681	65,428	29,524	3,933	1,013,458	54,609
10-19 years	1,605,849	1,130,763	225,824	146,468	70,091	32,703	1,444,879	160,970
20 or more years	3,289,096	1,271,434	343,462	303,582	356,268	1,014,350	1,780,558	1,508,538
Multi/single status								
2 or more locations	1,754,392	24,070	62,665	214,457	402,289	1,050,911	177,293	1,577,099
1 location only	5,422,133	4,239,697	756,233	361,285	63,334	1,584	5,242,856	179,277
Percent full-time employees								
Less than 25%	1,211,859	867,126	137,789	72,270	43,911	90,763	1,049,876	161,982
25-49 %	583,089	267,451	86,872	62,316	43,184	123,266	392,813	190,276
50-74 %	1,119,000	652,385	127,360	75,675	61,873	201,708	829,080	289,921
75% or more	4,262,578	2,476,805	466,878	365,482	316,655	636,759	3,148,380	1,114,198
Union presence								
No union employees	6,747,574	4,174,104	796,747	551,222	442,527	782,974	5,296,447	1,451,127
Has union employees	428,952	89,663	22,152	24,520	23,096	269,521	123,702	305,250
Percent low-wage employees								
50% or more low-wage	2,277,215	1,325,773	255,297	174,846	157,330	363,969	1,688,395	588,820
Less than 50% low-wage	4,899,311	2,937,994	563,602	400,896	308,293	688,526	3,731,755	1,167,556

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2015 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.

** 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.

Totals may not sum exactly because of rounding.

Table I.A.1 Standard errors for number of private-sector establishments by firm size and selected characteristics: United States, 2015

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	15,620	15,664	13,672	9,706	5,654	11,598	12,650	12,728
Industry group **								
Agric., fish., forest.	10,231	9,821	2,238	1,554	830	529*	10,141	1,354
Mining and manufacturing	10,615	8,872	4,172	3,078	1,875	2,168	10,060	3,436
Construction	18,439	17,196	5,709	3,066	1,793	1,403	18,219	2,873
Utilities and transp.	10,507	8,680	3,034	2,044	2,043	4,212	9,358	4,779
Wholesale trade	14,244	11,866	4,387	3,445	3,016	4,842	12,799	6,281
Fin. svcs. and real estate	20,184	15,738	3,686	4,036	4,777	10,556	16,350	11,867
Retail trade	22,773	17,145	5,613	4,586	4,327	12,664	18,261	13,652
Professional services	25,873	22,399	8,141	5,638	5,072	8,341	23,784	10,374
Other services	29,901	25,567	10,345	6,917	5,354	10,044	27,486	12,073
Ownership								
For profit, incorporated	31,093	26,947	12,816	8,965	6,815	13,309	27,808	15,198
For profit, unincorporated	27,061	24,256	7,530	5,478	4,049	7,832	25,435	9,449
Nonprofit	14,871	12,232	4,878	4,205	4,840	3,250	13,435	6,458
Age of firm								
Less than 5 years	24,226	23,018	7,114	4,318	1,518	650*	24,065	3,086
5-9 years	23,097	21,699	6,871	4,106	2,820	987	22,802	3,812
10-19 years	26,238	23,939	8,886	6,141	4,173	3,082	25,503	6,604
20 or more years	29,377	24,513	10,431	8,218	6,461	12,334	26,405	13,632
Multi/single status								
2 or more locations	13,656	3,758	4,220	7,669	5,561	11,598	7,132	12,192
1 location only	14,465	16,182	13,847	6,984	2,319	151	14,552	4,749
Percent full-time employees								
Less than 25%	24,092	21,364	7,224	4,319	3,471	7,347	22,559	8,536
25-49 %	16,353	12,581	5,549	4,088	3,297	7,399	14,012	8,464
50-74 %	23,446	18,973	6,930	4,716	4,086	10,665	20,316	11,759
75% or more	32,460	27,892	11,801	8,825	6,512	13,111	29,244	15,166
Union presence								
No union employees	18,753	17,064	13,624	9,671	5,780	12,632	14,921	14,160
Has union employees	15,206	8,266	3,074	2,641	2,463	11,919	9,001	12,260
Percent low-wage employees								
50% or more low-wage	30,079	25,211	9,456	6,579	5,961	12,076	26,803	13,874
Less than 50% low-wage	31,387	26,938	12,540	9,045	6,576	13,808	27,828	15,851

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2015 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.

** 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.

Totals may not sum exactly because of rounding.

Table I.A.1.a Percent of number of private-sector establishments by firm size and selected characteristics: United States, 2015

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	7,176,526	59.4%	11.4%	8.0%	6.5%	14.7%	75.5%	24.5%
Industry group **								
Agric., fish., forest.	183,845	85.0%	7.3%	4.6%	2.2%	0.9% *	94.8%	5.2%
Mining and manufacturing	288,728	48.8%	17.6%	15.5%	9.0%	9.1%	75.8%	24.2%
Construction	609,652	78.0%	12.8%	6.0%	2.1%	1.1%	94.7%	5.3%
Utilities and transp.	218,798	54.3%	11.1%	6.4%	6.9%	21.2%	69.8%	30.2%
Wholesale trade	386,657	54.4%	12.2%	9.9%	8.7%	14.8%	71.4%	28.6%
Fin. svcs. and real estate	803,207	51.6%	4.5%	6.5%	9.9%	27.5%	59.1%	40.9%
Retail trade	1,026,020	47.7%	8.7%	6.8%	6.1%	30.7%	60.3%	39.7%
Professional services	1,712,037	63.4%	11.7%	7.7%	7.3%	9.9%	79.3%	20.7%
Other services	1,947,583	60.2%	14.3%	9.3%	5.4%	10.7%	80.6%	19.4%
Ownership								
For profit, incorporated	4,942,751	55.7%	12.0%	8.1%	6.0%	18.2%	72.4%	27.6%
For profit, unincorporated	1,670,194	73.4%	9.5%	6.4%	4.0%	6.7%	87.0%	13.0%
Nonprofit	563,581	50.2%	12.2%	12.3%	17.8%	7.5%	68.7%	31.3%
Age of firm								
Less than 5 years	1,213,514	84.2%	9.9%	5.0%	0.8%	0.1% *	97.3%	2.7%
5-9 years	1,068,066	78.6%	12.1%	6.1%	2.8%	0.4%	94.9%	5.1%
10-19 years	1,605,849	70.4%	14.1%	9.1%	4.4%	2.0%	90.0%	10.0%
20 or more years	3,289,096	38.7%	10.4%	9.2%	10.8%	30.8%	54.1%	45.9%
Multi/single status								
2 or more locations	1,754,392	1.4%	3.6%	12.2%	22.9%	59.9%	10.1%	89.9%
1 location only	5,422,133	78.2%	13.9%	6.7%	1.2%	0.0%	96.7%	3.3%
Percent full-time employees								
Less than 25%	1,211,859	71.6%	11.4%	6.0%	3.6%	7.5%	86.6%	13.4%
25-49 %	583,089	45.9%	14.9%	10.7%	7.4%	21.1%	67.4%	32.6%
50-74 %	1,119,000	58.3%	11.4%	6.8%	5.5%	18.0%	74.1%	25.9%
75% or more	4,262,578	58.1%	11.0%	8.6%	7.4%	14.9%	73.9%	26.1%
Union presence								
No union employees	6,747,574	61.9%	11.8%	8.2%	6.6%	11.6%	78.5%	21.5%
Has union employees	428,952	20.9%	5.2%	5.7%	5.4%	62.8%	28.8%	71.2%
Percent low-wage employees								
50% or more low-wage	2,277,215	58.2%	11.2%	7.7%	6.9%	16.0%	74.1%	25.9%
Less than 50% low-wage	4,899,311	60.0%	11.5%	8.2%	6.3%	14.1%	76.2%	23.8%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2015 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.

** 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.

Percents may not add to 100% because of rounding.

Table I.A.1.a Standard errors for percent of number of private-sector establishments by firm size and selected characteristics: United States, 2015

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	15,620	0.19%	0.19%	0.14%	0.08%	0.14%	0.15%	0.15%
Industry group **								
Agric., fish., forest.	10,231	1.56%	1.20%	0.84%	0.46%	0.29% *	0.75%	0.75%
Mining and manufacturing	10,615	1.86%	1.34%	1.06%	0.68%	0.76%	1.24%	1.24%
Construction	18,439	1.08%	0.90%	0.51%	0.29%	0.23%	0.47%	0.47%
Utilities and transp.	10,507	2.34%	1.34%	0.93%	0.93%	1.78%	2.00%	2.00%
Wholesale trade	14,244	1.79%	1.09%	0.88%	0.78%	1.18%	1.50%	1.50%
Fin. svcs. and real estate	20,184	1.25%	0.45%	0.50%	0.59%	1.12%	1.21%	1.21%
Retail trade	22,773	1.12%	0.54%	0.44%	0.42%	1.03%	1.07%	1.07%
Professional services	25,873	0.70%	0.46%	0.33%	0.30%	0.46%	0.56%	0.56%
Other services	29,901	0.74%	0.51%	0.36%	0.27%	0.49%	0.57%	0.57%
Ownership								
For profit, incorporated	31,093	0.34%	0.26%	0.18%	0.14%	0.25%	0.28%	0.28%
For profit, unincorporated	27,061	0.68%	0.44%	0.33%	0.24%	0.45%	0.53%	0.53%
Nonprofit	14,871	1.33%	0.83%	0.73%	0.84%	0.57%	1.09%	1.09%
Age of firm								
Less than 5 years	24,226	0.66%	0.57%	0.35%	0.13%	0.05% *	0.25%	0.25%
5-9 years	23,097	0.76%	0.63%	0.39%	0.26%	0.09%	0.36%	0.36%
10-19 years	26,238	0.68%	0.54%	0.38%	0.26%	0.19%	0.41%	0.41%
20 or more years	29,377	0.51%	0.31%	0.25%	0.21%	0.37%	0.44%	0.44%
Multi/single status								
2 or more locations	13,656	0.21%	0.24%	0.41%	0.36%	0.45%	0.38%	0.38%
1 location only	14,465	0.24%	0.25%	0.13%	0.04%	0.00%	0.09%	0.09%
Percent full-time employees								
Less than 25%	24,092	0.86%	0.58%	0.36%	0.29%	0.58%	0.66%	0.66%
25-49 %	16,353	1.44%	0.91%	0.69%	0.56%	1.13%	1.25%	1.25%
50-74 %	23,446	1.02%	0.60%	0.42%	0.36%	0.85%	0.91%	0.91%
75% or more	32,460	0.39%	0.27%	0.21%	0.16%	0.28%	0.32%	0.32%
Union presence								
No union employees	18,753	0.22%	0.20%	0.14%	0.09%	0.17%	0.18%	0.18%
Has union employees	15,206	1.65%	0.70%	0.61%	0.58%	1.74%	1.71%	1.71%
Percent low-wage employees								
50% or more low-wage	30,079	0.65%	0.40%	0.29%	0.26%	0.49%	0.55%	0.55%
Less than 50% low-wage	31,387	0.34%	0.25%	0.18%	0.13%	0.26%	0.29%	0.29%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2015 Medical Expenditure Panel Survey-Insurance Component.

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* Figure does not meet standard of reliability or precision.

** 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.

Percents may not add to 100% because of rounding.

Table I.A.2 Percent of private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2015

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	45.7%	22.7%	48.9%	73.5%	95.1%	99.4%	29.4%	96.0%
Industry group **								
Agric., fish., forest.	21.3%	15.8%	20.0% *	79.1%	86.2%	100.0%	17.9%	83.4%
Mining and manufacturing	57.7%	28.4%	70.0%	86.8%	99.6%	100.0%	44.6%	98.5%
Construction	31.3%	20.8%	54.4%	83.3%	98.1%	100.0%	27.7%	96.1%
Utilities and transp.	47.9%	18.5%	49.7%	71.4%	97.8%	98.9%	26.9%	96.5%
Wholesale trade	60.6%	33.8%	78.3%	94.9%	98.1%	100.0%	45.4%	98.7%
Fin. svcs. and real estate	59.1%	23.9%	76.8%	93.1%	98.4%	100.0%	31.3%	99.2%
Retail trade	52.8%	18.5%	36.1%	72.6%	92.5%	98.7%	24.0%	96.6%
Professional services	48.5%	28.8%	60.5%	81.0%	97.0%	99.5%	36.0%	96.8%
Other services	35.8%	17.9%	32.1%	52.7%	89.6%	99.5%	22.6%	90.8%
Ownership								
For profit, incorporated	49.2%	24.0%	51.0%	73.6%	94.5%	99.4%	31.3%	96.2%
For profit, unincorporated	30.7%	17.4%	35.3%	64.8%	93.9%	100.0%	21.2%	93.9%
Nonprofit	59.8%	33.7%	62.7%	86.1%	97.8%	97.3%	42.9%	97.0%
Age of firm								
Less than 5 years	18.5%	13.9%	33.0%	53.9%	87.9%	98.3%	17.0%	73.4%
5-9 years	25.5%	19.0%	33.1%	60.6%	91.5%	99.7%	22.4%	84.2%
10-19 years	36.3%	24.1%	48.8%	71.6%	90.8%	97.6%	30.6%	88.0%
20 or more years	66.9%	31.1%	60.5%	81.0%	96.5%	99.4%	40.8%	97.8%
Multi/single status								
2 or more locations	94.3%	50.0%	65.2%	80.5%	95.7%	99.4%	66.1%	97.5%
1 location only	30.0%	22.6%	47.6%	69.3%	91.7%	97.0%	28.2%	82.9%
Percent full-time employees								
Less than 25%	16.8%	4.7%	12.2%	32.9%	81.7%	94.9%	6.7%	82.0%
25-49 %	47.2%	20.5%	31.1%	53.9%	86.9%	99.3%	25.2%	92.7%
50-74 %	47.1%	24.7%	43.6%	65.3%	96.4%	100.0%	29.6%	97.3%
75% or more	53.4%	28.8%	64.5%	86.5%	97.9%	99.9%	37.5%	98.3%
Union presence								
No union employees	43.2%	22.3%	48.2%	72.7%	94.9%	99.2%	28.9%	95.2%
Has union employees	86.0%	42.0%	73.7%	91.0%	99.9%	100.0%	52.2%	99.7%
Percent low-wage employees								
50% or more low-wage	33.6%	10.6%	16.9%	48.0%	88.3%	98.7%	13.4%	91.6%
Less than 50% low-wage	51.4%	28.2%	63.5%	84.6%	98.6%	99.7%	36.7%	98.2%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2015 Medical Expenditure Panel Survey-Insurance Component.

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* Figure does not meet standard of reliability or precision.

** 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 Standard errors for percent of private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2015

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	0.35%	0.53%	1.10%	0.95%	0.54%	0.21%	0.46%	0.26%
Industry group **								
Agric., fish., forest.	2.23%	2.38%	6.92% *	6.00%	6.16%	0.00%	2.28%	4.78%
Mining and manufacturing	1.90%	2.94%	3.82%	2.31%	0.28%	0.00%	2.30%	0.61%
Construction	1.43%	1.60%	3.67%	3.09%	1.43%	0.00%	1.47%	1.54%
Utilities and transp.	2.39%	2.80%	6.27%	5.98%	1.13%	1.09%	2.63%	1.15%
Wholesale trade	1.88%	2.75%	3.78%	1.53%	1.05%	0.00%	2.34%	0.53%
Fin. svcs. and real estate	1.28%	1.79%	3.94%	1.75%	0.64%	0.00%	1.68%	0.22%
Retail trade	1.14%	1.51%	3.08%	2.93%	2.15%	0.64%	1.33%	0.67%
Professional services	0.85%	1.13%	2.07%	1.68%	0.75%	0.38%	0.98%	0.47%
Other services	0.80%	0.97%	1.88%	2.05%	1.60%	0.23%	0.83%	0.77%
Ownership								
For profit, incorporated	0.46%	0.68%	1.31%	1.14%	0.72%	0.24%	0.58%	0.29%
For profit, unincorporated	0.84%	0.93%	2.35%	2.50%	1.49%	0.05%	0.85%	0.83%
Nonprofit	1.37%	2.18%	3.40%	2.03%	0.80%	1.55%	1.78%	0.66%
Age of firm								
Less than 5 years	0.89%	0.95%	2.90%	3.64%	4.58%	1.80%	0.89%	4.07%
5-9 years	1.03%	1.17%	2.61%	3.08%	2.20%	0.24%	1.05%	2.33%
10-19 years	0.87%	1.06%	2.10%	1.92%	1.92%	1.87%	0.92%	1.33%
20 or more years	0.54%	1.06%	1.63%	1.15%	0.55%	0.21%	0.86%	0.23%
Multi/single status								
2 or more locations	0.32%	7.84%	3.33%	1.47%	0.59%	0.21%	2.09%	0.24%
1 location only	0.45%	0.53%	1.16%	1.22%	1.26%	1.72%	0.47%	1.27%
Percent full-time employees								
Less than 25%	0.77%	0.60%	1.77%	2.93%	2.91%	2.25%	0.58%	1.87%
25-49 %	1.43%	2.02%	3.06%	3.33%	2.70%	0.51%	1.60%	1.01%
50-74 %	1.10%	1.43%	2.78%	2.94%	1.48%	0.02%	1.23%	0.50%
75% or more	0.51%	0.76%	1.38%	0.89%	0.48%	0.07%	0.64%	0.20%
Union presence								
No union employees	0.38%	0.53%	1.12%	0.98%	0.57%	0.29%	0.46%	0.31%
Has union employees	1.34%	4.68%	6.23%	2.84%	0.07%	0.01%	3.68%	0.15%
Percent low-wage employees								
50% or more low-wage	0.66%	0.72%	1.44%	2.03%	1.43%	0.57%	0.64%	0.66%
Less than 50% low-wage	0.47%	0.69%	1.26%	0.93%	0.31%	0.12%	0.58%	0.19%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2015 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.

** 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.a Percent of private-sector establishments that offer health insurance that self-insure at least one plan by firm size and selected characteristics: United States, 2015

Characteristics	Total	Less than 100 employees	100-499 employees	500 or more employees	Less than 50 employees	50 or more employees
United States	39.0%	14.2%	30.1%	80.4%	14.0%	62.6%
Industry group **						
Agric., fish., forest.	27.5%	24.1%	41.6%*	64.0%	24.4%	39.8%
Mining and manufacturing	28.4%	8.8%	48.9%	86.2%	8.2%	56.9%
Construction	20.9%	17.0%	32.4%	84.1%	17.5%	38.5%
Utilities and transp.	50.6%	14.4%	32.1%	86.4%	12.8%*	75.0%
Wholesale trade	37.9%	14.3%	47.0%	89.0%	13.0%	66.5%
Fin. svcs. and real estate	50.6%	9.2%	34.8%	84.9%	9.5%	69.3%
Retail trade	57.0%	12.4%	24.2%	85.3%	11.9%	74.0%
Professional services	31.1%	14.3%	28.0%	79.4%	14.3%	55.0%
Other services	33.3%	16.4%	18.3%	65.8%	16.0%	51.2%
Ownership						
For profit, incorporated	41.9%	13.1%	32.2%	81.8%	12.8%	66.8%
For profit, unincorporated	32.6%	16.0%	27.6%	78.7%	16.3%	57.2%
Nonprofit	27.7%	17.5%	25.5%	62.0%	18.1%	37.0%
Age of firm						
Less than 5 years	17.1%	17.3%	12.8%*	13.1%*	17.8%	11.9%
5-9 years	18.1%	16.2%	35.5%	26.4%	16.8%	24.8%
10-19 years	17.6%	12.9%	24.7%	57.8%	12.2%	34.7%
20 or more years	49.5%	13.5%	31.1%	82.0%	13.3%	67.3%
Multi/single status						
2 or more locations	62.9%	13.4%	31.1%	80.5%	11.7%	66.8%
1 location only	14.7%	14.3%	24.8%	44.4%	14.2%	19.8%
Percent full-time employees						
Less than 25%	40.7%	23.0%	17.6%	61.3%	25.5%	48.8%
25-49 %	47.1%	18.2%	17.2%	79.0%	18.5%	63.2%
50-74 %	39.7%	10.5%	23.9%	78.8%	10.5%	65.1%
75% or more	37.7%	14.0%	33.9%	83.8%	13.7%	63.6%
Union presence						
No union employees	34.9%	13.4%	29.6%	79.3%	13.2%	58.9%
Has union employees	71.3%	31.4%	40.1%	84.0%	33.3%	79.4%
Percent low-wage employees						
50% or more low-wage	46.8%	15.7%	20.3%	74.3%	16.1%	59.7%
Less than 50% low-wage	36.6%	13.9%	34.1%	83.6%	13.7%	64.0%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2015 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.

** 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.a Standard errors for percent of private-sector establishments that offer health insurance that self-insure at least one plan by firm size and selected characteristics: United States, 2015

Characteristics	Total	Less than 100 employees	100-499 employees	500 or more employees	Less than 50 employees	50 or more employees
United States	0.52%	0.62%	1.30%	0.81%	0.68%	0.67%
Industry group **						
Agric., fish., forest.	5.23%	5.79%	12.64%*	13.13%	6.20%	8.04%
Mining and manufacturing	1.77%	1.61%	4.29%	2.45%	1.81%	2.49%
Construction	2.18%	2.29%	6.32%	6.93%	2.44%	4.42%
Utilities and transp.	3.14%	4.14%	7.84%	2.55%	4.32%*	2.89%
Wholesale trade	2.15%	2.15%	5.23%	2.44%	2.32%	2.67%
Fin. svcs. and real estate	1.67%	1.60%	3.40%	1.67%	1.85%	1.70%
Retail trade	1.57%	1.87%	3.46%	1.65%	2.08%	1.59%
Professional services	1.10%	1.16%	2.33%	1.67%	1.25%	1.55%
Other services	1.30%	1.43%	2.63%	2.15%	1.54%	1.81%
Ownership						
For profit, incorporated	0.64%	0.72%	1.69%	0.90%	0.79%	0.80%
For profit, unincorporated	1.56%	1.57%	3.38%	2.19%	1.68%	2.21%
Nonprofit	1.47%	1.92%	2.58%	3.26%	2.22%	1.90%
Age of firm						
Less than 5 years	2.05%	2.13%	5.08%*	6.07%*	2.26%	2.88%
5-9 years	1.82%	1.96%	5.72%	6.91%	2.06%	3.58%
10-19 years	1.07%	1.14%	2.94%	4.03%	1.20%	2.14%
20 or more years	0.66%	0.85%	1.51%	0.82%	0.95%	0.72%
Multi/single status						
2 or more locations	0.70%	1.34%	1.51%	0.82%	1.84%	0.72%
1 location only	0.67%	0.69%	1.99%	4.91%	0.72%	1.35%
Percent full-time employees						
Less than 25%	2.50%	3.69%	3.88%	3.91%	4.14%	3.09%
25-49 %	2.03%	2.79%	3.34%	2.21%	3.12%	2.20%
50-74 %	1.60%	1.52%	3.23%	2.20%	1.63%	2.01%
75% or more	0.65%	0.71%	1.62%	0.86%	0.77%	0.82%
Union presence						
No union employees	0.55%	0.62%	1.33%	0.92%	0.67%	0.75%
Has union employees	1.78%	4.28%	6.23%	1.73%	4.92%	1.68%
Percent low-wage employees						
50% or more low-wage	1.23%	1.61%	2.32%	1.48%	1.82%	1.34%
Less than 50% low-wage	0.62%	0.68%	1.56%	0.96%	0.74%	0.84%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2015 Medical Expenditure Panel Survey-Insurance Component.

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* Figure does not meet standard of reliability or precision.

** 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.b Percent of private-sector establishments that offer health insurance that offer at least one health insurance plan that required no contribution from the employee for single coverage by firm size and selected characteristics: United States, 2015

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	30.7%	62.8%	43.8%	28.3%	13.4%	4.2%	53.4%	9.3%
Industry group **								
Agric., fish., forest.	56.6%	67.5%	--	35.5%	--	--	64.2%	26.8%
Mining and manufacturing	31.0%	60.4%	37.7%	25.9%	--	--	45.0%	11.3%
Construction	54.8%	66.7%	45.7%	43.2%	--	--	58.4%	36.4%
Utilities and transp.	26.7%	54.9%	36.5%	39.5%	--	--	47.3%	13.5%
Wholesale trade	33.4%	66.9%	43.6%	26.1%	--	--	55.1%	8.5%
Fin. svcs. and real estate	24.9%	68.2%	53.3%	29.7%	--	--	60.4%	8.7%
Retail trade	15.3%	56.6%	40.7%	17.3%	--	--	46.6%	3.5%
Professional services	38.7%	65.2%	48.2%	26.6%	--	--	56.4%	13.4%
Other services	28.7%	57.0%	37.6%	30.6%	--	--	48.3%	8.5%
Ownership								
For profit, incorporated	28.8%	63.0%	43.2%	28.6%	--	--	53.1%	8.1%
For profit, unincorporated	34.6%	60.8%	43.1%	20.1%	--	--	52.7%	7.4%
Nonprofit	38.1%	65.9%	48.3%	36.0%	--	--	56.2%	20.5%
Age of firm								
Less than 5 years	45.9%	55.6%	38.6%	23.7%	--	--	49.1%	19.1%*
5-9 years	50.1%	62.5%	47.1%	32.2%	--	--	56.5%	18.7%
10-19 years	44.8%	65.1%	38.5%	29.3%	--	--	53.8%	16.5%
20 or more years	23.0%	64.0%	46.9%	27.8%	--	--	53.3%	8.1%
Multi/single status								
2 or more locations	9.7%	59.5%	43.8%	25.4%	--	--	35.6%	7.7%
1 location only	52.1%	62.9%	43.8%	30.2%	--	--	54.8%	25.3%
Percent full-time employees								
Less than 25%	22.1%	61.0%	41.4%	23.0%	--	--	50.4%	7.0%
25-49 %	20.5%	54.2%	43.4%	24.9%	--	--	47.4%	5.4%
50-74 %	28.6%	63.1%	42.5%	24.2%	--	--	53.9%	6.6%
75% or more	33.2%	63.5%	44.2%	29.6%	--	--	53.9%	10.9%
Union presence								
No union employees	32.0%	62.3%	42.7%	26.5%	--	--	52.5%	9.3%
Has union employees	20.4%	76.5%	68.4%	60.1%	--	--	73.6%	9.1%
Percent low-wage employees								
50% or more low-wage	19.6%	64.5%	44.9%	22.8%	--	--	53.3%	5.5%
Less than 50% low-wage	34.1%	62.5%	43.6%	29.6%	--	--	53.4%	11.1%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2015 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.A.2.b Standard errors for percent of private-sector establishments that offer health insurance that offer at least one health insurance plan that required no contribution from the employee for single coverage by firm size and selected characteristics: United States, 2015

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%	1.32%	1.59%	1.23%	0.82%	0.40%	0.94%	0.41%
Industry group **								
Agric., fish., forest.	5.74%	7.94%	--	10.40%	--	--	6.81%	6.72%
Mining and manufacturing	2.22%	6.13%	4.85%	3.37%	--	--	3.35%	1.50%
Construction	2.66%	3.98%	5.09%	4.71%	--	--	3.01%	4.47%
Utilities and transp.	2.89%	8.26%	9.09%	8.91%	--	--	5.60%	2.32%
Wholesale trade	2.26%	4.79%	5.36%	4.09%	--	--	3.35%	1.64%
Fin. svcs. and real estate	1.51%	4.05%	6.05%	3.75%	--	--	3.13%	1.01%
Retail trade	1.21%	4.55%	5.20%	3.14%	--	--	3.20%	0.63%
Professional services	1.21%	2.26%	2.88%	2.23%	--	--	1.69%	0.96%
Other services	1.30%	2.97%	3.48%	2.93%	--	--	2.08%	0.96%
Ownership								
For profit, incorporated	0.65%	1.60%	1.86%	1.47%	--	--	1.13%	0.44%
For profit, unincorporated	1.63%	2.91%	4.08%	2.99%	--	--	2.25%	1.17%
Nonprofit	1.69%	3.96%	4.74%	3.30%	--	--	2.74%	1.61%
Age of firm								
Less than 5 years	2.68%	3.69%	5.22%	5.06%	--	--	2.91%	6.03%*
5-9 years	2.32%	3.30%	4.88%	4.24%	--	--	2.62%	3.15%
10-19 years	1.49%	2.43%	2.95%	2.50%	--	--	1.79%	1.71%
20 or more years	0.61%	2.03%	2.23%	1.56%	--	--	1.36%	0.41%
Multi/single status								
2 or more locations	0.44%	10.83%	4.47%	2.00%	--	--	2.73%	0.41%
1 location only	0.92%	1.33%	1.70%	1.54%	--	--	0.99%	1.69%
Percent full-time employees								
Less than 25%	2.16%	6.39%	7.44%	4.48%	--	--	4.43%	1.48%
25-49 %	1.71%	5.61%	5.91%	4.21%	--	--	3.70%	0.88%
50-74 %	1.52%	3.31%	4.19%	3.93%	--	--	2.49%	1.01%
75% or more	0.70%	1.53%	1.86%	1.42%	--	--	1.10%	0.53%
Union presence								
No union employees	0.61%	1.34%	1.62%	1.24%	--	--	0.96%	0.45%
Has union employees	1.58%	6.28%	7.68%	5.64%	--	--	4.36%	1.01%
Percent low-wage employees								
50% or more low-wage	1.08%	3.42%	4.65%	2.72%	--	--	2.52%	0.61%
Less than 50% low-wage	0.67%	1.43%	1.69%	1.37%	--	--	1.02%	0.53%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2015 Medical Expenditure Panel Survey-Insurance Component.

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* 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.A.2.b.(1) Percent of private-sector establishments that offer health insurance that offer an exclusive-provider plan that required no contribution from the employee for single coverage by firm size and selected characteristics: United States, 2015

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	9.8%	20.6%	14.5%	9.4%	3.5%	0.9%	17.5%	2.6%
Industry group **								
Agric., fish., forest.	13.8%	--	--	--	--	--	15.6%*	6.8%*
Mining and manufacturing	9.2%	--	--	--	--	--	14.6%*	1.5%*
Construction	17.6%	--	--	--	--	--	18.4%	13.9%
Utilities and transp.	7.6%	--	--	--	--	--	17.7%	1.1%*
Wholesale trade	10.9%	--	--	--	--	--	18.1%	2.7%*
Fin. svcs. and real estate	7.8%	--	--	--	--	--	21.6%	1.6%*
Retail trade	5.1%	--	--	--	--	--	15.8%	1.0%*
Professional services	12.1%	--	--	--	--	--	17.5%	4.4%
Other services	10.0%	--	--	--	--	--	16.7%	3.1%
Ownership								
For profit, incorporated	9.2%	--	--	--	--	--	17.5%	2.2%
For profit, unincorporated	11.9%	--	--	--	--	--	18.4%	2.1%*
Nonprofit	11.0%	--	--	--	--	--	15.4%	6.8%
Age of firm								
Less than 5 years	12.6%	--	--	--	--	--	13.2%	7.7%*
5-9 years	17.6%	--	--	--	--	--	20.1%	5.2%*
10-19 years	15.6%	--	--	--	--	--	18.8%	5.8%
20 or more years	7.1%	--	--	--	--	--	17.0%	2.2%
Multi/single status								
2 or more locations	2.5%	--	--	--	--	--	10.1%	1.9%
1 location only	17.3%	--	--	--	--	--	18.0%	10.1%
Percent full-time employees								
Less than 25%	7.4%	--	--	--	--	--	15.7%	2.9%*
25-49 %	8.9%	--	--	--	--	--	21.5%	1.8%*
50-74 %	9.3%	--	--	--	--	--	17.9%	1.8%*
75% or more	10.3%	--	--	--	--	--	17.1%	3.0%
Union presence								
No union employees	10.3%	--	--	--	--	--	17.2%	2.7%
Has union employees	6.3%	--	--	--	--	--	24.6%	2.4%
Percent low-wage employees								
50% or more low-wage	5.6%	--	--	--	--	--	15.1%	1.6%
Less than 50% low-wage	11.1%	--	--	--	--	--	17.8%	3.2%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2015 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

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** 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.b.(1) Standard errors for percent of private-sector establishments that offer health insurance that offer an exclusive-provider plan that required no contribution from the employee for single coverage by firm size and selected characteristics: United States, 2015

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	0.41%	1.15%	1.20%	0.89%	0.48%	0.20%	0.78%	0.25%
Industry group **								
Agric., fish., forest.	3.97%	--	--	--	--	--	4.88% *	3.63% *
Mining and manufacturing	1.55%	--	--	--	--	--	2.54%	0.61% *
Construction	2.10%	--	--	--	--	--	2.43%	3.29%
Utilities and transp.	2.00%	--	--	--	--	--	4.73%	0.46% *
Wholesale trade	1.65%	--	--	--	--	--	2.86%	0.93% *
Fin. svcs. and real estate	1.08%	--	--	--	--	--	2.97%	0.49% *
Retail trade	0.80%	--	--	--	--	--	2.58%	0.37% *
Professional services	0.89%	--	--	--	--	--	1.42%	0.60%
Other services	0.95%	--	--	--	--	--	1.68%	0.72%
Ownership								
For profit, incorporated	0.47%	--	--	--	--	--	0.94%	0.25%
For profit, unincorporated	1.22%	--	--	--	--	--	1.89%	0.83% *
Nonprofit	1.19%	--	--	--	--	--	2.11%	1.10%
Age of firm								
Less than 5 years	1.95%	--	--	--	--	--	2.07%	5.99% *
5-9 years	1.98%	--	--	--	--	--	2.32%	1.91% *
10-19 years	1.23%	--	--	--	--	--	1.56%	1.12%
20 or more years	0.41%	--	--	--	--	--	1.11%	0.23%
Multi/single status								
2 or more locations	0.25%	--	--	--	--	--	1.83%	0.23%
1 location only	0.77%	--	--	--	--	--	0.83%	1.44%
Percent full-time employees								
Less than 25%	1.49%	--	--	--	--	--	3.49%	1.22% *
25-49 %	1.34%	--	--	--	--	--	3.31%	0.53% *
50-74 %	1.07%	--	--	--	--	--	2.07%	0.63% *
75% or more	0.50%	--	--	--	--	--	0.90%	0.30%
Union presence								
No union employees	0.45%	--	--	--	--	--	0.79%	0.28%
Has union employees	1.00%	--	--	--	--	--	4.58%	0.54%
Percent low-wage employees								
50% or more low-wage	0.68%	--	--	--	--	--	2.02%	0.37%
Less than 50% low-wage	0.50%	--	--	--	--	--	0.85%	0.32%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2015 Medical Expenditure Panel Survey-Insurance Component.

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** 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.b.(2) Percent of private-sector establishments that offer health insurance that offer a mixed-provider plan that required no contribution from the employee for single coverage by firm size and selected characteristics: United States, 2015

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	18.1%	34.8%	25.3%	19.0%	9.2%	3.3%	30.4%	6.5%
Industry group **								
Agric., fish., forest.	34.5%	--	--	--	--	--	38.7%	18.0%*
Mining and manufacturing	19.8%	--	--	--	--	--	27.3%	9.3%
Construction	33.6%	--	--	--	--	--	35.3%	24.9%
Utilities and transp.	17.4%	--	--	--	--	--	25.7%	12.0%
Wholesale trade	18.9%	--	--	--	--	--	30.7%	5.4%
Fin. svcs. and real estate	15.8%	--	--	--	--	--	34.6%	7.3%
Retail trade	8.1%	--	--	--	--	--	23.4%	2.3%
Professional services	22.9%	--	--	--	--	--	32.8%	8.7%
Other services	16.1%	--	--	--	--	--	26.5%	5.3%
Ownership								
For profit, incorporated	16.9%	--	--	--	--	--	29.9%	5.8%
For profit, unincorporated	19.6%	--	--	--	--	--	29.2%	5.1%
Nonprofit	24.6%	--	--	--	--	--	35.5%	14.1%
Age of firm								
Less than 5 years	27.6%	--	--	--	--	--	29.8%	8.2%*
5-9 years	28.5%	--	--	--	--	--	31.9%	11.9%
10-19 years	25.2%	--	--	--	--	--	29.9%	10.8%
20 or more years	14.0%	--	--	--	--	--	30.3%	5.9%
Multi/single status								
2 or more locations	6.9%	--	--	--	--	--	22.9%	5.7%
1 location only	29.5%	--	--	--	--	--	30.9%	14.8%
Percent full-time employees								
Less than 25%	12.9%	--	--	--	--	--	30.1%	3.7%
25-49 %	10.4%	--	--	--	--	--	22.6%	3.6%
50-74 %	15.4%	--	--	--	--	--	27.8%	4.6%
75% or more	20.1%	--	--	--	--	--	31.6%	7.8%
Union presence								
No union employees	18.7%	--	--	--	--	--	29.6%	6.5%
Has union employees	13.7%	--	--	--	--	--	47.5%	6.5%
Percent low-wage employees								
50% or more low-wage	11.9%	--	--	--	--	--	31.5%	3.7%
Less than 50% low-wage	20.0%	--	--	--	--	--	30.2%	7.8%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2015 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.A.2.b.(2) Standard errors for percent of private-sector establishments that offer health insurance that offer a mixed-provider plan that required no contribution from the employee for single coverage by firm size and selected characteristics: United States, 2015

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	0.48%	1.30%	1.36%	1.05%	0.68%	0.35%	0.89%	0.34%
Industry group **								
Agric., fish., forest.	5.69%	--	--	--	--	--	6.89%	5.76%*
Mining and manufacturing	1.88%	--	--	--	--	--	2.99%	1.37%
Construction	2.69%	--	--	--	--	--	3.09%	4.09%
Utilities and transp.	2.38%	--	--	--	--	--	4.82%	2.26%
Wholesale trade	1.85%	--	--	--	--	--	3.10%	1.38%
Fin. svcs. and real estate	1.24%	--	--	--	--	--	3.09%	0.92%
Retail trade	0.87%	--	--	--	--	--	2.68%	0.50%
Professional services	1.06%	--	--	--	--	--	1.64%	0.77%
Other services	1.03%	--	--	--	--	--	1.83%	0.68%
Ownership								
For profit, incorporated	0.55%	--	--	--	--	--	1.06%	0.38%
For profit, unincorporated	1.37%	--	--	--	--	--	2.09%	0.85%
Nonprofit	1.51%	--	--	--	--	--	2.64%	1.35%
Age of firm								
Less than 5 years	2.43%	--	--	--	--	--	2.68%	2.62%*
5-9 years	2.19%	--	--	--	--	--	2.56%	2.69%
10-19 years	1.33%	--	--	--	--	--	1.67%	1.43%
20 or more years	0.51%	--	--	--	--	--	1.27%	0.35%
Multi/single status								
2 or more locations	0.37%	--	--	--	--	--	2.43%	0.35%
1 location only	0.86%	--	--	--	--	--	0.94%	1.26%
Percent full-time employees								
Less than 25%	1.62%	--	--	--	--	--	3.99%	0.86%
25-49 %	1.21%	--	--	--	--	--	2.96%	0.72%
50-74 %	1.19%	--	--	--	--	--	2.24%	0.80%
75% or more	0.61%	--	--	--	--	--	1.05%	0.46%
Union presence								
No union employees	0.52%	--	--	--	--	--	0.90%	0.37%
Has union employees	1.33%	--	--	--	--	--	5.10%	0.86%
Percent low-wage employees								
50% or more low-wage	0.88%	--	--	--	--	--	2.43%	0.49%
Less than 50% low-wage	0.58%	--	--	--	--	--	0.95%	0.44%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2015 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.A.2.b.(3) Percent of private-sector establishments that offer health insurance that offer an any-provider plan that required no contribution from the employee for single coverage by firm size and selected characteristics: United States, 2015

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	4.4%	10.9%	6.0%	2.2%	1.2%	0.1% *	8.5%	0.6%
Industry group **								
Agric., fish., forest.	8.8% *	--	--	--	--	--	10.5% *	--
Mining and manufacturing	3.1% *	--	--	--	--	--	4.9% *	--
Construction	6.6%	--	--	--	--	--	7.5%	--
Utilities and transp.	3.4% *	--	--	--	--	--	7.9% *	--
Wholesale trade	5.1%	--	--	--	--	--	8.7%	--
Fin. svcs. and real estate	2.8%	--	--	--	--	--	8.5%	--
Retail trade	2.6%	--	--	--	--	--	8.6%	--
Professional services	6.6%	--	--	--	--	--	10.3%	--
Other services	3.8%	--	--	--	--	--	7.1%	--
Ownership								
For profit, incorporated	4.3%	--	--	--	--	--	8.7%	--
For profit, unincorporated	4.6%	--	--	--	--	--	7.5%	--
Nonprofit	4.9%	--	--	--	--	--	8.6%	--
Age of firm								
Less than 5 years	7.5%	--	--	--	--	--	8.1%	--
5-9 years	6.6%	--	--	--	--	--	7.3%	--
10-19 years	6.2%	--	--	--	--	--	7.9%	--
20 or more years	3.4%	--	--	--	--	--	9.3%	--
Multi/single status								
2 or more locations	0.7%	--	--	--	--	--	4.1%	--
1 location only	8.2%	--	--	--	--	--	8.8%	--
Percent full-time employees								
Less than 25%	2.8% *	--	--	--	--	--	7.4% *	--
25-49 %	1.9%	--	--	--	--	--	4.7%	--
50-74 %	5.3%	--	--	--	--	--	10.9%	--
75% or more	4.7%	--	--	--	--	--	8.3%	--
Union presence								
No union employees	4.6%	--	--	--	--	--	8.3%	--
Has union employees	2.8%	--	--	--	--	--	13.3%	--
Percent low-wage employees								
50% or more low-wage	2.6%	--	--	--	--	--	7.8%	--
Less than 50% low-wage	5.0%	--	--	--	--	--	8.6%	--

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2015 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.A.2.b.(3) Standard errors for percent of private-sector establishments that offer health insurance that offer an any-provider plan that required no contribution from the employee for single coverage by firm size and selected characteristics: United States, 2015

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	0.27%	0.83%	0.75%	0.34%	0.23%	0.03%*	0.54%	0.09%
Industry group **								
Agric., fish., forest.	2.90%*	--	--	--	--	--	3.61%*	--
Mining and manufacturing	0.99%*	--	--	--	--	--	1.65%*	--
Construction	1.45%	--	--	--	--	--	1.71%	--
Utilities and transp.	1.16%*	--	--	--	--	--	2.86%*	--
Wholesale trade	1.18%	--	--	--	--	--	2.11%	--
Fin. svcs. and real estate	0.56%	--	--	--	--	--	1.75%	--
Retail trade	0.53%	--	--	--	--	--	1.85%	--
Professional services	0.65%	--	--	--	--	--	1.07%	--
Other services	0.54%	--	--	--	--	--	1.04%	--
Ownership								
For profit, incorporated	0.32%	--	--	--	--	--	0.67%	--
For profit, unincorporated	0.70%	--	--	--	--	--	1.14%	--
Nonprofit	0.79%	--	--	--	--	--	1.54%	--
Age of firm								
Less than 5 years	1.46%	--	--	--	--	--	1.62%	--
5-9 years	1.18%	--	--	--	--	--	1.40%	--
10-19 years	0.74%	--	--	--	--	--	0.97%	--
20 or more years	0.28%	--	--	--	--	--	0.82%	--
Multi/single status								
2 or more locations	0.11%	--	--	--	--	--	1.20%	--
1 location only	0.53%	--	--	--	--	--	0.58%	--
Percent full-time employees								
Less than 25%	0.93%*	--	--	--	--	--	2.59%*	--
25-49 %	0.50%	--	--	--	--	--	1.37%	--
50-74 %	0.73%	--	--	--	--	--	1.53%	--
75% or more	0.34%	--	--	--	--	--	0.63%	--
Union presence								
No union employees	0.29%	--	--	--	--	--	0.54%	--
Has union employees	0.71%	--	--	--	--	--	3.71%	--
Percent low-wage employees								
50% or more low-wage	0.42%	--	--	--	--	--	1.36%	--
Less than 50% low-wage	0.33%	--	--	--	--	--	0.59%	--

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2015 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.A.2.c Percent of private-sector establishments that offer health insurance that offer at least one health insurance plan that required no contribution from the employee for family coverage by firm size and selected characteristics: United States, 2015

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	16.1%	36.4%	23.1%	11.4%	3.5%	1.8%	29.7%	3.1%
Industry group **								
Agric., fish., forest.	33.5%	44.2%	--	--	--	--	38.5%	--
Mining and manufacturing	15.5%	36.1%	16.7%	--	--	--	24.2%	--
Construction	39.9%	50.8%	32.8%	--	--	--	43.5%	--
Utilities and transp.	16.0%	30.8%	7.9%*	--	--	--	25.2%	--
Wholesale trade	19.2%	44.1%	20.9%	--	--	--	33.0%	--
Fin. svcs. and real estate	8.0%	25.9%	20.1%	--	--	--	21.9%	--
Retail trade	6.7%	31.6%	9.9%	--	--	--	22.3%	--
Professional services	19.5%	36.6%	26.4%	--	--	--	30.7%	--
Other services	16.4%	33.3%	24.9%	--	--	--	28.7%	--
Ownership								
For profit, incorporated	15.7%	37.8%	22.9%	--	--	--	30.4%	--
For profit, unincorporated	16.6%	30.5%	21.7%	--	--	--	25.8%	--
Nonprofit	18.1%	39.7%	26.7%	--	--	--	32.3%	--
Age of firm								
Less than 5 years	26.8%	35.2%	16.7%	--	--	--	29.2%	--
5-9 years	29.4%	37.9%	31.7%	--	--	--	33.7%	--
10-19 years	22.7%	35.1%	19.0%	--	--	--	28.2%	--
20 or more years	11.6%	37.0%	24.7%	--	--	--	29.6%	--
Multi/single status								
2 or more locations	3.5%	37.7%	26.6%	--	--	--	16.7%	--
1 location only	28.8%	36.3%	22.7%	--	--	--	30.8%	--
Percent full-time employees								
Less than 25%	10.7%	29.5%	24.4%	--	--	--	25.2%	--
25-49 %	9.5%	25.4%	27.3%	--	--	--	23.7%	--
50-74 %	15.4%	36.2%	22.3%	--	--	--	30.4%	--
75% or more	17.5%	37.6%	22.8%	--	--	--	30.4%	--
Union presence								
No union employees	16.1%	34.9%	21.8%	--	--	--	28.3%	--
Has union employees	15.8%	73.6%	53.5%	--	--	--	63.9%	--
Percent low-wage employees								
50% or more low-wage	9.2%	32.5%	17.8%	--	--	--	25.6%	--
Less than 50% low-wage	18.2%	37.0%	23.8%	--	--	--	30.4%	--

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Table I.A.2.c Standard errors for percent of private-sector establishments that offer health insurance that offer at least one health insurance plan that required no contribution from the employee for family coverage by firm size and selected characteristics: United States, 2015

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	0.48%	1.33%	1.36%	0.88%	0.43%	0.24%	0.90%	0.24%
Industry group **								
Agric., fish., forest.	5.82%	8.27%	--	--	--	--	6.99%	--
Mining and manufacturing	1.84%	6.00%	3.54%	--	--	--	2.98%	--
Construction	2.76%	4.39%	4.85%	--	--	--	3.16%	--
Utilities and transp.	2.37%	7.49%	5.48% *	--	--	--	4.87%	--
Wholesale trade	1.99%	5.05%	4.43%	--	--	--	3.31%	--
Fin. svcs. and real estate	0.95%	3.79%	4.53%	--	--	--	2.70%	--
Retail trade	0.92%	4.38%	2.86%	--	--	--	2.91%	--
Professional services	1.04%	2.30%	2.55%	--	--	--	1.63%	--
Other services	1.08%	2.82%	3.12%	--	--	--	1.91%	--
Ownership								
For profit, incorporated	0.56%	1.64%	1.59%	--	--	--	1.10%	--
For profit, unincorporated	1.29%	2.71%	3.50%	--	--	--	2.01%	--
Nonprofit	1.43%	3.95%	4.08%	--	--	--	2.61%	--
Age of firm								
Less than 5 years	2.44%	3.54%	3.90%	--	--	--	2.69%	--
5-9 years	2.24%	3.41%	4.60%	--	--	--	2.61%	--
10-19 years	1.34%	2.45%	2.40%	--	--	--	1.69%	--
20 or more years	0.50%	2.05%	1.94%	--	--	--	1.30%	--
Multi/single status								
2 or more locations	0.27%	11.23%	4.01%	--	--	--	2.20%	--
1 location only	0.88%	1.34%	1.45%	--	--	--	0.96%	--
Percent full-time employees								
Less than 25%	1.49%	5.79%	6.10%	--	--	--	3.76%	--
25-49 %	1.23%	4.70%	5.41%	--	--	--	3.11%	--
50-74 %	1.26%	3.30%	3.46%	--	--	--	2.37%	--
75% or more	0.61%	1.56%	1.59%	--	--	--	1.06%	--
Union presence								
No union employees	0.51%	1.33%	1.37%	--	--	--	0.91%	--
Has union employees	1.47%	6.55%	8.09%	--	--	--	4.76%	--
Percent low-wage employees								
50% or more low-wage	0.82%	3.41%	3.53%	--	--	--	2.33%	--
Less than 50% low-wage	0.58%	1.44%	1.47%	--	--	--	0.98%	--

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2015 Medical Expenditure Panel Survey-Insurance Component.

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Table I.A.2.c.(1) Percent of private-sector establishments that offer health insurance that offer an exclusive-provider plan that required no contribution from the employee for family coverage by firm size and selected characteristics: United States, 2015

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	4.6%	9.9%	7.1%	4.6%	0.8%	0.3%	8.5%	0.9%
Industry group **								
Agric., fish., forest.	10.3%*	--	--	--	--	--	11.3%*	--
Mining and manufacturing	5.4%	--	--	--	--	--	8.7%	--
Construction	11.9%	--	--	--	--	--	12.9%	--
Utilities and transp.	2.9%*	--	--	--	--	--	6.0%*	--
Wholesale trade	4.8%	--	--	--	--	--	7.4%	--
Fin. svcs. and real estate	2.1%	--	--	--	--	--	6.4%	--
Retail trade	2.8%	--	--	--	--	--	9.4%	--
Professional services	5.5%	--	--	--	--	--	8.4%	--
Other services	4.4%	--	--	--	--	--	7.5%	--
Ownership								
For profit, incorporated	4.5%	--	--	--	--	--	8.7%	--
For profit, unincorporated	5.3%	--	--	--	--	--	8.4%	--
Nonprofit	3.9%	--	--	--	--	--	6.8%	--
Age of firm								
Less than 5 years	5.6%	--	--	--	--	--	6.2%	--
5-9 years	11.4%	--	--	--	--	--	13.1%	--
10-19 years	7.6%	--	--	--	--	--	8.8%	--
20 or more years	2.9%	--	--	--	--	--	7.4%	--
Multi/single status								
2 or more locations	0.9%	--	--	--	--	--	4.7%	--
1 location only	8.4%	--	--	--	--	--	8.8%	--
Percent full-time employees								
Less than 25%	3.8%	--	--	--	--	--	8.4%	--
25-49 %	3.2%	--	--	--	--	--	7.7%	--
50-74 %	5.1%	--	--	--	--	--	10.4%	--
75% or more	4.7%	--	--	--	--	--	8.1%	--
Union presence								
No union employees	4.7%	--	--	--	--	--	8.2%	--
Has union employees	3.4%	--	--	--	--	--	14.1%	--
Percent low-wage employees								
50% or more low-wage	2.5%	--	--	--	--	--	6.4%	--
Less than 50% low-wage	5.3%	--	--	--	--	--	8.8%	--

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2015 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

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** 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.c.(1) Standard errors for percent of private-sector establishments that offer health insurance that offer an exclusive-provider plan that required no contribution from the employee for family coverage by firm size and selected characteristics: United States, 2015

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	0.29%	0.85%	0.86%	0.63%	0.20%	0.08%	0.57%	0.13%
Industry group **								
Agric., fish., forest.	3.72% *	--	--	--	--	--	4.56% *	--
Mining and manufacturing	1.28%	--	--	--	--	--	2.13%	--
Construction	1.83%	--	--	--	--	--	2.14%	--
Utilities and transp.	0.96% *	--	--	--	--	--	2.34% *	--
Wholesale trade	1.14%	--	--	--	--	--	1.96%	--
Fin. svcs. and real estate	0.54%	--	--	--	--	--	1.69%	--
Retail trade	0.65%	--	--	--	--	--	2.25%	--
Professional services	0.62%	--	--	--	--	--	1.01%	--
Other services	0.62%	--	--	--	--	--	1.15%	--
Ownership								
For profit, incorporated	0.34%	--	--	--	--	--	0.70%	--
For profit, unincorporated	0.78%	--	--	--	--	--	1.27%	--
Nonprofit	0.75%	--	--	--	--	--	1.44%	--
Age of firm								
Less than 5 years	1.32%	--	--	--	--	--	1.47%	--
5-9 years	1.65%	--	--	--	--	--	1.95%	--
10-19 years	0.87%	--	--	--	--	--	1.10%	--
20 or more years	0.27%	--	--	--	--	--	0.77%	--
Multi/single status								
2 or more locations	0.14%	--	--	--	--	--	1.32%	--
1 location only	0.56%	--	--	--	--	--	0.61%	--
Percent full-time employees								
Less than 25%	0.91%	--	--	--	--	--	2.35%	--
25-49 %	0.77%	--	--	--	--	--	2.05%	--
50-74 %	0.82%	--	--	--	--	--	1.70%	--
75% or more	0.35%	--	--	--	--	--	0.65%	--
Union presence								
No union employees	0.31%	--	--	--	--	--	0.58%	--
Has union employees	0.71%	--	--	--	--	--	3.61%	--
Percent low-wage employees								
50% or more low-wage	0.44%	--	--	--	--	--	1.35%	--
Less than 50% low-wage	0.35%	--	--	--	--	--	0.63%	--

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2015 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.A.2.c.(2) Percent of private-sector establishments that offer health insurance that offer a mixed-provider plan that required no contribution from the employee for family coverage by firm size and selected characteristics: United States, 2015

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	9.7%	21.5%	13.4%	7.0%	2.5%	1.4%	17.6%	2.2%
Industry group **								
Agric., fish., forest.	22.3%	--	--	--	--	--	26.1%	--
Mining and manufacturing	9.0%	--	--	--	--	--	13.5%	--
Construction	25.2%	--	--	--	--	--	26.9%	--
Utilities and transp.	11.4%	--	--	--	--	--	14.8%	--
Wholesale trade	12.7%	--	--	--	--	--	22.0%	--
Fin. svcs. and real estate	4.9%	--	--	--	--	--	12.5%	--
Retail trade	3.1%	--	--	--	--	--	10.0%	--
Professional services	10.9%	--	--	--	--	--	17.1%	--
Other services	10.6%	--	--	--	--	--	18.5%	--
Ownership								
For profit, incorporated	9.4%	--	--	--	--	--	17.9%	--
For profit, unincorporated	9.6%	--	--	--	--	--	14.6%	--
Nonprofit	12.1%	--	--	--	--	--	21.2%	--
Age of firm								
Less than 5 years	18.7%	--	--	--	--	--	20.4%	--
5-9 years	15.4%	--	--	--	--	--	17.4%	--
10-19 years	12.5%	--	--	--	--	--	15.7%	--
20 or more years	7.3%	--	--	--	--	--	18.0%	--
Multi/single status								
2 or more locations	2.5%	--	--	--	--	--	10.3%	--
1 location only	17.0%	--	--	--	--	--	18.2%	--
Percent full-time employees								
Less than 25%	6.3%	--	--	--	--	--	15.4%	--
25-49 %	5.5%	--	--	--	--	--	13.6%	--
50-74 %	7.8%	--	--	--	--	--	14.7%	--
75% or more	11.0%	--	--	--	--	--	18.6%	--
Union presence								
No union employees	9.5%	--	--	--	--	--	16.4%	--
Has union employees	11.6%	--	--	--	--	--	45.2%	--
Percent low-wage employees								
50% or more low-wage	6.2%	--	--	--	--	--	17.4%	--
Less than 50% low-wage	10.8%	--	--	--	--	--	17.6%	--

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2015 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.c.(2) Standard errors for percent of private-sector establishments that offer health insurance that offer a mixed-provider plan that required no contribution from the employee for family coverage by firm size and selected characteristics: United States, 2015

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	0.40%	1.14%	1.10%	0.69%	0.38%	0.22%	0.77%	0.21%
Industry group **								
Agric., fish., forest.	5.41%	--	--	--	--	--	6.57%	--
Mining and manufacturing	1.36%	--	--	--	--	--	2.25%	--
Construction	2.56%	--	--	--	--	--	2.97%	--
Utilities and transp.	2.09%	--	--	--	--	--	4.13%	--
Wholesale trade	1.69%	--	--	--	--	--	2.94%	--
Fin. svcs. and real estate	0.75%	--	--	--	--	--	2.18%	--
Retail trade	0.62%	--	--	--	--	--	2.03%	--
Professional services	0.84%	--	--	--	--	--	1.36%	--
Other services	0.92%	--	--	--	--	--	1.67%	--
Ownership								
For profit, incorporated	0.46%	--	--	--	--	--	0.93%	--
For profit, unincorporated	1.05%	--	--	--	--	--	1.66%	--
Nonprofit	1.23%	--	--	--	--	--	2.31%	--
Age of firm								
Less than 5 years	2.18%	--	--	--	--	--	2.41%	--
5-9 years	1.81%	--	--	--	--	--	2.12%	--
10-19 years	1.08%	--	--	--	--	--	1.39%	--
20 or more years	0.41%	--	--	--	--	--	1.11%	--
Multi/single status								
2 or more locations	0.23%	--	--	--	--	--	1.80%	--
1 location only	0.74%	--	--	--	--	--	0.81%	--
Percent full-time employees								
Less than 25%	1.18%	--	--	--	--	--	3.13%	--
25-49 %	0.96%	--	--	--	--	--	2.51%	--
50-74 %	0.92%	--	--	--	--	--	1.80%	--
75% or more	0.51%	--	--	--	--	--	0.92%	--
Union presence								
No union employees	0.42%	--	--	--	--	--	0.76%	--
Has union employees	1.30%	--	--	--	--	--	5.12%	--
Percent low-wage employees								
50% or more low-wage	0.70%	--	--	--	--	--	2.07%	--
Less than 50% low-wage	0.48%	--	--	--	--	--	0.83%	--

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2015 Medical Expenditure Panel Survey-Insurance Component.

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** 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.c.(3) Percent of private-sector establishments that offer health insurance that offer an any-provider plan that required no contribution from the employee for family coverage by firm size and selected characteristics: United States, 2015

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	2.2%	5.4%	3.3%	0.9%	0.2% *	0.0% *	4.3%	0.2%
Industry group **								
Agric., fish., forest.	1.2% *	--	--	--	--	--	1.5% *	--
Mining and manufacturing	1.5% *	--	--	--	--	--	2.6% *	--
Construction	5.2%	--	--	--	--	--	5.9%	--
Utilities and transp.	2.2% *	--	--	--	--	--	5.5% *	--
Wholesale trade	2.4% *	--	--	--	--	--	4.3% *	--
Fin. svcs. and real estate	1.2%	--	--	--	--	--	3.5%	--
Retail trade	0.8% *	--	--	--	--	--	2.8% *	--
Professional services	3.5%	--	--	--	--	--	5.8%	--
Other services	1.5%	--	--	--	--	--	2.9%	--
Ownership								
For profit, incorporated	2.1%	--	--	--	--	--	4.5%	--
For profit, unincorporated	2.1%	--	--	--	--	--	3.3%	--
Nonprofit	2.5%	--	--	--	--	--	4.9%	--
Age of firm								
Less than 5 years	3.1%	--	--	--	--	--	3.3%	--
5-9 years	2.9%	--	--	--	--	--	3.3%	--
10-19 years	3.2%	--	--	--	--	--	4.3%	--
20 or more years	1.7%	--	--	--	--	--	4.9%	--
Multi/single status								
2 or more locations	0.2%	--	--	--	--	--	2.0% *	--
1 location only	4.1%	--	--	--	--	--	4.5%	--
Percent full-time employees								
Less than 25%	0.7% *	--	--	--	--	--	1.7% *	--
25-49 %	1.0% *	--	--	--	--	--	2.5% *	--
50-74 %	2.8%	--	--	--	--	--	5.8%	--
75% or more	2.3%	--	--	--	--	--	4.3%	--
Union presence								
No union employees	2.2%	--	--	--	--	--	4.1%	--
Has union employees	1.8% *	--	--	--	--	--	8.7% *	--
Percent low-wage employees								
50% or more low-wage	0.6%	--	--	--	--	--	1.8%	--
Less than 50% low-wage	2.6%	--	--	--	--	--	4.7%	--

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2015 Medical Expenditure Panel Survey-Insurance Component.

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* Figure does not meet standard of reliability or precision.

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** 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.c.(3) Standard errors for percent of private-sector establishments that offer health insurance that offer an any-provider plan that required no contribution from the employee for family coverage by firm size and selected characteristics: United States, 2015

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	0.18%	0.57%	0.54%	0.22%	0.08% *	0.02% *	0.37%	0.04%
Industry group **								
Agric., fish., forest.	0.64% *	--	--	--	--	--	0.80% *	--
Mining and manufacturing	0.69% *	--	--	--	--	--	1.17% *	--
Construction	1.32%	--	--	--	--	--	1.56%	--
Utilities and transp.	1.02% *	--	--	--	--	--	2.57% *	--
Wholesale trade	0.74% *	--	--	--	--	--	1.37% *	--
Fin. svcs. and real estate	0.31%	--	--	--	--	--	0.97%	--
Retail trade	0.30% *	--	--	--	--	--	1.06% *	--
Professional services	0.47%	--	--	--	--	--	0.80%	--
Other services	0.29%	--	--	--	--	--	0.56%	--
Ownership								
For profit, incorporated	0.22%	--	--	--	--	--	0.47%	--
For profit, unincorporated	0.46%	--	--	--	--	--	0.75%	--
Nonprofit	0.52%	--	--	--	--	--	1.06%	--
Age of firm								
Less than 5 years	0.87%	--	--	--	--	--	0.97%	--
5-9 years	0.73%	--	--	--	--	--	0.87%	--
10-19 years	0.54%	--	--	--	--	--	0.71%	--
20 or more years	0.20%	--	--	--	--	--	0.59%	--
Multi/single status								
2 or more locations	0.06%	--	--	--	--	--	0.70% *	--
1 location only	0.36%	--	--	--	--	--	0.40%	--
Percent full-time employees								
Less than 25%	0.37% *	--	--	--	--	--	1.03% *	--
25-49 %	0.29% *	--	--	--	--	--	0.81% *	--
50-74 %	0.54%	--	--	--	--	--	1.14%	--
75% or more	0.23%	--	--	--	--	--	0.44%	--
Union presence								
No union employees	0.19%	--	--	--	--	--	0.37%	--
Has union employees	0.56% *	--	--	--	--	--	3.01% *	--
Percent low-wage employees								
50% or more low-wage	0.17%	--	--	--	--	--	0.55%	--
Less than 50% low-wage	0.23%	--	--	--	--	--	0.43%	--

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2015 Medical Expenditure Panel Survey-Insurance Component.

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** 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.d Percent of private-sector establishments that offer health insurance that offer two or more health insurance plans by firm size and selected characteristics: United States, 2015

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	50.2%	20.0%	29.9%	45.1%	61.4%	83.3%	25.5%	73.6%
Industry group **								
Agric., fish., forest.	21.8%	11.0% *	--	44.8%	37.8%	63.8%	14.6% *	50.3%
Mining and manufacturing	39.6%	12.8% *	21.6%	43.7%	60.4%	77.7%	23.0%	63.0%
Construction	34.0%	22.4%	39.7%	49.9%	43.9%	78.8%	29.8%	55.5%
Utilities and transp.	53.9%	17.2% *	22.8% *	31.1%	63.7%	81.5%	20.9%	75.2%
Wholesale trade	45.2%	21.6%	29.5%	39.2%	54.0%	83.5%	26.0%	67.3%
Fin. svcs. and real estate	57.4%	22.8%	40.3%	51.4%	67.4%	72.7%	30.2%	69.7%
Retail trade	65.1%	21.1%	25.4%	45.4%	58.8%	86.3%	25.7%	79.9%
Professional services	45.2%	20.1%	31.1%	49.1%	64.4%	85.7%	25.4%	73.4%
Other services	49.6%	19.3%	26.7%	40.1%	59.9%	89.6%	23.6%	76.5%
Ownership								
For profit, incorporated	52.8%	18.7%	30.0%	45.4%	61.1%	85.7%	25.1%	76.6%
For profit, unincorporated	41.1%	22.4%	30.6%	49.7%	60.5%	66.1%	26.7%	62.8%
Nonprofit	45.3%	24.1%	28.5%	38.4%	63.0%	79.8%	26.0%	64.0%
Age of firm								
Less than 5 years	35.5%	26.0%	47.9%	51.5%	63.7%	90.1%	32.5%	60.3%
5-9 years	32.9%	21.1%	33.2%	53.9%	63.9%	86.7%	26.0%	67.0%
10-19 years	32.7%	17.1%	29.4%	44.4%	65.2%	75.2%	23.3%	62.2%
20 or more years	58.5%	19.5%	26.1%	43.2%	60.5%	83.6%	24.7%	75.2%
Multi/single status								
2 or more locations	72.7%	20.5% *	29.2%	45.3%	62.1%	83.4%	33.0%	75.7%
1 location only	27.4%	20.0%	30.0%	45.0%	56.7%	70.4%	24.9%	52.5%
Percent full-time employees								
Less than 25%	58.6%	19.0%	25.1%	36.0%	63.0%	88.4%	23.3%	77.3%
25-49 %	56.9%	18.6%	19.8%	38.9%	61.6%	85.7%	22.8%	76.0%
50-74 %	53.9%	21.8%	23.3%	43.0%	62.4%	88.2%	24.5%	79.6%
75% or more	47.8%	19.8%	32.3%	46.8%	61.0%	80.6%	26.1%	71.3%
Union presence								
No union employees	46.7%	19.6%	29.9%	45.1%	60.9%	80.7%	25.2%	70.5%
Has union employees	78.0%	30.7%	30.5%	45.3%	70.4%	90.8%	32.1%	87.7%
Percent low-wage employees								
50% or more low-wage	59.1%	12.8%	22.5%	39.6%	61.0%	85.5%	19.0%	75.9%
Less than 50% low-wage	47.5%	21.3%	30.8%	46.5%	61.6%	82.2%	26.6%	72.6%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2015 Medical Expenditure Panel Survey-Insurance Component.

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Table I.A.2.d Standard errors for percent of private-sector establishments that offer health insurance that offer two or more health insurance plans by firm size and selected characteristics: United States, 2015

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	0.58%	1.11%	1.50%	1.33%	1.22%	0.83%	0.82%	0.66%
Industry group **								
Agric., fish., forest.	4.64%	5.89% *	--	11.15%	11.01%	16.65%	5.28% *	8.07%
Mining and manufacturing	2.06%	3.97% *	3.99%	3.77%	3.47%	3.09%	2.61%	2.40%
Construction	2.53%	3.81%	5.09%	4.73%	7.06%	8.71%	2.86%	4.49%
Utilities and transp.	3.17%	6.29% *	7.65% *	8.21%	6.46%	3.62%	4.46%	3.15%
Wholesale trade	2.25%	4.31%	4.99%	4.69%	4.72%	2.74%	2.99%	2.61%
Fin. svcs. and real estate	1.71%	3.80%	5.92%	4.12%	3.00%	2.44%	2.95%	1.86%
Retail trade	1.51%	3.83%	4.72%	4.01%	3.66%	1.47%	2.77%	1.39%
Professional services	1.19%	1.91%	2.68%	2.55%	2.16%	1.62%	1.47%	1.31%
Other services	1.37%	2.31%	3.31%	2.97%	2.79%	1.40%	1.72%	1.40%
Ownership								
For profit, incorporated	0.68%	1.31%	1.76%	1.61%	1.56%	0.80%	0.97%	0.71%
For profit, unincorporated	1.59%	2.52%	3.84%	3.42%	3.19%	3.72%	1.97%	2.38%
Nonprofit	1.68%	3.61%	4.31%	3.32%	2.56%	2.99%	2.46%	1.87%
Age of firm								
Less than 5 years	2.51%	3.32%	5.43%	5.17%	8.00%	6.41%	2.71%	6.00%
5-9 years	2.10%	2.82%	4.71%	4.35%	5.16%	6.85%	2.29%	3.69%
10-19 years	1.32%	1.93%	2.79%	2.74%	2.98%	4.27%	1.48%	2.21%
20 or more years	0.69%	1.71%	1.98%	1.72%	1.41%	0.85%	1.17%	0.71%
Multi/single status								
2 or more locations	0.69%	8.87% *	4.17%	2.27%	1.37%	0.83%	2.60%	0.70%
1 location only	0.80%	1.12%	1.60%	1.62%	2.25%	4.51%	0.86%	1.78%
Percent full-time employees								
Less than 25%	2.45%	5.23%	7.26%	5.33%	4.29%	2.38%	3.76%	2.25%
25-49 %	2.02%	4.14%	4.75%	4.74%	4.03%	2.02%	2.98%	1.91%
50-74 %	1.63%	2.85%	3.57%	4.06%	3.37%	1.68%	2.13%	1.59%
75% or more	0.71%	1.30%	1.77%	1.54%	1.47%	1.14%	0.96%	0.85%
Union presence								
No union employees	0.62%	1.11%	1.53%	1.37%	1.26%	1.02%	0.83%	0.75%
Has union employees	1.59%	7.27%	7.16%	5.77%	4.56%	1.20%	4.83%	1.20%
Percent low-wage employees								
50% or more low-wage	1.23%	2.26%	3.81%	3.09%	2.31%	1.25%	1.84%	1.13%
Less than 50% low-wage	0.68%	1.24%	1.61%	1.48%	1.44%	1.08%	0.90%	0.83%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2015 Medical Expenditure Panel Survey-Insurance Component.

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Table I.A.2.e Percent of private-sector establishments that offer health insurance by plan provider arrangement by selected characteristics: United States, 2015

Characteristics	Conventional indemnity	Any managed care	Exclusive provider	Mixed provider
United States	10.6%	92.6%	28.4%	74.3%
Firm size				
Less than 50 employees	14.6%	88.2%	33.8%	59.8%
50+ employees	6.9%	96.7%	23.3%	88.0%
Less than 10 employees	16.7%	86.4%	33.0%	57.4%
10-24 employees	11.7%	90.7%	36.0%	61.1%
25-99 employees	10.3%	92.5%	32.4%	70.7%
100-999 employees	11.5%	92.6%	30.5%	75.7%
1000+ employees	4.4%	99.0%	18.7%	95.8%
Industry group **				
Agric., fish., forest.	13.7%	86.5%	24.6%	67.5%
Mining and manufacturing	9.7%	93.4%	29.8%	72.6%
Construction	13.7%	90.5%	30.2%	65.6%
Utilities and transp.	10.9%	93.2%	23.6%	76.4%
Wholesale trade	9.5%	93.0%	25.3%	74.3%
Fin. svcs. and real estate	8.3%	94.8%	23.3%	82.3%
Retail trade	7.8%	94.8%	23.3%	82.3%
Professional services	13.5%	90.1%	34.6%	68.5%
Other services	10.6%	92.8%	29.7%	72.3%
Ownership				
For profit, incorporated	10.6%	92.7%	27.3%	75.8%
For profit, unincorporated	10.7%	91.9%	29.8%	70.8%
Nonprofit	10.7%	92.6%	34.6%	68.4%
Age of firm				
Less than 5 years	15.0%	89.2%	31.3%	65.2%
5-9 years	12.7%	90.5%	35.8%	62.4%
10-19 years	13.6%	89.3%	33.6%	63.5%
20 or more years	9.2%	94.0%	25.8%	79.5%
Multi/single status				
2 or more locations	7.0%	96.5%	22.8%	87.8%
1 location only	14.4%	88.5%	34.2%	60.5%
Percent full-time employees				
Less than 25%	9.4%	93.3%	28.9%	77.7%
25-49 %	9.2%	93.5%	27.7%	75.1%
50-74 %	10.9%	91.9%	24.6%	73.9%
75% or more	10.9%	92.6%	29.3%	74.0%
Union presence				
No union employees	11.0%	92.0%	28.5%	72.4%
Has union employees	8.1%	97.1%	27.7%	89.0%
Percent low wage employees				
50% or more low-wage	8.4%	93.8%	23.9%	79.1%
Less than 50% low-wage	11.3%	92.2%	29.8%	72.8%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2015 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

** 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.

Estimates previously displayed in this table prior to 2011 are now located in the following tables: Two or more plans (Table I.A.2.d), With waiting period (Table I.A.2.f), and Insurance to Retirees (Table I.A.2.h).

Table I.A.2.e Standard errors for percent of private-sector establishments that offer health insurance by plan provider arrangement by selected characteristics: United States, 2015

Characteristics	Conventional indemnity	Any managed care	Exclusive provider	Mixed provider
United States	0.38%	0.32%	0.56%	0.53%
Firm size				
Less than 50 employees	0.67%	0.61%	0.91%	0.94%
50+ employees	0.38%	0.23%	0.67%	0.44%
Less than 10 employees	1.00%	0.91%	1.30%	1.36%
10-24 employees	1.01%	0.90%	1.55%	1.58%
25-99 employees	0.75%	0.64%	1.26%	1.22%
100-999 employees	0.83%	0.68%	1.15%	1.12%
1000+ employees	0.46%	0.14%	0.89%	0.38%
Industry group **				
Agric., fish., forest.	3.80%	3.80%	4.77%	5.31%
Mining and manufacturing	1.54%	1.29%	2.11%	2.17%
Construction	1.93%	1.56%	2.46%	2.58%
Utilities and transp.	1.93%	1.55%	2.75%	2.83%
Wholesale trade	1.37%	1.22%	2.06%	2.11%
Fin. svcs. and real estate	0.89%	0.71%	1.46%	1.34%
Retail trade	0.84%	0.71%	1.38%	1.23%
Professional services	0.84%	0.74%	1.19%	1.15%
Other services	0.83%	0.67%	1.29%	1.25%
Ownership				
For profit, incorporated	0.45%	0.37%	0.66%	0.62%
For profit, unincorporated	0.97%	0.86%	1.54%	1.53%
Nonprofit	1.05%	0.89%	1.62%	1.61%
Age of firm				
Less than 5 years	1.96%	1.68%	2.48%	2.59%
5-9 years	1.52%	1.33%	2.29%	2.31%
10-19 years	1.01%	0.91%	1.44%	1.46%
20 or more years	0.42%	0.34%	0.65%	0.58%
Multi/single status				
2 or more locations	0.40%	0.25%	0.69%	0.47%
1 location only	0.65%	0.59%	0.89%	0.92%
Percent full-time employees				
Less than 25%	1.40%	1.25%	2.39%	2.08%
25-49 %	1.13%	0.95%	1.87%	1.78%
50-74 %	0.99%	0.87%	1.40%	1.44%
75% or more	0.47%	0.39%	0.69%	0.66%
Union presence				
No union employees	0.41%	0.35%	0.59%	0.58%
Has union employees	1.16%	0.65%	1.83%	1.18%
Percent low wage employees				
50% or more low-wage	0.67%	0.60%	1.08%	1.03%
Less than 50% low-wage	0.46%	0.38%	0.66%	0.64%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2015 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

** 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.

Estimates previously displayed in this table prior to 2011 are now located in the following tables: Two or more plans (Table I.A.2.d), With waiting period (Table I.A.2.f), and Insurance to Retirees (Table I.A.2.h).

Table I.A.2.f 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, 2015

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	74.4%	49.3%	79.0%	85.9%	90.2%	84.5%	61.8%	86.3%
Industry group **								
Agric., fish., forest.	40.6%	19.2% *	--	75.3%	92.9%	83.7%	30.4%	81.3%
Mining and manufacturing	83.2%	67.2%	90.3%	92.9%	91.3%	75.7%	81.5%	85.7%
Construction	65.3%	44.7%	89.8%	87.5%	91.0%	65.2%	61.7%	83.7%
Utilities and transp.	73.0%	52.0%	89.1%	90.9%	98.7%	66.5%	69.7%	75.1%
Wholesale trade	67.6%	43.5%	81.3%	84.9%	90.8%	64.6%	61.4%	74.8%
Fin. svcs. and real estate	80.7%	55.0%	81.5%	89.1%	87.2%	88.0%	65.2%	87.8%
Retail trade	87.0%	62.8%	85.6%	92.0%	97.5%	91.5%	71.9%	92.7%
Professional services	67.7%	50.2%	72.8%	84.2%	88.2%	71.1%	59.6%	79.2%
Other services	73.1%	43.4%	72.8%	80.3%	88.8%	92.6%	56.0%	90.8%
Ownership								
For profit, incorporated	76.1%	50.4%	82.4%	89.2%	90.4%	84.2%	64.5%	86.0%
For profit, unincorporated	72.9%	53.9%	77.7%	85.8%	91.8%	88.2%	62.2%	89.0%
Nonprofit	64.3%	31.8%	56.7%	70.0%	88.6%	81.6%	43.1%	84.9%
Age of firm								
Less than 5 years	60.2%	48.1%	73.6%	86.4%	94.7%	97.3%	57.3%	85.6%
5-9 years	59.0%	42.5%	75.1%	84.6%	88.1%	95.1%	53.0%	88.8%
10-19 years	69.7%	51.9%	80.5%	86.6%	87.0%	94.0%	63.4%	89.2%
20 or more years	79.0%	50.7%	79.9%	85.8%	90.9%	84.2%	64.9%	85.9%
Multi/single status								
2 or more locations	86.2%	67.0%	84.4%	87.3%	90.9%	84.6%	84.5%	86.3%
1 location only	62.4%	49.1%	78.3%	85.0%	85.9%	80.2%	60.1%	85.9%
Percent full-time employees								
Less than 25%	74.2%	25.0%	66.2%	73.6%	88.2%	93.6%	42.6%	91.0%
25-49 %	78.9%	42.2%	66.8%	81.4%	94.4%	92.5%	55.2%	92.1%
50-74 %	75.6%	43.9%	75.8%	87.0%	93.1%	92.9%	55.7%	92.9%
75% or more	73.6%	52.5%	81.3%	87.2%	89.4%	79.2%	64.8%	83.1%
Union presence								
No union employees	74.7%	49.9%	79.0%	86.3%	90.6%	87.6%	62.2%	88.5%
Has union employees	72.4%	34.5%	77.6%	79.9%	83.4%	75.8%	53.5%	76.4%
Percent low-wage employees								
50% or more low-wage	80.7%	34.4%	71.3%	86.9%	92.9%	93.9%	50.5%	93.5%
Less than 50% low-wage	72.5%	51.8%	79.9%	85.7%	89.0%	79.7%	63.7%	82.9%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2015 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.A.2.f Standard errors 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, 2015

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	0.57%	1.36%	1.30%	0.90%	0.72%	0.83%	0.95%	0.57%
Industry group **								
Agric., fish., forest.	5.47%	6.34% *	--	9.18%	4.12%	13.31%	6.12%	6.41%
Mining and manufacturing	1.85%	6.06%	3.07%	1.86%	1.78%	2.97%	2.95%	1.48%
Construction	2.82%	4.26%	3.02%	2.99%	3.30%	10.53%	3.22%	3.44%
Utilities and transp.	2.92%	8.30%	5.57%	4.57%	0.86%	4.41%	5.31%	3.35%
Wholesale trade	2.25%	5.03%	4.36%	3.25%	2.36%	4.29%	3.43%	2.68%
Fin. svcs. and real estate	1.38%	4.38%	4.82%	2.37%	2.15%	1.51%	3.20%	1.18%
Retail trade	1.16%	4.44%	3.34%	2.20%	0.89%	1.29%	2.97%	1.04%
Professional services	1.22%	2.38%	2.56%	1.80%	1.35%	2.69%	1.73%	1.54%
Other services	1.29%	2.98%	3.13%	2.32%	1.90%	1.35%	2.09%	1.03%
Ownership								
For profit, incorporated	0.66%	1.66%	1.42%	0.96%	0.91%	0.91%	1.13%	0.67%
For profit, unincorporated	1.57%	2.98%	3.53%	2.34%	1.86%	2.44%	2.26%	1.53%
Nonprofit	1.70%	3.81%	4.67%	3.11%	1.56%	3.10%	2.72%	1.38%
Age of firm								
Less than 5 years	2.67%	3.72%	4.65%	3.07%	2.42%	2.47%	2.92%	3.60%
5-9 years	2.38%	3.38%	4.34%	3.41%	3.60%	2.76%	2.70%	2.49%
10-19 years	1.45%	2.56%	2.35%	1.73%	2.18%	1.62%	1.80%	1.30%
20 or more years	0.64%	2.11%	1.77%	1.19%	0.78%	0.86%	1.35%	0.63%
Multi/single status								
2 or more locations	0.59%	10.86%	3.51%	1.45%	0.80%	0.83%	2.08%	0.61%
1 location only	0.93%	1.37%	1.40%	1.15%	1.53%	4.15%	1.00%	1.16%
Percent full-time employees								
Less than 25%	2.25%	5.50%	7.16%	4.69%	2.80%	1.52%	4.28%	1.35%
25-49 %	1.75%	5.57%	5.44%	3.52%	1.59%	1.65%	3.68%	1.26%
50-74 %	1.51%	3.36%	3.62%	2.62%	1.65%	1.55%	2.53%	1.19%
75% or more	0.70%	1.59%	1.46%	1.01%	0.91%	1.19%	1.10%	0.77%
Union presence								
No union employees	0.59%	1.38%	1.33%	0.92%	0.73%	0.78%	0.96%	0.52%
Has union employees	1.93%	7.07%	6.79%	4.55%	3.94%	2.20%	5.17%	1.99%
Percent low-wage employees								
50% or more low-wage	1.07%	3.41%	4.22%	2.05%	1.25%	0.79%	2.54%	0.63%
Less than 50% low-wage	0.67%	1.48%	1.36%	1.01%	0.89%	1.17%	1.02%	0.77%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2015 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.A.2.h Percent of private-sector establishments that offer health insurance by health insurance offers to retirees by selected characteristics: United States, 2015

Characteristics	Insurance to retirees under 65	Insurance to retirees 65 and over
United States	11.6%	10.4%
Firm size		
Less than 50 employees	1.3%	2.4%
50+ employees	21.4%	18.0%
Less than 10 employees	1.2%	2.2%
10-24 employees	1.3%	2.4%
25-99 employees	1.7%	3.1%
100-999 employees	6.0%	5.5%
1000+ employees	31.6%	26.1%
Industry group **		
Agric., fish., forest.	1.5% *	2.2% *
Mining and manufacturing	6.2%	5.4%
Construction	2.8%	3.4%
Utilities and transp.	30.9%	21.9%
Wholesale trade	8.6%	6.4%
Fin. svcs. and real estate	22.9%	17.8%
Retail trade	13.9%	13.7%
Professional services	9.9%	8.8%
Other services	6.6%	7.9%
Ownership		
For profit, incorporated	13.7%	12.1%
For profit, unincorporated	4.7%	4.9%
Nonprofit	7.1%	6.5%
Age of firm		
Less than 5 years	0.8% *	1.1% *
5-9 years	1.3% *	1.5% *
10-19 years	1.5%	2.2%
20 or more years	16.7%	14.6%
Multi/single status		
2 or more locations	21.7%	18.3%
1 location only	1.3%	2.3%
Percent full-time employees		
Less than 25%	4.6%	6.7%
25-49 %	8.4%	9.2%
50-74 %	10.6%	10.5%
75% or more	12.9%	10.8%
Union presence		
No union employees	7.8%	6.9%
Has union employees	42.1%	37.8%
Percent low wage employees		
50% or more low-wage	8.7%	9.2%
Less than 50% low-wage	12.5%	10.7%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2015 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.

** 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.

Retiree estimates for years prior to 2011 are provided in Table I.A.2.e for those earlier years.

Table I.A.2.h Standard errors for percent of private-sector establishments that offer health insurance by health insurance offers to retirees by selected characteristics: United States, 2015

Characteristics	Insurance to retirees under 65	Insurance to retirees 65 and over
United States	0.40%	0.40%
Firm size		
Less than 50 employees	0.20%	0.29%
50+ employees	0.73%	0.70%
Less than 10 employees	0.29%	0.42%
10-24 employees	0.31%	0.47%
25-99 employees	0.32%	0.46%
100-999 employees	0.61%	0.59%
1000+ employees	1.11%	1.07%
Industry group **		
Agric., fish., forest.	0.99% *	1.18% *
Mining and manufacturing	0.63%	0.66%
Construction	0.76%	0.87%
Utilities and transp.	2.88%	2.60%
Wholesale trade	1.15%	1.04%
Fin. svcs. and real estate	1.46%	1.34%
Retail trade	1.18%	1.19%
Professional services	0.80%	0.80%
Other services	0.80%	0.84%
Ownership		
For profit, incorporated	0.51%	0.51%
For profit, unincorporated	0.66%	0.68%
Nonprofit	0.78%	0.83%
Age of firm		
Less than 5 years	0.38% *	0.49% *
5-9 years	0.46% *	0.48% *
10-19 years	0.29%	0.43%
20 or more years	0.58%	0.57%
Multi/single status		
2 or more locations	0.74%	0.72%
1 location only	0.20%	0.28%
Percent full-time employees		
Less than 25%	1.28%	1.35%
25-49 %	1.16%	1.21%
50-74 %	1.09%	1.11%
75% or more	0.50%	0.48%
Union presence		
No union employees	0.34%	0.33%
Has union employees	2.03%	2.04%
Percent low wage employees		
50% or more low-wage	0.75%	0.78%
Less than 50% low-wage	0.48%	0.47%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2015 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.

** 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.

Retiree estimates for years prior to 2011 are provided in Table I.A.2.e for those earlier years.

Table I.B.1 Number of private-sector employees by firm size and selected characteristics: United States, 2015

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	119,937,314	13,866,899	10,461,182	16,907,668	22,474,184	56,227,380	32,816,131	87,121,183
Industry group **								
Agric., fish., forest.	1,446,106	407,601	131,183	280,028	332,484	294,810	667,006	779,100
Mining and manufacturing	12,260,463	522,817	713,336	1,787,292	3,444,146	5,792,873	2,106,475	10,153,987
Construction	5,843,949	1,501,567	1,093,911	1,538,438	1,127,816	582,216	3,463,868	2,380,081
Utilities and transp.	5,153,693	330,172	337,066	382,920	720,864	3,382,670	884,793	4,268,900
Wholesale trade	5,849,254	700,271	608,075	980,946	1,201,220	2,358,741	1,797,321	4,051,933
Fin. svcs. and real estate	11,405,845	1,148,356	415,479	839,253	1,603,789	7,398,968	1,958,707	9,447,138
Retail trade	15,277,081	1,693,456	1,021,213	1,644,507	1,510,217	9,407,688	3,452,182	11,824,899
Professional services	32,462,456	3,406,485	2,536,028	3,972,036	7,116,706	15,431,200	7,714,005	24,748,451
Other services	30,238,468	4,156,174	3,604,891	5,482,248	5,416,941	11,578,215	10,771,774	19,466,694
Ownership								
For profit, incorporated	85,401,691	8,938,888	7,505,948	11,640,836	14,158,068	43,157,951	22,422,140	62,979,552
For profit, unincorporated	17,737,545	3,904,249	2,070,335	3,365,687	3,517,315	4,879,959	7,723,456	10,014,090
Nonprofit	16,798,077	1,023,762	884,899	1,901,144	4,798,801	8,189,471	2,670,536	14,127,541
Age of firm								
Less than 5 years	7,829,669	2,973,028	1,458,741	2,152,295	959,245	286,361 *	5,545,083	2,284,586
5-9 years	8,357,505	2,703,107	1,578,240	2,081,951	1,730,893	263,313	5,442,828	2,914,677
10-19 years	17,296,555	3,656,567	2,994,099	4,256,236	4,122,855	2,266,798	8,883,628	8,412,927
20 or more years	86,453,584	4,534,197	4,430,101	8,417,185	15,661,191	53,410,909	12,944,592	73,508,992
Multi/single status								
2 or more locations	70,638,397	83,894	478,267	2,959,139	12,369,095	54,748,002	1,521,721	69,116,676
1 location only	49,298,917	13,783,006	9,982,914	13,948,529	10,105,090	1,479,378	31,294,410	18,004,507
Percent full-time employees								
Less than 25%	10,891,210	2,492,770	1,782,836	2,095,085	1,759,340	2,761,180	5,372,775	5,518,435
25-49 %	12,398,681	1,319,429	1,113,702	1,966,589	2,342,052	5,656,909	3,420,483	8,978,198
50-74 %	17,559,181	2,445,652	1,532,653	2,127,582	2,643,698	8,809,594	5,121,075	12,438,106
75% or more	79,088,242	7,609,048	6,031,991	10,718,412	15,729,094	38,999,697	18,901,798	60,186,443
Union presence								
No union employees	99,201,301	13,573,069	10,137,783	16,092,992	20,358,045	39,039,412	31,882,984	67,318,317
Has union employees	20,736,012	293,831	323,398	814,675	2,116,139	17,187,968	933,147	19,802,866
Percent low-wage employees								
50% or more low-wage	31,545,305	4,212,039	3,204,003	4,894,211	6,025,406	13,209,647	10,017,522	21,527,783
Less than 50% low-wage	88,392,009	9,654,860	7,257,179	12,013,457	16,448,779	43,017,733	22,798,610	65,593,399

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2015 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.

** 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.

Totals may not sum exactly because of rounding.

Table I.B.1 Standard errors for number of private-sector employees by firm size and selected characteristics: United States, 2015

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	875,841	129,759	191,909	312,089	446,873	760,299	254,292	868,105
Industry group **								
Agric., fish., forest.	146,779	37,401	24,493	62,778	93,227	83,544	61,119	133,450
Mining and manufacturing	422,582	37,416	59,008	127,363	237,555	323,305	106,876	409,597
Construction	266,228	63,298	85,275	151,774	162,536	103,734	156,621	215,932
Utilities and transp.	406,385	30,745	46,032	58,871	111,816	382,351	69,453	400,430
Wholesale trade	261,254	53,472	59,431	97,506	121,424	194,980	102,150	240,747
Fin. svcs. and real estate	454,220	57,620	45,776	86,450	133,736	420,052	93,164	444,664
Retail trade	449,735	67,987	70,266	126,338	127,224	402,785	120,074	433,821
Professional services	628,646	90,870	108,718	189,723	307,766	505,343	175,670	605,870
Other services	622,341	108,837	142,483	240,159	314,078	460,499	225,244	585,057
Ownership								
For profit, incorporated	912,670	130,516	175,789	286,920	414,390	782,241	264,846	887,591
For profit, unincorporated	440,480	98,750	106,185	201,035	238,935	282,624	183,968	402,950
Nonprofit	476,544	52,494	69,546	132,259	263,172	368,032	112,889	463,620
Age of firm								
Less than 5 years	322,301	89,368	92,512	186,465	155,615	173,834 *	173,383	273,204
5-9 years	262,746	88,047	89,167	145,239	175,037	56,626	156,876	212,934
10-19 years	400,631	96,761	127,207	194,145	254,728	195,718	198,143	353,481
20 or more years	877,236	106,020	143,616	253,099	411,712	762,816	228,266	854,146
Multi/single status								
2 or more locations	808,609	15,107	39,985	134,502	340,161	759,790	73,907	805,823
1 location only	548,185	130,267	193,734	309,088	397,047	226,087	264,057	517,736
Percent full-time employees								
Less than 25%	315,503	83,561	104,280	140,421	149,075	203,472	160,018	273,502
25-49 %	444,497	68,938	74,501	138,272	212,038	353,706	132,433	425,030
50-74 %	509,378	78,421	86,757	162,426	195,679	428,648	145,000	489,151
75% or more	871,362	125,497	163,294	289,828	426,361	724,890	264,379	842,607
Union presence								
No union employees	870,000	130,547	189,565	311,449	439,602	734,743	255,974	858,717
Has union employees	605,627	32,436	49,547	97,082	201,155	562,303	79,644	600,556
Percent low-wage employees								
50% or more low-wage	604,317	100,723	128,049	203,237	300,546	469,242	206,482	571,551
Less than 50% low-wage	889,826	133,734	174,573	306,170	423,465	747,709	266,697	864,397

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2015 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.

** 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.

Totals may not sum exactly because of rounding.

Table I.B.1.a Percent of number of private-sector employees by firm size and selected characteristics: United States, 2015

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	119,937,314	11.6%	8.7%	14.1%	18.7%	46.9%	27.4%	72.6%
Industry group **								
Agric., fish., forest.	1,446,106	28.2%	9.1%	19.4%	23.0%	20.4%	46.1%	53.9%
Mining and manufacturing	12,260,463	4.3%	5.8%	14.6%	28.1%	47.2%	17.2%	82.8%
Construction	5,843,949	25.7%	18.7%	26.3%	19.3%	10.0%	59.3%	40.7%
Utilities and transp.	5,153,693	6.4%	6.5%	7.4%	14.0%	65.6%	17.2%	82.8%
Wholesale trade	5,849,254	12.0%	10.4%	16.8%	20.5%	40.3%	30.7%	69.3%
Fin. svcs. and real estate	11,405,845	10.1%	3.6%	7.4%	14.1%	64.9%	17.2%	82.8%
Retail trade	15,277,081	11.1%	6.7%	10.8%	9.9%	61.6%	22.6%	77.4%
Professional services	32,462,456	10.5%	7.8%	12.2%	21.9%	47.5%	23.8%	76.2%
Other services	30,238,468	13.7%	11.9%	18.1%	17.9%	38.3%	35.6%	64.4%
Ownership								
For profit, incorporated	85,401,691	10.5%	8.8%	13.6%	16.6%	50.5%	26.3%	73.7%
For profit, unincorporated	17,737,545	22.0%	11.7%	19.0%	19.8%	27.5%	43.5%	56.5%
Nonprofit	16,798,077	6.1%	5.3%	11.3%	28.6%	48.8%	15.9%	84.1%
Age of firm								
Less than 5 years	7,829,669	38.0%	18.6%	27.5%	12.3%	3.7% *	70.8%	29.2%
5-9 years	8,357,505	32.3%	18.9%	24.9%	20.7%	3.2%	65.1%	34.9%
10-19 years	17,296,555	21.1%	17.3%	24.6%	23.8%	13.1%	51.4%	48.6%
20 or more years	86,453,584	5.2%	5.1%	9.7%	18.1%	61.8%	15.0%	85.0%
Multi/single status								
2 or more locations	70,638,397	0.1%	0.7%	4.2%	17.5%	77.5%	2.2%	97.8%
1 location only	49,298,917	28.0%	20.2%	28.3%	20.5%	3.0%	63.5%	36.5%
Percent full-time employees								
Less than 25%	10,891,210	22.9%	16.4%	19.2%	16.2%	25.4%	49.3%	50.7%
25-49 %	12,398,681	10.6%	9.0%	15.9%	18.9%	45.6%	27.6%	72.4%
50-74 %	17,559,181	13.9%	8.7%	12.1%	15.1%	50.2%	29.2%	70.8%
75% or more	79,088,242	9.6%	7.6%	13.6%	19.9%	49.3%	23.9%	76.1%
Union presence								
No union employees	99,201,301	13.7%	10.2%	16.2%	20.5%	39.4%	32.1%	67.9%
Has union employees	20,736,012	1.4%	1.6%	3.9%	10.2%	82.9%	4.5%	95.5%
Percent low-wage employees								
50% or more low-wage	31,545,305	13.4%	10.2%	15.5%	19.1%	41.9%	31.8%	68.2%
Less than 50% low-wage	88,392,009	10.9%	8.2%	13.6%	18.6%	48.7%	25.8%	74.2%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2015 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.

** 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.

Percents may not add to 100% because of rounding.

Table I.B.1.a Standard errors for percent of number of private-sector employees by firm size and selected characteristics: United States, 2015

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	875,841	0.13%	0.17%	0.26%	0.35%	0.41%	0.26%	0.26%
Industry group **								
Agric., fish., forest.	146,779	3.33%	1.79%	3.93%	5.29%	4.90%	4.83%	4.83%
Mining and manufacturing	422,582	0.33%	0.50%	1.01%	1.63%	1.77%	0.93%	0.93%
Construction	266,228	1.40%	1.44%	2.16%	2.35%	1.65%	2.45%	2.45%
Utilities and transp.	406,385	0.75%	0.98%	1.21%	2.15%	3.10%	1.74%	1.74%
Wholesale trade	261,254	0.96%	1.02%	1.56%	1.84%	2.33%	1.75%	1.75%
Fin. svcs. and real estate	454,220	0.60%	0.41%	0.76%	1.14%	1.63%	0.95%	0.95%
Retail trade	449,735	0.51%	0.47%	0.80%	0.80%	1.30%	0.89%	0.89%
Professional services	628,646	0.32%	0.35%	0.56%	0.84%	1.00%	0.61%	0.61%
Other services	622,341	0.42%	0.49%	0.75%	0.92%	1.09%	0.85%	0.85%
Ownership								
For profit, incorporated	912,670	0.18%	0.22%	0.33%	0.45%	0.56%	0.37%	0.37%
For profit, unincorporated	440,480	0.69%	0.61%	1.02%	1.16%	1.27%	1.16%	1.16%
Nonprofit	476,544	0.34%	0.42%	0.77%	1.32%	1.44%	0.72%	0.72%
Age of firm								
Less than 5 years	322,301	1.67%	1.22%	1.97%	1.80%	2.14% *	2.56%	2.56%
5-9 years	262,746	1.20%	1.05%	1.47%	1.73%	0.66%	1.79%	1.79%
10-19 years	400,631	0.65%	0.73%	1.00%	1.21%	1.02%	1.20%	1.20%
20 or more years	877,236	0.13%	0.17%	0.29%	0.44%	0.51%	0.27%	0.27%
Multi/single status								
2 or more locations	808,609	0.02%	0.06%	0.19%	0.46%	0.48%	0.11%	0.11%
1 location only	548,185	0.38%	0.42%	0.57%	0.67%	0.45%	0.72%	0.72%
Percent full-time employees								
Less than 25%	315,503	0.88%	0.93%	1.16%	1.22%	1.51%	1.45%	1.45%
25-49 %	444,497	0.62%	0.63%	1.09%	1.52%	1.85%	1.22%	1.22%
50-74 %	509,378	0.56%	0.52%	0.88%	1.03%	1.45%	1.00%	1.00%
75% or more	871,362	0.18%	0.21%	0.36%	0.49%	0.58%	0.37%	0.37%
Union presence								
No union employees	870,000	0.17%	0.20%	0.31%	0.41%	0.50%	0.34%	0.34%
Has union employees	605,627	0.16%	0.24%	0.46%	0.92%	1.04%	0.39%	0.39%
Percent low-wage employees								
50% or more low-wage	604,317	0.38%	0.42%	0.62%	0.84%	1.01%	0.73%	0.73%
Less than 50% low-wage	889,826	0.18%	0.20%	0.34%	0.44%	0.53%	0.35%	0.35%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2015 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.

** 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.

Percents may not add to 100% because of rounding.

Table I.B.2 Percent of private-sector employees in establishments that offer health insurance by firm size and selected characteristics: United States, 2015

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	83.8%	30.4%	52.6%	77.3%	96.1%	99.8%	47.6%	97.4%
Industry group **								
Agric., fish., forest.	62.7%	14.3%	22.3% *	77.7%	92.3%	100.0%	29.5%	91.1%
Mining and manufacturing	94.3%	39.5%	74.9%	90.0%	99.4%	100.0%	69.5%	99.5%
Construction	70.1%	29.9%	57.3%	86.1%	98.7%	100.0%	51.3%	97.5%
Utilities and transp.	89.1%	24.8%	54.7%	69.6%	94.3%	99.9%	48.1%	97.6%
Wholesale trade	89.9%	46.5%	77.5%	94.5%	98.1%	100.0%	69.6%	99.0%
Fin. svcs. and real estate	92.3%	35.3%	80.4%	94.3%	99.8%	100.0%	56.2%	99.8%
Retail trade	85.3%	23.1%	42.4%	82.0%	96.7%	99.9%	38.5%	99.0%
Professional services	88.1%	39.0%	64.1%	85.0%	97.2%	99.5%	57.0%	97.8%
Other services	72.4%	23.1%	35.0%	58.5%	90.8%	99.7%	34.3%	93.5%
Ownership								
For profit, incorporated	84.9%	32.1%	54.9%	77.4%	95.2%	99.8%	49.9%	97.4%
For profit, unincorporated	69.4%	23.4%	38.3%	70.2%	95.6%	100.0%	36.3%	94.9%
Nonprofit	93.0%	42.0%	66.3%	89.0%	99.2%	99.5%	61.4%	99.0%
Age of firm								
Less than 5 years	45.4%	18.5%	36.3%	63.5%	89.0%	89.8%	30.2%	82.3%
5-9 years	52.4%	25.0%	36.2%	64.2%	89.2%	95.7%	34.8%	85.2%
10-19 years	69.7%	31.8%	52.7%	75.6%	93.5%	98.8%	48.3%	92.2%
20 or more years	93.1%	40.2%	63.7%	84.9%	98.0%	99.9%	59.9%	98.9%
Multi/single status								
2 or more locations	98.6%	50.6%	69.1%	84.4%	97.7%	99.9%	71.7%	99.2%
1 location only	62.6%	30.2%	51.8%	75.8%	94.1%	96.8%	46.4%	90.6%
Percent full-time employees								
Less than 25%	49.7%	7.2%	16.3%	40.8%	79.8%	97.4%	15.8%	82.7%
25-49 %	77.8%	24.7%	35.0%	60.9%	89.4%	99.8%	34.8%	94.3%
50-74 %	81.3%	28.4%	47.1%	69.1%	98.3%	99.8%	40.8%	98.0%
75% or more	89.9%	39.5%	67.9%	89.1%	98.6%	99.9%	60.8%	99.1%
Union presence								
No union employees	80.6%	29.8%	51.7%	76.4%	95.7%	99.7%	46.8%	96.7%
Has union employees	98.8%	55.6%	79.9%	94.4%	99.8%	100.0%	76.6%	99.8%
Percent low-wage employees								
50% or more low-wage	70.6%	13.5%	20.6%	52.0%	88.1%	99.8%	23.1%	92.7%
Less than 50% low-wage	88.5%	37.7%	66.7%	87.6%	99.0%	99.8%	58.4%	98.9%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2015 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.

** 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.B.2 Standard errors for percent of private-sector employees in establishments that offer health insurance by firm size and selected characteristics: United States, 2015

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	0.24%	0.74%	1.17%	0.96%	0.53%	0.09%	0.63%	0.19%
Industry group **								
Agric., fish., forest.	4.17%	2.81%	7.99% *	7.53%	4.70%	0.00%	5.02%	3.17%
Mining and manufacturing	0.46%	3.68%	3.45%	1.92%	0.44%	0.00%	2.15%	0.22%
Construction	1.68%	2.18%	3.86%	3.06%	1.29%	0.00%	2.27%	1.06%
Utilities and transp.	1.26%	4.08%	6.76%	6.88%	2.73%	0.08%	4.00%	0.77%
Wholesale trade	0.86%	3.97%	4.06%	1.82%	1.41%	0.00%	2.31%	0.51%
Fin. svcs. and real estate	0.48%	2.80%	3.98%	2.32%	0.14%	0.00%	2.27%	0.09%
Retail trade	0.66%	1.92%	3.51%	2.52%	1.27%	0.04%	1.84%	0.23%
Professional services	0.42%	1.51%	2.09%	1.61%	0.68%	0.29%	1.17%	0.34%
Other services	0.77%	1.31%	2.09%	2.20%	1.80%	0.16%	1.18%	0.66%
Ownership								
For profit, incorporated	0.30%	0.95%	1.37%	1.15%	0.76%	0.08%	0.78%	0.23%
For profit, unincorporated	0.96%	1.30%	2.58%	2.52%	1.33%	0.00%	1.32%	0.76%
Nonprofit	0.45%	2.68%	3.51%	1.85%	0.42%	0.38%	1.96%	0.32%
Age of firm								
Less than 5 years	2.21%	1.44%	3.17%	3.86%	5.38%	11.05%	1.74%	3.60%
5-9 years	1.59%	1.64%	2.86%	3.24%	3.05%	4.16%	1.56%	2.40%
10-19 years	0.93%	1.46%	2.24%	1.90%	1.33%	0.73%	1.23%	0.94%
20 or more years	0.19%	1.35%	1.65%	1.08%	0.47%	0.06%	0.95%	0.14%
Multi/single status								
2 or more locations	0.11%	9.02%	3.80%	1.44%	0.38%	0.07%	2.16%	0.10%
1 location only	0.60%	0.74%	1.21%	1.12%	1.08%	2.15%	0.66%	0.84%
Percent full-time employees								
Less than 25%	1.48%	1.05%	2.60%	3.56%	3.45%	1.54%	1.41%	1.78%
25-49 %	1.13%	2.55%	3.36%	3.37%	2.85%	0.13%	2.02%	0.94%
50-74 %	0.75%	1.65%	2.92%	3.17%	0.75%	0.13%	1.52%	0.39%
75% or more	0.23%	1.04%	1.40%	0.87%	0.43%	0.04%	0.78%	0.14%
Union presence								
No union employees	0.30%	0.75%	1.18%	1.00%	0.58%	0.12%	0.64%	0.25%
Has union employees	0.15%	5.34%	5.42%	1.91%	0.18%	0.01%	2.96%	0.06%
Percent low-wage employees								
50% or more low-wage	0.74%	1.02%	1.86%	2.25%	1.79%	0.07%	1.11%	0.65%
Less than 50% low-wage	0.23%	0.92%	1.29%	0.86%	0.23%	0.11%	0.71%	0.13%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2015 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.

** 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.B.2.a Percent of private-sector employees eligible for health insurance at establishments that offer health insurance by firm size and selected characteristics: United States, 2015

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	76.0%	80.3%	79.9%	76.9%	76.8%	74.8%	79.1%	75.4%
Industry group **								
Agric., fish., forest.	72.5%	86.0%	--	81.7%	78.7%	56.9%	78.5%	70.8%
Mining and manufacturing	93.6%	93.4%	90.4%	94.2%	94.0%	93.5%	92.4%	93.8%
Construction	86.1%	83.9%	85.9%	87.3%	86.4%	84.8%	85.4%	86.7%
Utilities and transp.	81.6%	83.5%	89.2%	86.6%	87.5%	79.6%	88.7%	80.9%
Wholesale trade	90.6%	88.4%	90.1%	91.0%	92.2%	90.1%	89.3%	91.0%
Fin. svcs. and real estate	91.3%	88.3%	89.0%	86.5%	92.1%	91.8%	87.5%	91.7%
Retail trade	57.6%	73.9%	75.7%	77.8%	72.0%	50.9%	74.9%	55.6%
Professional services	80.5%	81.5%	81.6%	79.6%	76.3%	82.4%	81.5%	80.3%
Other services	57.9%	70.0%	64.2%	53.0%	54.3%	59.2%	62.4%	57.0%
Ownership								
For profit, incorporated	77.0%	82.2%	82.2%	80.7%	79.8%	74.5%	81.9%	76.1%
For profit, unincorporated	72.6%	81.9%	80.2%	65.6%	74.7%	71.4%	75.3%	71.8%
Nonprofit	73.9%	64.0%	63.3%	71.9%	69.7%	78.1%	66.4%	74.8%
Age of firm								
Less than 5 years	73.6%	84.8%	80.4%	72.5%	71.0%	50.0%	81.1%	67.0%
5-9 years	75.9%	84.9%	77.8%	67.5%	80.2%	65.1%	76.1%	75.7%
10-19 years	76.2%	79.0%	79.5%	78.2%	76.1%	69.8%	78.7%	74.8%
20 or more years	76.1%	78.0%	80.4%	78.9%	76.9%	75.1%	79.6%	75.7%
Multi/single status								
2 or more locations	75.7%	82.2%	79.9%	81.0%	77.5%	75.0%	78.3%	75.7%
1 location only	76.6%	80.3%	79.9%	75.9%	75.8%	65.2%	79.2%	74.3%
Percent full-time employees								
Less than 25%	27.5%	43.8%	27.1%	23.6%	24.4%	29.2%	30.8%	26.8%
25-49 %	41.0%	42.1%	45.8%	39.9%	41.2%	40.8%	43.3%	40.7%
50-74 %	62.6%	67.5%	65.2%	60.7%	63.6%	62.0%	64.4%	62.3%
75% or more	87.1%	89.6%	89.4%	88.7%	88.5%	85.7%	89.1%	86.7%
Union presence								
No union employees	76.4%	80.4%	80.0%	76.6%	76.1%	75.6%	79.2%	75.8%
Has union employees	74.2%	78.7%	77.7%	80.6%	82.4%	72.8%	77.5%	74.1%
Percent low-wage employees								
50% or more low-wage	48.4%	58.0%	47.4%	48.0%	50.7%	47.2%	51.9%	48.0%
Less than 50% low-wage	83.8%	83.8%	84.3%	83.8%	85.2%	83.2%	83.8%	83.8%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2015 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.B.2.a Standard errors for percent of private-sector employees eligible for health insurance at establishments that offer health insurance by firm size and selected characteristics: United States, 2015

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	0.38%	0.86%	0.97%	0.91%	0.81%	0.57%	0.59%	0.44%
Industry group **								
Agric., fish., forest.	5.17%	3.39%	--	5.22%	8.07%	10.37%	4.01%	6.49%
Mining and manufacturing	0.66%	1.92%	1.62%	0.73%	1.66%	0.85%	0.87%	0.75%
Construction	1.43%	2.17%	3.05%	2.17%	3.60%	3.97%	1.60%	2.20%
Utilities and transp.	2.34%	4.83%	3.09%	5.99%	2.84%	3.11%	2.11%	2.58%
Wholesale trade	0.86%	2.35%	1.77%	1.70%	1.40%	1.59%	1.43%	1.03%
Fin. svcs. and real estate	0.64%	1.62%	1.84%	1.79%	0.91%	0.86%	1.24%	0.70%
Retail trade	0.99%	3.05%	2.53%	2.07%	2.33%	1.19%	1.62%	1.08%
Professional services	0.53%	1.38%	1.33%	1.38%	1.30%	0.70%	0.82%	0.61%
Other services	0.89%	2.22%	2.82%	2.13%	2.00%	1.30%	1.63%	1.02%
Ownership								
For profit, incorporated	0.47%	1.01%	1.07%	1.01%	1.06%	0.68%	0.63%	0.55%
For profit, unincorporated	1.05%	1.75%	2.15%	2.50%	1.84%	1.85%	1.69%	1.26%
Nonprofit	0.75%	3.12%	3.50%	2.11%	1.43%	0.99%	1.97%	0.81%
Age of firm								
Less than 5 years	2.56%	2.32%	2.82%	3.02%	4.35%	11.91%	1.71%	4.06%
5-9 years	1.61%	1.77%	3.04%	3.65%	2.55%	3.95%	2.17%	2.31%
10-19 years	1.01%	1.58%	2.00%	1.74%	2.12%	2.64%	1.15%	1.43%
20 or more years	0.43%	1.39%	1.28%	1.13%	0.93%	0.57%	0.78%	0.47%
Multi/single status								
2 or more locations	0.47%	6.02%	2.81%	1.32%	0.88%	0.56%	1.72%	0.48%
1 location only	0.67%	0.86%	1.01%	1.07%	1.43%	4.67%	0.63%	1.12%
Percent full-time employees								
Less than 25%	1.35%	5.13%	5.02%	2.83%	2.81%	2.00%	2.90%	1.51%
25-49 %	0.95%	2.91%	3.03%	2.31%	2.37%	1.24%	1.79%	1.05%
50-74 %	0.83%	1.50%	1.36%	1.28%	1.08%	1.28%	0.96%	0.96%
75% or more	0.35%	0.66%	0.78%	0.74%	0.75%	0.53%	0.48%	0.41%
Union presence								
No union employees	0.41%	0.87%	0.96%	0.93%	0.85%	0.66%	0.60%	0.49%
Has union employees	0.97%	4.29%	6.28%	3.82%	2.39%	1.09%	3.42%	1.00%
Percent low-wage employees								
50% or more low-wage	0.80%	2.81%	3.52%	2.14%	1.77%	1.03%	1.95%	0.86%
Less than 50% low-wage	0.37%	0.79%	0.81%	0.86%	0.76%	0.56%	0.52%	0.44%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2015 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.B.2.a.(1) Percent of private-sector employees eligible for health insurance that are enrolled in health insurance at establishments that offer health insurance by firm size and selected characteristics: United States, 2015

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	75.0%	77.1%	71.5%	70.8%	72.7%	77.2%	72.1%	75.6%
Industry group **								
Agric., fish., forest.	75.4%	90.5%	--	76.3%	71.5%	74.2%	79.1%	74.3%
Mining and manufacturing	82.6%	77.9%	72.1%	75.0%	79.6%	87.5%	73.4%	83.9%
Construction	75.9%	80.8%	75.1%	71.3%	77.2%	81.4%	74.2%	77.2%
Utilities and transp.	81.7%	69.5%	74.5%	76.7%	64.2%	86.8%	73.6%	82.6%
Wholesale trade	80.3%	77.9%	80.7%	76.0%	79.1%	82.8%	77.1%	81.3%
Fin. svcs. and real estate	80.6%	78.5%	77.4%	80.2%	79.8%	81.1%	78.3%	80.9%
Retail trade	64.6%	70.1%	66.7%	64.0%	61.9%	64.8%	66.9%	64.2%
Professional services	77.0%	75.5%	70.2%	70.8%	74.8%	80.1%	71.2%	78.1%
Other services	62.8%	79.2%	64.9%	63.5%	58.2%	62.5%	67.8%	61.6%
Ownership								
For profit, incorporated	75.1%	77.3%	71.6%	71.1%	72.5%	77.0%	72.2%	75.6%
For profit, unincorporated	70.1%	74.7%	70.5%	64.6%	69.7%	71.8%	69.7%	70.2%
Nonprofit	78.7%	82.7%	72.3%	77.2%	75.4%	80.9%	75.5%	79.0%
Age of firm								
Less than 5 years	66.6%	77.8%	70.6%	62.6%	65.6%	48.4% *	71.2%	61.7%
5-9 years	69.8%	77.4%	70.2%	69.2%	67.2%	65.0%	71.5%	68.5%
10-19 years	70.9%	74.7%	70.0%	69.7%	68.8%	75.3%	70.4%	71.2%
20 or more years	76.3%	78.4%	72.8%	73.1%	74.6%	77.4%	73.3%	76.6%
Multi/single status								
2 or more locations	76.5%	80.6%	76.6%	75.0%	74.1%	77.1%	74.4%	76.5%
1 location only	71.8%	77.1%	71.2%	69.8%	70.8%	79.8%	71.9%	71.6%
Percent full-time employees								
Less than 25%	50.7%	88.1%	54.3%	52.1%	54.9%	44.5%	65.8%	47.5%
25-49 %	57.9%	70.1%	59.7%	52.3%	58.1%	58.0%	58.6%	57.8%
50-74 %	66.4%	78.2%	64.9%	62.0%	61.4%	67.8%	67.5%	66.3%
75% or more	78.0%	77.0%	73.3%	73.3%	75.4%	80.8%	73.5%	78.8%
Union presence								
No union employees	73.7%	76.8%	71.1%	70.3%	71.3%	76.0%	71.6%	74.2%
Has union employees	80.4%	84.9%	80.6%	79.3%	84.0%	79.9%	82.3%	80.4%
Percent low-wage employees								
50% or more low-wage	55.8%	74.9%	50.2%	54.6%	51.3%	57.3%	57.4%	55.6%
Less than 50% low-wage	78.2%	77.4%	73.2%	73.1%	76.8%	80.6%	73.6%	79.1%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2015 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.

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** 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.B.2.a.(1) Standard errors for percent of private-sector employees eligible for health insurance that are enrolled in health insurance at establishments that offer health insurance by firm size and selected characteristics: United States, 2015

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	0.29%	0.80%	0.90%	0.73%	0.69%	0.40%	0.55%	0.33%
Industry group **								
Agric., fish., forest.	3.96%	3.32%	--	6.58%	8.47%	5.73%	5.33%	4.93%
Mining and manufacturing	0.59%	3.57%	2.35%	1.59%	1.27%	0.63%	1.47%	0.62%
Construction	1.28%	2.31%	2.54%	2.37%	2.81%	2.69%	1.74%	1.81%
Utilities and transp.	1.30%	4.45%	3.50%	4.57%	3.44%	1.04%	3.03%	1.37%
Wholesale trade	1.05%	3.17%	1.82%	1.83%	1.79%	2.00%	1.48%	1.30%
Fin. svcs. and real estate	0.65%	2.16%	2.28%	1.69%	1.35%	0.83%	1.26%	0.70%
Retail trade	0.76%	2.80%	3.35%	1.72%	2.29%	0.97%	1.69%	0.84%
Professional services	0.45%	1.42%	1.52%	1.40%	1.00%	0.60%	0.96%	0.50%
Other services	0.89%	1.77%	2.75%	2.14%	2.22%	1.23%	1.55%	1.04%
Ownership								
For profit, incorporated	0.35%	0.97%	1.07%	0.84%	0.84%	0.47%	0.65%	0.39%
For profit, unincorporated	1.05%	1.79%	2.00%	2.07%	2.43%	1.72%	1.26%	1.31%
Nonprofit	0.51%	2.07%	2.68%	1.70%	0.92%	0.68%	1.55%	0.54%
Age of firm								
Less than 5 years	1.89%	2.38%	3.11%	2.73%	3.98%	15.17%*	1.61%	3.41%
5-9 years	1.59%	1.98%	3.32%	2.64%	3.36%	5.67%	1.64%	2.50%
10-19 years	0.81%	1.56%	1.64%	1.51%	1.71%	1.95%	1.09%	1.12%
20 or more years	0.32%	1.15%	1.20%	0.89%	0.76%	0.40%	0.75%	0.34%
Multi/single status								
2 or more locations	0.34%	7.68%	2.04%	1.11%	0.75%	0.40%	1.44%	0.34%
1 location only	0.54%	0.80%	0.95%	0.86%	1.23%	4.11%	0.58%	0.90%
Percent full-time employees								
Less than 25%	2.31%	2.92%	10.33%	6.06%	5.67%	2.77%	5.18%	2.55%
25-49 %	1.49%	4.23%	5.36%	3.45%	4.08%	1.86%	2.87%	1.66%
50-74 %	0.86%	1.84%	2.67%	2.37%	2.19%	1.11%	1.44%	0.98%
75% or more	0.30%	0.92%	0.94%	0.75%	0.69%	0.40%	0.59%	0.34%
Union presence								
No union employees	0.33%	0.81%	0.90%	0.73%	0.72%	0.50%	0.55%	0.39%
Has union employees	0.61%	4.84%	5.34%	3.77%	1.74%	0.66%	3.31%	0.62%
Percent low-wage employees								
50% or more low-wage	0.91%	2.70%	4.24%	2.24%	1.99%	1.19%	2.15%	0.99%
Less than 50% low-wage	0.28%	0.84%	0.87%	0.74%	0.63%	0.38%	0.54%	0.32%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2015 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.B.2.b Percent of private-sector employees that are enrolled in health insurance at establishments that offer health insurance by firm size and selected characteristics: United States, 2015

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	57.0%	61.9%	57.1%	54.5%	55.8%	57.7%	57.0%	57.0%
Industry group **								
Agric., fish., forest.	54.7%	77.8%	--	62.3%	56.3%	42.2%	62.1%	52.6%
Mining and manufacturing	77.3%	72.8%	65.2%	70.6%	74.8%	81.9%	67.8%	78.7%
Construction	65.4%	67.8%	64.5%	62.2%	66.7%	69.0%	63.3%	66.9%
Utilities and transp.	66.7%	58.1%	66.4%	66.4%	56.2%	69.1%	65.2%	66.8%
Wholesale trade	72.8%	68.9%	72.7%	69.1%	73.0%	74.6%	68.8%	74.0%
Fin. svcs. and real estate	73.6%	69.3%	68.9%	69.4%	73.6%	74.5%	68.5%	74.2%
Retail trade	37.2%	51.8%	50.5%	49.8%	44.6%	33.0%	50.1%	35.7%
Professional services	62.0%	61.5%	57.3%	56.3%	57.1%	66.0%	58.0%	62.7%
Other services	36.3%	55.5%	41.6%	33.7%	31.6%	37.0%	42.3%	35.1%
Ownership								
For profit, incorporated	57.8%	63.5%	58.8%	57.4%	57.8%	57.4%	59.2%	57.6%
For profit, unincorporated	50.9%	61.2%	56.5%	42.4%	52.1%	51.3%	52.4%	50.4%
Nonprofit	58.2%	52.9%	45.8%	55.5%	52.6%	63.2%	50.1%	59.1%
Age of firm								
Less than 5 years	49.0%	66.0%	56.8%	45.4%	46.6%	24.2% *	57.7%	41.3%
5-9 years	52.9%	65.7%	54.6%	46.7%	53.9%	42.4%	54.4%	51.8%
10-19 years	54.0%	59.1%	55.7%	54.5%	52.4%	52.5%	55.4%	53.2%
20 or more years	58.0%	61.1%	58.5%	57.6%	57.3%	58.1%	58.4%	58.0%
Multi/single status								
2 or more locations	57.9%	66.2%	61.2%	60.7%	57.5%	57.8%	58.2%	57.9%
1 location only	55.0%	61.9%	56.9%	53.0%	53.6%	52.0%	56.9%	53.3%
Percent full-time employees								
Less than 25%	13.9%	38.6%	14.7%	12.3%	13.4%	13.0%	20.3%	12.8%
25-49 %	23.7%	29.5%	27.4%	20.9%	23.9%	23.7%	25.4%	23.5%
50-74 %	41.6%	52.8%	42.3%	37.6%	39.1%	42.1%	43.5%	41.3%
75% or more	67.9%	69.0%	65.6%	65.0%	66.7%	69.2%	65.5%	68.4%
Union presence								
No union employees	56.3%	61.7%	56.8%	53.9%	54.3%	57.5%	56.7%	56.2%
Has union employees	59.7%	66.8%	62.6%	63.9%	69.2%	58.2%	63.7%	59.5%
Percent low-wage employees								
50% or more low-wage	27.0%	43.4%	23.8%	26.2%	26.0%	27.0%	29.8%	26.7%
Less than 50% low-wage	65.5%	64.8%	61.7%	61.3%	65.5%	67.1%	61.7%	66.3%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2015 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.

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** 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.B.2.b Standard errors for percent of private-sector employees that are enrolled in health insurance at establishments that offer health insurance by firm size and selected characteristics: United States, 2015

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	0.39%	0.92%	0.99%	0.88%	0.83%	0.58%	0.61%	0.45%
Industry group **								
Agric., fish., forest.	5.16%	3.79%	--	7.65%	9.44%	9.52%	5.44%	6.41%
Mining and manufacturing	0.79%	3.47%	2.50%	1.56%	1.77%	0.96%	1.50%	0.86%
Construction	1.57%	2.41%	3.12%	2.61%	3.77%	4.30%	1.81%	2.39%
Utilities and transp.	2.31%	5.38%	3.91%	5.99%	3.71%	2.91%	3.16%	2.53%
Wholesale trade	1.14%	3.41%	2.03%	2.16%	1.86%	2.13%	1.71%	1.40%
Fin. svcs. and real estate	0.83%	2.40%	2.43%	2.33%	1.54%	1.09%	1.53%	0.91%
Retail trade	0.70%	2.93%	2.77%	1.77%	2.01%	0.82%	1.57%	0.75%
Professional services	0.58%	1.59%	1.56%	1.59%	1.36%	0.75%	0.99%	0.66%
Other services	0.78%	2.08%	2.42%	1.79%	1.58%	1.18%	1.43%	0.89%
Ownership								
For profit, incorporated	0.49%	1.11%	1.14%	1.02%	1.09%	0.70%	0.70%	0.56%
For profit, unincorporated	1.11%	2.03%	2.25%	2.20%	2.34%	1.92%	1.58%	1.36%
Nonprofit	0.71%	2.73%	3.19%	2.22%	1.27%	0.93%	1.91%	0.76%
Age of firm								
Less than 5 years	2.66%	2.86%	3.28%	2.71%	4.45%	13.23% *	1.84%	4.15%
5-9 years	1.75%	2.16%	3.34%	3.39%	3.48%	5.18%	2.06%	2.67%
10-19 years	0.99%	1.67%	1.87%	1.72%	2.10%	2.53%	1.15%	1.39%
20 or more years	0.44%	1.39%	1.34%	1.13%	0.94%	0.57%	0.83%	0.47%
Multi/single status								
2 or more locations	0.48%	7.79%	2.83%	1.36%	0.95%	0.57%	1.77%	0.48%
1 location only	0.67%	0.93%	1.04%	1.04%	1.40%	6.08%	0.64%	1.12%
Percent full-time employees								
Less than 25%	0.79%	4.87%	3.16%	1.45%	2.13%	0.91%	2.11%	0.85%
25-49 %	0.74%	2.67%	2.18%	1.27%	1.42%	1.09%	1.27%	0.82%
50-74 %	0.75%	1.54%	1.71%	1.65%	1.54%	1.08%	1.04%	0.86%
75% or more	0.39%	0.97%	1.00%	0.88%	0.86%	0.58%	0.63%	0.45%
Union presence								
No union employees	0.42%	0.94%	0.99%	0.89%	0.84%	0.68%	0.62%	0.50%
Has union employees	1.01%	5.17%	6.13%	4.24%	2.74%	1.12%	3.65%	1.04%
Percent low-wage employees								
50% or more low-wage	0.62%	2.50%	2.08%	1.62%	1.24%	0.86%	1.42%	0.68%
Less than 50% low-wage	0.39%	0.93%	0.94%	0.90%	0.81%	0.58%	0.59%	0.45%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2015 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.

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** 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.B.2.b.(1) Percent of private-sector enrollees that are enrolled in self-insured plans at establishments that offer health insurance by firm size and selected characteristics: United States, 2015

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	60.0%	13.6%	10.1%	15.2%	40.5%	85.7%	11.8%	68.9%
Industry group **								
Agric., fish., forest.	29.1%	17.7% *	--	5.6% *	35.1% *	48.9%	13.6% *	34.2%
Mining and manufacturing	65.3%	12.0% *	4.6% *	14.3%	54.5%	89.6%	7.3%	72.6%
Construction	32.2%	17.4%	13.2%	14.8%	39.8%	84.1%	16.2%	43.8%
Utilities and transp.	73.6%	20.8% *	5.6% *	27.0% *	38.3%	87.5%	15.2% *	79.4%
Wholesale trade	52.7%	8.9% *	11.6% *	20.3%	42.0%	83.3%	10.4%	64.9%
Fin. svcs. and real estate	71.9%	14.4% *	2.2% *	11.3%	38.4%	90.9%	9.1%	78.6%
Retail trade	65.1%	9.2%	8.7% *	16.4%	34.3%	89.8%	9.7%	74.0%
Professional services	60.9%	13.2%	10.9%	14.6%	39.3%	86.5%	12.9%	69.0%
Other services	47.1%	14.9%	12.9%	15.0%	25.3%	71.5%	11.8%	55.8%
Ownership								
For profit, incorporated	61.3%	12.1%	9.3%	14.9%	42.3%	85.8%	10.4%	70.9%
For profit, unincorporated	48.5%	18.2%	13.8%	15.1%	39.2%	81.3%	15.5%	58.6%
Nonprofit	62.0%	14.9%	11.2%	17.2%	35.7%	87.8%	16.5%	66.6%
Age of firm								
Less than 5 years	21.2%	17.3%	13.2% *	18.5%	26.8%	74.9%	14.5%	29.6%
5-9 years	24.5%	15.0%	10.5% *	7.3%	41.9%	70.4%	12.4%	34.2%
10-19 years	32.9%	11.3%	12.5%	16.3%	35.8%	80.8%	11.9%	45.1%
20 or more years	67.0%	13.4%	8.2%	15.5%	42.1%	86.0%	11.0%	73.0%
Multi/single status								
2 or more locations	75.9%	14.1% *	7.1%	17.2%	44.7%	86.0%	9.7%	76.9%
1 location only	22.4%	13.6%	10.3%	14.7%	34.8%	73.9%	12.0%	32.3%
Percent full-time employees								
Less than 25%	41.9%	38.4%	19.6% *	6.6% *	26.2% *	64.5%	23.9%	47.2%
25-49 %	55.5%	23.4%	12.2% *	11.9% *	26.0%	80.5%	15.3%	61.6%
50-74 %	57.7%	9.0%	5.9% *	15.6%	23.2%	82.5%	9.1%	66.4%
75% or more	60.8%	13.2%	10.3%	15.5%	43.2%	86.7%	11.7%	69.9%
Union presence								
No union employees	55.0%	12.7%	9.0%	14.5%	39.4%	85.3%	10.7%	65.3%
Has union employees	78.4%	34.9%	30.5%	24.9%	48.7%	86.6%	33.2%	80.2%
Percent low-wage employees								
50% or more low-wage	55.1%	17.2%	11.8% *	16.1%	23.0%	79.3%	13.2%	60.5%
Less than 50% low-wage	60.6%	13.3%	10.0%	15.1%	42.8%	86.5%	11.7%	70.0%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2015 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.B.2.b.(1) Standard errors for percent of private-sector enrollees that are enrolled in self-insured plans at establishments that offer health insurance by firm size and selected characteristics: United States, 2015

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	0.55%	1.08%	1.05%	1.12%	1.30%	0.58%	0.71%	0.60%
Industry group **								
Agric., fish., forest.	6.43%	7.44% *	--	4.49% *	14.00% *	12.46%	4.40% *	8.38%
Mining and manufacturing	1.44%	4.00% *	2.00% *	2.60%	3.04%	1.56%	1.57%	1.50%
Construction	2.81%	3.75%	3.67%	3.06%	6.48%	8.93%	2.31%	4.31%
Utilities and transp.	2.70%	8.04% *	4.74% *	8.67% *	6.29%	2.31%	5.21% *	2.60%
Wholesale trade	2.12%	2.67% *	3.84% *	4.32%	4.61%	2.71%	1.99%	2.50%
Fin. svcs. and real estate	1.33%	4.54% *	0.86% *	3.34%	3.52%	0.88%	2.05%	1.29%
Retail trade	1.45%	2.27%	4.15% *	3.11%	4.16%	1.03%	2.05%	1.50%
Professional services	1.03%	1.82%	2.01%	2.29%	2.24%	1.04%	1.63%	1.09%
Other services	1.62%	2.26%	2.37%	2.93%	3.21%	2.00%	1.30%	1.86%
Ownership								
For profit, incorporated	0.65%	1.19%	1.20%	1.26%	1.66%	0.66%	0.72%	0.70%
For profit, unincorporated	1.73%	2.83%	3.10%	2.99%	3.60%	2.10%	1.91%	2.10%
Nonprofit	1.45%	3.19%	2.53%	3.64%	2.54%	1.46%	3.62%	1.50%
Age of firm								
Less than 5 years	2.68%	3.10%	4.12% *	4.60%	7.46%	8.80%	2.33%	5.14%
5-9 years	2.30%	3.08%	3.37% *	1.74%	4.91%	9.26%	1.84%	3.72%
10-19 years	1.63%	1.84%	2.16%	2.17%	3.33%	2.80%	1.27%	2.30%
20 or more years	0.60%	1.60%	1.30%	1.51%	1.51%	0.59%	1.05%	0.61%
Multi/single status								
2 or more locations	0.58%	7.73% *	2.02%	2.15%	1.59%	0.58%	1.90%	0.58%
1 location only	0.95%	1.09%	1.11%	1.30%	2.19%	4.64%	0.76%	1.62%
Percent full-time employees								
Less than 25%	3.00%	8.43%	7.74% *	2.80% *	8.43% *	3.76%	4.84%	3.52%
25-49 %	2.06%	5.51%	4.97% *	4.46% *	4.77%	1.95%	2.90%	2.21%
50-74 %	1.55%	2.14%	1.95% *	3.23%	2.80%	1.58%	1.43%	1.72%
75% or more	0.63%	1.22%	1.18%	1.23%	1.45%	0.65%	0.81%	0.67%
Union presence								
No union employees	0.64%	1.05%	1.01%	1.14%	1.35%	0.69%	0.70%	0.70%
Has union employees	1.16%	8.24%	7.63%	5.03%	4.49%	1.07%	4.77%	1.17%
Percent low-wage employees								
50% or more low-wage	1.47%	2.99%	4.23% *	3.07%	2.59%	1.60%	1.90%	1.58%
Less than 50% low-wage	0.60%	1.15%	1.08%	1.19%	1.42%	0.61%	0.76%	0.64%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2015 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.B.2.c Percent of private-sector employees working in establishments that offer two or more health insurance plans by firm size and selected characteristics: United States, 2015

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	70.2%	22.7%	31.6%	47.4%	64.6%	85.1%	33.6%	77.0%
Industry group **								
Agric., fish., forest.	60.9%	12.6% *	--	55.1%	53.4%	86.7%	36.6% *	67.6%
Mining and manufacturing	65.0%	17.4%	22.7%	47.5%	63.5%	76.2%	32.4%	69.7%
Construction	52.3%	21.0%	41.8%	52.6%	54.0%	84.1%	40.3%	61.6%
Utilities and transp.	74.1%	30.2% *	23.7% *	42.5%	60.3%	83.2%	30.6%	78.6%
Wholesale trade	63.8%	27.6%	31.7%	38.7%	57.6%	88.2%	34.1%	73.1%
Fin. svcs. and real estate	78.4%	25.2%	44.3%	49.4%	71.4%	87.5%	40.1%	82.9%
Retail trade	76.2%	20.7%	24.7%	50.3%	66.2%	86.2%	30.8%	81.4%
Professional services	69.8%	22.1%	32.7%	53.2%	65.6%	83.4%	33.1%	76.5%
Other services	70.6%	23.7%	29.1%	39.7%	66.5%	89.3%	30.5%	78.7%
Ownership								
For profit, incorporated	71.5%	20.8%	31.2%	47.6%	63.9%	86.1%	33.4%	78.5%
For profit, unincorporated	66.4%	27.7%	33.9%	52.3%	65.6%	86.3%	37.3%	75.0%
Nonprofit	67.4%	25.4%	30.9%	39.5%	65.8%	79.0%	28.6%	71.9%
Age of firm								
Less than 5 years	54.7%	28.2%	47.4%	55.8%	63.7%	91.2%	44.8%	63.6%
5-9 years	54.8%	27.0%	31.3%	59.2%	69.0%	72.4%	34.1%	70.6%
10-19 years	54.3%	19.6%	31.5%	47.8%	63.4%	82.2%	32.4%	66.5%
20 or more years	74.1%	21.5%	28.7%	43.4%	64.5%	85.3%	31.7%	78.7%
Multi/single status								
2 or more locations	80.4%	21.9% *	32.0%	47.5%	66.2%	85.4%	35.0%	81.1%
1 location only	47.3%	22.7%	31.5%	47.4%	62.5%	75.2%	33.5%	59.7%
Percent full-time employees								
Less than 25%	66.3%	22.7%	30.1% *	38.2%	57.3%	86.8%	30.0%	73.1%
25-49 %	68.4%	19.0%	17.2%	36.1%	64.8%	83.0%	24.2%	74.6%
50-74 %	73.5%	22.6%	24.1%	42.1%	61.9%	90.3%	31.2%	80.8%
75% or more	70.1%	23.2%	34.3%	50.5%	65.6%	84.1%	35.3%	76.8%
Union presence								
No union employees	66.1%	22.7%	30.9%	47.0%	63.6%	82.7%	33.4%	73.6%
Has union employees	86.4%	24.3%	45.1%	54.1%	73.8%	90.6%	38.4%	88.1%
Percent low-wage employees								
50% or more low-wage	68.6%	17.4%	27.8%	37.2%	59.5%	82.7%	29.0%	73.2%
Less than 50% low-wage	70.7%	23.6%	32.1%	49.9%	66.2%	85.9%	34.4%	78.2%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2015 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.B.2.c Standard errors for percent of private-sector employees working in establishments that offer two or more health insurance plans by firm size and selected characteristics: United States, 2015

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	0.54%	1.48%	1.64%	1.52%	1.29%	0.65%	1.07%	0.59%
Industry group **								
Agric., fish., forest.	7.03%	7.09% *	--	13.27%	14.71%	9.12%	12.67% *	8.22%
Mining and manufacturing	1.69%	5.20%	4.21%	3.94%	3.37%	2.19%	3.32%	1.81%
Construction	3.05%	3.83%	5.41%	5.42%	7.11%	5.54%	3.97%	4.30%
Utilities and transp.	3.29%	9.87% *	7.96% *	9.54%	7.82%	3.72%	6.34%	3.42%
Wholesale trade	2.22%	7.83%	5.44%	5.18%	5.10%	2.17%	3.83%	2.48%
Fin. svcs. and real estate	1.43%	6.05%	6.44%	5.36%	3.43%	1.55%	3.93%	1.45%
Retail trade	1.36%	3.97%	5.31%	4.50%	4.07%	1.50%	3.28%	1.42%
Professional services	1.03%	2.33%	2.85%	2.81%	2.26%	1.36%	1.82%	1.14%
Other services	1.23%	3.04%	3.79%	3.30%	2.91%	1.32%	2.23%	1.35%
Ownership								
For profit, incorporated	0.62%	1.79%	1.89%	1.80%	1.66%	0.72%	1.29%	0.68%
For profit, unincorporated	1.58%	3.28%	4.25%	4.04%	3.36%	1.87%	2.52%	1.86%
Nonprofit	1.49%	4.27%	5.29%	3.82%	2.69%	2.13%	2.85%	1.60%
Age of firm								
Less than 5 years	3.96%	3.99%	5.62%	6.19%	8.21%	7.69%	3.91%	6.42%
5-9 years	2.58%	3.80%	4.79%	4.61%	4.78%	10.44%	2.94%	3.51%
10-19 years	1.61%	2.74%	3.12%	2.99%	3.19%	3.92%	1.98%	2.17%
20 or more years	0.59%	2.30%	2.23%	1.94%	1.51%	0.66%	1.47%	0.62%
Multi/single status								
2 or more locations	0.59%	10.76% *	5.25%	2.67%	1.47%	0.65%	3.05%	0.59%
1 location only	1.09%	1.49%	1.71%	1.78%	2.28%	6.44%	1.13%	1.73%
Percent full-time employees								
Less than 25%	2.36%	6.48%	9.76% *	5.93%	4.93%	2.60%	4.95%	2.58%
25-49 %	1.95%	4.46%	4.13%	4.78%	4.49%	2.30%	3.33%	2.07%
50-74 %	1.42%	3.13%	3.93%	4.88%	3.84%	1.18%	2.65%	1.53%
75% or more	0.64%	1.84%	1.90%	1.73%	1.51%	0.82%	1.27%	0.70%
Union presence								
No union employees	0.63%	1.52%	1.65%	1.57%	1.36%	0.84%	1.09%	0.71%
Has union employees	0.97%	6.84%	9.12%	6.27%	3.97%	0.97%	5.32%	0.97%
Percent low-wage employees								
50% or more low-wage	1.25%	3.48%	5.26%	3.38%	2.76%	1.53%	2.91%	1.34%
Less than 50% low-wage	0.60%	1.62%	1.72%	1.70%	1.45%	0.71%	1.15%	0.66%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2015 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.B.3 Number of full-time private-sector employees by firm size and selected characteristics: United States, 2015

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	91,781,194	9,240,965	7,163,092	12,395,463	17,692,524	45,289,151	22,548,931	69,232,263
Industry group **								
Agric., fish., forest.	1,145,977	239,927	91,967	246,362	277,046*	290,674	438,897	707,080
Mining and manufacturing	11,856,979	421,886	641,263	1,698,618	3,386,973	5,708,239	1,884,974	9,972,005
Construction	5,378,375	1,219,133	993,466	1,479,085	1,108,971	577,720	3,034,957	2,343,418
Utilities and transp.	4,456,433	256,352	271,416	285,636	592,436	3,050,593	703,364	3,753,069
Wholesale trade	5,427,907	595,858	541,322	908,189	1,134,528	2,248,011	1,584,613	3,843,294
Fin. svcs. and real estate	10,296,839	870,993	357,722	744,139	1,488,384	6,835,602	1,588,291	8,708,548
Retail trade	9,553,931	1,025,342	654,146	1,296,429	1,100,077	5,477,937	2,237,380	7,316,551
Professional services	25,775,485	2,375,597	1,872,522	2,965,073	5,378,580	13,183,712	5,601,846	20,173,638
Other services	17,889,269	2,235,878	1,739,268	2,771,931	3,225,529	7,916,663	5,474,608	12,414,661
Ownership								
For profit, incorporated	67,434,839	6,430,545	5,429,875	8,932,127	11,636,490	35,005,801	16,394,989	51,039,850
For profit, unincorporated	12,118,876	2,322,172	1,211,884	2,138,280	2,602,621	3,843,919	4,627,847	7,491,029
Nonprofit	12,227,480	488,248	521,332	1,325,056	3,453,413	6,439,431	1,526,096	10,701,384
Age of firm								
Less than 5 years	4,924,802	1,893,174	820,804	1,390,947	691,221	128,656*	3,459,837	1,464,965
5-9 years	5,543,954	1,747,485	1,010,834	1,280,417	1,304,288	200,931	3,467,896	2,076,058
10-19 years	12,722,578	2,464,451	2,081,648	3,190,438	3,133,696	1,852,345	6,183,890	6,538,688
20 or more years	68,589,860	3,135,854	3,249,806	6,533,661	12,563,320	43,107,220	9,437,308	59,152,552
Multi/single status								
2 or more locations	56,849,094	69,445	332,657	2,346,161	9,932,968	44,167,862	1,124,305	55,724,788
1 location only	34,932,101	9,171,519	6,830,435	10,049,302	7,759,556	1,121,289	21,424,626	13,507,475
Percent full-time employees								
Less than 25%	1,076,392	84,825	143,433	239,661	221,298	387,175	344,530	731,862
25-49 %	4,488,266	436,567	397,453	719,289	855,808	2,079,149	1,190,359	3,297,908
50-74 %	10,895,152	1,424,283	937,603	1,296,455	1,656,123	5,580,688	3,057,485	7,837,667
75% or more	75,321,384	7,295,290	5,684,602	10,140,059	14,959,294	37,242,139	17,956,558	57,364,826
Union presence								
No union employees	74,547,031	9,030,217	6,867,537	11,644,841	15,848,144	31,156,293	21,753,613	52,793,418
Has union employees	17,234,163	210,748	295,555	750,622	1,844,380	14,132,858	795,318	16,438,845
Percent low-wage employees								
50% or more low-wage	16,220,425	1,949,561	1,301,482	2,300,946	3,284,954	7,383,482	4,492,655	11,727,770
Less than 50% low-wage	75,560,769	7,291,404	5,861,610	10,094,516	14,407,570	37,905,669	18,056,277	57,504,493

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2015 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.

** 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.

Totals may not sum exactly because of rounding.

Table I.B.3 Standard errors for number of full-time private-sector employees by firm size and selected characteristics: United States, 2015

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	789,759	112,980	155,162	270,487	397,344	671,640	232,441	772,772
Industry group **								
Agric., fish., forest.	134,471	20,794	20,103	58,351	83,736*	83,010	46,486	126,182
Mining and manufacturing	415,515	33,223	54,811	122,741	234,884	318,851	100,739	403,839
Construction	256,913	55,887	78,049	144,797	160,385	103,129	143,950	213,423
Utilities and transp.	365,113	23,416	39,703	47,303	98,292	345,432	59,043	360,324
Wholesale trade	251,434	50,177	54,262	91,766	116,375	190,138	94,683	233,192
Fin. svcs. and real estate	419,149	50,139	41,097	78,291	128,078	386,948	84,035	410,721
Retail trade	312,564	47,103	51,468	108,526	100,743	267,580	91,145	299,349
Professional services	543,958	71,915	88,768	155,474	247,294	452,048	145,354	525,691
Other services	444,178	71,324	88,683	152,965	227,931	336,227	143,805	422,093
Ownership								
For profit, incorporated	811,346	107,932	144,573	249,900	375,871	686,734	230,649	787,287
For profit, unincorporated	350,633	71,161	74,310	147,048	192,722	235,805	131,888	326,190
Nonprofit	373,405	32,866	46,686	101,349	191,373	301,409	80,278	365,030
Age of firm								
Less than 5 years	213,510	66,480	62,251	142,250	119,059	60,415*	133,371	167,867
5-9 years	208,268	64,347	67,796	105,525	149,394	43,650	113,635	175,660
10-19 years	335,349	73,742	98,535	161,938	214,015	169,126	158,937	298,614
20 or more years	781,559	86,103	117,762	215,935	359,629	680,673	192,838	762,208
Multi/single status								
2 or more locations	729,593	13,733	32,120	115,278	308,514	679,531	60,891	727,446
1 location only	456,909	113,018	155,657	263,378	333,964	142,458	236,681	415,154
Percent full-time employees								
Less than 25%	44,132	7,584	12,142	19,157	21,230	30,690	18,129	40,389
25-49 %	164,105	23,020	27,499	52,854	77,800	130,576	47,837	157,258
50-74 %	327,506	46,743	53,607	102,539	124,122	277,970	88,629	315,773
75% or more	833,929	119,495	155,428	274,561	408,709	694,251	251,132	806,797
Union presence								
No union employees	777,876	112,689	151,198	265,670	382,581	651,137	230,031	759,123
Has union employees	505,749	25,175	47,041	91,225	185,876	460,680	73,729	500,558
Percent low-wage employees								
50% or more low-wage	390,473	60,437	65,691	125,350	202,606	302,015	123,034	371,729
Less than 50% low-wage	809,849	114,182	152,525	268,583	389,475	679,657	238,763	785,781

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2015 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.

** 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.

Totals may not sum exactly because of rounding.

Table I.B.3.a Percent of number of full-time private-sector employees by firm size and selected characteristics: United States, 2015

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	91,781,194	10.1%	7.8%	13.5%	19.3%	49.3%	24.6%	75.4%
Industry group **								
Agric., fish., forest.	1,145,977	20.9%	8.0%	21.5%	24.2%	25.4%	38.3%	61.7%
Mining and manufacturing	11,856,979	3.6%	5.4%	14.3%	28.6%	48.1%	15.9%	84.1%
Construction	5,378,375	22.7%	18.5%	27.5%	20.6%	10.7%	56.4%	43.6%
Utilities and transp.	4,456,433	5.8%	6.1%	6.4%	13.3%	68.5%	15.8%	84.2%
Wholesale trade	5,427,907	11.0%	10.0%	16.7%	20.9%	41.4%	29.2%	70.8%
Fin. svcs. and real estate	10,296,839	8.5%	3.5%	7.2%	14.5%	66.4%	15.4%	84.6%
Retail trade	9,553,931	10.7%	6.8%	13.6%	11.5%	57.3%	23.4%	76.6%
Professional services	25,775,485	9.2%	7.3%	11.5%	20.9%	51.1%	21.7%	78.3%
Other services	17,889,269	12.5%	9.7%	15.5%	18.0%	44.3%	30.6%	69.4%
Ownership								
For profit, incorporated	67,434,839	9.5%	8.1%	13.2%	17.3%	51.9%	24.3%	75.7%
For profit, unincorporated	12,118,876	19.2%	10.0%	17.6%	21.5%	31.7%	38.2%	61.8%
Nonprofit	12,227,480	4.0%	4.3%	10.8%	28.2%	52.7%	12.5%	87.5%
Age of firm								
Less than 5 years	4,924,802	38.4%	16.7%	28.2%	14.0%	2.6% *	70.3%	29.7%
5-9 years	5,543,954	31.5%	18.2%	23.1%	23.5%	3.6%	62.6%	37.4%
10-19 years	12,722,578	19.4%	16.4%	25.1%	24.6%	14.6%	48.6%	51.4%
20 or more years	68,589,860	4.6%	4.7%	9.5%	18.3%	62.8%	13.8%	86.2%
Multi/single status								
2 or more locations	56,849,094	0.1%	0.6%	4.1%	17.5%	77.7%	2.0%	98.0%
1 location only	34,932,101	26.3%	19.6%	28.8%	22.2%	3.2%	61.3%	38.7%
Percent full-time employees								
Less than 25%	1,076,392	7.9%	13.3%	22.3%	20.6%	36.0%	32.0%	68.0%
25-49 %	4,488,266	9.7%	8.9%	16.0%	19.1%	46.3%	26.5%	73.5%
50-74 %	10,895,152	13.1%	8.6%	11.9%	15.2%	51.2%	28.1%	71.9%
75% or more	75,321,384	9.7%	7.5%	13.5%	19.9%	49.4%	23.8%	76.2%
Union presence								
No union employees	74,547,031	12.1%	9.2%	15.6%	21.3%	41.8%	29.2%	70.8%
Has union employees	17,234,163	1.2%	1.7%	4.4%	10.7%	82.0%	4.6%	95.4%
Percent low-wage employees								
50% or more low-wage	16,220,425	12.0%	8.0%	14.2%	20.3%	45.5%	27.7%	72.3%
Less than 50% low-wage	75,560,769	9.6%	7.8%	13.4%	19.1%	50.2%	23.9%	76.1%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2015 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.

** 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.

Percents may not add to 100% because of rounding.

Table I.B.3.a Standard errors for percent of number of full-time private-sector employees by firm size and selected characteristics: United States, 2015

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	789,759	0.14%	0.18%	0.29%	0.40%	0.47%	0.29%	0.29%
Industry group **								
Agric., fish., forest.	134,471	2.82%	1.86%	4.61%	5.98%	5.89%	4.90%	4.90%
Mining and manufacturing	415,515	0.30%	0.48%	1.01%	1.66%	1.79%	0.90%	0.90%
Construction	256,913	1.33%	1.46%	2.24%	2.49%	1.77%	2.53%	2.53%
Utilities and transp.	365,113	0.68%	0.97%	1.12%	2.18%	3.05%	1.70%	1.70%
Wholesale trade	251,434	0.96%	1.01%	1.59%	1.90%	2.41%	1.76%	1.76%
Fin. svcs. and real estate	419,149	0.56%	0.41%	0.76%	1.21%	1.65%	0.93%	0.93%
Retail trade	312,564	0.56%	0.55%	1.07%	1.00%	1.55%	1.04%	1.04%
Professional services	543,958	0.32%	0.36%	0.59%	0.86%	1.06%	0.63%	0.63%
Other services	444,178	0.47%	0.51%	0.82%	1.12%	1.28%	0.92%	0.92%
Ownership								
For profit, incorporated	811,346	0.19%	0.22%	0.36%	0.51%	0.62%	0.39%	0.39%
For profit, unincorporated	350,633	0.72%	0.62%	1.11%	1.36%	1.50%	1.23%	1.23%
Nonprofit	373,405	0.29%	0.39%	0.81%	1.36%	1.52%	0.69%	0.69%
Age of firm								
Less than 5 years	213,510	1.80%	1.27%	2.28%	2.14%	1.20% *	2.53%	2.53%
5-9 years	208,268	1.39%	1.20%	1.66%	2.15%	0.77%	2.13%	2.13%
10-19 years	335,349	0.69%	0.78%	1.13%	1.37%	1.18%	1.32%	1.32%
20 or more years	781,559	0.13%	0.17%	0.31%	0.48%	0.56%	0.29%	0.29%
Multi/single status								
2 or more locations	729,593	0.02%	0.06%	0.20%	0.51%	0.54%	0.11%	0.11%
1 location only	456,909	0.43%	0.47%	0.66%	0.78%	0.40%	0.80%	0.80%
Percent full-time employees								
Less than 25%	44,132	0.72%	1.11%	1.62%	1.74%	2.12%	1.67%	1.67%
25-49 %	164,105	0.58%	0.65%	1.14%	1.54%	1.88%	1.22%	1.22%
50-74 %	327,506	0.54%	0.52%	0.90%	1.06%	1.49%	1.00%	1.00%
75% or more	833,929	0.18%	0.21%	0.35%	0.49%	0.58%	0.37%	0.37%
Union presence								
No union employees	777,876	0.19%	0.22%	0.35%	0.47%	0.58%	0.38%	0.38%
Has union employees	505,749	0.15%	0.27%	0.52%	1.01%	1.13%	0.43%	0.43%
Percent low-wage employees								
50% or more low-wage	390,473	0.44%	0.42%	0.74%	1.09%	1.24%	0.84%	0.84%
Less than 50% low-wage	809,849	0.17%	0.21%	0.35%	0.47%	0.56%	0.35%	0.35%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2015 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.

** 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.

Percents may not add to 100% because of rounding.

Table I.B.3.b Percent of private-sector full-time employees at establishments that offer health insurance by firm size and selected characteristics: United States, 2015

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	88.3%	36.8%	63.1%	84.8%	97.9%	99.9%	56.4%	98.6%
Industry group **								
Agric., fish., forest.	70.4%	20.2%	24.3% *	78.1%	91.2%	100.0%	37.7%	90.7%
Mining and manufacturing	95.5%	46.4%	78.0%	91.0%	99.5%	100.0%	73.6%	99.6%
Construction	73.2%	32.8%	58.4%	86.7%	99.0%	100.0%	54.2%	97.9%
Utilities and transp.	91.7%	27.7%	61.0%	75.9%	98.6%	100.0%	52.4%	99.1%
Wholesale trade	91.5%	49.7%	81.3%	94.6%	99.2%	100.0%	72.7%	99.3%
Fin. svcs. and real estate	94.2%	41.3%	83.9%	96.0%	99.8%	100.0%	62.5%	99.9%
Retail trade	87.0%	28.2%	53.6%	85.6%	98.5%	100.0%	46.5%	99.3%
Professional services	91.5%	44.9%	70.9%	90.7%	99.0%	99.9%	63.5%	99.3%
Other services	79.9%	30.1%	48.1%	68.5%	93.1%	99.7%	44.2%	95.7%
Ownership								
For profit, incorporated	88.6%	37.3%	63.8%	85.0%	97.5%	99.9%	57.5%	98.6%
For profit, unincorporated	78.1%	31.7%	54.1%	79.1%	97.6%	100.0%	47.1%	97.3%
Nonprofit	96.3%	54.8%	76.8%	92.7%	99.7%	100.0%	73.3%	99.6%
Age of firm								
Less than 5 years	54.9%	24.6%	52.0%	74.6%	93.5%	100.0%	40.0%	90.3%
5-9 years	61.4%	31.9%	45.0%	74.2%	95.6%	96.1%	42.4%	93.0%
10-19 years	76.4%	37.7%	61.6%	82.7%	96.9%	98.9%	56.1%	95.6%
20 or more years	95.0%	46.2%	72.5%	90.1%	98.7%	100.0%	67.9%	99.4%
Multi/single status								
2 or more locations	99.2%	52.3%	79.7%	89.8%	98.9%	99.9%	79.4%	99.6%
1 location only	70.5%	36.7%	62.3%	83.6%	96.7%	99.1%	55.2%	94.8%
Percent full-time employees								
Less than 25%	70.0%	22.9%	26.8%	48.6%	86.7%	100.0%	31.6%	88.0%
25-49 %	78.9%	25.1%	36.0%	61.9%	89.7%	99.7%	35.8%	94.4%
50-74 %	82.2%	28.8%	47.7%	69.7%	98.2%	99.8%	41.7%	98.0%
75% or more	90.0%	39.2%	68.5%	89.2%	98.6%	99.9%	60.8%	99.1%
Union presence								
No union employees	85.8%	36.2%	62.3%	84.1%	97.7%	99.9%	55.5%	98.2%
Has union employees	99.0%	61.8%	82.6%	95.8%	99.9%	100.0%	81.8%	99.9%
Percent low-wage employees								
50% or more low-wage	76.3%	17.3%	25.4%	58.5%	91.0%	99.9%	27.8%	94.9%
Less than 50% low-wage	90.8%	42.0%	71.5%	90.8%	99.5%	99.9%	63.6%	99.4%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2015 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.

** 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.B.3.b Standard errors for percent of private-sector full-time employees at establishments that offer health insurance by firm size and selected characteristics: United States, 2015

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	0.21%	0.87%	1.21%	0.83%	0.41%	0.04%	0.67%	0.14%
Industry group **								
Agric., fish., forest.	3.99%	3.95%	9.13% *	7.83%	5.29%	0.00%	5.93%	3.37%
Mining and manufacturing	0.42%	4.03%	3.35%	1.87%	0.42%	0.00%	2.14%	0.21%
Construction	1.64%	2.38%	3.85%	3.04%	0.92%	0.00%	2.32%	0.90%
Utilities and transp.	1.01%	4.47%	6.92%	6.82%	0.80%	0.00%	4.16%	0.43%
Wholesale trade	0.77%	4.26%	3.71%	1.88%	0.61%	0.00%	2.27%	0.35%
Fin. svcs. and real estate	0.40%	3.14%	3.64%	1.85%	0.14%	0.00%	2.29%	0.03%
Retail trade	0.68%	2.28%	3.93%	2.38%	0.52%	0.02%	2.12%	0.14%
Professional services	0.32%	1.66%	2.08%	1.22%	0.26%	0.06%	1.20%	0.13%
Other services	0.74%	1.70%	2.67%	2.31%	1.99%	0.21%	1.45%	0.63%
Ownership								
For profit, incorporated	0.26%	1.07%	1.40%	0.99%	0.58%	0.05%	0.81%	0.17%
For profit, unincorporated	0.85%	1.70%	3.12%	2.29%	0.89%	0.00%	1.53%	0.52%
Nonprofit	0.28%	3.32%	3.25%	1.42%	0.19%	0.03%	1.93%	0.14%
Age of firm								
Less than 5 years	2.07%	1.89%	3.82%	3.81%	3.62%	0.00%	2.13%	2.47%
5-9 years	1.65%	1.99%	3.44%	3.11%	1.62%	3.83%	1.77%	1.52%
10-19 years	0.87%	1.67%	2.34%	1.74%	0.82%	0.83%	1.32%	0.69%
20 or more years	0.17%	1.52%	1.60%	0.86%	0.47%	0.01%	0.94%	0.12%
Multi/single status								
2 or more locations	0.07%	9.87%	3.30%	1.13%	0.22%	0.04%	1.98%	0.06%
1 location only	0.57%	0.87%	1.26%	0.99%	0.88%	0.74%	0.71%	0.65%
Percent full-time employees								
Less than 25%	1.67%	4.29%	4.19%	4.12%	3.27%	0.00%	2.71%	1.65%
25-49 %	1.14%	2.56%	3.50%	3.47%	3.05%	0.14%	2.11%	0.99%
50-74 %	0.75%	1.69%	2.95%	3.20%	0.80%	0.15%	1.56%	0.38%
75% or more	0.23%	1.03%	1.39%	0.87%	0.43%	0.04%	0.77%	0.14%
Union presence								
No union employees	0.26%	0.88%	1.24%	0.87%	0.45%	0.06%	0.69%	0.18%
Has union employees	0.14%	5.61%	5.30%	1.59%	0.10%	0.01%	2.84%	0.06%
Percent low-wage employees								
50% or more low-wage	0.82%	1.34%	2.42%	2.74%	2.00%	0.05%	1.46%	0.67%
Less than 50% low-wage	0.20%	1.00%	1.28%	0.72%	0.15%	0.05%	0.71%	0.09%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2015 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.

** 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.B.3.b.(1) Percent of private-sector full-time employees eligible for health insurance at establishments that offer health insurance by firm size and selected characteristics: United States, 2015

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	89.3%	92.4%	92.3%	92.0%	91.7%	87.2%	92.0%	88.8%
Industry group **								
Agric., fish., forest.	79.3%	88.7%	--	88.5%	94.6%	57.7%	88.4%	77.0%
Mining and manufacturing	95.1%	96.5%	94.8%	96.9%	95.4%	94.4%	95.9%	94.9%
Construction	88.1%	87.9%	90.2%	89.3%	87.2%	85.1%	89.3%	87.3%
Utilities and transp.	89.1%	90.8%	97.6%	98.7%	96.7%	86.5%	96.6%	88.4%
Wholesale trade	94.8%	94.4%	95.1%	96.7%	95.7%	93.7%	95.0%	94.8%
Fin. svcs. and real estate	96.1%	95.2%	97.8%	94.5%	97.3%	95.9%	94.6%	96.2%
Retail trade	82.0%	91.6%	88.8%	93.3%	92.7%	76.6%	90.9%	80.7%
Professional services	91.1%	93.3%	94.4%	94.1%	93.2%	89.1%	94.3%	90.5%
Other services	80.5%	90.8%	85.8%	82.6%	80.7%	78.5%	85.9%	79.4%
Ownership								
For profit, incorporated	89.6%	92.4%	92.5%	93.2%	92.2%	87.4%	92.6%	89.0%
For profit, unincorporated	88.2%	92.4%	93.3%	85.9%	92.0%	85.0%	90.7%	87.4%
Nonprofit	88.9%	92.6%	88.4%	92.7%	90.0%	87.5%	90.1%	88.8%
Age of firm								
Less than 5 years	92.3%	95.8%	94.9%	91.0%	90.0%	93.6%	94.8%	89.7%
5-9 years	91.8%	94.2%	91.7%	90.2%	93.6%	81.7%	91.1%	92.4%
10-19 years	89.6%	91.0%	91.9%	91.1%	92.4%	80.7%	91.6%	88.6%
20 or more years	89.0%	91.5%	92.1%	92.9%	91.4%	87.5%	91.9%	88.7%
Multi/single status								
2 or more locations	88.5%	85.9%	95.2%	93.2%	92.2%	87.4%	91.3%	88.4%
1 location only	91.2%	92.5%	92.1%	91.7%	91.1%	80.4%	92.1%	90.3%
Percent full-time employees								
Less than 25%	88.8%	98.6%	84.6%	89.0%	88.6%	88.7%	89.4%	88.7%
25-49 %	88.4%	87.9%	89.4%	87.0%	90.7%	87.8%	89.3%	88.3%
50-74 %	87.5%	92.3%	92.5%	90.8%	92.5%	84.7%	91.0%	86.9%
75% or more	89.6%	92.5%	92.4%	92.4%	91.7%	87.6%	92.3%	89.1%
Union presence								
No union employees	90.8%	92.5%	93.0%	92.5%	92.0%	89.2%	92.6%	90.4%
Has union employees	83.7%	89.7%	79.3%	84.8%	89.2%	82.9%	81.6%	83.7%
Percent low-wage employees								
50% or more low-wage	77.9%	86.2%	79.4%	83.4%	81.7%	74.9%	84.5%	77.1%
Less than 50% low-wage	91.4%	93.1%	93.3%	93.3%	93.8%	89.6%	92.9%	91.1%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2015 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.B.3.b.(1) Standard errors for percent of private-sector full-time employees eligible for health insurance at establishments that offer health insurance by firm size and selected characteristics: United States, 2015

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	0.32%	0.56%	0.72%	0.64%	0.67%	0.49%	0.42%	0.38%
Industry group **								
Agric., fish., forest.	5.44%	3.42%	--	4.58%	2.40%	10.53%	3.16%	6.74%
Mining and manufacturing	0.67%	1.23%	1.38%	0.59%	1.68%	0.85%	0.69%	0.75%
Construction	1.48%	2.17%	3.14%	2.27%	3.67%	4.00%	1.68%	2.24%
Utilities and transp.	1.66%	4.30%	1.06%	0.41%	0.95%	2.25%	1.03%	1.83%
Wholesale trade	0.70%	1.57%	1.25%	1.07%	1.01%	1.36%	0.96%	0.86%
Fin. svcs. and real estate	0.38%	1.08%	0.75%	1.37%	0.47%	0.50%	1.03%	0.41%
Retail trade	1.39%	1.76%	2.68%	1.47%	1.38%	1.94%	1.24%	1.56%
Professional services	0.40%	0.88%	0.90%	0.90%	0.66%	0.63%	0.51%	0.46%
Other services	1.01%	1.56%	2.26%	2.36%	2.49%	1.41%	1.39%	1.17%
Ownership								
For profit, incorporated	0.40%	0.65%	0.81%	0.64%	0.91%	0.59%	0.46%	0.46%
For profit, unincorporated	0.89%	1.37%	1.39%	2.35%	1.17%	1.68%	1.21%	1.09%
Nonprofit	0.63%	1.72%	3.32%	1.62%	1.26%	0.86%	1.66%	0.68%
Age of firm								
Less than 5 years	1.07%	0.96%	1.42%	1.84%	2.91%	4.31%	0.82%	1.95%
5-9 years	0.98%	1.02%	2.00%	2.25%	1.53%	5.44%	1.47%	1.30%
10-19 years	0.86%	1.27%	1.58%	1.61%	1.46%	2.58%	0.90%	1.23%
20 or more years	0.38%	0.90%	0.97%	0.74%	0.83%	0.50%	0.56%	0.41%
Multi/single status								
2 or more locations	0.41%	6.37%	1.16%	0.98%	0.69%	0.50%	1.34%	0.42%
1 location only	0.51%	0.56%	0.76%	0.76%	1.24%	3.17%	0.44%	0.88%
Percent full-time employees								
Less than 25%	1.24%	1.09%	5.03%	3.16%	2.30%	1.83%	2.91%	1.37%
25-49 %	0.88%	4.08%	3.08%	2.48%	1.78%	1.20%	1.96%	0.97%
50-74 %	1.01%	1.45%	1.40%	1.49%	1.14%	1.53%	1.04%	1.16%
75% or more	0.36%	0.61%	0.81%	0.71%	0.77%	0.55%	0.47%	0.42%
Union presence								
No union employees	0.33%	0.57%	0.62%	0.62%	0.68%	0.53%	0.39%	0.39%
Has union employees	0.91%	3.60%	6.74%	3.77%	2.49%	1.02%	3.64%	0.93%
Percent low-wage employees								
50% or more low-wage	1.09%	2.41%	3.86%	2.42%	2.45%	1.45%	1.68%	1.20%
Less than 50% low-wage	0.32%	0.56%	0.70%	0.63%	0.58%	0.50%	0.43%	0.37%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2015 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.B.3.b.(1).(a) Percent of private-sector full-time employees eligible for health insurance that are enrolled in health insurance at establishments that offer health insurance by firm size and selected characteristics: United States, 2015

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	76.8%	78.0%	73.1%	72.3%	74.0%	79.3%	73.3%	77.4%
Industry group **								
Agric., fish., forest.	76.4%	92.8%	--	79.4%	71.9%	74.3%	79.5%	75.5%
Mining and manufacturing	82.7%	78.9%	72.4%	75.5%	79.6%	87.7%	73.9%	84.0%
Construction	76.1%	81.5%	75.4%	71.5%	77.2%	81.4%	74.4%	77.3%
Utilities and transp.	82.9%	69.6%	74.9%	78.5%	67.2%	87.4%	74.5%	83.8%
Wholesale trade	80.7%	79.0%	80.9%	76.8%	79.5%	83.2%	77.7%	81.7%
Fin. svcs. and real estate	81.7%	79.2%	77.4%	80.7%	80.5%	82.4%	78.8%	82.0%
Retail trade	67.7%	71.7%	68.3%	64.4%	63.2%	69.2%	67.9%	67.6%
Professional services	78.6%	76.7%	71.9%	73.0%	76.0%	81.8%	72.9%	79.7%
Other services	65.8%	79.5%	68.6%	66.1%	60.9%	66.0%	69.9%	64.9%
Ownership								
For profit, incorporated	76.7%	78.2%	73.4%	72.1%	73.5%	79.0%	73.5%	77.3%
For profit, unincorporated	72.2%	75.5%	71.5%	67.3%	71.7%	74.2%	71.0%	72.6%
Nonprofit	81.0%	83.4%	72.7%	79.4%	77.3%	83.7%	76.7%	81.4%
Age of firm								
Less than 5 years	67.8%	78.6%	72.7%	64.5%	65.4%	48.7% *	72.3%	62.8%
5-9 years	71.5%	77.8%	73.8%	70.8%	69.1%	65.5%	73.2%	70.2%
10-19 years	72.2%	75.4%	70.9%	71.5%	69.5%	77.4%	71.7%	72.5%
20 or more years	78.1%	79.6%	74.2%	74.2%	76.0%	79.5%	74.5%	78.5%
Multi/single status								
2 or more locations	78.4%	83.1%	77.4%	75.7%	75.3%	79.3%	75.0%	78.4%
1 location only	73.2%	78.0%	72.8%	71.4%	72.2%	80.9%	73.2%	73.1%
Percent full-time employees								
Less than 25%	64.0%	91.0%	70.4%	68.2%	60.3%	62.5%	72.8%	62.5%
25-49 %	62.8%	74.1%	67.4%	59.0%	62.7%	62.7%	64.8%	62.5%
50-74 %	69.6%	81.8%	68.7%	64.0%	63.7%	71.5%	70.4%	69.4%
75% or more	78.6%	77.6%	73.8%	73.7%	75.8%	81.5%	74.0%	79.5%
Union presence								
No union employees	75.5%	77.8%	72.7%	71.8%	72.6%	78.3%	72.9%	76.1%
Has union employees	82.1%	85.3%	81.2%	79.5%	85.8%	81.7%	82.6%	82.1%
Percent low-wage employees								
50% or more low-wage	59.3%	74.6%	55.7%	56.9%	54.0%	61.5%	59.4%	59.3%
Less than 50% low-wage	79.4%	78.4%	74.2%	74.3%	77.6%	82.2%	74.7%	80.4%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2015 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.

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** 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.B.3.b.(1).(a) Standard errors for percent of private-sector full-time employees eligible for health insurance that are enrolled in health insurance at establishments that offer health insurance by firm size and selected characteristics: United States, 2015

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	0.28%	0.82%	0.85%	0.70%	0.65%	0.38%	0.53%	0.32%
Industry group **								
Agric., fish., forest.	3.91%	2.89%	--	6.08%	8.27%	5.75%	5.64%	4.80%
Mining and manufacturing	0.59%	3.50%	2.39%	1.58%	1.27%	0.63%	1.46%	0.62%
Construction	1.30%	2.37%	2.61%	2.37%	2.82%	2.69%	1.79%	1.80%
Utilities and transp.	1.20%	4.66%	3.56%	4.06%	2.68%	1.05%	2.79%	1.26%
Wholesale trade	1.06%	3.15%	1.80%	1.86%	1.83%	2.02%	1.46%	1.32%
Fin. svcs. and real estate	0.61%	2.22%	2.30%	1.70%	1.35%	0.77%	1.28%	0.66%
Retail trade	0.67%	2.95%	3.49%	1.72%	2.35%	0.75%	1.75%	0.73%
Professional services	0.46%	1.47%	1.43%	1.34%	1.02%	0.62%	0.93%	0.52%
Other services	0.88%	1.77%	2.50%	2.09%	2.08%	1.25%	1.49%	1.02%
Ownership								
For profit, incorporated	0.33%	0.99%	0.99%	0.82%	0.82%	0.44%	0.64%	0.38%
For profit, unincorporated	0.96%	1.83%	2.00%	1.98%	2.13%	1.61%	1.23%	1.20%
Nonprofit	0.52%	2.01%	2.74%	1.61%	0.92%	0.71%	1.55%	0.55%
Age of firm								
Less than 5 years	1.94%	2.43%	2.91%	2.64%	4.16%	16.22% *	1.61%	3.54%
5-9 years	1.55%	2.02%	2.87%	2.63%	3.27%	5.86%	1.55%	2.45%
10-19 years	0.81%	1.62%	1.53%	1.47%	1.72%	1.83%	1.07%	1.11%
20 or more years	0.30%	1.16%	1.17%	0.86%	0.68%	0.38%	0.74%	0.32%
Multi/single status								
2 or more locations	0.33%	6.86%	2.05%	1.11%	0.74%	0.38%	1.45%	0.33%
1 location only	0.52%	0.82%	0.89%	0.84%	1.14%	4.30%	0.56%	0.85%
Percent full-time employees								
Less than 25%	1.83%	5.78%	5.06%	3.12%	3.49%	2.86%	3.47%	2.04%
25-49 %	1.41%	4.43%	3.89%	3.46%	3.03%	1.96%	2.39%	1.57%
50-74 %	0.85%	1.78%	2.48%	2.38%	2.40%	1.03%	1.43%	0.97%
75% or more	0.30%	0.92%	0.93%	0.76%	0.68%	0.41%	0.59%	0.34%
Union presence								
No union employees	0.32%	0.83%	0.85%	0.71%	0.67%	0.47%	0.54%	0.37%
Has union employees	0.58%	4.73%	5.03%	3.81%	1.66%	0.63%	3.27%	0.59%
Percent low-wage employees								
50% or more low-wage	0.92%	2.83%	3.98%	2.28%	1.96%	1.21%	2.16%	0.99%
Less than 50% low-wage	0.27%	0.85%	0.85%	0.72%	0.62%	0.37%	0.53%	0.31%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2015 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.

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** 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.B.3.b.(2) Percent of private-sector full-time employees that are enrolled in health insurance at establishments that offer health insurance by firm size and selected characteristics: United States, 2015

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	68.6%	72.1%	67.4%	66.5%	67.8%	69.2%	67.5%	68.8%
Industry group **								
Agric., fish., forest.	60.6%	82.3%	--	70.2%	68.0%	42.8%	70.3%	58.1%
Mining and manufacturing	78.7%	76.2%	68.7%	73.1%	75.9%	82.7%	70.9%	79.7%
Construction	67.0%	71.6%	68.0%	63.8%	67.4%	69.3%	66.4%	67.4%
Utilities and transp.	73.8%	63.2%	73.0%	77.5%	65.0%	75.6%	72.0%	74.0%
Wholesale trade	76.6%	74.5%	77.0%	74.2%	76.0%	77.9%	73.8%	77.4%
Fin. svcs. and real estate	78.5%	75.4%	75.7%	76.3%	78.3%	79.0%	74.6%	78.9%
Retail trade	55.5%	65.7%	60.7%	60.1%	58.6%	53.0%	61.7%	54.6%
Professional services	71.6%	71.6%	67.9%	68.7%	70.8%	72.9%	68.7%	72.1%
Other services	53.0%	72.2%	58.8%	54.6%	49.1%	51.8%	60.1%	51.5%
Ownership								
For profit, incorporated	68.7%	72.3%	67.9%	67.2%	67.7%	69.1%	68.0%	68.8%
For profit, unincorporated	63.7%	69.8%	66.7%	57.8%	66.0%	63.1%	64.4%	63.5%
Nonprofit	72.0%	77.2%	64.2%	73.6%	69.5%	73.2%	69.2%	72.3%
Age of firm								
Less than 5 years	62.6%	75.3%	69.0%	58.7%	58.8%	45.6% *	68.5%	56.4%
5-9 years	65.7%	73.3%	67.7%	63.9%	64.7%	53.5%	66.7%	64.9%
10-19 years	64.7%	68.6%	65.2%	65.1%	64.3%	62.5%	65.6%	64.2%
20 or more years	69.5%	72.9%	68.3%	68.9%	69.5%	69.6%	68.4%	69.6%
Multi/single status								
2 or more locations	69.4%	71.3%	73.6%	70.5%	69.4%	69.3%	68.5%	69.4%
1 location only	66.7%	72.1%	67.0%	65.5%	65.8%	65.0%	67.4%	66.1%
Percent full-time employees								
Less than 25%	56.8%	89.7%	59.5%	60.7%	53.4%	55.5%	65.1%	55.5%
25-49 %	55.5%	65.2%	60.2%	51.3%	56.8%	55.1%	57.8%	55.2%
50-74 %	60.8%	75.5%	63.5%	58.1%	58.9%	60.6%	64.1%	60.3%
75% or more	70.4%	71.8%	68.2%	68.1%	69.6%	71.4%	68.3%	70.8%
Union presence								
No union employees	68.5%	71.9%	67.6%	66.4%	66.8%	69.8%	67.5%	68.8%
Has union employees	68.7%	76.5%	64.4%	67.5%	76.5%	67.7%	67.4%	68.7%
Percent low-wage employees								
50% or more low-wage	46.2%	64.3%	44.2%	47.5%	44.1%	46.0%	50.2%	45.7%
Less than 50% low-wage	72.6%	73.0%	69.2%	69.3%	72.8%	73.7%	69.4%	73.2%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2015 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.

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** 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.B.3.b.(2) Standard errors for percent of private-sector full-time employees that are enrolled in health insurance at establishments that offer health insurance by firm size and selected characteristics: United States, 2015

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	0.36%	0.86%	0.92%	0.80%	0.78%	0.53%	0.57%	0.42%
Industry group **								
Agric., fish., forest.	5.34%	3.92%	--	7.60%	7.68%	9.65%	6.26%	6.51%
Mining and manufacturing	0.79%	3.41%	2.43%	1.57%	1.79%	0.96%	1.47%	0.87%
Construction	1.61%	2.57%	3.22%	2.62%	3.82%	4.33%	1.87%	2.42%
Utilities and transp.	1.89%	5.23%	3.27%	4.15%	2.62%	2.35%	2.79%	2.05%
Wholesale trade	1.12%	3.22%	1.94%	2.00%	1.78%	2.12%	1.55%	1.39%
Fin. svcs. and real estate	0.65%	2.32%	2.23%	2.06%	1.41%	0.82%	1.49%	0.70%
Retail trade	1.04%	2.98%	3.37%	1.88%	2.13%	1.41%	1.75%	1.15%
Professional services	0.52%	1.53%	1.46%	1.47%	1.08%	0.74%	0.93%	0.59%
Other services	0.96%	1.98%	2.61%	2.28%	2.27%	1.34%	1.55%	1.10%
Ownership								
For profit, incorporated	0.44%	1.03%	1.07%	0.90%	1.02%	0.63%	0.66%	0.51%
For profit, unincorporated	1.09%	1.97%	2.08%	2.36%	2.16%	1.93%	1.41%	1.35%
Nonprofit	0.67%	2.22%	3.35%	2.01%	1.30%	0.90%	1.92%	0.72%
Age of firm								
Less than 5 years	1.86%	2.51%	2.99%	2.66%	4.06%	14.13% *	1.62%	3.22%
5-9 years	1.63%	2.09%	2.99%	3.09%	3.30%	6.23%	1.79%	2.52%
10-19 years	0.94%	1.67%	1.75%	1.75%	1.91%	2.51%	1.13%	1.33%
20 or more years	0.41%	1.25%	1.26%	0.97%	0.90%	0.54%	0.79%	0.45%
Multi/single status								
2 or more locations	0.45%	8.06%	2.21%	1.32%	0.87%	0.54%	1.64%	0.46%
1 location only	0.59%	0.86%	0.97%	0.95%	1.37%	3.66%	0.60%	0.99%
Percent full-time employees								
Less than 25%	1.74%	5.72%	5.14%	3.79%	3.35%	2.64%	3.78%	1.93%
25-49 %	1.31%	4.66%	3.91%	3.19%	3.08%	1.75%	2.37%	1.45%
50-74 %	1.01%	1.98%	2.43%	2.22%	2.23%	1.41%	1.42%	1.15%
75% or more	0.40%	0.96%	1.02%	0.88%	0.86%	0.59%	0.63%	0.46%
Union presence								
No union employees	0.39%	0.87%	0.90%	0.80%	0.80%	0.62%	0.56%	0.46%
Has union employees	0.92%	5.05%	6.41%	4.35%	2.76%	1.01%	3.89%	0.94%
Percent low-wage employees								
50% or more low-wage	0.94%	2.86%	3.51%	2.32%	1.98%	1.27%	1.94%	1.03%
Less than 50% low-wage	0.36%	0.89%	0.92%	0.82%	0.74%	0.54%	0.57%	0.41%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2015 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.

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** 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.B.4 Number of part-time private-sector employees by firm size and selected characteristics: United States, 2015

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	28,156,119	4,625,935	3,298,090	4,512,205	4,781,660	10,938,229	10,267,200	17,888,920
Industry group **								
Agric., fish., forest.	300,129	167,673	39,216	33,665 *	--	--	228,109	72,020 *
Mining and manufacturing	403,484	100,931	72,073	88,674	57,173	84,634	221,502	181,982
Construction	465,574	282,435	100,445	59,353	18,845 *	4,496 *	428,911	36,663
Utilities and transp.	697,259	73,820	65,650	97,283 *	128,429	332,076	181,428	515,831
Wholesale trade	421,347	104,413	66,754	72,758	66,692	110,730	212,707	208,640
Fin. svcs. and real estate	1,109,006	277,363	57,757	95,114	115,405	563,367	370,416	738,590
Retail trade	5,723,150	668,115	367,067	348,077	410,140	3,929,751	1,214,802	4,508,348
Professional services	6,686,971	1,030,888	663,506	1,006,963	1,738,126	2,247,488	2,112,159	4,574,812
Other services	12,349,199	1,920,296	1,865,623	2,710,317	2,191,412	3,661,551	5,297,166	7,052,033
Ownership								
For profit, incorporated	17,966,853	2,508,344	2,076,073	2,708,709	2,521,577	8,152,149	6,027,151	11,939,702
For profit, unincorporated	5,618,669	1,582,077	858,450	1,227,408	914,694	1,036,040	3,095,609	2,523,060
Nonprofit	4,570,598	535,514	363,566	576,088	1,345,389	1,750,041	1,144,440	3,426,158
Age of firm								
Less than 5 years	2,904,867	1,079,853	637,937	761,347	268,024	--	2,085,246	819,621
5-9 years	2,813,551	955,622	567,407	801,535	426,606	62,382	1,974,932	838,619
10-19 years	4,573,977	1,192,116	912,451	1,065,799	989,159	414,453	2,699,738	1,874,239
20 or more years	17,863,724	1,398,343	1,180,295	1,883,525	3,097,872	10,303,689	3,507,284	14,356,440
Multi/single status								
2 or more locations	13,789,303	14,448	145,610	612,978	2,436,127	10,580,140	397,416	13,391,887
1 location only	14,366,816	4,611,486	3,152,480	3,899,227	2,345,534	358,089 *	9,869,784	4,497,032
Percent full-time employees								
Less than 25%	9,814,818	2,407,945	1,639,402	1,855,424	1,538,042	2,374,005	5,028,246	4,786,572
25-49 %	7,910,415	882,862	716,248	1,247,300	1,486,244	3,577,760	2,230,124	5,680,291
50-74 %	6,664,029	1,021,370	595,050	831,128	987,575	3,228,906	2,063,590	4,600,439
75% or more	3,766,858	313,758	347,389	578,353	769,800	1,757,558	945,240	2,821,618
Union presence								
No union employees	24,654,270	4,542,852	3,270,246	4,448,151	4,509,901	7,883,119	10,129,371	14,524,899
Has union employees	3,501,849	83,083	27,843	64,054	271,759	3,055,110	137,828	3,364,021
Percent low-wage employees								
50% or more low-wage	15,324,880	2,262,478	1,902,521	2,593,264	2,740,451	5,826,165	5,524,867	9,800,013
Less than 50% low-wage	12,831,239	2,363,456	1,395,569	1,918,941	2,041,209	5,112,064	4,742,333	8,088,906

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2015 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.

Totals may not sum exactly because of rounding.

Table I.B.4 Standard errors for number of part-time private-sector employees by firm size and selected characteristics: United States, 2015

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	404,448	88,915	107,369	152,189	192,843	304,961	162,111	375,400
Industry group **								
Agric., fish., forest.	44,500	29,285	11,074	13,627 *	--	--	33,402	29,404 *
Mining and manufacturing	27,926	12,725	11,512	14,122	10,424	13,427	20,235	19,257
Construction	34,994	19,358	24,643	14,096	6,699 *	1,365 *	33,934	8,551
Utilities and transp.	80,394	13,877	15,108	29,464 *	35,491	62,701	25,366	76,300
Wholesale trade	39,533	11,455	15,084	14,804	19,067	24,960	22,701	32,368
Fin. svcs. and real estate	76,846	19,417	11,461	17,088	12,969	70,304	23,950	73,028
Retail trade	204,929	38,412	35,194	37,880	48,463	189,108	57,557	196,722
Professional services	193,640	40,342	41,014	72,255	124,040	118,578	68,145	181,671
Other services	317,798	70,603	92,260	135,813	147,835	223,154	144,968	285,123
Ownership								
For profit, incorporated	350,570	70,276	85,430	121,395	146,885	279,638	130,449	327,488
For profit, unincorporated	187,656	59,789	63,156	95,113	94,187	101,069	108,015	154,403
Nonprofit	173,332	32,862	37,147	53,393	109,002	114,002	57,906	163,555
Age of firm								
Less than 5 years	170,747	50,317	55,740	77,154	63,349	--	87,917	146,680
5-9 years	120,687	49,208	44,464	77,632	63,020	18,306	85,302	86,161
10-19 years	162,904	51,037	63,948	73,772	104,870	61,853	95,958	132,735
20 or more years	338,431	50,969	62,323	101,339	150,891	279,712	99,250	324,577
Multi/single status								
2 or more locations	301,372	4,238	17,913	42,038	107,163	282,214	28,624	300,091
1 location only	282,714	88,946	106,740	149,018	166,928	124,033 *	161,900	237,855
Percent full-time employees								
Less than 25%	280,030	80,100	95,965	124,486	132,440	176,370	148,084	239,091
25-49 %	284,740	46,498	47,764	87,255	136,294	226,326	86,096	271,849
50-74 %	187,923	32,751	34,354	61,975	73,832	155,415	58,527	178,925
75% or more	81,615	14,255	16,364	28,410	39,757	63,065	28,540	76,824
Union presence								
No union employees	365,862	88,529	107,341	151,898	189,859	252,017	162,098	333,329
Has union employees	203,477	13,792	6,699	17,873	44,932	197,198	17,695	202,710
Percent low-wage employees								
50% or more low-wage	345,319	69,129	91,529	126,014	162,767	258,855	140,335	317,527
Less than 50% low-wage	263,292	67,965	65,085	101,807	121,153	193,030	108,837	241,185

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2015 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.

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** 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.

Totals may not sum exactly because of rounding.

Table I.B.4.a Percent of number of part-time private-sector employees by firm size and selected characteristics: United States, 2015

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	28,156,119	16.4%	11.7%	16.0%	17.0%	38.8%	36.5%	63.5%
Industry group **								
Agric., fish., forest.	300,129	55.9%	13.1%	11.2% *	--	--	76.0%	24.0% *
Mining and manufacturing	403,484	25.0%	17.9%	22.0%	14.2%	21.0%	54.9%	45.1%
Construction	465,574	60.7%	21.6%	12.7%	4.0% *	1.0% *	92.1%	7.9%
Utilities and transp.	697,259	10.6%	9.4%	14.0%	18.4%	47.6%	26.0%	74.0%
Wholesale trade	421,347	24.8%	15.8%	17.3%	15.8%	26.3%	50.5%	49.5%
Fin. svcs. and real estate	1,109,006	25.0%	5.2%	8.6%	10.4%	50.8%	33.4%	66.6%
Retail trade	5,723,150	11.7%	6.4%	6.1%	7.2%	68.7%	21.2%	78.8%
Professional services	6,686,971	15.4%	9.9%	15.1%	26.0%	33.6%	31.6%	68.4%
Other services	12,349,199	15.5%	15.1%	21.9%	17.7%	29.7%	42.9%	57.1%
Ownership								
For profit, incorporated	17,966,853	14.0%	11.6%	15.1%	14.0%	45.4%	33.5%	66.5%
For profit, unincorporated	5,618,669	28.2%	15.3%	21.8%	16.3%	18.4%	55.1%	44.9%
Nonprofit	4,570,598	11.7%	8.0%	12.6%	29.4%	38.3%	25.0%	75.0%
Age of firm								
Less than 5 years	2,904,867	37.2%	22.0%	26.2%	9.2%	--	71.8%	28.2%
5-9 years	2,813,551	34.0%	20.2%	28.5%	15.2%	2.2%	70.2%	29.8%
10-19 years	4,573,977	26.1%	19.9%	23.3%	21.6%	9.1%	59.0%	41.0%
20 or more years	17,863,724	7.8%	6.6%	10.5%	17.3%	57.7%	19.6%	80.4%
Multi/single status								
2 or more locations	13,789,303	0.1%	1.1%	4.4%	17.7%	76.7%	2.9%	97.1%
1 location only	14,366,816	32.1%	21.9%	27.1%	16.3%	2.5% *	68.7%	31.3%
Percent full-time employees								
Less than 25%	9,814,818	24.5%	16.7%	18.9%	15.7%	24.2%	51.2%	48.8%
25-49 %	7,910,415	11.2%	9.1%	15.8%	18.8%	45.2%	28.2%	71.8%
50-74 %	6,664,029	15.3%	8.9%	12.5%	14.8%	48.5%	31.0%	69.0%
75% or more	3,766,858	8.3%	9.2%	15.4%	20.4%	46.7%	25.1%	74.9%
Union presence								
No union employees	24,654,270	18.4%	13.3%	18.0%	18.3%	32.0%	41.1%	58.9%
Has union employees	3,501,849	2.4%	0.8%	1.8%	7.8%	87.2%	3.9%	96.1%
Percent low-wage employees								
50% or more low-wage	15,324,880	14.8%	12.4%	16.9%	17.9%	38.0%	36.1%	63.9%
Less than 50% low-wage	12,831,239	18.4%	10.9%	15.0%	15.9%	39.8%	37.0%	63.0%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2015 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.

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** 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.

Percents may not add to 100% because of rounding.

Table I.B.4.a Standard errors for percent of number of part-time private-sector employees by firm size and selected characteristics: United States, 2015

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	404,448	0.36%	0.38%	0.51%	0.62%	0.77%	0.62%	0.62%
Industry group **								
Agric., fish., forest.	44,500	7.58%	3.72%	4.33% *	--	--	7.91%	7.91% *
Mining and manufacturing	27,926	2.83%	2.60%	3.03%	2.40%	2.92%	3.46%	3.46%
Construction	34,994	4.14%	4.31%	2.78%	1.41% *	0.30% *	1.79%	1.79%
Utilities and transp.	80,394	2.15%	2.24%	3.94%	4.57%	5.83%	3.92%	3.92%
Wholesale trade	39,533	3.02%	3.31%	3.27%	4.03%	4.77%	4.71%	4.71%
Fin. svcs. and real estate	76,846	2.13%	1.04%	1.52%	1.27%	3.43%	2.63%	2.63%
Retail trade	204,929	0.72%	0.62%	0.66%	0.83%	1.42%	1.08%	1.08%
Professional services	193,640	0.67%	0.62%	1.01%	1.50%	1.41%	1.11%	1.11%
Other services	317,798	0.62%	0.74%	1.01%	1.07%	1.39%	1.20%	1.20%
Ownership								
For profit, incorporated	350,570	0.43%	0.48%	0.64%	0.75%	1.01%	0.78%	0.78%
For profit, unincorporated	187,656	1.18%	1.07%	1.47%	1.48%	1.56%	1.75%	1.75%
Nonprofit	173,332	0.77%	0.81%	1.12%	1.90%	1.89%	1.31%	1.31%
Age of firm								
Less than 5 years	170,747	2.36%	1.94%	2.40%	2.04%	--	3.73%	3.73%
5-9 years	120,687	1.77%	1.51%	2.19%	1.98%	0.64%	2.34%	2.34%
10-19 years	162,904	1.21%	1.31%	1.45%	1.89%	1.27%	1.93%	1.93%
20 or more years	338,431	0.30%	0.35%	0.55%	0.77%	0.92%	0.57%	0.57%
Multi/single status								
2 or more locations	301,372	0.03%	0.13%	0.31%	0.75%	0.81%	0.21%	0.21%
1 location only	282,714	0.75%	0.73%	0.91%	1.01%	0.84% *	1.20%	1.20%
Percent full-time employees								
Less than 25%	280,030	0.92%	0.94%	1.14%	1.21%	1.47%	1.45%	1.45%
25-49 %	284,740	0.66%	0.64%	1.08%	1.53%	1.86%	1.25%	1.25%
50-74 %	187,923	0.60%	0.53%	0.88%	1.02%	1.43%	1.03%	1.03%
75% or more	81,615	0.39%	0.44%	0.72%	0.93%	1.11%	0.77%	0.77%
Union presence								
No union employees	365,862	0.40%	0.43%	0.57%	0.68%	0.78%	0.69%	0.69%
Has union employees	203,477	0.41%	0.20%	0.51%	1.26%	1.45%	0.54%	0.54%
Percent low-wage employees								
50% or more low-wage	345,319	0.51%	0.59%	0.78%	0.95%	1.20%	0.96%	0.96%
Less than 50% low-wage	263,292	0.57%	0.51%	0.74%	0.85%	1.07%	0.88%	0.88%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2015 Medical Expenditure Panel Survey-Insurance Component.

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* Figure does not meet standard of reliability or precision.

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** 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.

Percents may not add to 100% because of rounding.

Table I.B.4.b Percent of private-sector part-time employees at establishments that offer health insurance by firm size and selected characteristics: United States, 2015

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	69.1%	17.5%	29.6%	56.7%	89.2%	99.2%	28.2%	92.6%
Industry group **								
Agric., fish., forest.	33.3%	5.7% *	17.8% *	74.7%	--	--	13.7% *	95.6%
Mining and manufacturing	61.2%	10.9%	46.8%	71.3%	95.5%	100.0%	34.8%	93.4%
Construction	33.8%	17.6%	46.5%	70.7%	77.0%	100.0%	30.8%	69.8%
Utilities and transp.	72.4%	14.7% *	28.7% *	51.1%	74.8%	99.2%	31.4%	86.9%
Wholesale trade	69.4%	28.4%	47.1%	93.2%	79.4%	100.0%	46.2%	93.1%
Fin. svcs. and real estate	75.2%	16.3%	58.8%	81.1%	99.1%	100.0%	29.0%	98.4%
Retail trade	82.6%	15.4%	22.4%	68.6%	92.1%	99.9%	23.6%	98.5%
Professional services	74.9%	25.2%	44.7%	68.0%	91.3%	97.0%	39.7%	91.1%
Other services	61.5%	15.1%	22.8%	48.3%	87.4%	99.7%	24.0%	89.6%
Ownership								
For profit, incorporated	71.1%	18.7%	31.4%	52.6%	84.3%	99.4%	29.1%	92.3%
For profit, unincorporated	50.6%	11.1%	15.9%	54.6%	90.0%	100.0%	20.1%	88.0%
Nonprofit	84.1%	30.4%	51.4%	80.4%	98.0%	97.9%	45.5%	97.0%
Age of firm								
Less than 5 years	29.3%	7.8%	16.1%	43.2%	77.6%	--	14.1%	68.1%
5-9 years	34.8%	12.3%	20.6%	48.4%	69.9%	94.6%	21.6%	65.9%
10-19 years	50.9%	19.4%	32.2%	54.4%	82.6%	98.4%	30.6%	80.3%
20 or more years	85.7%	26.8%	39.2%	67.0%	95.0%	99.5%	38.6%	97.1%
Multi/single status								
2 or more locations	96.1%	42.4% *	44.7%	63.8%	92.8%	99.5%	49.9%	97.5%
1 location only	43.2%	17.4%	28.9%	55.6%	85.6%	89.8%	27.4%	78.0%
Percent full-time employees								
Less than 25%	47.5%	6.6%	15.3%	39.8%	78.8%	96.9%	14.7%	81.9%
25-49 %	77.3%	24.6%	34.5%	60.3%	89.2%	99.8%	34.2%	94.2%
50-74 %	79.8%	27.8%	46.1%	68.1%	98.3%	99.8%	39.5%	97.9%
75% or more	89.4%	47.2%	58.6%	86.8%	98.5%	100.0%	61.3%	98.9%
Union presence								
No union employees	65.1%	17.1%	29.4%	56.4%	88.7%	98.9%	28.0%	90.9%
Has union employees	97.7%	39.7%	50.7%	77.3%	99.0%	100.0%	46.9%	99.7%
Percent low-wage employees								
50% or more low-wage	64.5%	10.3%	17.4%	46.2%	84.6%	99.7%	19.2%	90.1%
Less than 50% low-wage	74.6%	24.4%	46.3%	70.9%	95.5%	98.6%	38.7%	95.6%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2015 Medical Expenditure Panel Survey-Insurance Component.

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Table I.B.4.b Standard errors for percent of private-sector part-time employees at establishments that offer health insurance by firm size and selected characteristics: United States, 2015

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	0.63%	0.84%	1.59%	1.87%	1.50%	0.40%	0.86%	0.61%
Industry group **								
Agric., fish., forest.	7.79%	1.76% *	8.46% *	16.39%	--	--	4.54% *	3.08%
Mining and manufacturing	3.45%	3.13%	7.86%	8.39%	4.12%	0.00%	4.23%	3.64%
Construction	3.55%	2.70%	11.87%	10.01%	18.77%	0.00%	3.71%	12.99%
Utilities and transp.	4.47%	4.56% *	9.26% *	15.13%	11.70%	0.77%	6.70%	4.66%
Wholesale trade	4.23%	5.43%	11.00%	3.35%	16.62%	0.00%	5.37%	6.11%
Fin. svcs. and real estate	2.23%	2.51%	10.50%	8.61%	0.54%	0.00%	2.87%	1.12%
Retail trade	1.00%	2.22%	3.36%	5.17%	3.79%	0.07%	1.99%	0.46%
Professional services	1.19%	1.87%	3.13%	3.60%	2.19%	1.86%	1.68%	1.45%
Other services	1.17%	1.41%	2.32%	2.67%	2.50%	0.16%	1.36%	1.10%
Ownership								
For profit, incorporated	0.79%	1.18%	2.02%	2.40%	2.44%	0.37%	1.10%	0.75%
For profit, unincorporated	1.69%	1.16%	2.22%	3.92%	3.06%	0.00%	1.61%	1.94%
Nonprofit	1.17%	2.98%	5.12%	3.62%	1.37%	1.76%	2.61%	1.13%
Age of firm								
Less than 5 years	3.52%	1.26%	2.87%	5.11%	10.73%	--	1.50%	7.21%
5-9 years	2.25%	1.55%	3.31%	4.96%	7.39%	5.31%	2.11%	4.96%
10-19 years	1.82%	1.75%	3.37%	3.59%	4.01%	1.07%	1.74%	2.71%
20 or more years	0.54%	1.78%	2.66%	2.56%	1.13%	0.31%	1.50%	0.41%
Multi/single status								
2 or more locations	0.40%	14.46% *	6.16%	3.33%	1.44%	0.30%	3.71%	0.39%
1 location only	1.12%	0.84%	1.64%	2.10%	2.66%	8.21%	0.89%	2.08%
Percent full-time employees								
Less than 25%	1.48%	0.95%	2.50%	3.55%	3.61%	1.78%	1.34%	1.88%
25-49 %	1.15%	2.58%	3.34%	3.39%	2.77%	0.12%	2.01%	0.93%
50-74 %	0.79%	1.64%	2.98%	3.21%	0.68%	0.12%	1.52%	0.42%
75% or more	0.49%	2.36%	2.44%	1.56%	0.48%	0.03%	1.51%	0.24%
Union presence								
No union employees	0.69%	0.84%	1.60%	1.89%	1.58%	0.55%	0.87%	0.74%
Has union employees	0.37%	8.66%	12.07%	9.25%	0.99%	0.02%	6.51%	0.14%
Percent low-wage employees								
50% or more low-wage	0.99%	1.11%	2.12%	2.62%	2.40%	0.10%	1.25%	0.93%
Less than 50% low-wage	0.81%	1.26%	2.40%	2.49%	1.22%	0.83%	1.20%	0.75%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2015 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.

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** 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.B.4.b.(1) Percent of private-sector part-time employees eligible for health insurance at establishments that offer health insurance by firm size and selected characteristics: United States, 2015

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	20.5%	29.3%	22.4%	14.7%	16.0%	22.8%	22.3%	20.2%
Industry group **								
Agric., fish., forest.	17.2% *	72.4%	--	--	--	--	26.2% *	13.1% *
Mining and manufacturing	26.7%	38.0% *	25.6%	26.0%	10.4%	36.7%	29.5%	25.4%
Construction	36.3%	51.9%	33.1%	25.7% *	22.8% *	37.9% *	36.6%	34.6%
Utilities and transp.	20.9%	--	15.8% *	33.9% *	31.6% *	15.6%	37.4% *	18.8%
Wholesale trade	18.9%	28.9%	19.3%	18.8%	19.0% *	16.1%	22.3%	17.2%
Fin. svcs. and real estate	35.1%	33.8%	11.3% *	12.1%	25.1%	41.9%	21.5%	37.2%
Retail trade	14.6%	23.7%	20.0%	6.2%	12.7% *	15.0%	16.7%	14.5%
Professional services	30.6%	32.7%	24.4%	22.9%	19.5%	41.7%	27.2%	31.3%
Other services	15.4%	21.7%	21.7%	10.0%	12.8%	17.4%	17.8%	14.9%
Ownership								
For profit, incorporated	18.3%	30.4%	27.1%	14.3%	13.6%	18.8%	24.9%	17.2%
For profit, unincorporated	20.5%	37.8%	17.4%	14.3%	21.3%	21.3%	21.1%	20.3%
Nonprofit	27.9%	17.2%	9.7%	16.7%	16.6%	42.6%	15.2%	29.9%
Age of firm								
Less than 5 years	14.2%	23.9%	20.2% *	14.2% *	12.0% *	--	16.4%	13.0% *
5-9 years	20.5%	41.2%	23.4% *	11.9%	24.1% *	10.8% *	24.5%	17.3%
10-19 years	20.1%	30.9%	25.2%	19.4%	15.3%	20.7%	24.7%	17.5%
20 or more years	20.9%	25.8%	20.8%	13.5%	15.7%	23.1%	21.4%	20.8%
Multi/single status								
2 or more locations	21.3%	--	17.6%	15.0%	13.8%	23.1%	19.6%	21.3%
1 location only	18.8%	29.1%	22.7%	14.6%	18.5%	12.6% *	22.5%	16.0%
Percent full-time employees								
Less than 25%	17.5%	37.1%	18.4% *	13.3%	14.3%	19.2%	22.2%	16.7%
25-49 %	13.6%	18.9%	20.6%	12.1%	12.5%	13.5%	17.6%	13.0%
50-74 %	20.8%	31.6%	20.6%	12.8%	15.2%	22.9%	22.8%	20.4%
75% or more	36.5%	31.7%	31.9%	22.7%	25.9%	46.0%	28.0%	38.3%
Union presence								
No union employees	19.1%	29.1%	22.0%	14.6%	14.7%	21.5%	22.0%	18.5%
Has union employees	27.0%	35.4% *	50.6% *	19.5% *	36.1%	26.1%	35.7%	26.8%
Percent low-wage employees								
50% or more low-wage	11.5%	17.1%	15.4%	8.1%	10.8%	12.1%	13.5%	11.3%
Less than 50% low-wage	29.7%	34.3%	25.9%	20.5%	22.3%	35.1%	27.4%	30.3%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2015 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

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** 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.B.4.b.(1) Standard errors for percent of private-sector part-time employees eligible for health insurance at establishments that offer health insurance by firm size and selected characteristics: United States, 2015

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	0.68%	2.14%	2.25%	1.42%	1.54%	0.97%	1.29%	0.77%
Industry group **								
Agric., fish., forest.	7.33% *	11.23%	--	--	--	--	10.60% *	9.36% *
Mining and manufacturing	3.41%	13.82% *	7.41%	5.14%	2.35%	7.50%	5.25%	4.37%
Construction	5.13%	8.41%	8.59%	8.85% *	11.41% *	14.90% *	5.85%	9.44%
Utilities and transp.	5.23%	--	8.19% *	17.41% *	17.57% *	4.57%	11.72% *	5.57%
Wholesale trade	2.80%	6.81%	5.64%	5.12%	8.71% *	4.32%	4.15%	3.63%
Fin. svcs. and real estate	3.48%	7.39%	3.73% *	3.50%	4.13%	5.20%	3.82%	3.99%
Retail trade	1.29%	4.98%	5.40%	1.40%	4.20% *	1.49%	2.52%	1.37%
Professional services	1.30%	3.61%	3.32%	3.29%	2.18%	1.98%	2.32%	1.49%
Other services	1.13%	3.89%	4.30%	1.80%	2.64%	1.69%	2.14%	1.29%
Ownership								
For profit, incorporated	0.80%	2.87%	3.10%	1.83%	1.87%	1.08%	1.74%	0.88%
For profit, unincorporated	2.21%	4.71%	3.24%	3.29%	5.41%	3.48%	2.90%	2.71%
Nonprofit	1.38%	4.06%	2.41%	2.70%	1.72%	2.40%	2.11%	1.58%
Age of firm								
Less than 5 years	3.16%	5.49%	6.32% *	4.56% *	6.04% *	--	3.02%	4.41% *
5-9 years	3.12%	6.21%	7.07% *	3.04%	7.99% *	4.37% *	3.78%	4.78%
10-19 years	1.73%	3.95%	4.90%	3.32%	3.28%	3.59%	2.76%	2.18%
20 or more years	0.77%	3.07%	2.76%	1.89%	1.79%	0.99%	1.72%	0.83%
Multi/single status								
2 or more locations	0.79%	--	5.25%	2.28%	1.01%	0.97%	3.40%	0.80%
1 location only	1.28%	2.14%	2.38%	1.63%	3.04%	5.10% *	1.36%	1.99%
Percent full-time employees								
Less than 25%	1.58%	6.37%	6.11% *	3.41%	3.17%	2.35%	3.50%	1.75%
25-49 %	1.33%	4.28%	4.68%	2.75%	3.60%	1.69%	2.62%	1.47%
50-74 %	1.17%	3.13%	3.10%	2.25%	1.84%	1.75%	1.84%	1.34%
75% or more	1.04%	3.18%	2.87%	1.82%	2.19%	1.56%	1.67%	1.20%
Union presence								
No union employees	0.72%	2.14%	2.27%	1.45%	1.56%	1.10%	1.30%	0.83%
Has union employees	1.94%	14.19% *	15.21% *	7.14% *	6.33%	2.05%	9.21%	1.96%
Percent low-wage employees								
50% or more low-wage	0.89%	3.32%	4.12%	1.47%	2.20%	1.16%	1.92%	0.97%
Less than 50% low-wage	0.98%	2.57%	2.55%	2.28%	2.16%	1.47%	1.61%	1.16%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2015 Medical Expenditure Panel Survey-Insurance Component.

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** 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.B.4.b.(1).(a) Percent of private-sector part-time employees eligible for health insurance that are enrolled in health insurance at establishments that offer health insurance by firm size and selected characteristics: United States, 2015

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	43.6%	65.3%	42.0%	34.5%	42.7%	43.3%	49.2%	42.5%
Industry group **								
Agric., fish., forest.	39.6%*	--	--	--	--	--	--	--
Mining and manufacturing	51.7%	--	55.0%	36.7%	40.4%	63.2%	40.6%	57.5%
Construction	65.6%	71.9%	64.5%	51.6%	--	--	67.9%	53.2%
Utilities and transp.	42.1%	--	--	--	--	55.4%	--	38.1%
Wholesale trade	41.3%	--	66.0%	24.7%*	40.1%*	44.3%	44.6%	39.1%
Fin. svcs. and real estate	47.1%	61.1%	--	40.3%*	46.1%	46.1%	56.3%	46.3%
Retail trade	33.9%	53.3%	35.8%*	31.7%*	34.3%	33.0%	47.8%	32.8%
Professional services	54.7%	61.9%	40.2%	34.3%	56.1%	58.3%	46.0%	56.3%
Other services	32.6%	76.5%	36.1%	33.1%	31.3%	28.3%	47.7%	29.0%
Ownership								
For profit, incorporated	38.5%	62.3%	39.2%	35.6%	37.6%	36.8%	46.9%	36.6%
For profit, unincorporated	39.9%	67.1%	45.2%	24.0%	43.0%	35.5%	49.9%	36.9%
Nonprofit	56.8%	76.3%	65.6%	44.8%	49.3%	59.3%	60.3%	56.5%
Age of firm								
Less than 5 years	42.2%	59.0%	30.8%*	23.6%*	--	--	40.7%	43.2%
5-9 years	43.0%	72.6%	15.2%*	39.4%*	34.8%*	--	49.9%	35.4%*
10-19 years	47.5%	66.7%	55.3%	30.8%	53.0%	38.2%	50.7%	45.0%
20 or more years	43.1%	61.8%	41.9%	38.7%	39.6%	43.4%	49.3%	42.5%
Multi/single status								
2 or more locations	43.1%	--	59.5%	51.1%	40.5%	43.1%	60.9%	42.8%
1 location only	44.9%	65.4%	41.1%	31.5%	44.6%	55.6%	48.4%	41.1%
Percent full-time employees								
Less than 25%	39.9%	87.2%	43.0%*	35.1%*	49.5%	30.5%	61.6%	34.4%
25-49 %	39.3%	60.7%	40.3%	24.1%	38.9%	40.4%	41.0%	39.0%
50-74 %	44.4%	63.0%	37.4%	39.1%	38.4%	44.4%	49.4%	43.4%
75% or more	48.3%	46.0%	46.6%	39.5%	43.2%	51.1%	43.1%	49.1%
Union presence								
No union employees	40.2%	64.5%	41.3%	33.8%	41.0%	37.9%	48.2%	38.1%
Has union employees	55.0%	--	--	62.2%	53.3%	54.7%	74.6%	54.5%
Percent low-wage employees								
50% or more low-wage	26.2%	77.0%	21.5%*	27.5%	24.7%	24.1%	42.9%	23.8%
Less than 50% low-wage	50.6%	62.9%	48.3%	37.0%	53.1%	50.9%	51.0%	50.5%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2015 Medical Expenditure Panel Survey-Insurance Component.

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** 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.B.4.b.(1).(a) Standard errors for percent of private-sector part-time employees eligible for health insurance that are enrolled in health insurance at establishments that offer health insurance by firm size and selected characteristics: United States, 2015

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	1.29%	3.21%	5.14%	3.62%	4.02%	1.54%	2.84%	1.43%
Industry group **								
Agric., fish., forest.	16.12% *	--	--	--	--	--	--	--
Mining and manufacturing	5.90%	--	14.92%	10.94%	5.80%	7.52%	9.58%	6.44%
Construction	5.96%	9.58%	9.46%	11.28%	--	--	6.46%	12.99%
Utilities and transp.	10.72%	--	--	--	--	4.57%	--	11.05%
Wholesale trade	6.04%	--	13.64%	9.40% *	20.90% *	8.32%	8.34%	8.23%
Fin. svcs. and real estate	3.82%	10.65%	--	13.26% *	7.77%	4.50%	8.80%	4.04%
Retail trade	2.91%	9.77%	14.54% *	10.13% *	5.38%	3.32%	7.48%	3.06%
Professional services	1.75%	4.72%	7.27%	5.19%	4.56%	1.93%	3.89%	1.89%
Other services	2.46%	6.49%	9.73%	6.71%	6.55%	2.88%	6.08%	2.61%
Ownership								
For profit, incorporated	1.69%	4.17%	6.02%	5.76%	6.30%	1.98%	3.67%	1.89%
For profit, unincorporated	3.91%	5.90%	10.05%	4.18%	10.86%	4.43%	5.55%	4.60%
Nonprofit	1.77%	8.64%	8.01%	6.63%	3.79%	2.10%	6.26%	1.84%
Age of firm								
Less than 5 years	8.01%	10.29%	14.20% *	7.73% *	--	--	8.74%	11.88%
5-9 years	7.94%	6.39%	6.45% *	13.15% *	17.98% *	--	7.77%	13.68% *
10-19 years	3.85%	5.76%	10.72%	5.03%	9.15%	5.21%	5.30%	5.62%
20 or more years	1.38%	5.28%	5.95%	6.10%	3.72%	1.59%	4.05%	1.46%
Multi/single status								
2 or more locations	1.40%	--	7.33%	6.15%	2.93%	1.56%	6.94%	1.41%
1 location only	2.85%	3.23%	5.38%	4.00%	7.06%	5.45%	2.97%	4.87%
Percent full-time employees								
Less than 25%	3.67%	3.75%	16.34% *	10.52% *	10.48%	3.86%	7.61%	4.12%
25-49 %	3.44%	9.63%	12.02%	5.37%	9.70%	4.39%	6.98%	3.87%
50-74 %	2.32%	4.89%	7.60%	6.90%	4.26%	3.17%	4.15%	2.66%
75% or more	1.25%	5.78%	4.88%	3.98%	4.19%	1.37%	3.02%	1.37%
Union presence								
No union employees	1.39%	3.25%	5.24%	3.69%	4.37%	1.61%	2.89%	1.56%
Has union employees	2.72%	--	--	10.84%	8.83%	2.93%	10.96%	2.76%
Percent low-wage employees								
50% or more low-wage	1.82%	6.66%	7.69% *	8.15%	3.59%	2.11%	6.99%	1.75%
Less than 50% low-wage	1.46%	3.60%	5.64%	4.07%	4.91%	1.72%	3.04%	1.64%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2015 Medical Expenditure Panel Survey-Insurance Component.

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** 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.B.4.b.(2) Percent of private-sector part-time employees that are enrolled in health insurance at establishments that offer health insurance by firm size and selected characteristics: United States, 2015

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	8.9%	19.1%	9.4%	5.1%	6.8%	9.9%	11.0%	8.6%
Industry group **								
Agric., fish., forest.	6.8%*	55.0%	--	--	--	--	18.8%*	1.4%*
Mining and manufacturing	13.8%	12.7%*	14.1%*	9.6%*	4.2%	23.2%	12.0%	14.6%
Construction	23.8%	37.3%*	21.4%*	13.3%*	14.9%*	26.7%*	24.9%	18.4%*
Utilities and transp.	8.8%	--	8.5%*	18.4%*	2.7%*	8.6%*	21.6%*	7.2%
Wholesale trade	7.8%	12.5%*	12.7%*	4.6%*	7.6%*	7.1%*	9.9%	6.7%
Fin. svcs. and real estate	16.5%	20.6%	8.5%*	4.9%*	11.6%	19.3%	12.1%	17.2%
Retail trade	4.9%	12.6%	7.2%*	2.0%*	4.3%*	4.9%	8.0%	4.8%
Professional services	16.8%	20.3%	9.8%	7.9%	11.0%	24.3%	12.5%	17.6%
Other services	5.0%	16.6%	7.8%*	3.3%	4.0%	4.9%	8.5%	4.3%
Ownership								
For profit, incorporated	7.0%	18.9%	10.6%	5.1%	5.1%	6.9%	11.7%	6.3%
For profit, unincorporated	8.2%	25.4%	7.9%*	3.4%	9.1%	7.6%	10.5%	7.5%
Nonprofit	15.8%	13.1%	6.3%	7.5%	8.2%	25.3%	9.2%	16.9%
Age of firm								
Less than 5 years	6.0%*	14.1%*	6.2%*	3.4%*	8.7%*	--	6.7%	5.6%*
5-9 years	8.8%	29.9%	3.6%*	4.7%*	8.4%*	5.8%*	12.2%	6.1%*
10-19 years	9.5%	20.6%	13.9%	6.0%	8.1%*	7.9%	12.5%	7.9%
20 or more years	9.0%	16.0%	8.7%	5.2%	6.2%	10.0%	10.6%	8.9%
Multi/single status								
2 or more locations	9.2%	--	10.4%*	7.7%	5.6%	9.9%	11.9%	9.1%
1 location only	8.5%	19.0%	9.3%	4.6%	8.2%	7.0%*	10.9%	6.6%
Percent full-time employees								
Less than 25%	7.0%	32.4%	7.9%*	4.7%*	7.1%*	5.9%	13.7%	5.7%
25-49 %	5.3%	11.5%*	8.3%*	2.9%*	4.9%	5.5%	7.2%	5.1%
50-74 %	9.2%	19.9%	7.7%	5.0%	5.8%	10.2%	11.3%	8.8%
75% or more	17.7%	14.6%	14.9%	9.0%	11.2%	23.5%	12.1%	18.8%
Union presence								
No union employees	7.7%	18.7%	9.1%	4.9%	6.0%	8.1%	10.6%	7.0%
Has union employees	14.8%	28.6%*	32.6%*	12.1%*	19.3%	14.3%	26.6%*	14.6%
Percent low-wage employees								
50% or more low-wage	3.0%	13.2%	3.3%*	2.2%*	2.7%	2.9%	5.8%	2.7%
Less than 50% low-wage	15.0%	21.6%	12.5%	7.6%	11.8%	17.9%	14.0%	15.3%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2015 Medical Expenditure Panel Survey-Insurance Component.

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** 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.B.4.b.(2) Standard errors for percent of private-sector part-time employees that are enrolled in health insurance at establishments that offer health insurance by firm size and selected characteristics: United States, 2015

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	0.37%	1.85%	1.36%	0.67%	0.81%	0.52%	0.85%	0.40%
Industry group **								
Agric., fish., forest.	2.63% *	13.42%	--	--	--	--	7.93% *	0.93% *
Mining and manufacturing	2.65%	5.85% *	5.44% *	3.14% *	1.15%	6.28%	3.19%	3.55%
Construction	4.46%	9.13%	7.00% *	5.28% *	9.66% *	11.79% *	5.16%	6.82% *
Utilities and transp.	2.36%	--	5.42% *	14.05% *	1.65% *	2.68% *	11.02% *	2.01%
Wholesale trade	1.49%	5.53% *	4.74% *	2.13% *	3.70% *	2.42% *	2.66%	1.77%
Fin. svcs. and real estate	1.89%	6.08%	3.36% *	2.15% *	2.29%	2.80%	2.93%	2.15%
Retail trade	0.57%	3.68%	3.74% *	0.83% *	1.63% *	0.66%	1.79%	0.60%
Professional services	0.95%	2.85%	1.98%	1.32%	1.77%	1.50%	1.31%	1.11%
Other services	0.49%	3.61%	2.48% *	0.91%	0.98%	0.69%	1.44%	0.51%
Ownership								
For profit, incorporated	0.42%	2.39%	1.87%	0.98%	1.16%	0.53%	1.18%	0.45%
For profit, unincorporated	0.92%	4.26%	2.46% *	0.98%	2.38%	1.21%	1.64%	1.09%
Nonprofit	0.98%	3.88%	1.89%	1.67%	1.06%	1.75%	1.66%	1.11%
Age of firm								
Less than 5 years	1.86% *	4.37% *	2.54% *	1.74% *	5.75% *	--	1.61%	2.68% *
5-9 years	1.97%	5.73%	1.31% *	2.37% *	4.92% *	2.71% *	2.83%	2.75% *
10-19 years	1.23%	3.60%	3.68%	1.31%	2.79% *	1.63%	1.77%	1.64%
20 or more years	0.39%	2.54%	1.40%	0.90%	0.59%	0.53%	1.12%	0.42%
Multi/single status								
2 or more locations	0.43%	--	3.52% *	1.72%	0.53%	0.52%	2.87%	0.43%
1 location only	0.69%	1.86%	1.43%	0.73%	1.60%	2.73% *	0.89%	0.99%
Percent full-time employees								
Less than 25%	0.88%	6.13%	3.93% *	1.69% *	2.27% *	1.02%	2.53%	0.93%
25-49 %	0.64%	3.67% *	2.51% *	0.88% *	1.26%	0.93%	1.41%	0.71%
50-74 %	0.67%	2.50%	1.60%	1.33%	0.86%	1.01%	1.21%	0.76%
75% or more	0.67%	2.36%	2.03%	1.23%	1.18%	1.04%	1.11%	0.78%
Union presence								
No union employees	0.35%	1.83%	1.35%	0.68%	0.79%	0.48%	0.84%	0.38%
Has union employees	1.32%	13.78% *	14.93% *	4.80% *	4.12%	1.40%	8.61% *	1.33%
Percent low-wage employees								
50% or more low-wage	0.27%	3.05%	1.09% *	0.80% *	0.50%	0.35%	1.16%	0.26%
Less than 50% low-wage	0.65%	2.25%	1.88%	1.05%	1.62%	0.96%	1.12%	0.76%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2015 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.1 Average total single premium (in dollars) per enrolled employee at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2015

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	5,963	6,341	5,976	5,672	5,983	5,996	5,947	5,967
Industry group **								
Agric., fish., forest.	4,698	--	--	--	--	--	6,189	4,215
Mining and manufacturing	5,722	5,888	5,540	5,562	5,816	5,727	5,429	5,770
Construction	5,565	5,597	5,258	5,435	5,632	6,069	5,316	5,762
Utilities and transp.	5,893	7,399	6,821	5,747	5,658	5,852	6,650	5,808
Wholesale trade	5,809	6,819	5,986	5,349	5,670	5,889	5,941	5,761
Fin. svcs. and real estate	6,206	6,310	6,430	6,006	6,695	6,088	6,228	6,203
Retail trade	5,499	6,185	5,373	5,757	5,438	5,411	5,663	5,470
Professional services	6,412	6,599	6,329	5,950	6,417	6,520	6,282	6,440
Other services	5,680	6,259	6,038	5,365	5,531	5,708	5,968	5,602
Ownership								
For profit, incorporated	5,829	6,307	5,916	5,582	5,759	5,863	5,867	5,820
For profit, unincorporated	5,786	6,117	5,461	5,188	6,033	5,852	5,746	5,800
Nonprofit	6,704	7,290	7,238	6,615	6,573	6,739	6,952	6,674
Age of firm								
Less than 5 years	5,136	6,079	5,709	4,716	4,578	6,011	5,589	4,622
5-9 years	5,584	5,952	5,162	5,549	5,521	6,039	5,593	5,576
10-19 years	5,782	6,113	6,118	5,376	5,875	5,790	5,845	5,741
20 or more years	6,052	6,705	6,090	5,986	6,130	6,004	6,157	6,038
Multi/single status								
2 or more locations	6,045	6,394	6,709	5,957	6,238	5,996	6,466	6,036
1 location only	5,806	6,341	5,926	5,596	5,665	6,001	5,907	5,703
Percent full-time employees								
Less than 25%	5,677	5,462	6,639	5,804	5,917	5,375	6,009	5,580
25-49 %	5,718	6,878	6,463	5,439	5,316	5,796	6,197	5,637
50-74 %	5,943	6,749	6,102	5,545	6,299	5,775	6,285	5,870
75% or more	5,985	6,269	5,926	5,693	5,983	6,053	5,891	6,007
Union presence								
No union employees	5,885	6,309	5,921	5,610	5,903	5,912	5,910	5,877
Has union employees	6,312	7,683	7,391	6,875	6,691	6,198	7,027	6,287
Percent low-wage employees								
50% or more low-wage	5,517	6,196	5,507	5,211	5,698	5,455	5,669	5,496
Less than 50% low-wage	6,029	6,357	6,007	5,730	6,032	6,083	5,974	6,042

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2015 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

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** 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.1 Standard errors for average total single premium (in dollars) per enrolled employee at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2015

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	26.40	91.24	99.20	70.41	59.80	36.13	54.67	29.92
Industry group **								
Agric., fish., forest.	317.75	--	--	--	--	--	509.00	331.23
Mining and manufacturing	59.86	283.92	233.26	153.95	139.94	71.58	137.00	65.91
Construction	143.11	272.26	229.09	204.24	405.96	265.41	141.92	223.15
Utilities and transp.	137.71	1,043.59	781.63	383.59	201.86	169.32	452.60	142.11
Wholesale trade	91.01	373.90	297.22	250.15	203.69	107.64	221.63	94.64
Fin. svcs. and real estate	70.70	209.54	349.84	219.39	188.92	87.78	183.22	76.59
Retail trade	52.91	275.08	202.14	185.04	137.69	59.47	140.06	57.16
Professional services	47.28	159.98	197.47	108.01	92.94	70.22	98.60	53.36
Other services	76.67	219.31	255.86	238.12	155.65	105.63	134.86	90.22
Ownership								
For profit, incorporated	30.12	106.98	112.91	74.48	69.44	41.88	64.44	33.98
For profit, unincorporated	92.88	191.49	212.77	229.79	216.06	123.73	121.50	118.28
Nonprofit	60.47	376.06	370.38	185.94	105.80	83.25	183.10	64.13
Age of firm								
Less than 5 years	167.60	302.24	323.32	285.33	304.94	360.90	175.55	260.63
5-9 years	118.10	185.25	258.75	248.28	223.89	406.54	140.81	183.21
10-19 years	73.19	166.21	200.67	108.48	166.82	137.67	106.90	99.19
20 or more years	29.08	140.91	134.24	85.62	66.18	37.30	77.03	31.33
Multi/single status								
2 or more locations	31.00	392.34	513.66	111.83	65.19	36.58	205.18	31.33
1 location only	48.61	91.96	99.25	83.63	105.10	235.65	56.40	79.22
Percent full-time employees								
Less than 25%	182.53	310.88	776.13	445.29	511.73	119.90	394.10	205.85
25-49 %	99.59	475.86	836.45	242.35	249.49	94.48	358.97	98.48
50-74 %	70.87	267.68	241.56	381.87	129.87	73.10	156.89	78.60
75% or more	29.82	100.14	106.83	70.87	67.39	42.66	59.42	34.03
Union presence								
No union employees	29.55	91.16	98.82	71.19	58.49	46.39	54.93	34.57
Has union employees	55.96	811.05	680.53	387.18	255.60	51.10	385.27	56.51
Percent low-wage employees								
50% or more low-wage	66.27	272.57	294.49	182.61	146.59	85.60	164.84	71.84
Less than 50% low-wage	28.51	96.77	104.15	75.79	65.35	39.06	57.97	32.49

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2015 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

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** 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.1.a Average total single premium (in dollars) for exclusive-provider plans per enrolled employee at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2015

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	5,920	6,237	5,868	5,562	5,719	6,205	5,965	5,903
Industry group **								
Agric., fish., forest.	3,819	--	--	--	--	--	--	3,499
Mining and manufacturing	5,584	5,755	5,317	5,585	5,630	5,596	5,338	5,690
Construction	5,027	6,059	4,890	5,157	4,251	--	5,268	4,734
Utilities and transp.	6,351	--	--	--	5,012	6,335	7,880	5,872
Wholesale trade	5,669	6,723	5,515	5,385	5,922	5,236	5,845	5,557
Fin. svcs. and real estate	6,211	6,270	6,736	5,835	6,570	5,935	6,466	6,112
Retail trade	5,750	5,801	5,621	5,799	5,356	6,124	5,634	5,787
Professional services	6,316	6,394	6,262	5,957	6,155	6,491	6,302	6,319
Other services	5,628	6,086	5,700	5,019	5,491	6,090	5,954	5,472
Ownership								
For profit, incorporated	5,750	6,366	5,802	5,528	5,423	5,964	5,892	5,681
For profit, unincorporated	5,661	5,841	5,018	4,783	5,779	6,405	5,706	5,638
Nonprofit	6,496	6,283	7,404	6,500	6,344	6,515	7,021	6,435
Age of firm								
Less than 5 years	4,930	5,852	5,531	4,370	4,852	--	5,607	4,397
5-9 years	5,413	5,710	4,668	5,772	4,968	--	5,394	5,436
10-19 years	5,659	6,297	5,894	5,331	5,543	5,397	5,896	5,453
20 or more years	6,101	6,525	6,164	5,865	5,903	6,230	6,211	6,075
Multi/single status								
2 or more locations	6,163	--	7,522	5,795	6,067	6,215	6,452	6,152
1 location only	5,657	6,246	5,758	5,511	5,362	5,926	5,929	5,348
Percent full-time employees								
Less than 25%	6,306	--	--	5,983	6,615	5,294	6,446	6,246
25-49 %	5,908	7,282	5,440	5,315	5,780	6,195	6,227	5,757
50-74 %	5,988	6,683	5,269	5,381	5,801	6,413	6,310	5,880
75% or more	5,899	6,123	5,911	5,597	5,662	6,182	5,886	5,904
Union presence								
No union employees	5,790	6,174	5,835	5,518	5,601	6,068	5,924	5,727
Has union employees	6,508	--	--	6,499	6,787	6,416	7,197	6,473
Percent low-wage employees								
50% or more low-wage	5,352	5,558	5,019	5,227	5,182	5,708	5,614	5,293
Less than 50% low-wage	5,996	6,290	5,935	5,606	5,834	6,259	5,996	5,996

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2015 Medical Expenditure Panel Survey-Insurance Component.

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** 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.1.a Standard errors for average total single premium (in dollars) for exclusive-provider plans per enrolled employee at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2015

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	59.50	174.16	202.94	161.44	115.01	79.92	106.34	71.34
Industry group **								
Agric., fish., forest.	476.49	--	--	--	--	--	--	520.22
Mining and manufacturing	155.48	416.66	589.83	291.97	288.82	270.05	296.09	183.65
Construction	207.42	626.05	223.22	340.02	369.42	--	233.27	329.50
Utilities and transp.	249.89	--	--	--	382.49	161.42	619.66	182.41
Wholesale trade	226.35	477.80	476.23	322.93	571.95	487.63	295.06	318.35
Fin. svcs. and real estate	148.91	361.50	679.55	477.25	322.29	193.64	300.24	171.68
Retail trade	169.66	499.91	298.06	494.73	253.33	217.66	268.40	205.61
Professional services	85.03	324.70	445.42	214.54	172.23	113.77	207.41	92.83
Other services	184.68	438.28	488.40	508.07	297.33	194.01	277.76	234.50
Ownership								
For profit, incorporated	70.62	206.10	231.22	145.42	162.40	96.30	123.33	86.01
For profit, unincorporated	236.28	357.31	362.89	634.62	266.25	464.73	243.70	336.65
Nonprofit	93.06	730.85	651.46	263.39	176.60	117.91	354.93	94.79
Age of firm								
Less than 5 years	354.76	527.70	779.02	626.11	427.69	--	352.97	490.68
5-9 years	253.06	330.45	440.73	584.66	376.54	--	245.11	474.96
10-19 years	155.07	316.02	330.20	238.12	350.74	280.17	186.67	240.26
20 or more years	61.27	275.93	296.29	143.90	125.29	81.79	157.80	65.91
Multi/single status								
2 or more locations	70.55	--	1,340.43	187.30	149.66	81.20	539.15	70.31
1 location only	93.83	174.91	189.47	191.06	171.33	427.89	106.49	153.28
Percent full-time employees								
Less than 25%	507.02	--	--	434.19	923.07	314.25	654.59	671.68
25-49 %	219.94	619.77	646.75	457.31	492.91	248.61	430.98	254.12
50-74 %	218.87	557.65	359.64	850.17	248.41	151.33	323.24	265.97
75% or more	62.28	188.03	231.90	135.77	125.84	92.99	117.47	73.39
Union presence								
No union employees	67.04	172.45	203.59	166.00	113.50	114.41	106.77	84.55
Has union employees	114.55	--	--	644.75	443.67	102.30	797.95	113.78
Percent low-wage employees								
50% or more low-wage	163.77	536.73	402.67	335.97	310.44	239.52	342.09	184.70
Less than 50% low-wage	63.64	182.77	216.14	177.79	122.23	84.15	111.61	76.94

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2015 Medical Expenditure Panel Survey-Insurance Component.

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** 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.1.b Average total single premium (in dollars) for mixed-provider plans per enrolled employee at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2015

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	5,969	6,438	5,905	5,714	6,093	5,957	5,904	5,981
Industry group **								
Agric., fish., forest.	4,997	--	--	--	--	--	6,485	4,497
Mining and manufacturing	5,743	5,971	5,498	5,572	5,865	5,733	5,417	5,782
Construction	5,803	5,509	5,478	5,530	6,222	6,055	5,379	6,089
Utilities and transp.	5,791	8,048	5,299	5,646	5,899	5,766	5,969	5,777
Wholesale trade	5,823	6,790	6,333	5,198	5,564	5,978	5,959	5,785
Fin. svcs. and real estate	6,196	6,365	6,124	6,080	6,662	6,107	6,094	6,207
Retail trade	5,390	6,223	5,147	5,627	5,486	5,316	5,534	5,372
Professional services	6,445	6,706	6,134	6,015	6,509	6,522	6,201	6,489
Other services	5,724	6,478	6,304	5,541	5,606	5,680	6,060	5,657
Ownership								
For profit, incorporated	5,842	6,312	5,822	5,616	5,888	5,850	5,812	5,847
For profit, unincorporated	5,853	6,243	5,634	5,335	6,152	5,798	5,727	5,889
Nonprofit	6,769	7,825	7,193	6,603	6,649	6,807	6,980	6,745
Age of firm								
Less than 5 years	5,259	6,364	5,694	4,954	4,394	6,094	5,623	4,799
5-9 years	5,723	5,988	5,413	5,551	5,820	5,806	5,657	5,773
10-19 years	5,742	5,898	5,946	5,375	5,933	5,825	5,671	5,781
20 or more years	6,037	6,928	6,000	6,007	6,232	5,962	6,141	6,027
Multi/single status								
2 or more locations	6,011	--	6,209	5,963	6,269	5,958	6,552	6,003
1 location only	5,865	6,431	5,886	5,644	5,857	5,876	5,854	5,875
Percent full-time employees								
Less than 25%	5,402	6,085	5,464	5,789	5,329	5,242	5,930	5,274
25-49 %	5,599	6,859	5,854	5,392	5,127	5,726	5,800	5,580
50-74 %	5,896	6,880	6,547	5,561	6,464	5,653	6,308	5,836
75% or more	6,009	6,357	5,841	5,737	6,116	6,029	5,863	6,036
Union presence								
No union employees	5,905	6,403	5,825	5,654	6,026	5,889	5,855	5,915
Has union employees	6,247	8,441	7,935	6,883	6,653	6,136	7,459	6,217
Percent low-wage employees								
50% or more low-wage	5,524	6,662	5,999	5,208	5,870	5,388	5,850	5,490
Less than 50% low-wage	6,036	6,411	5,900	5,772	6,126	6,052	5,909	6,059

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2015 Medical Expenditure Panel Survey-Insurance Component.

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Table I.C.1.b Standard errors for average total single premium (in dollars) for mixed-provider plans per enrolled employee at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2015

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	30.52	122.00	109.81	80.91	72.02	40.61	68.59	33.78
Industry group **								
Agric., fish., forest.	393.28	--	--	--	--	--	567.39	403.95
Mining and manufacturing	63.76	399.62	225.06	187.45	147.36	76.56	152.12	68.90
Construction	180.44	339.51	351.30	260.39	485.83	278.16	197.77	252.69
Utilities and transp.	154.02	1,609.49	782.87	491.37	243.79	182.44	587.00	159.23
Wholesale trade	101.08	562.01	403.97	346.04	193.99	103.90	323.53	92.82
Fin. svcs. and real estate	79.66	278.94	426.69	268.02	199.30	97.22	252.90	83.77
Retail trade	50.62	333.39	253.33	146.39	164.60	58.04	163.15	53.08
Professional services	59.03	221.48	183.81	129.27	118.02	86.75	113.79	66.38
Other services	88.06	247.88	299.97	257.72	201.67	119.47	156.43	101.04
Ownership								
For profit, incorporated	34.39	143.17	122.37	93.87	74.30	46.23	81.06	37.80
For profit, unincorporated	102.51	255.69	273.11	176.00	282.71	113.51	152.32	124.31
Nonprofit	78.91	457.47	466.08	246.08	138.17	108.99	229.93	84.06
Age of firm								
Less than 5 years	187.04	406.18	294.65	259.62	401.95	380.40	225.43	284.11
5-9 years	144.28	234.13	316.69	260.19	286.60	379.79	185.41	210.91
10-19 years	86.29	225.59	217.79	133.50	198.85	157.06	130.42	112.10
20 or more years	33.83	186.85	153.94	109.79	78.18	41.95	95.77	35.98
Multi/single status								
2 or more locations	35.15	--	393.11	129.20	72.13	41.11	202.88	35.52
1 location only	60.50	123.39	114.05	96.98	136.60	254.10	71.55	95.84
Percent full-time employees								
Less than 25%	131.17	583.82	544.88	631.57	176.51	88.89	530.77	86.41
25-49 %	104.02	778.57	385.90	297.91	312.32	100.49	295.18	110.46
50-74 %	63.99	330.68	318.13	224.11	149.77	73.32	193.00	67.56
75% or more	35.22	135.08	120.48	88.50	80.74	48.27	75.39	39.26
Union presence								
No union employees	34.29	121.80	106.75	82.12	69.11	51.34	68.53	38.98
Has union employees	64.13	1,112.41	646.75	438.80	324.55	57.53	471.20	64.65
Percent low-wage employees								
50% or more low-wage	73.09	361.91	469.73	247.12	149.65	89.16	223.28	76.79
Less than 50% low-wage	33.02	130.03	113.23	85.14	79.67	44.19	72.20	36.75

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2015 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.C.1.c Average total single premium (in dollars) for any-provider plans per enrolled employee at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2015

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	6,046	6,204	6,779	5,691	5,885	6,119	6,153	5,990
Industry group **								
Agric., fish., forest.	--	--	--	--	--	--	--	--
Mining and manufacturing	5,798	--	--	5,122	5,742	5,854	5,956	5,755
Construction	5,041	4,966	--	5,385	4,773	--	5,007	5,071
Utilities and transp.	6,496	--	--	--	5,268	--	7,230	6,281
Wholesale trade	6,299	--	--	6,713	--	--	6,202	6,388
Fin. svcs. and real estate	6,384	6,141	--	5,590	7,809	5,974	6,356	6,395
Retail trade	6,280	6,755	--	6,505	5,530	6,455	6,569	6,151
Professional services	6,447	6,626	7,434	5,533	6,399	6,762	6,619	6,351
Other services	5,375	5,788	5,991	5,394	5,207	5,060	5,521	5,294
Ownership								
For profit, incorporated	5,898	6,150	6,880	5,466	5,666	5,899	6,112	5,780
For profit, unincorporated	5,433	6,301	5,728	5,361	5,354	4,375	6,035	5,027
Nonprofit	7,159	6,462	--	7,109	6,857	7,849	6,613	7,312
Age of firm								
Less than 5 years	5,070	5,242	--	4,442	--	--	5,325	4,384
5-9 years	5,163	6,697	5,559	4,639	4,612	--	5,944	4,640
10-19 years	6,408	6,385	7,633	5,498	6,495	--	6,570	6,241
20 or more years	6,106	6,224	6,446	6,235	5,914	6,103	6,090	6,111
Multi/single status								
2 or more locations	6,247	--	--	6,334	6,477	6,019	6,072	6,259
1 location only	5,879	6,214	6,776	5,488	5,110	--	6,160	5,508
Percent full-time employees								
Less than 25%	5,781	--	--	--	5,101	--	--	6,140
25-49 %	6,564	--	9,560 *	6,062	5,660	6,725	7,425	6,186
50-74 %	6,296	6,463	6,304	6,091	7,022	5,869	6,157	6,398
75% or more	5,973	6,249	6,622	5,613	5,811	6,082	6,099	5,910
Union presence								
No union employees	5,969	6,249	6,796	5,541	5,823	5,939	6,208	5,828
Has union employees	6,567	--	--	--	6,750	6,442	--	6,791
Percent low-wage employees								
50% or more low-wage	5,918	5,357	5,096	5,191	6,332	6,398	5,132	6,259
Less than 50% low-wage	6,069	6,309	6,939	5,797	5,797	6,052	6,319	5,937

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2015 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.

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** 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.1.c Standard errors for average total single premium (in dollars) for any-provider plans per enrolled employee at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2015

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	117.30	203.88	383.58	208.82	246.57	229.62	169.84	154.92
Industry group **								
Agric., fish., forest.	--	--	--	--	--	--	--	--
Mining and manufacturing	432.61	--	--	437.21	906.58	116.40	490.63	530.73
Construction	232.85	221.97	--	481.64	396.86	--	141.82	425.25
Utilities and transp.	534.22	--	--	--	486.32	--	1,186.65	647.90
Wholesale trade	351.69	--	--	723.68	--	--	539.04	456.85
Fin. svcs. and real estate	431.51	615.38	--	243.74	1,891.69	233.76	373.54	586.79
Retail trade	292.15	808.00	--	625.66	408.63	491.63	549.80	340.90
Professional services	194.92	281.55	775.11	426.20	237.09	516.37	324.23	245.45
Other services	207.76	669.26	735.39	420.54	274.56	486.33	365.07	252.75
Ownership								
For profit, incorporated	135.41	244.25	443.23	192.31	307.65	210.93	203.58	177.02
For profit, unincorporated	246.28	405.16	450.06	476.51	653.92	506.14	277.03	370.02
Nonprofit	284.03	825.21	--	765.55	363.86	407.47	573.90	316.79
Age of firm								
Less than 5 years	389.13	588.36	--	669.95	--	--	414.68	934.71
5-9 years	245.23	462.50	826.55	547.32	257.25	--	387.45	289.05
10-19 years	266.37	351.17	921.74	261.07	531.43	--	392.27	354.01
20 or more years	147.67	309.89	369.42	324.17	315.64	240.59	193.95	185.81
Multi/single status								
2 or more locations	172.57	--	--	596.88	309.00	225.39	465.25	181.48
1 location only	156.22	204.86	417.85	187.31	337.21	--	180.61	267.31
Percent full-time employees								
Less than 25%	494.72	--	--	--	561.81	--	--	555.99
25-49 %	651.45	--	2,871.94 *	753.43	339.39	842.66	1,824.98	379.40
50-74 %	319.57	567.28	699.41	563.66	460.33	855.09	374.82	477.59
75% or more	129.29	226.17	309.72	237.99	288.90	233.44	156.51	177.40
Union presence								
No union employees	119.04	208.65	392.97	166.40	258.09	223.85	174.74	157.64
Has union employees	388.89	--	--	--	666.75	474.14	--	412.73
Percent low-wage employees								
50% or more low-wage	304.79	556.29	579.27	420.78	653.25	475.71	255.68	390.42
Less than 50% low-wage	127.54	218.36	405.28	235.19	260.97	256.04	189.83	166.74

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2015 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

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** 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.2 Average total employee contribution (in dollars) per enrolled employee for single coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2015

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	1,255	877	1,043	1,232	1,258	1,328	1,065	1,299
Industry group **								
Agric., fish., forest.	1,168 *	--	--	--	--	--	622 *	1,345 *
Mining and manufacturing	1,186	980	994	1,243	1,229	1,172	1,051	1,208
Construction	1,081	834	1,015	986	1,113	1,489	975	1,165
Utilities and transp.	1,259	1,425	1,392	1,399	1,434	1,201	1,498	1,232
Wholesale trade	1,127	905	840	980	1,339	1,185	890	1,214
Fin. svcs. and real estate	1,218	681	576	1,195	1,086	1,335	887	1,268
Retail trade	1,474	1,074	1,103	1,783	1,637	1,419	1,347	1,496
Professional services	1,241	844	982	1,187	1,199	1,354	1,035	1,285
Other services	1,347	918	1,415	1,137	1,383	1,451	1,196	1,388
Ownership								
For profit, incorporated	1,280	918	1,078	1,270	1,326	1,326	1,091	1,324
For profit, unincorporated	1,309	817	935	1,506	1,278	1,459	1,058	1,397
Nonprofit	1,106	699	910	763	1,055	1,266	862	1,135
Age of firm								
Less than 5 years	1,263	1,061	1,147	1,480	1,147	1,304	1,267	1,260
5-9 years	1,178	1,126	842	1,275	1,262	1,119	1,158	1,195
10-19 years	1,186	823	1,182	1,220	1,232	1,303	1,082	1,254
20 or more years	1,271	761	990	1,188	1,269	1,330	993	1,308
Multi/single status								
2 or more locations	1,320	572 *	1,222	1,144	1,306	1,335	1,137	1,323
1 location only	1,131	880	1,031	1,255	1,197	1,022	1,059	1,204
Percent full-time employees								
Less than 25%	1,510	745 *	1,341	1,922	1,685	1,412	1,289	1,575
25-49 %	1,490	1,382	1,575	1,356	1,323	1,591	1,502	1,487
50-74 %	1,302	874	1,242	1,409	1,260	1,356	1,219	1,320
75% or more	1,231	859	989	1,194	1,243	1,306	1,021	1,279
Union presence								
No union employees	1,269	886	1,051	1,260	1,274	1,363	1,080	1,322
Has union employees	1,195	512 *	857 *	687	1,115	1,242	626 *	1,214
Percent low-wage employees								
50% or more low-wage	1,444	753	1,067	1,394	1,436	1,533	1,147	1,487
Less than 50% low-wage	1,228	891	1,042	1,211	1,227	1,295	1,057	1,268

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2015 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

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** 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.2 Standard errors for average total employee contribution (in dollars) per enrolled employee for single coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2015

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	14.44	48.98	48.94	44.96	26.24	20.81	29.34	16.41
Industry group **								
Agric., fish., forest.	372.15 *	--	--	--	--	--	188.11 *	479.44 *
Mining and manufacturing	33.94	249.61	137.43	102.71	52.86	50.49	86.86	36.82
Construction	63.23	133.89	125.65	88.17	149.44	177.46	74.85	96.45
Utilities and transp.	107.52	407.33	291.56	229.49	149.58	140.31	188.91	117.68
Wholesale trade	42.08	216.11	118.18	95.45	111.97	45.91	89.04	46.23
Fin. svcs. and real estate	28.88	122.66	96.70	132.50	60.21	33.76	97.52	29.60
Retail trade	33.63	152.33	152.49	135.35	87.32	34.17	128.70	32.60
Professional services	27.95	84.31	97.95	71.77	45.27	44.19	54.44	31.75
Other services	33.81	107.07	133.42	95.57	71.20	46.75	68.49	39.23
Ownership								
For profit, incorporated	16.89	61.43	55.49	44.60	33.31	24.60	34.86	19.16
For profit, unincorporated	51.44	90.93	156.61	203.11	82.75	63.35	72.83	64.77
Nonprofit	29.60	162.68	118.94	74.34	44.80	45.70	76.53	31.78
Age of firm								
Less than 5 years	77.70	144.73	127.81	176.51	114.51	180.86	86.60	133.55
5-9 years	64.33	150.54	123.99	139.91	104.30	146.07	94.51	87.74
10-19 years	44.97	85.03	104.84	116.61	72.64	63.13	55.08	64.98
20 or more years	16.01	69.26	66.13	49.47	29.84	21.59	41.29	17.24
Multi/single status								
2 or more locations	17.11	295.20 *	159.47	59.71	29.73	20.95	82.19	17.38
1 location only	26.14	49.31	50.94	54.78	45.73	142.97	31.01	42.43
Percent full-time employees								
Less than 25%	93.94	270.84 *	268.87	206.04	265.03	72.80	156.39	111.21
25-49 %	65.57	325.63	341.76	153.88	127.33	89.71	174.80	70.73
50-74 %	33.42	133.05	132.72	198.84	72.38	32.13	90.61	35.81
75% or more	16.40	53.93	52.91	48.54	28.54	24.46	31.93	18.75
Union presence								
No union employees	16.29	49.91	47.34	46.57	25.53	26.58	29.41	19.13
Has union employees	30.58	188.05 *	479.56 *	140.68	124.84	30.17	210.20 *	30.72
Percent low-wage employees								
50% or more low-wage	48.78	130.88	152.79	118.52	69.92	77.22	90.63	54.35
Less than 50% low-wage	14.94	52.56	51.27	48.36	28.20	20.78	31.03	16.94

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2015 Medical Expenditure Panel Survey-Insurance Component.

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** 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.2.a Average total employee contribution (in dollars) for exclusive-provider plans per enrolled employee for single coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2015

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	1,226	851	1,147	1,268	1,266	1,286	1,154	1,253
Industry group **								
Agric., fish., forest.	600	--	--	--	--	--	--	659
Mining and manufacturing	1,244	739	788	1,411	1,311	1,229	1,000	1,349
Construction	976	1,022	935	956	942	--	1,078	851
Utilities and transp.	1,450	--	--	--	1,156	1,397	1,825	1,332
Wholesale trade	1,043	749 *	965	957	1,164	1,200	873	1,151
Fin. svcs. and real estate	1,201	661 *	333 *	1,202	1,151	1,582	749	1,374
Retail trade	1,409	745	1,265	1,899	1,750	872	1,462	1,392
Professional services	1,248	959	1,253	1,263	1,203	1,303	1,276	1,242
Other services	1,236	808	1,561	1,066	1,316	1,309	1,232	1,238
Ownership								
For profit, incorporated	1,264	954	1,163	1,382	1,306	1,287	1,186	1,302
For profit, unincorporated	1,213	615	853	1,074	1,390	1,622	967	1,342
Nonprofit	1,136	569	1,375	908	1,105	1,203	1,232	1,125
Age of firm								
Less than 5 years	1,126	818	1,148	1,222 *	1,142	--	1,291	997
5-9 years	985	1,103	726	811	1,277	--	968	1,006
10-19 years	1,149	807	1,132	1,212	1,267	1,144	1,075	1,214
20 or more years	1,273	774	1,243	1,391	1,276	1,291	1,218	1,286
Multi/single status								
2 or more locations	1,313	--	1,428	1,303	1,343	1,300	1,302	1,313
1 location only	1,133	851	1,128	1,261	1,187	882	1,143	1,121
Percent full-time employees								
Less than 25%	1,687	--	--	2,753	1,905	1,059	1,240	1,877
25-49 %	1,404	1,322 *	1,239	1,504	1,462	1,364	1,473	1,372
50-74 %	1,097	689	1,662	1,235 *	1,263	887	1,410	993
75% or more	1,226	866	1,066	1,230	1,228	1,349	1,097	1,275
Union presence								
No union employees	1,253	865	1,174	1,298	1,286	1,362	1,174	1,291
Has union employees	1,104	--	--	628 *	1,082	1,168	556	1,133
Percent low-wage employees								
50% or more low-wage	1,332	544 *	1,046	1,506	1,438	1,276	1,272	1,346
Less than 50% low-wage	1,212	875	1,155	1,237	1,229	1,287	1,144	1,239

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2015 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

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** 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.2.a Standard errors for average total employee contribution (in dollars) for exclusive-provider plans per enrolled employee for single coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2015

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	29.27	81.52	90.25	88.40	55.46	42.41	58.31	33.83
Industry group **								
Agric., fish., forest.	160.90	--	--	--	--	--	--	190.70
Mining and manufacturing	75.54	201.96	194.90	190.36	111.97	112.49	164.28	81.05
Construction	111.41	232.47	233.42	188.07	240.91	--	146.63	161.28
Utilities and transp.	151.81	--	--	--	343.03	132.24	508.51	127.79
Wholesale trade	117.48	305.62*	241.57	192.69	308.76	187.22	150.78	164.77
Fin. svcs. and real estate	73.84	231.00*	123.11*	225.70	122.38	86.35	140.29	78.30
Retail trade	110.32	204.64	357.91	334.28	174.19	80.15	328.16	101.13
Professional services	46.71	165.26	159.26	141.86	92.25	67.04	101.71	52.50
Other services	80.54	166.42	225.40	223.46	142.00	96.61	127.36	102.56
Ownership								
For profit, incorporated	35.98	105.01	105.74	98.60	76.43	44.84	70.55	41.03
For profit, unincorporated	107.10	125.56	221.57	300.38	126.48	240.36	128.28	151.38
Nonprofit	50.14	150.49	237.98	148.68	101.80	65.98	157.98	52.77
Age of firm								
Less than 5 years	163.64	202.80	197.60	392.69*	200.88	--	179.51	233.01
5-9 years	103.00	255.83	210.67	179.39	139.08	--	146.68	141.92
10-19 years	78.14	148.26	158.24	154.10	168.40	124.60	92.73	121.39
20 or more years	32.86	113.72	139.34	110.94	61.62	43.90	90.64	34.48
Multi/single status								
2 or more locations	35.54	--	382.84	118.45	71.87	43.51	164.73	36.35
1 location only	46.70	81.84	91.97	104.37	84.63	139.44	61.33	71.13
Percent full-time employees								
Less than 25%	286.91	--	--	525.12	520.46	138.29	255.08	374.62
25-49 %	124.77	576.40*	247.91	330.23	262.01	120.85	273.95	129.55
50-74 %	88.45	193.47	275.71	393.80*	129.21	70.70	188.07	92.76
75% or more	31.23	91.05	99.34	85.17	58.04	48.70	63.93	35.50
Union presence								
No union employees	32.92	83.52	93.39	91.63	53.96	58.12	59.90	39.47
Has union employees	63.23	--	--	233.10*	276.07	58.53	166.36	65.80
Percent low-wage employees								
50% or more low-wage	79.38	171.28*	251.59	220.30	144.92	94.19	221.53	83.35
Less than 50% low-wage	31.46	86.93	95.31	95.16	59.76	45.90	60.40	36.86

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2015 Medical Expenditure Panel Survey-Insurance Component.

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** 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.2.b Average total employee contribution (in dollars) for mixed-provider plans per enrolled employee for single coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2015

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	1,263	906	1,000	1,210	1,254	1,326	1,036	1,303
Industry group **								
Agric., fish., forest.	1,369*	--	--	--	--	--	632*	1,616*
Mining and manufacturing	1,186	1,232*	1,075	1,177	1,251	1,162	1,098	1,196
Construction	1,131	704	1,081	1,050	1,120	1,485	971	1,238
Utilities and transp.	1,119	1,136*	1,166	1,241	1,589	1,040	1,314	1,103
Wholesale trade	1,158	1,065	759	986	1,379	1,187	913	1,226
Fin. svcs. and real estate	1,226	680	679	1,155	1,073	1,316	950	1,257
Retail trade	1,477	1,337	954	1,649	1,467	1,487	1,316	1,498
Professional services	1,254	739	841	1,174	1,212	1,376	904	1,317
Other services	1,380	1,073	1,469	1,123	1,361	1,463	1,248	1,406
Ownership								
For profit, incorporated	1,279	924	1,023	1,226	1,328	1,318	1,057	1,317
For profit, unincorporated	1,348	876	1,026	1,685	1,253	1,432	1,097	1,420
Nonprofit	1,107	859	738	660	1,038	1,309	749	1,146
Age of firm								
Less than 5 years	1,325	1,081	1,165	1,622	1,154	1,319	1,245	1,427
5-9 years	1,239	1,132	836	1,615	1,151	1,115	1,257	1,225
10-19 years	1,204	776	1,157	1,203	1,271	1,323	1,036	1,295
20 or more years	1,270	838	927	1,091	1,265	1,327	940	1,304
Multi/single status								
2 or more locations	1,314	--	1,206	1,098	1,293	1,330	1,096	1,317
1 location only	1,138	913	988	1,242	1,202	1,134	1,031	1,237
Percent full-time employees								
Less than 25%	1,466	1,135*	1,160*	1,471	1,483	1,514	1,293	1,508
25-49 %	1,465	1,437*	1,179	1,188	1,171	1,620	1,324	1,479
50-74 %	1,376	1,022	1,154	1,444	1,237	1,450	1,189	1,403
75% or more	1,234	862	976	1,189	1,257	1,286	1,004	1,276
Union presence								
No union employees	1,272	910	993	1,240	1,272	1,348	1,044	1,321
Has union employees	1,226	687*	1,179*	631	1,100	1,270	757*	1,238
Percent low-wage employees								
50% or more low-wage	1,439	850	1,198	1,322	1,444	1,494	1,105	1,474
Less than 50% low-wage	1,237	913	990	1,197	1,225	1,298	1,029	1,276

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2015 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.2.b Standard errors for average total employee contribution (in dollars) for mixed-provider plans per enrolled employee for single coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2015

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	16.18	69.52	61.66	56.83	31.06	21.21	36.79	17.86
Industry group **								
Agric., fish., forest.	501.76 *	--	--	--	--	--	232.09 *	648.74 *
Mining and manufacturing	39.17	386.02 *	176.78	126.60	63.21	54.94	107.97	41.92
Construction	81.55	182.49	156.36	103.90	206.87	185.78	92.35	121.11
Utilities and transp.	63.20	540.24 *	267.46	248.59	184.31	69.37	194.80	66.13
Wholesale trade	44.22	313.19	132.71	117.52	106.58	47.05	121.55	43.85
Fin. svcs. and real estate	32.52	150.40	137.36	159.56	71.28	36.80	139.64	32.64
Retail trade	32.01	231.19	159.99	130.79	83.99	34.47	125.53	32.11
Professional services	35.90	103.29	123.82	89.75	55.77	55.45	67.32	40.18
Other services	36.77	160.47	188.19	95.16	71.06	50.89	91.40	40.52
Ownership								
For profit, incorporated	18.12	87.80	66.44	52.52	37.74	24.13	43.08	19.89
For profit, unincorporated	61.73	122.75	219.10	264.14	104.77	60.76	94.11	74.62
Nonprofit	38.09	242.02	137.41	76.25	51.14	59.87	93.61	40.68
Age of firm								
Less than 5 years	80.78	195.99	169.50	141.83	137.25	198.87	104.38	129.17
5-9 years	78.99	206.97	157.09	191.26	102.30	163.79	130.12	97.03
10-19 years	59.68	107.07	137.65	160.95	86.71	71.83	71.39	83.36
20 or more years	17.38	103.85	80.23	55.72	36.08	21.97	48.71	18.42
Multi/single status								
2 or more locations	18.04	--	144.35	70.37	34.83	21.28	104.87	18.24
1 location only	33.99	70.14	64.81	70.06	55.55	180.96	38.85	54.81
Percent full-time employees								
Less than 25%	58.20	536.33 *	407.58 *	167.22	87.25	63.78	199.10	55.20
25-49 %	74.75	451.71 *	279.17	152.64	122.21	100.02	174.15	80.30
50-74 %	33.43	207.09	164.88	168.64	92.96	33.20	116.54	34.36
75% or more	18.45	74.76	68.00	63.01	34.55	24.62	40.14	20.52
Union presence								
No union employees	18.17	70.51	55.95	59.09	30.20	26.03	36.21	20.62
Has union employees	35.30	328.71 *	785.53 *	125.83	141.73	35.03	360.23 *	35.04
Percent low-wage employees								
50% or more low-wage	41.25	190.45	227.09	165.88	81.93	52.18	109.65	44.55
Less than 50% low-wage	17.62	74.54	63.70	60.47	33.43	23.36	38.91	19.54

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2015 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.2.c Average total employee contribution (in dollars) for any-provider plans per enrolled employee for single coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2015

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	1,257	822	952	1,293	1,261	1,620	965	1,408
Industry group **								
Agric., fish., forest.	--	--	--	--	--	--	--	--
Mining and manufacturing	1,001	--	--	--	--	--	856 *	1,041
Construction	953	--	--	--	--	--	667 *	1,206
Utilities and transp.	3,186 *	--	--	--	--	--	1,670	3,632 *
Wholesale trade	1,027	--	--	--	--	--	773	1,262
Fin. svcs. and real estate	1,112	--	--	--	--	--	914	1,193
Retail trade	1,700	--	--	--	--	--	1,166	1,938
Professional services	1,065	--	--	--	--	--	1,091	1,051
Other services	1,393	--	--	--	--	--	796	1,724
Ownership								
For profit, incorporated	1,341	--	--	--	--	--	1,008	1,525
For profit, unincorporated	1,195	--	--	--	--	--	1,104	1,257
Nonprofit	926	--	--	--	--	--	458	1,057
Age of firm								
Less than 5 years	1,384	--	--	--	--	--	1,335	1,517 *
5-9 years	1,344	--	--	--	--	--	1,223	1,426 *
10-19 years	1,158	--	--	--	--	--	1,322	990
20 or more years	1,270	--	--	--	--	--	594	1,494
Multi/single status								
2 or more locations	1,474	--	--	--	--	--	942	1,511
1 location only	1,077	--	--	--	--	--	967	1,222
Percent full-time employees								
Less than 25%	1,266	--	--	--	--	--	--	1,198
25-49 %	1,985	--	--	--	--	--	2,169 *	1,904
50-74 %	1,237	--	--	--	--	--	913	1,476
75% or more	1,207	--	--	--	--	--	884	1,367
Union presence								
No union employees	1,289	--	--	--	--	--	1,000	1,460
Has union employees	1,039	--	--	--	--	--	--	1,154
Percent low-wage employees								
50% or more low-wage	1,828	--	--	--	--	--	1,077	2,155 *
Less than 50% low-wage	1,150	--	--	--	--	--	946	1,259

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2015 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.2.c Standard errors for average total employee contribution (in dollars) for any-provider plans per enrolled employee for single coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2015

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	100.37	126.06	173.54	124.98	101.31	358.95	84.82	143.35
Industry group **								
Agric., fish., forest.	--	--	--	--	--	--	--	--
Mining and manufacturing	110.96	--	--	--	--	--	293.20 *	117.65
Construction	144.84	--	--	--	--	--	206.30 *	142.47
Utilities and transp.	1,362.31 *	--	--	--	--	--	292.94	1,616.75 *
Wholesale trade	142.29	--	--	--	--	--	172.84	211.94
Fin. svcs. and real estate	115.12	--	--	--	--	--	202.44	137.25
Retail trade	208.77	--	--	--	--	--	274.48	274.93
Professional services	98.17	--	--	--	--	--	173.49	118.09
Other services	168.35	--	--	--	--	--	135.46	228.16
Ownership								
For profit, incorporated	132.20	--	--	--	--	--	100.59	193.45
For profit, unincorporated	146.54	--	--	--	--	--	245.83	180.22
Nonprofit	127.92	--	--	--	--	--	107.64	161.34
Age of firm								
Less than 5 years	261.22	--	--	--	--	--	281.28	585.43 *
5-9 years	284.74	--	--	--	--	--	247.50	437.24 *
10-19 years	113.76	--	--	--	--	--	192.70	110.88
20 or more years	142.62	--	--	--	--	--	72.92	183.09
Multi/single status								
2 or more locations	190.15	--	--	--	--	--	178.99	201.89
1 location only	84.99	--	--	--	--	--	91.28	156.29
Percent full-time employees								
Less than 25%	330.42	--	--	--	--	--	--	357.27
25-49 %	335.04	--	--	--	--	--	688.04 *	369.55
50-74 %	118.30	--	--	--	--	--	161.13	153.01
75% or more	123.36	--	--	--	--	--	85.31	176.19
Union presence								
No union employees	111.15	--	--	--	--	--	86.19	166.09
Has union employees	189.16	--	--	--	--	--	--	206.65
Percent low-wage employees								
50% or more low-wage	497.21	--	--	--	--	--	159.34	676.02 *
Less than 50% low-wage	62.97	--	--	--	--	--	94.88	81.73

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2015 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 Percent of total premiums contributed by employees enrolled in single coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2015

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	21.1%	13.8%	17.5%	21.7%	21.0%	22.1%	17.9%	21.8%
Industry group **								
Agric., fish., forest.	24.9%	--	--	--	--	--	10.0% *	31.9%
Mining and manufacturing	20.7%	16.7%	17.9%	22.3%	21.1%	20.5%	19.4%	20.9%
Construction	19.4%	14.9%	19.3%	18.1%	19.8%	24.5%	18.3%	20.2%
Utilities and transp.	21.4%	19.3% *	20.4%	24.3%	25.3%	20.5%	22.5%	21.2%
Wholesale trade	19.4%	13.3%	14.0%	18.3%	23.6%	20.1%	15.0%	21.1%
Fin. svcs. and real estate	19.6%	10.8%	9.0%	19.9%	16.2%	21.9%	14.2%	20.4%
Retail trade	26.8%	17.4%	20.5%	31.0%	30.1%	26.2%	23.8%	27.4%
Professional services	19.4%	12.8%	15.5%	19.9%	18.7%	20.8%	16.5%	20.0%
Other services	23.7%	14.7%	23.4%	21.2%	25.0%	25.4%	20.0%	24.8%
Ownership								
For profit, incorporated	22.0%	14.6%	18.2%	22.8%	23.0%	22.6%	18.6%	22.7%
For profit, unincorporated	22.6%	13.4%	17.1%	29.0%	21.2%	24.9%	18.4%	24.1%
Nonprofit	16.5%	9.6%	12.6%	11.5%	16.0%	18.8%	12.4%	17.0%
Age of firm								
Less than 5 years	24.6%	17.5%	20.1%	31.4%	25.1%	21.7%	22.7%	27.3%
5-9 years	21.1%	18.9%	16.3%	23.0%	22.9%	18.5%	20.7%	21.4%
10-19 years	20.5%	13.5%	19.3%	22.7%	21.0%	22.5%	18.5%	21.8%
20 or more years	21.0%	11.4%	16.2%	19.8%	20.7%	22.1%	16.1%	21.7%
Multi/single status								
2 or more locations	21.8%	9.0% *	18.2%	19.2%	20.9%	22.3%	17.6%	21.9%
1 location only	19.5%	13.9%	17.4%	22.4%	21.1%	17.0%	17.9%	21.1%
Percent full-time employees								
Less than 25%	26.6%	13.6% *	20.2%	33.1%	28.5%	26.3%	21.5%	28.2%
25-49 %	26.1%	20.1%	24.4%	24.9%	24.9%	27.4%	24.2%	26.4%
50-74 %	21.9%	12.9%	20.4%	25.4%	20.0%	23.5%	19.4%	22.5%
75% or more	20.6%	13.7%	16.7%	21.0%	20.8%	21.6%	17.3%	21.3%
Union presence								
No union employees	21.6%	14.0%	17.7%	22.5%	21.6%	23.1%	18.3%	22.5%
Has union employees	18.9%	6.7% *	11.6% *	10.0%	16.7%	20.0%	8.9% *	19.3%
Percent low-wage employees								
50% or more low-wage	26.2%	12.2%	19.4%	26.7%	25.2%	28.1%	20.2%	27.1%
Less than 50% low-wage	20.4%	14.0%	17.3%	21.1%	20.3%	21.3%	17.7%	21.0%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2015 Medical Expenditure Panel Survey-Insurance Component.

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** 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 Standard errors for percent of total premiums contributed by employees enrolled in single coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2015

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	0.23%	0.76%	0.80%	0.76%	0.44%	0.31%	0.49%	0.26%
Industry group **								
Agric., fish., forest.	7.24%	--	--	--	--	--	3.32% *	9.55%
Mining and manufacturing	0.61%	3.84%	2.44%	1.90%	0.89%	0.93%	1.56%	0.66%
Construction	1.30%	2.48%	2.61%	1.75%	3.60%	2.44%	1.49%	1.99%
Utilities and transp.	1.67%	6.44% *	5.35%	3.61%	2.31%	2.18%	3.41%	1.84%
Wholesale trade	0.66%	2.83%	2.07%	1.75%	1.49%	0.76%	1.43%	0.70%
Fin. svcs. and real estate	0.47%	1.89%	1.50%	2.18%	0.93%	0.57%	1.53%	0.50%
Retail trade	0.61%	2.36%	2.62%	2.29%	1.39%	0.69%	2.12%	0.62%
Professional services	0.39%	1.30%	1.39%	1.15%	0.68%	0.57%	0.84%	0.43%
Other services	0.55%	1.72%	2.13%	1.61%	1.19%	0.77%	1.12%	0.64%
Ownership								
For profit, incorporated	0.27%	0.96%	0.92%	0.78%	0.56%	0.37%	0.59%	0.30%
For profit, unincorporated	0.82%	1.48%	2.62%	3.29%	1.45%	0.83%	1.20%	1.03%
Nonprofit	0.45%	2.29%	1.61%	1.12%	0.70%	0.68%	1.08%	0.48%
Age of firm								
Less than 5 years	1.25%	2.36%	2.15%	2.57%	2.15%	3.79%	1.56%	2.11%
5-9 years	1.10%	2.38%	2.28%	2.42%	1.87%	2.55%	1.58%	1.54%
10-19 years	0.78%	1.43%	1.61%	2.05%	1.37%	0.99%	0.91%	1.15%
20 or more years	0.25%	1.01%	1.09%	0.84%	0.48%	0.33%	0.66%	0.27%
Multi/single status								
2 or more locations	0.26%	4.75% *	1.98%	1.00%	0.47%	0.32%	1.28%	0.26%
1 location only	0.44%	0.77%	0.85%	0.94%	0.83%	2.30%	0.52%	0.73%
Percent full-time employees								
Less than 25%	1.32%	4.78% *	3.90%	4.25%	2.48%	1.64%	2.56%	1.46%
25-49 %	0.98%	4.16%	3.38%	2.30%	1.97%	1.40%	2.11%	1.09%
50-74 %	0.54%	2.07%	2.11%	2.33%	1.19%	0.65%	1.42%	0.59%
75% or more	0.26%	0.84%	0.89%	0.85%	0.49%	0.36%	0.54%	0.29%
Union presence								
No union employees	0.26%	0.78%	0.78%	0.80%	0.43%	0.39%	0.49%	0.30%
Has union employees	0.49%	2.60% *	6.44% *	1.82%	1.89%	0.49%	2.94% *	0.49%
Percent low-wage employees								
50% or more low-wage	0.78%	2.07%	2.76%	2.02%	1.08%	1.22%	1.53%	0.86%
Less than 50% low-wage	0.24%	0.82%	0.83%	0.82%	0.48%	0.31%	0.51%	0.26%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2015 Medical Expenditure Panel Survey-Insurance Component.

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** 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 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, 2015

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	20.7%	13.6%	19.5%	22.8%	22.1%	20.7%	19.3%	21.2%
Industry group **								
Agric., fish., forest.	15.7%	--	--	--	--	--	--	18.8%
Mining and manufacturing	22.3%	12.8%	14.8%	25.3%	23.3%	22.0%	18.7%	23.7%
Construction	19.4%	16.9%	19.1%	18.5%	22.2%	--	20.5%	18.0%
Utilities and transp.	22.8%	--	--	--	23.1%	22.0%	23.2%	22.7%
Wholesale trade	18.4%	11.1% *	17.5%	17.8%	19.7%	22.9%	14.9%	20.7%
Fin. svcs. and real estate	19.3%	10.5% *	5.0% *	20.6%	17.5%	26.7%	11.6%	22.5%
Retail trade	24.5%	12.8%	22.5%	32.8%	32.7%	14.2%	25.9%	24.1%
Professional services	19.8%	15.0%	20.0%	21.2%	19.5%	20.1%	20.2%	19.6%
Other services	22.0%	13.3%	27.4%	21.2%	24.0%	21.5%	20.7%	22.6%
Ownership								
For profit, incorporated	22.0%	15.0%	20.1%	25.0%	24.1%	21.6%	20.1%	22.9%
For profit, unincorporated	21.4%	10.5%	17.0%	22.5%	24.1%	25.3%	16.9%	23.8%
Nonprofit	17.5%	9.1%	18.6%	14.0%	17.4%	18.5%	17.6%	17.5%
Age of firm								
Less than 5 years	22.8%	14.0%	20.7%	28.0%	23.5%	--	23.0%	22.7%
5-9 years	18.2%	19.3%	15.6%	14.0%	25.7%	--	17.9%	18.5%
10-19 years	20.3%	12.8%	19.2%	22.7%	22.9%	21.2%	18.2%	22.3%
20 or more years	20.9%	11.9%	20.2%	23.7%	21.6%	20.7%	19.6%	21.2%
Multi/single status								
2 or more locations	21.3%	--	19.0%	22.5%	22.1%	20.9%	20.2%	21.3%
1 location only	20.0%	13.6%	19.6%	22.9%	22.1%	14.9%	19.3%	21.0%
Percent full-time employees								
Less than 25%	26.7%	--	--	46.0%	28.8%	20.0%	19.2%	30.1%
25-49 %	23.8%	18.2% *	22.8%	28.3%	25.3%	22.0%	23.7%	23.8%
50-74 %	18.3%	10.3% *	31.5%	22.9%	21.8%	13.8%	22.3%	16.9%
75% or more	20.8%	14.1%	18.0%	22.0%	21.7%	21.8%	18.6%	21.6%
Union presence								
No union employees	21.6%	14.0%	20.1%	23.5%	23.0%	22.4%	19.8%	22.5%
Has union employees	17.0%	--	--	9.7% *	15.9%	18.2%	7.7% *	17.5%
Percent low-wage employees								
50% or more low-wage	24.9%	9.8% *	20.8%	28.8%	27.7%	22.4%	22.7%	25.4%
Less than 50% low-wage	20.2%	13.9%	19.5%	22.1%	21.1%	20.6%	19.1%	20.7%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2015 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 Standard errors 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, 2015

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	0.45%	1.32%	1.55%	1.35%	0.85%	0.63%	0.95%	0.50%
Industry group **								
Agric., fish., forest.	3.57%	--	--	--	--	--	--	4.32%
Mining and manufacturing	1.39%	3.70%	4.08%	3.40%	2.16%	1.92%	3.23%	1.41%
Construction	2.15%	4.68%	4.69%	3.37%	5.11%	--	2.86%	3.22%
Utilities and transp.	2.53%	--	--	--	6.47%	1.97%	6.91%	2.15%
Wholesale trade	1.74%	4.52% *	4.50%	3.28%	3.61%	3.26%	2.60%	2.17%
Fin. svcs. and real estate	1.12%	3.55% *	1.82% *	2.53%	1.69%	1.26%	2.08%	1.17%
Retail trade	1.95%	3.77%	6.17%	5.97%	2.64%	1.64%	5.30%	1.93%
Professional services	0.68%	2.64%	2.38%	2.33%	1.41%	0.89%	1.57%	0.75%
Other services	1.15%	2.73%	4.05%	2.70%	2.14%	1.83%	2.02%	1.41%
Ownership								
For profit, incorporated	0.58%	1.65%	1.84%	1.65%	1.14%	0.74%	1.18%	0.64%
For profit, unincorporated	1.33%	2.31%	4.15%	3.78%	2.07%	2.19%	2.14%	1.62%
Nonprofit	0.77%	2.71%	3.48%	2.35%	1.53%	1.03%	2.25%	0.82%
Age of firm								
Less than 5 years	2.36%	3.21%	3.77%	5.73%	3.57%	--	3.04%	3.59%
5-9 years	1.86%	4.20%	4.33%	3.03%	1.88%	--	2.52%	2.79%
10-19 years	1.29%	2.38%	2.83%	2.64%	2.64%	2.73%	1.62%	1.95%
20 or more years	0.50%	1.85%	2.26%	1.73%	0.92%	0.64%	1.42%	0.52%
Multi/single status								
2 or more locations	0.53%	--	3.88%	1.96%	1.07%	0.64%	2.10%	0.54%
1 location only	0.75%	1.32%	1.65%	1.60%	1.34%	2.75%	1.02%	1.12%
Percent full-time employees								
Less than 25%	3.13%	--	--	7.42%	4.37%	2.73%	3.78%	3.57%
25-49 %	1.92%	7.41% *	5.67%	4.57%	4.53%	1.77%	3.96%	2.08%
50-74 %	1.25%	3.19% *	4.25%	4.59%	2.12%	1.26%	2.88%	1.28%
75% or more	0.49%	1.48%	1.68%	1.45%	0.94%	0.70%	1.07%	0.55%
Union presence								
No union employees	0.51%	1.36%	1.59%	1.40%	0.87%	0.83%	0.98%	0.59%
Has union employees	0.90%	--	--	3.27% *	3.32%	0.92%	2.83% *	0.92%
Percent low-wage employees								
50% or more low-wage	1.22%	3.14% *	5.04%	3.44%	2.09%	1.46%	3.35%	1.29%
Less than 50% low-wage	0.48%	1.39%	1.62%	1.44%	0.92%	0.67%	1.00%	0.54%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2015 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.b Percent of total premiums for mixed-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, 2015

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	21.2%	14.1%	16.9%	21.2%	20.6%	22.3%	17.5%	21.8%
Industry group **								
Agric., fish., forest.	27.4% *	--	--	--	--	--	9.7% *	35.9% *
Mining and manufacturing	20.6%	20.6%	19.6%	21.1%	21.3%	20.3%	20.3%	20.7%
Construction	19.5%	12.8%	19.7%	19.0%	18.0%	24.5%	18.0%	20.3%
Utilities and transp.	19.3%	14.1% *	22.0% *	22.0%	26.9%	18.0%	22.0%	19.1%
Wholesale trade	19.9%	15.7%	12.0%	19.0%	24.8%	19.9%	15.3%	21.2%
Fin. svcs. and real estate	19.8%	10.7%	11.1%	19.0%	16.1%	21.5%	15.6%	20.2%
Retail trade	27.4%	21.5%	18.5%	29.3%	26.7%	28.0%	23.8%	27.9%
Professional services	19.5%	11.0%	13.7%	19.5%	18.6%	21.1%	14.6%	20.3%
Other services	24.1%	16.6%	23.3%	20.3%	24.3%	25.8%	20.6%	24.9%
Ownership								
For profit, incorporated	21.9%	14.6%	17.6%	21.8%	22.5%	22.5%	18.2%	22.5%
For profit, unincorporated	23.0%	14.0%	18.2%	31.6%	20.4%	24.7%	19.2%	24.1%
Nonprofit	16.3%	11.0%	10.3%	10.0%	15.6%	19.2%	10.7%	17.0%
Age of firm								
Less than 5 years	25.2%	17.0%	20.5%	32.7%	26.3%	21.6%	22.1%	29.7%
5-9 years	21.6%	18.9%	15.4%	29.1%	19.8%	19.2%	22.2%	21.2%
10-19 years	21.0%	13.2%	19.5%	22.4%	21.4%	22.7%	18.3%	22.4%
20 or more years	21.0%	12.1%	15.4%	18.2%	20.3%	22.3%	15.3%	21.6%
Multi/single status								
2 or more locations	21.9%	--	19.4%	18.4%	20.6%	22.3%	16.7%	21.9%
1 location only	19.4%	14.2%	16.8%	22.0%	20.5%	19.3%	17.6%	21.1%
Percent full-time employees								
Less than 25%	27.1%	18.6% *	21.2% *	25.4%	27.8%	28.9%	21.8%	28.6%
25-49 %	26.2%	21.0%	20.1%	22.0%	22.8%	28.3%	22.8%	26.5%
50-74 %	23.3%	14.9%	17.6%	26.0%	19.1%	25.6%	18.8%	24.0%
75% or more	20.5%	13.6%	16.7%	20.7%	20.6%	21.3%	17.1%	21.1%
Union presence								
No union employees	21.5%	14.2%	17.1%	21.9%	21.1%	22.9%	17.8%	22.3%
Has union employees	19.6%	8.1% *	14.9% *	9.2%	16.5%	20.7%	10.1% *	19.9%
Percent low-wage employees								
50% or more low-wage	26.0%	12.8%	20.0%	25.4%	24.6%	27.7%	18.9%	26.8%
Less than 50% low-wage	20.5%	14.2%	16.8%	20.7%	20.0%	21.5%	17.4%	21.1%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2015 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.

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** 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.b Standard errors for percent of total premiums for mixed-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, 2015

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	0.26%	1.04%	1.03%	1.00%	0.53%	0.32%	0.62%	0.28%
Industry group **								
Agric., fish., forest.	9.20% *	--	--	--	--	--	3.92% *	11.92% *
Mining and manufacturing	0.70%	5.58%	3.02%	2.35%	1.03%	1.01%	1.82%	0.75%
Construction	1.67%	3.19%	3.39%	2.17%	4.45%	2.55%	1.86%	2.46%
Utilities and transp.	0.94%	7.70% *	7.10% *	4.01%	2.69%	1.01%	4.29%	0.96%
Wholesale trade	0.71%	3.83%	2.15%	2.31%	1.59%	0.77%	1.86%	0.73%
Fin. svcs. and real estate	0.53%	2.31%	2.19%	2.62%	1.04%	0.63%	2.24%	0.54%
Retail trade	0.58%	3.42%	2.85%	2.20%	1.38%	0.65%	2.16%	0.59%
Professional services	0.49%	1.54%	1.91%	1.42%	0.82%	0.70%	1.07%	0.53%
Other services	0.63%	2.50%	2.71%	2.11%	1.23%	0.83%	1.48%	0.70%
Ownership								
For profit, incorporated	0.29%	1.33%	1.15%	0.95%	0.64%	0.36%	0.74%	0.31%
For profit, unincorporated	1.04%	1.90%	3.52%	4.60%	1.80%	0.92%	1.55%	1.27%
Nonprofit	0.57%	3.21%	1.72%	1.20%	0.82%	0.88%	1.31%	0.62%
Age of firm								
Less than 5 years	1.52%	3.13%	2.68%	2.70%	2.58%	4.09%	1.92%	2.38%
5-9 years	1.27%	3.22%	2.84%	3.03%	1.59%	2.97%	2.17%	1.50%
10-19 years	1.05%	1.90%	2.20%	2.84%	1.80%	1.09%	1.22%	1.49%
20 or more years	0.27%	1.40%	1.35%	0.99%	0.58%	0.33%	0.79%	0.28%
Multi/single status								
2 or more locations	0.27%	--	2.07%	1.24%	0.55%	0.32%	1.73%	0.28%
1 location only	0.58%	1.05%	1.09%	1.25%	1.02%	2.59%	0.66%	0.95%
Percent full-time employees								
Less than 25%	1.14%	8.24% *	6.37% *	3.75%	1.75%	1.19%	3.26%	1.10%
25-49 %	1.15%	5.25%	5.31%	2.54%	1.68%	1.57%	2.75%	1.24%
50-74 %	0.61%	3.06%	2.29%	2.55%	1.51%	0.67%	1.82%	0.65%
75% or more	0.29%	1.13%	1.15%	1.11%	0.59%	0.36%	0.68%	0.32%
Union presence								
No union employees	0.29%	1.06%	0.95%	1.05%	0.50%	0.38%	0.62%	0.32%
Has union employees	0.58%	4.55% *	9.61% *	1.78%	2.32%	0.57%	4.69% *	0.58%
Percent low-wage employees								
50% or more low-wage	0.63%	2.78%	4.01%	2.85%	1.23%	0.77%	1.91%	0.66%
Less than 50% low-wage	0.28%	1.12%	1.06%	1.06%	0.57%	0.35%	0.65%	0.31%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2015 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.

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** 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 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, 2015

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%	13.3%	14.0%	22.7%	21.4%	26.5%	15.7%	23.5%
Industry group **								
Agric., fish., forest.	--	--	--	--	--	--	--	--
Mining and manufacturing	17.3%	--	--	--	--	--	14.4% *	18.1%
Construction	18.9%	--	--	--	--	--	13.3% *	23.8%
Utilities and transp.	49.0% *	--	--	--	--	--	23.1%	57.8% *
Wholesale trade	16.3%	--	--	--	--	--	12.5%	19.8%
Fin. svcs. and real estate	17.4%	--	--	--	--	--	14.4%	18.7%
Retail trade	27.1%	--	--	--	--	--	17.7%	31.5%
Professional services	16.5%	--	--	--	--	--	16.5%	16.6%
Other services	25.9%	--	--	--	--	--	14.4%	32.6%
Ownership								
For profit, incorporated	22.7%	--	--	--	--	--	16.5%	26.4%
For profit, unincorporated	22.0%	--	--	--	--	--	18.3%	25.0%
Nonprofit	12.9%	--	--	--	--	--	6.9%	14.5%
Age of firm								
Less than 5 years	27.3%	--	--	--	--	--	25.1%	34.6%
5-9 years	26.0%	--	--	--	--	--	20.6%	30.7% *
10-19 years	18.1%	--	--	--	--	--	20.1%	15.9%
20 or more years	20.8%	--	--	--	--	--	9.8%	24.4%
Multi/single status								
2 or more locations	23.6%	--	--	--	--	--	15.5%	24.1%
1 location only	18.3%	--	--	--	--	--	15.7%	22.2%
Percent full-time employees								
Less than 25%	21.9%	--	--	--	--	--	--	19.5% *
25-49 %	30.2%	--	--	--	--	--	29.2%	30.8%
50-74 %	19.6%	--	--	--	--	--	14.8%	23.1%
75% or more	20.2%	--	--	--	--	--	14.5%	23.1%
Union presence								
No union employees	21.6%	--	--	--	--	--	16.1%	25.0%
Has union employees	15.8%	--	--	--	--	--	--	17.0%
Percent low-wage employees								
50% or more low-wage	30.9%	--	--	--	--	--	21.0%	34.4%
Less than 50% low-wage	19.0%	--	--	--	--	--	15.0%	21.2%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2015 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.

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** 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 Standard errors 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, 2015

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	1.61%	2.05%	2.24%	1.93%	1.98%	5.60%	1.31%	2.32%
Industry group **								
Agric., fish., forest.	--	--	--	--	--	--	--	--
Mining and manufacturing	2.01%	--	--	--	--	--	4.85% *	2.20%
Construction	3.05%	--	--	--	--	--	4.07% *	3.29%
Utilities and transp.	18.07% *	--	--	--	--	--	6.87%	20.13% *
Wholesale trade	2.63%	--	--	--	--	--	3.63%	3.49%
Fin. svcs. and real estate	2.48%	--	--	--	--	--	3.33%	3.28%
Retail trade	3.19%	--	--	--	--	--	3.94%	4.25%
Professional services	1.46%	--	--	--	--	--	2.34%	1.87%
Other services	3.06%	--	--	--	--	--	2.78%	3.98%
Ownership								
For profit, incorporated	2.13%	--	--	--	--	--	1.52%	3.16%
For profit, unincorporated	2.77%	--	--	--	--	--	3.92%	3.95%
Nonprofit	1.71%	--	--	--	--	--	1.85%	2.10%
Age of firm								
Less than 5 years	4.60%	--	--	--	--	--	5.26%	7.38%
5-9 years	5.69%	--	--	--	--	--	4.25%	9.39% *
10-19 years	1.75%	--	--	--	--	--	2.57%	2.20%
20 or more years	2.25%	--	--	--	--	--	1.23%	2.87%
Multi/single status								
2 or more locations	2.92%	--	--	--	--	--	3.20%	3.09%
1 location only	1.47%	--	--	--	--	--	1.40%	3.06%
Percent full-time employees								
Less than 25%	6.54%	--	--	--	--	--	--	6.76% *
25-49 %	3.77%	--	--	--	--	--	3.18%	5.52%
50-74 %	1.77%	--	--	--	--	--	2.86%	2.03%
75% or more	2.02%	--	--	--	--	--	1.43%	2.90%
Union presence								
No union employees	1.79%	--	--	--	--	--	1.33%	2.71%
Has union employees	2.86%	--	--	--	--	--	--	3.13%
Percent low-wage employees								
50% or more low-wage	7.81%	--	--	--	--	--	3.40%	10.14%
Less than 50% low-wage	1.04%	--	--	--	--	--	1.40%	1.43%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2015 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

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** 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.4 Percent of private-sector employees enrolled in a health insurance plan that take single coverage by firm size and selected characteristics: United States, 2015

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	53.5%	62.8%	63.9%	62.5%	57.1%	48.5%	63.5%	51.7%
Industry group **								
Agric., fish., forest.	63.2%	57.9%	--	64.1%	64.2%	62.8%	62.7%	63.4%
Mining and manufacturing	48.3%	63.9%	63.4%	56.9%	49.2%	44.2%	61.1%	46.7%
Construction	54.5%	51.0%	63.5%	54.3%	52.6%	52.2%	57.2%	52.5%
Utilities and transp.	49.8%	62.7%	57.1%	56.3%	53.8%	48.1%	55.9%	49.2%
Wholesale trade	50.8%	59.4%	57.1%	57.9%	52.3%	45.0%	60.1%	48.0%
Fin. svcs. and real estate	48.1%	67.7%	61.7%	64.1%	52.9%	43.9%	65.6%	46.2%
Retail trade	63.0%	66.4%	68.5%	67.4%	68.5%	60.3%	67.4%	62.3%
Professional services	53.9%	65.4%	65.4%	65.6%	60.4%	47.2%	66.2%	51.8%
Other services	59.9%	63.3%	67.2%	69.2%	64.9%	54.4%	65.7%	58.5%
Ownership								
For profit, incorporated	52.9%	62.0%	64.1%	61.6%	55.1%	48.5%	63.3%	50.9%
For profit, unincorporated	57.6%	67.7%	60.3%	63.1%	59.1%	51.5%	64.1%	55.5%
Nonprofit	53.8%	57.4%	68.2%	66.9%	61.8%	46.6%	63.9%	52.8%
Age of firm								
Less than 5 years	63.0%	57.1%	58.1%	68.2%	65.7%	51.6%	60.4%	66.2%
5-9 years	62.0%	62.2%	61.7%	66.9%	59.5%	52.6%	64.7%	59.8%
10-19 years	59.6%	63.6%	64.6%	63.3%	59.1%	49.2%	64.5%	56.9%
20 or more years	51.9%	64.5%	65.1%	60.7%	56.0%	48.4%	63.4%	50.7%
Multi/single status								
2 or more locations	50.1%	50.6%	63.3%	62.1%	55.0%	48.4%	64.1%	49.9%
1 location only	61.6%	63.0%	64.0%	62.7%	59.9%	50.5%	63.5%	59.8%
Percent full-time employees								
Less than 25%	66.1%	56.2%	74.5%	75.1%	71.8%	61.2%	65.9%	66.2%
25-49 %	60.8%	59.5%	66.9%	73.2%	63.5%	57.1%	66.5%	60.0%
50-74 %	59.2%	65.2%	72.8%	68.2%	70.0%	53.1%	67.8%	57.6%
75% or more	52.3%	62.8%	62.6%	61.4%	55.3%	47.2%	62.8%	50.3%
Union presence								
No union employees	55.5%	64.0%	64.9%	63.9%	58.4%	49.5%	64.7%	53.4%
Has union employees	46.2%	35.4%	46.5%	44.8%	48.0%	46.1%	41.0%	46.4%
Percent low-wage employees								
50% or more low-wage	65.6%	65.1%	79.2%	74.7%	72.1%	60.8%	71.7%	64.8%
Less than 50% low-wage	52.1%	62.6%	63.1%	61.3%	55.1%	46.9%	62.8%	50.1%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2015 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

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** 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.4 Standard errors for percent of private-sector employees enrolled in a health insurance plan that take single coverage by firm size and selected characteristics: United States, 2015

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	0.26%	1.10%	1.02%	0.74%	0.58%	0.32%	0.61%	0.28%
Industry group **								
Agric., fish., forest.	2.83%	7.30%	--	5.84%	4.99%	5.51%	5.68%	3.27%
Mining and manufacturing	0.65%	3.85%	2.72%	1.91%	1.24%	0.84%	1.83%	0.68%
Construction	1.51%	3.73%	3.12%	2.52%	3.46%	3.80%	2.06%	2.13%
Utilities and transp.	1.22%	7.55%	6.20%	5.33%	2.80%	1.45%	4.26%	1.28%
Wholesale trade	0.96%	3.53%	3.22%	2.66%	1.67%	1.34%	2.02%	1.05%
Fin. svcs. and real estate	0.66%	3.37%	3.62%	2.34%	1.46%	0.76%	2.03%	0.67%
Retail trade	0.58%	3.66%	3.40%	1.67%	1.88%	0.61%	1.87%	0.61%
Professional services	0.48%	1.82%	1.86%	1.24%	0.97%	0.61%	1.06%	0.52%
Other services	0.72%	2.61%	2.55%	2.03%	1.50%	0.85%	1.45%	0.81%
Ownership								
For profit, incorporated	0.29%	1.34%	1.19%	0.85%	0.71%	0.37%	0.73%	0.32%
For profit, unincorporated	0.86%	2.24%	2.49%	2.26%	1.82%	1.14%	1.39%	1.03%
Nonprofit	0.70%	3.71%	3.38%	1.95%	1.12%	0.87%	2.00%	0.73%
Age of firm								
Less than 5 years	1.79%	3.28%	3.38%	3.08%	4.22%	3.84%	1.93%	3.10%
5-9 years	1.27%	2.82%	3.45%	2.16%	2.30%	4.65%	1.79%	1.76%
10-19 years	0.88%	2.17%	1.82%	1.41%	1.61%	2.38%	1.17%	1.19%
20 or more years	0.28%	1.56%	1.42%	0.97%	0.63%	0.33%	0.87%	0.29%
Multi/single status								
2 or more locations	0.29%	8.24%	3.21%	1.24%	0.66%	0.33%	1.78%	0.29%
1 location only	0.51%	1.11%	1.07%	0.88%	1.03%	2.35%	0.65%	0.78%
Percent full-time employees								
Less than 25%	1.70%	6.53%	4.69%	3.09%	4.50%	1.87%	3.59%	1.94%
25-49 %	0.94%	6.08%	4.62%	2.59%	2.34%	1.04%	2.84%	0.99%
50-74 %	0.79%	2.65%	2.58%	3.15%	1.28%	0.90%	1.51%	0.88%
75% or more	0.29%	1.26%	1.14%	0.78%	0.63%	0.37%	0.69%	0.31%
Union presence								
No union employees	0.29%	1.10%	1.03%	0.74%	0.56%	0.39%	0.60%	0.32%
Has union employees	0.57%	6.00%	5.42%	3.32%	2.45%	0.56%	3.55%	0.58%
Percent low-wage employees								
50% or more low-wage	0.62%	3.28%	3.90%	1.59%	1.48%	0.72%	1.77%	0.66%
Less than 50% low-wage	0.28%	1.17%	1.05%	0.80%	0.62%	0.35%	0.64%	0.30%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2015 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

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** 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.4.a Percent of private-sector employees enrolled in a health insurance plan that take single coverage that required no employee contribution by firm size and selected characteristics: United States, 2015

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	15.8%	60.5%	44.2%	27.5%	13.9%	4.9%	43.3%	9.5%
Industry group **								
Agric., fish., forest.	36.0%	--	--	--	--	--	64.1%	26.9%*
Mining and manufacturing	12.7%	56.3%	42.5%	25.0%	10.5%	5.1%	38.1%	8.5%
Construction	33.4%	63.1%	42.9%	33.7%	29.9%	5.8%*	45.0%	24.3%
Utilities and transp.	8.2%	32.0%	40.6%	17.9%*	8.6%*	4.7%*	27.6%	6.1%
Wholesale trade	18.8%	57.0%	46.7%	28.6%	16.0%	2.5%*	46.3%	8.8%
Fin. svcs. and real estate	13.0%	66.6%	52.4%	29.7%	15.7%	3.4%*	49.1%	7.5%
Retail trade	8.5%	55.7%	45.4%	10.8%	7.0%*	1.9%*	37.4%	3.5%
Professional services	17.9%	64.8%	50.1%	30.6%	15.0%	6.7%	47.4%	11.6%
Other services	15.4%	54.7%	31.2%	29.8%	11.0%	4.6%	37.5%	9.4%
Ownership								
For profit, incorporated	14.7%	60.4%	43.2%	26.4%	12.4%	4.4%	43.1%	8.1%
For profit, unincorporated	19.7%	60.8%	47.9%	22.2%	15.1%	4.1%	44.7%	10.8%
Nonprofit	17.6%	60.4%	47.4%	38.4%	17.4%	7.7%	42.5%	14.6%
Age of firm								
Less than 5 years	24.3%	49.4%	32.0%	19.9%*	8.9%*	3.0%*	31.0%	16.6%*
5-9 years	33.3%	56.8%	50.3%	36.0%	12.9%	18.1%*	45.5%	22.6%
10-19 years	27.1%	63.6%	39.5%	28.2%	17.2%	5.4%	43.5%	16.3%
20 or more years	12.5%	63.3%	47.7%	27.0%	13.5%	4.8%	45.2%	8.1%
Multi/single status								
2 or more locations	6.9%	76.7%	38.3%	25.1%	10.9%	4.5%	31.1%	6.4%
1 location only	32.8%	60.4%	44.6%	28.1%	17.8%	21.3%*	44.2%	21.3%
Percent full-time employees								
Less than 25%	16.2%	67.6%	38.5%*	14.7%	14.8%*	5.0%*	39.9%	9.2%*
25-49 %	13.5%	49.7%	35.3%	26.2%	16.3%	4.5%	33.3%	10.2%
50-74 %	14.1%	63.5%	37.0%	26.7%*	14.9%	2.7%	43.4%	7.8%
75% or more	16.1%	60.2%	45.7%	27.9%	13.7%	5.3%	43.8%	9.7%
Union presence								
No union employees	16.6%	60.2%	43.2%	25.9%	12.2%	4.6%	42.3%	9.4%
Has union employees	11.9%	71.7%	71.1%	58.3%	29.7%	5.5%	71.9%	9.9%
Percent low-wage employees								
50% or more low-wage	11.4%	70.5%	43.9%	18.1%	10.3%	4.1%	42.5%	7.0%
Less than 50% low-wage	16.4%	59.4%	44.3%	28.6%	14.6%	5.0%	43.4%	9.9%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2015 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.

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** 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.4.a Standard errors for percent of private-sector employees enrolled in a health insurance plan that take single coverage that required no employee contribution by firm size and selected characteristics: United States, 2015

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%	1.76%	1.89%	1.61%	1.05%	0.44%	1.14%	0.48%
Industry group **								
Agric., fish., forest.	7.41%	--	--	--	--	--	10.32%	8.78%*
Mining and manufacturing	1.15%	7.64%	5.94%	3.74%	2.25%	1.16%	3.52%	1.16%
Construction	3.06%	5.17%	5.79%	5.17%	7.95%	3.13%*	3.76%	4.65%
Utilities and transp.	1.62%	7.95%	11.32%	9.06%*	3.15%*	1.62%*	6.13%	1.59%
Wholesale trade	1.95%	6.86%	6.35%	5.88%	4.35%	1.19%*	4.27%	1.81%
Fin. svcs. and real estate	1.19%	6.32%	6.92%	5.10%	3.05%	1.05%*	4.06%	1.14%
Retail trade	0.89%	5.37%	6.26%	2.66%	2.81%*	0.67%*	3.49%	0.76%
Professional services	0.83%	2.77%	3.26%	2.86%	1.66%	0.95%	2.07%	0.88%
Other services	1.27%	4.04%	4.17%	5.11%	2.31%	1.00%	2.53%	1.46%
Ownership								
For profit, incorporated	0.51%	2.13%	2.20%	1.75%	1.20%	0.49%	1.35%	0.50%
For profit, unincorporated	1.68%	3.71%	4.92%	5.65%	3.70%	1.07%	2.65%	2.12%
Nonprofit	1.23%	5.75%	5.66%	4.48%	2.17%	1.42%	3.73%	1.31%
Age of firm								
Less than 5 years	3.62%	5.21%	5.71%	8.17%*	5.02%*	2.69%*	3.22%	7.23%*
5-9 years	2.55%	4.58%	6.20%	5.18%	3.71%	8.76%*	3.31%	3.70%
10-19 years	1.56%	3.41%	3.50%	3.09%	3.40%	1.62%	2.19%	2.12%
20 or more years	0.47%	2.58%	2.63%	1.97%	1.12%	0.45%	1.65%	0.46%
Multi/single status								
2 or more locations	0.39%	11.18%	5.44%	2.67%	0.99%	0.41%	3.57%	0.39%
1 location only	1.01%	1.77%	1.99%	1.91%	1.99%	6.96%*	1.20%	1.66%
Percent full-time employees								
Less than 25%	2.80%	8.77%	12.06%*	4.27%	7.42%*	3.18%*	6.59%	3.23%*
25-49 %	1.66%	7.10%	6.43%	5.67%	4.85%	1.34%	3.59%	1.87%
50-74 %	1.44%	4.07%	4.71%	8.65%*	3.48%	0.63%	2.67%	1.69%
75% or more	0.51%	2.05%	2.13%	1.65%	1.15%	0.53%	1.31%	0.53%
Union presence								
No union employees	0.50%	1.79%	1.92%	1.64%	0.96%	0.52%	1.16%	0.53%
Has union employees	1.14%	8.84%	9.91%	6.55%	5.35%	0.85%	5.49%	1.13%
Percent low-wage employees								
50% or more low-wage	1.02%	4.17%	6.18%	3.39%	2.17%	1.19%	3.09%	1.06%
Less than 50% low-wage	0.51%	1.90%	1.98%	1.75%	1.18%	0.48%	1.22%	0.54%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2015 Medical Expenditure Panel Survey-Insurance Component.

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* Figure does not meet standard of reliability or precision.

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** 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.1 Average total family premium (in dollars) per enrolled employee at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2015

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	17,322	15,686	16,536	16,020	17,162	17,725	15,919	17,524
Industry group **								
Agric., fish., forest.	12,709	--	--	--	--	--	14,552	12,098
Mining and manufacturing	16,768	15,692	14,523	15,517	16,216	17,409	14,801	16,933
Construction	15,177	14,381	17,586	14,706	14,447	16,169	15,046	15,257
Utilities and transp.	16,626	--	14,229	17,037	16,600	16,743	15,720	16,704
Wholesale trade	16,782	16,008	16,233	14,881	16,928	17,413	15,720	17,015
Fin. svcs. and real estate	17,864	16,783	17,465	18,946	19,179	17,618	17,368	17,899
Retail trade	16,568	14,643	14,923	15,879	16,958	16,854	14,820	16,844
Professional services	18,485	16,157	16,771	16,765	18,687	18,869	16,489	18,731
Other services	16,721	16,224	17,427	16,068	16,381	16,889	16,542	16,761
Ownership								
For profit, incorporated	16,996	15,586	16,317	15,803	16,648	17,403	15,723	17,180
For profit, unincorporated	17,177	15,397	16,098	15,784	17,781	17,669	15,676	17,565
Nonprofit	18,961	17,078	19,463	17,789	18,743	19,188	17,905	19,047
Age of firm								
Less than 5 years	15,186	15,782	16,877	14,222	13,328	19,364	15,705	14,331
5-9 years	16,656	16,021	14,630	16,209	17,274	21,962	15,543	17,522
10-19 years	16,186	14,186	17,063	15,740	16,942	15,995	15,650	16,452
20 or more years	17,543	16,452	16,591	16,280	17,348	17,776	16,199	17,651
Multi/single status								
2 or more locations	17,703	--	16,575	16,833	17,973	17,693	17,282	17,708
1 location only	16,171	15,706	16,533	15,799	16,023	19,101	15,821	16,485
Percent full-time employees								
Less than 25%	16,266	15,934	--	14,156	18,429	15,734	15,850	16,424
25-49 %	16,446	15,424	14,293	15,555	15,605	17,002	15,076	16,640
50-74 %	17,417	14,974	14,936	16,315	17,702	17,767	15,211	17,718
75% or more	17,356	15,795	16,735	16,032	17,173	17,765	16,026	17,546
Union presence								
No union employees	17,095	15,626	16,167	16,053	17,306	17,436	15,918	17,307
Has union employees	17,983	16,354	20,143	15,792	16,450	18,331	15,930	18,090
Percent low-wage employees								
50% or more low-wage	15,566	15,041	13,280	14,242	16,242	15,627	14,098	15,723
Less than 50% low-wage	17,466	15,747	16,642	16,126	17,232	17,913	16,031	17,677

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2015 Medical Expenditure Panel Survey-Insurance Component.

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** 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.1 Standard errors for average total family premium (in dollars) per enrolled employee at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2015

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	95.48	337.71	408.98	248.82	221.07	124.77	212.03	104.65
Industry group **								
Agric., fish., forest.	1,057.80	--	--	--	--	--	1,909.19	1,218.83
Mining and manufacturing	214.08	729.76	585.67	475.87	503.79	241.39	392.54	228.99
Construction	449.52	1,049.54	2,189.88	784.72	640.09	702.05	887.27	479.74
Utilities and transp.	390.54	--	1,054.10	1,982.58	781.07	458.17	1,367.02	410.29
Wholesale trade	261.34	1,096.38	670.55	880.84	550.47	339.86	521.11	298.82
Fin. svcs. and real estate	200.31	889.73	920.82	933.61	693.70	217.20	497.73	211.47
Retail trade	222.46	1,069.07	658.48	437.21	838.78	269.08	457.54	242.78
Professional services	194.84	628.74	688.30	384.47	323.06	268.18	373.10	212.95
Other services	287.16	769.15	690.67	603.76	679.38	403.05	431.77	337.02
Ownership								
For profit, incorporated	111.10	422.17	487.46	295.20	268.28	142.23	255.03	121.44
For profit, unincorporated	262.02	696.99	855.42	635.42	639.26	345.39	489.64	301.85
Nonprofit	252.18	756.61	1,076.40	605.13	420.48	338.91	530.18	269.11
Age of firm								
Less than 5 years	521.81	923.75	1,124.90	597.74	1,220.48	1,072.37	614.70	853.02
5-9 years	431.05	903.75	1,010.21	765.80	652.74	2,306.10	577.10	597.92
10-19 years	295.12	594.48	728.59	428.92	498.08	830.20	403.10	397.46
20 or more years	104.68	496.68	621.47	345.15	262.96	124.49	310.25	110.08
Multi/single status								
2 or more locations	111.00	--	1,054.89	580.46	241.09	126.40	647.34	112.02
1 location only	181.11	342.31	431.85	275.15	385.44	749.38	222.23	280.78
Percent full-time employees								
Less than 25%	464.05	1,445.87	--	808.61	1,352.49	312.83	1,081.91	489.49
25-49 %	261.05	2,563.38	694.68	641.79	614.03	267.53	1,148.52	249.85
50-74 %	220.65	794.10	971.25	674.73	482.18	266.69	503.76	236.07
75% or more	107.31	376.66	448.83	270.90	240.80	142.39	236.25	117.72
Union presence								
No union employees	109.38	330.20	302.64	238.70	234.44	157.88	180.56	124.70
Has union employees	196.43	1,809.68	2,985.37	1,070.97	601.84	199.10	1,360.72	192.98
Percent low-wage employees								
50% or more low-wage	309.47	1,376.04	1,464.53	598.25	868.24	375.96	776.79	336.03
Less than 50% low-wage	99.13	347.60	415.97	261.06	228.04	129.58	220.12	108.65

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2015 Medical Expenditure Panel Survey-Insurance Component.

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** 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.1.a Average total family premium (in dollars) for exclusive-provider plans per enrolled employee at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2015

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	17,689	15,807	17,087	16,058	16,965	18,831	16,509	17,974
Industry group **								
Agric., fish., forest.	8,547	--	--	--	--	--	--	--
Mining and manufacturing	16,576	--	14,677	14,551	16,570	18,890	14,404	17,035
Construction	15,445	14,506	18,390	14,854	14,601	--	16,083	14,773
Utilities and transp.	18,117	--	--	--	15,884	19,388	17,768	18,233
Wholesale trade	16,635	--	14,250	17,488	16,929	16,109	16,515	16,674
Fin. svcs. and real estate	17,512	--	--	16,528	17,642	17,498	17,679	17,486
Retail trade	19,035	--	--	16,188	17,762	23,192	14,899	20,573
Professional services	18,648	15,604	17,671	16,420	18,279	19,224	17,005	18,864
Other services	17,356	16,907	17,994	16,899	16,647	17,967	17,623	17,234
Ownership								
For profit, incorporated	16,907	15,711	16,564	15,809	15,977	18,220	16,192	17,139
For profit, unincorporated	18,082	15,661	17,235	16,119	18,503	18,906	16,509	18,508
Nonprofit	19,287	17,262	20,753	17,244	18,766	19,617	19,002	19,309
Age of firm								
Less than 5 years	14,578	--	16,659	14,391	12,225	--	15,027	13,815
5-9 years	17,281	17,123	15,625	16,321	17,592	--	16,275	18,103
10-19 years	16,195	15,119	19,133	14,893	16,690	14,518	16,582	15,938
20 or more years	18,088	16,355	16,561	16,523	17,177	18,926	16,859	18,265
Multi/single status								
2 or more locations	18,524	--	17,952	16,459	17,732	18,868	17,416	18,551
1 location only	16,263	15,804	17,041	15,975	16,014	17,932	16,435	16,100
Percent full-time employees								
Less than 25%	19,106	--	--	--	20,647	14,254	--	18,452
25-49 %	16,493	--	--	15,158	15,187	18,287	16,620	16,422
50-74 %	18,606	14,177	12,795	15,431	17,541	20,301	14,312	19,598
75% or more	17,592	15,775	17,562	16,137	16,916	18,599	16,712	17,798
Union presence								
No union employees	17,072	15,387	16,775	15,957	17,029	18,049	16,245	17,363
Has union employees	19,099	--	--	17,022	16,757	19,744	20,054	19,054
Percent low-wage employees								
50% or more low-wage	15,235	--	--	14,797	15,339	15,349	14,843	15,364
Less than 50% low-wage	17,859	15,628	17,414	16,141	17,097	19,040	16,660	18,143

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2015 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.D.1.a Standard errors for average total family premium (in dollars) for exclusive-provider plans per enrolled employee at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2015

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	222.43	694.39	768.34	417.27	416.51	339.59	411.31	256.43
Industry group **								
Agric., fish., forest.	1,394.91	--	--	--	--	--	--	--
Mining and manufacturing	688.20	--	1,107.28	582.35	992.08	1,878.50	614.33	822.20
Construction	1,029.98	1,472.90	3,487.62	1,759.40	1,188.10	--	1,607.56	1,261.11
Utilities and transp.	870.42	--	--	--	1,743.22	736.79	2,484.00	843.34
Wholesale trade	679.52	--	1,232.72	853.72	1,200.44	1,464.99	1,255.59	803.89
Fin. svcs. and real estate	518.73	--	--	1,456.76	1,049.83	701.23	1,136.93	572.27
Retail trade	842.58	--	--	670.24	1,777.53	893.51	637.78	966.39
Professional services	346.55	778.41	1,257.88	686.48	820.61	444.53	705.21	378.02
Other services	495.41	2,215.69	1,346.97	927.38	1,004.47	748.52	898.09	592.95
Ownership								
For profit, incorporated	266.95	890.41	925.62	507.05	440.00	454.09	500.62	314.36
For profit, unincorporated	513.18	958.64	1,493.92	736.17	921.34	885.19	770.24	611.70
Nonprofit	471.05	1,553.22	1,501.79	912.83	1,241.68	572.88	930.04	501.98
Age of firm								
Less than 5 years	968.33	--	2,392.08	995.84	1,505.02	--	1,318.98	1,262.79
5-9 years	974.23	2,081.08	1,826.23	1,787.89	1,292.72	--	1,268.10	1,429.62
10-19 years	618.84	1,229.32	1,961.95	635.79	1,183.53	761.28	1,024.39	770.75
20 or more years	248.71	869.69	695.44	539.04	467.88	343.34	450.69	276.01
Multi/single status								
2 or more locations	289.78	--	3,072.80	626.63	540.70	349.44	1,012.19	295.54
1 location only	313.83	701.32	794.08	486.02	645.20	1,178.45	437.48	446.92
Percent full-time employees								
Less than 25%	1,238.27	--	--	--	1,899.99	628.15	--	1,569.81
25-49 %	1,033.10	--	--	825.63	1,462.11	1,482.75	2,301.43	972.22
50-74 %	562.19	1,074.52	1,539.41	896.23	952.22	636.95	868.27	580.35
75% or more	247.02	713.73	831.27	467.29	451.00	389.08	452.09	285.24
Union presence								
No union employees	223.48	621.47	611.54	389.35	434.59	414.38	365.02	273.10
Has union employees	496.05	--	--	2,429.14	1,065.10	518.80	3,039.95	499.09
Percent low-wage employees								
50% or more low-wage	799.69	--	--	826.50	1,387.24	1,289.06	1,742.25	901.13
Less than 50% low-wage	228.69	629.43	773.94	440.97	434.63	344.63	418.68	263.49

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2015 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.D.1.b Average total family premium (in dollars) for mixed-provider plans per enrolled employee at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2015

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	17,250	15,437	16,381	16,026	17,278	17,518	15,655	17,429
Industry group **								
Agric., fish., forest.	15,267	--	--	--	--	--	15,450	15,178
Mining and manufacturing	16,839	15,675	14,701	15,996	16,073	17,372	15,267	16,939
Construction	15,205	14,913	17,468	14,640	14,389	16,149	14,919	15,359
Utilities and transp.	16,343	--	13,243	14,952	16,807	16,482	13,469	16,501
Wholesale trade	16,829	15,916	16,493	13,277	17,060	17,591	15,549	17,062
Fin. svcs. and real estate	17,856	15,372	17,689	19,625	19,456	17,611	16,960	17,906
Retail trade	15,982	12,901	14,683	15,759	16,758	16,093	13,985	16,180
Professional services	18,439	15,831	17,051	17,233	18,864	18,646	16,530	18,636
Other services	16,686	15,883	16,270	15,890	17,102	16,801	15,792	16,829
Ownership								
For profit, incorporated	17,029	15,404	16,358	15,766	16,802	17,321	15,537	17,188
For profit, unincorporated	17,065	14,616	16,049	16,005	17,881	17,422	15,408	17,455
Nonprofit	18,708	17,167	17,355	18,176	18,851	18,805	17,093	18,830
Age of firm								
Less than 5 years	15,755	15,926	17,084	14,151	15,662	19,179	15,830	15,630
5-9 years	16,798	15,323	15,129	16,562	17,593	20,531	15,482	17,702
10-19 years	16,207	14,210	16,389	16,249	16,776	16,118	15,617	16,464
20 or more years	17,406	16,023	16,462	16,059	17,403	17,563	15,672	17,513
Multi/single status								
2 or more locations	17,544	--	16,149	17,069	18,026	17,493	17,593	17,543
1 location only	16,136	15,447	16,398	15,716	16,205	18,856	15,531	16,642
Percent full-time employees								
Less than 25%	15,659	15,007	--	12,747	17,468	15,940	14,391	16,106
25-49 %	16,439	--	13,972	15,321	15,735	16,857	13,830	16,642
50-74 %	16,945	14,751	16,227	16,385	17,957	16,986	15,692	17,072
75% or more	17,326	15,624	16,474	16,048	17,292	17,621	15,732	17,506
Union presence								
No union employees	17,122	15,439	15,991	16,090	17,393	17,368	15,745	17,306
Has union employees	17,635	15,416	19,475	15,645	16,616	17,868	15,010	17,773
Percent low-wage employees								
50% or more low-wage	15,692	14,385	13,515	14,033	17,308	15,598	13,778	15,808
Less than 50% low-wage	17,378	15,520	16,436	16,124	17,276	17,699	15,739	17,569

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2015 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

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** 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.1.b Standard errors for average total family premium (in dollars) for mixed-provider plans per enrolled employee at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2015

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	108.74	425.11	530.89	329.51	262.65	135.40	270.30	116.80
Industry group **								
Agric., fish., forest.	1,136.08	--	--	--	--	--	2,139.19	1,326.93
Mining and manufacturing	230.29	906.67	740.65	662.79	591.64	236.31	515.02	242.39
Construction	538.19	1,445.69	3,053.88	970.55	792.03	723.70	1,122.11	565.25
Utilities and transp.	426.77	--	1,102.65	1,386.17	941.42	487.01	889.19	448.29
Wholesale trade	289.27	1,159.41	762.28	1,030.82	638.06	342.09	601.90	324.75
Fin. svcs. and real estate	216.55	826.62	1,313.83	1,104.20	711.57	235.45	602.36	225.72
Retail trade	151.88	1,334.93	747.10	631.63	940.01	150.76	522.88	157.46
Professional services	243.67	920.46	815.93	510.46	355.04	332.46	485.02	263.58
Other services	336.76	768.43	654.91	820.29	734.75	442.31	469.79	382.49
Ownership								
For profit, incorporated	125.88	541.62	639.04	385.31	327.03	152.22	326.63	134.49
For profit, unincorporated	289.59	839.16	1,083.26	820.61	722.00	370.10	627.77	321.83
Nonprofit	307.05	913.71	1,194.04	889.78	415.41	424.06	635.49	327.28
Age of firm								
Less than 5 years	523.73	1,104.18	1,345.61	789.10	689.03	1,366.30	753.52	589.10
5-9 years	470.63	1,010.50	872.07	911.52	787.43	1,609.48	603.79	646.12
10-19 years	361.97	744.52	682.84	551.90	554.26	963.29	443.99	487.40
20 or more years	118.20	657.49	914.00	461.87	319.97	134.73	430.20	122.26
Multi/single status								
2 or more locations	122.43	--	1,185.43	792.03	259.67	137.24	974.70	123.14
1 location only	227.61	430.25	564.06	358.53	485.14	732.26	279.90	349.14
Percent full-time employees								
Less than 25%	437.26	1,683.78	--	1,248.58	1,709.89	316.41	1,252.27	398.51
25-49 %	240.26	--	906.06	922.13	771.06	249.72	632.03	249.56
50-74 %	205.45	868.41	1,150.81	572.56	601.18	240.76	575.40	218.04
75% or more	122.60	494.17	580.67	356.09	285.13	154.89	302.01	131.81
Union presence								
No union employees	128.74	428.02	361.23	319.13	281.83	173.86	220.51	142.76
Has union employees	202.32	1,892.16	3,545.51	1,273.32	703.71	200.33	1,519.01	195.25
Percent low-wage employees								
50% or more low-wage	339.84	1,061.38	1,004.09	889.06	849.63	398.27	676.85	361.04
Less than 50% low-wage	113.32	450.73	540.07	342.19	274.18	141.07	280.87	121.81

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2015 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

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** 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.1.c Average total family premium (in dollars) for any-provider plans per enrolled employee at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2015

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	17,145	16,629	15,847	15,863	16,680	18,626	15,952	17,597
Industry group **								
Agric., fish., forest.	--	--	--	--	--	--	--	--
Mining and manufacturing	16,001	--	--	15,031	17,006	15,884	12,349	16,555
Construction	14,059	--	--	--	14,658	--	11,697	15,160
Utilities and transp.	19,080	--	--	--	--	--	--	18,311
Wholesale trade	16,480	--	--	19,250	--	--	14,900	17,638
Fin. svcs. and real estate	18,865	--	--	16,923	21,087	18,127	19,079	18,820
Retail trade	16,503	--	--	15,274	14,600	15,252	18,233	15,208
Professional services	18,343	17,738	12,413	14,704	18,331	21,109	15,441	19,566
Other services	14,912	17,348	--	14,418	12,612	14,497	17,666	13,339
Ownership								
For profit, incorporated	16,668	16,127	15,356	16,088	17,093	17,289	15,570	17,140
For profit, unincorporated	14,858	19,300	--	13,546	13,727	16,447	15,468	14,508
Nonprofit	20,008	--	--	17,483	17,540	21,130	19,424	20,102
Age of firm								
Less than 5 years	13,358	--	--	--	--	--	16,608	--
5-9 years	13,439	--	--	--	12,007	--	14,073	12,350
10-19 years	15,950	10,991	15,740	13,687	18,893	--	13,128	17,945
20 or more years	17,987	18,110	17,466	17,284	17,333	18,620	17,538	18,094
Multi/single status								
2 or more locations	17,949	--	--	15,742	18,172	18,171	15,709	18,052
1 location only	16,161	16,762	15,799	15,897	14,036	--	15,975	16,395
Percent full-time employees								
Less than 25%	15,002	--	--	--	--	--	--	14,370
25-49 %	16,408	--	--	--	15,555	--	13,735	17,079
50-74 %	18,557	18,324	--	17,512	15,765	19,576	15,446	19,308
75% or more	16,946	16,641	15,982	15,565	16,836	18,345	16,090	17,300
Union presence								
No union employees	16,772	16,939	15,413	16,061	17,279	17,161	16,030	17,119
Has union employees	18,819	--	--	--	13,349	21,569	--	19,178
Percent low-wage employees								
50% or more low-wage	14,875	--	--	14,024	13,739	17,436	13,132	15,333
Less than 50% low-wage	17,425	17,131	15,701	16,102	17,245	18,740	16,208	17,906

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2015 Medical Expenditure Panel Survey-Insurance Component.

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** 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.1.c Standard errors for average total family premium (in dollars) for any-provider plans per enrolled employee at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2015

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	467.02	951.27	1,098.00	673.90	1,098.75	749.83	598.99	593.73
Industry group **								
Agric., fish., forest.	--	--	--	--	--	--	--	--
Mining and manufacturing	926.17	--	--	1,657.85	2,187.25	708.97	926.73	1,048.73
Construction	687.28	--	--	--	1,076.04	--	1,186.66	728.78
Utilities and transp.	1,426.80	--	--	--	--	--	--	1,234.69
Wholesale trade	1,348.56	--	--	2,591.83	--	--	1,510.80	1,941.34
Fin. svcs. and real estate	1,276.40	--	--	780.82	4,585.42	838.35	1,373.19	1,516.06
Retail trade	1,008.70	--	--	1,248.38	831.51	1,326.98	1,914.79	666.33
Professional services	774.63	1,428.88	1,497.99	652.69	1,084.73	1,168.98	978.54	874.77
Other services	1,521.99	2,443.65	--	1,192.78	2,408.72	3,716.19	1,426.37	1,962.58
Ownership								
For profit, incorporated	481.18	1,003.19	1,115.73	858.24	1,237.98	733.14	675.17	617.84
For profit, unincorporated	1,697.74	2,935.41	--	877.00	4,038.41	2,412.88	1,728.33	2,445.43
Nonprofit	927.29	--	--	1,095.93	861.05	1,208.87	1,770.13	1,027.33
Age of firm								
Less than 5 years	2,347.31	--	--	--	--	--	1,539.26	--
5-9 years	1,228.37	--	--	--	1,413.12	--	1,890.39	1,104.85
10-19 years	789.00	805.68	1,009.41	581.00	1,408.67	--	562.56	1,050.69
20 or more years	530.13	1,357.38	1,435.50	934.55	1,244.24	777.69	832.83	623.97
Multi/single status								
2 or more locations	585.36	--	--	852.23	1,317.26	657.04	1,037.52	608.23
1 location only	753.12	974.91	1,184.88	825.00	1,674.80	--	648.54	1,479.74
Percent full-time employees								
Less than 25%	1,092.63	--	--	--	--	--	--	1,495.72
25-49 %	1,354.99	--	--	--	880.68	--	2,674.65	1,510.88
50-74 %	1,249.24	3,925.59	--	2,952.14	1,108.02	1,714.80	1,944.06	1,414.66
75% or more	525.97	986.06	1,230.44	622.52	1,243.85	855.09	656.84	685.55
Union presence								
No union employees	425.92	940.58	1,022.63	703.90	1,070.38	671.60	591.73	555.84
Has union employees	1,616.26	--	--	--	2,875.72	1,143.90	--	1,694.56
Percent low-wage employees								
50% or more low-wage	1,514.68	--	--	1,489.45	2,931.90	1,907.23	1,233.13	1,934.64
Less than 50% low-wage	472.31	1,041.32	1,103.87	736.49	1,073.56	795.84	642.55	592.26

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2015 Medical Expenditure Panel Survey-Insurance Component.

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** 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.2 Average total employee contribution (in dollars) per enrolled employee for family coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2015

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	4,710	3,635	4,934	5,389	5,143	4,531	4,587	4,728
Industry group **								
Agric., fish., forest.	3,660	--	--	--	--	--	4,632	3,337
Mining and manufacturing	4,025	2,880	4,780	4,829	4,303	3,722	4,121	4,017
Construction	3,909	3,881	4,558	3,389	3,688	4,735	3,869	3,933
Utilities and transp.	4,139	--	5,404	3,881	5,116	3,969	4,613	4,098
Wholesale trade	4,452	2,340	4,086	4,852	5,545	4,165	3,866	4,580
Fin. svcs. and real estate	4,925	4,084	3,888	5,934	5,269	4,859	4,695	4,942
Retail trade	5,556	3,561 *	6,535	8,090	8,033	4,862	5,603	5,548
Professional services	4,957	3,417	5,449	6,618	5,778	4,602	5,055	4,945
Other services	5,150	4,266	4,769	5,116	5,387	5,226	4,719	5,244
Ownership								
For profit, incorporated	4,671	3,616	4,837	5,404	5,044	4,510	4,547	4,688
For profit, unincorporated	5,309	4,046	5,363	6,327	5,380	5,185	5,183	5,341
Nonprofit	4,529	2,934	5,086	4,176	5,348	4,358	3,891	4,580
Age of firm								
Less than 5 years	5,108	4,039	5,471	6,023	5,131	3,906	5,016	5,260
5-9 years	5,039	4,431	4,066	7,337	4,306	5,234	4,980	5,086
10-19 years	4,967	2,895	6,315	5,481	5,509	3,974	5,005	4,949
20 or more years	4,656	3,571	4,197	5,036	5,138	4,552	4,175	4,694
Multi/single status								
2 or more locations	4,670	--	4,950	5,622	5,269	4,532	5,007	4,666
1 location only	4,832	3,636	4,932	5,325	4,966	4,499	4,556	5,079
Percent full-time employees								
Less than 25%	5,380	4,767	--	5,789	6,218	4,949	5,528	5,323
25-49 %	5,198	5,796	3,929	5,504	5,163	5,204	5,512	5,153
50-74 %	4,723	3,492	5,121	5,256	6,436	4,502	4,538	4,748
75% or more	4,684	3,488	4,922	5,391	5,056	4,506	4,535	4,705
Union presence								
No union employees	5,076	3,835	5,255	5,939	5,535	4,829	4,953	5,098
Has union employees	3,646	1,436 *	1,787 *	1,586	3,204	3,909	1,329	3,767
Percent low-wage employees								
50% or more low-wage	5,354	4,852	4,530	6,796	5,711	5,168	5,470	5,341
Less than 50% low-wage	4,658	3,520	4,947	5,305	5,100	4,474	4,532	4,676

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2015 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.2 Standard errors for average total employee contribution (in dollars) per enrolled employee for family coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2015

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	56.20	307.93	255.12	186.18	138.80	69.38	155.94	60.27
Industry group **								
Agric., fish., forest.	505.14	--	--	--	--	--	913.75	571.55
Mining and manufacturing	111.73	763.57	596.57	348.40	256.06	128.00	322.73	118.01
Construction	287.57	1,120.38	734.73	441.62	544.78	490.07	504.77	345.81
Utilities and transp.	186.71	--	1,255.61	1,048.65	430.12	204.45	861.40	189.11
Wholesale trade	147.27	534.23	565.74	474.61	391.47	148.85	343.39	161.29
Fin. svcs. and real estate	138.99	945.71	709.92	833.97	397.29	155.12	526.86	143.95
Retail trade	153.98	1,169.66 *	1,469.76	546.99	720.90	98.48	684.78	141.73
Professional services	119.50	522.68	499.04	358.23	260.69	152.86	295.31	129.22
Other services	170.06	607.35	627.07	479.54	370.82	232.66	363.81	193.33
Ownership								
For profit, incorporated	64.95	374.25	280.90	222.00	169.69	78.72	181.36	69.57
For profit, unincorporated	187.03	697.84	591.71	480.16	462.78	234.68	382.01	213.82
Nonprofit	139.17	788.64	1,240.48	433.61	217.36	178.04	508.69	145.31
Age of firm								
Less than 5 years	407.22	1,054.35	882.49	547.96	801.62	617.62	555.88	575.95
5-9 years	338.38	869.66	659.86	819.13	414.04	802.03	508.19	454.96
10-19 years	182.40	427.10	558.33	322.57	386.15	286.34	289.82	231.76
20 or more years	60.61	408.26	293.17	236.17	158.97	71.29	198.79	63.47
Multi/single status								
2 or more locations	63.53	--	762.46	368.69	172.79	69.87	408.12	64.08
1 location only	119.87	311.88	267.87	214.21	228.90	521.02	164.57	175.29
Percent full-time employees								
Less than 25%	361.05	1,398.85	--	1,068.65	443.90	288.55	1,141.03	242.85
25-49 %	318.94	1,452.78	1,062.39	796.66	430.34	443.46	817.86	345.64
50-74 %	117.82	963.29	596.88	535.47	351.87	118.69	492.66	116.02
75% or more	62.36	336.38	277.48	201.09	149.74	78.02	169.02	67.10
Union presence								
No union employees	64.95	325.52	260.19	188.76	142.01	86.47	160.68	71.03
Has union employees	100.76	737.33 *	606.53 *	284.60	348.71	108.32	301.24	103.86
Percent low-wage employees								
50% or more low-wage	171.11	1,151.51	586.85	493.73	469.07	195.97	586.53	178.42
Less than 50% low-wage	59.13	315.47	262.79	193.62	145.01	73.50	160.85	63.59

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2015 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

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** 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.2.a Average total employee contribution (in dollars) for exclusive-provider plans per enrolled employee for family coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2015

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	4,867	3,938	5,472	5,571	5,267	4,485	5,179	4,792
Industry group **								
Agric., fish., forest.	1,888	--	--	--	--	--	--	--
Mining and manufacturing	4,716	--	6,985	5,048	4,859	4,043	4,696	4,720
Construction	4,021	3,657 *	4,655	4,294	3,348 *	--	4,404	3,618
Utilities and transp.	4,509	--	--	--	4,651	4,754	3,821 *	4,735
Wholesale trade	5,497	--	4,551	5,821	7,562	4,132	4,873	5,699
Fin. svcs. and real estate	5,151	--	--	4,615	5,711	5,022	5,019	5,171
Retail trade	5,605	--	--	7,847	10,024	3,059	4,808	5,901
Professional services	4,748	3,407	5,814	6,323	4,577	4,600	5,757	4,616
Other services	5,252	6,293	6,042	5,420	5,170	4,723	6,142	4,847
Ownership								
For profit, incorporated	4,855	4,196	4,946	5,577	5,375	4,327	5,022	4,800
For profit, unincorporated	4,824	2,883 *	4,982	7,651	4,358	5,046	4,945	4,791
Nonprofit	4,916	4,032 *	10,021	4,416	5,900	4,561	6,743	4,776
Age of firm								
Less than 5 years	5,663	--	7,922	5,581	5,276	--	5,799	5,433
5-9 years	4,247	5,851	3,586	4,611	3,732	--	4,899	3,713
10-19 years	4,822	2,076 *	6,517	5,630	4,942	4,499	4,695	4,906
20 or more years	4,883	4,943	4,748	5,675	5,524	4,497	5,356	4,816
Multi/single status								
2 or more locations	4,668	--	6,304 *	5,026	5,417	4,416	5,149	4,657
1 location only	5,206	3,920	5,428	5,684	5,082	6,178	5,181	5,230
Percent full-time employees								
Less than 25%	7,295	--	--	--	6,622	4,710	--	6,140
25-49 %	5,854	--	--	5,056	6,768	5,312	6,518	5,486
50-74 %	4,269	3,826 *	5,515	4,421	6,559	3,791	4,980	4,105
75% or more	4,884	3,346	5,434	5,682	5,122	4,593	5,031	4,849
Union presence								
No union employees	5,473	3,822	5,777	5,871	5,933	5,209	5,328	5,524
Has union employees	3,481	--	--	2,691 *	3,076	3,640	3,177 *	3,495
Percent low-wage employees								
50% or more low-wage	5,594	--	--	6,754	5,695	4,750	6,739	5,216
Less than 50% low-wage	4,816	3,445	5,524	5,492	5,233	4,469	5,038	4,764

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2015 Medical Expenditure Panel Survey-Insurance Component.

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** 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.2.a Standard errors for average total employee contribution (in dollars) for exclusive-provider plans per enrolled employee for family coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2015

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	140.78	544.00	538.86	354.93	338.87	182.67	308.53	157.04
Industry group **								
Agric., fish., forest.	550.21	--	--	--	--	--	--	--
Mining and manufacturing	362.46	--	963.33	724.23	709.73	350.63	653.64	416.96
Construction	642.43	1,116.50*	1,396.11	893.06	1,413.51*	--	693.45	1,029.99
Utilities and transp.	533.64	--	--	--	702.81	586.23	1,434.72*	454.81
Wholesale trade	442.71	--	687.13	869.30	776.06	508.88	605.85	541.66
Fin. svcs. and real estate	238.38	--	--	924.72	461.36	235.84	1,165.68	210.63
Retail trade	566.94	--	--	819.11	1,761.14	213.70	927.33	699.24
Professional services	238.74	902.53	1,024.71	743.99	627.09	284.90	655.51	251.43
Other services	414.92	1,413.09	1,400.40	1,092.65	590.37	685.66	831.45	444.47
Ownership								
For profit, incorporated	161.33	657.77	564.15	419.54	423.84	169.39	351.71	180.24
For profit, unincorporated	456.06	1,004.92*	638.32	700.50	868.40	662.61	624.66	552.70
Nonprofit	313.37	1,541.90*	2,284.41	814.79	431.41	377.60	1,163.99	316.97
Age of firm								
Less than 5 years	675.76	--	1,830.61	679.20	502.24	--	1,037.91	440.81
5-9 years	665.70	1,716.60	989.18	1,341.74	1,073.48	--	974.68	817.39
10-19 years	413.74	651.06*	1,158.45	672.14	885.71	511.59	555.45	583.66
20 or more years	156.49	757.14	639.38	465.25	391.46	189.54	426.09	167.36
Multi/single status								
2 or more locations	166.86	--	2,401.15*	533.95	442.28	182.38	880.04	169.38
1 location only	248.82	549.48	551.70	414.64	524.64	1,171.54	325.83	374.07
Percent full-time employees								
Less than 25%	1,142.52	--	--	--	876.31	524.05	--	580.25
25-49 %	736.67	--	--	1,409.08	1,143.29	882.33	1,532.22	735.06
50-74 %	275.85	1,321.90*	837.85	1,304.21	617.16	282.20	757.31	283.21
75% or more	158.19	522.78	589.99	380.23	364.95	213.81	335.45	178.19
Union presence								
No union employees	155.85	567.98	556.70	372.71	322.76	233.77	321.64	178.28
Has union employees	249.72	--	--	832.11*	820.22	254.74	960.43*	257.84
Percent low-wage employees								
50% or more low-wage	473.89	--	--	960.41	820.01	643.36	1,088.68	483.30
Less than 50% low-wage	146.45	483.95	572.54	371.51	359.52	189.68	317.47	164.06

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2015 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

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** 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.2.b Average total employee contribution (in dollars) for mixed-provider plans per enrolled employee for family coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2015

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	4,658	3,386	4,632	5,348	5,103	4,526	4,325	4,695
Industry group **								
Agric., fish., forest.	4,720	--	--	--	--	--	5,322	4,428
Mining and manufacturing	3,851	3,812	4,227	4,588	3,992	3,682	4,043	3,839
Construction	3,892	4,081 *	4,369	3,206	3,675	4,725	3,662	4,017
Utilities and transp.	3,955	--	4,861 *	5,326	5,348	3,727	5,588	3,865
Wholesale trade	4,206	1,919	3,497	4,477	4,878	4,179	3,306	4,370
Fin. svcs. and real estate	4,948	3,373	4,680	6,222	5,395	4,862	4,736	4,960
Retail trade	5,492	2,575 *	7,554	8,394	7,064	5,066	5,933	5,448
Professional services	4,999	2,910	4,884	6,816	6,187	4,605	4,612	5,038
Other services	5,209	3,841	4,276	5,094	5,880	5,283	4,263	5,360
Ownership								
For profit, incorporated	4,606	3,344	4,644	5,376	4,884	4,507	4,342	4,634
For profit, unincorporated	5,476	3,879	5,646	6,121	6,110	5,219	5,105	5,564
Nonprofit	4,400	2,757 *	2,295	3,917	5,292	4,278	2,712	4,527
Age of firm								
Less than 5 years	5,032	3,910 *	3,934	6,238	6,380	3,780	4,622	5,723
5-9 years	5,425	4,113	4,063	8,656	4,480	5,786	5,101	5,648
10-19 years	4,967	3,347	6,224	5,329	5,712	3,911	5,155	4,885
20 or more years	4,592	2,766	3,873	4,834	4,993	4,547	3,628	4,652
Multi/single status								
2 or more locations	4,638	--	4,553	5,840	5,176	4,527	4,843	4,636
1 location only	4,734	3,420	4,638	5,202	4,997	4,432	4,292	5,104
Percent full-time employees								
Less than 25%	4,721	4,123 *	--	4,519	5,995	4,836	3,846	5,030
25-49 %	5,096	--	4,474	5,757	4,896	5,162	4,740	5,123
50-74 %	4,832	1,993	5,658	5,870	6,557	4,651	4,192	4,896
75% or more	4,624	3,507	4,585	5,316	5,020	4,482	4,338	4,656
Union presence								
No union employees	4,970	3,710	4,962	6,039	5,403	4,760	4,808	4,992
Has union employees	3,716	72 *	2,007 *	1,265	3,369	3,982	889	3,865
Percent low-wage employees								
50% or more low-wage	5,237	3,280 *	4,266	6,505	6,424	5,037	4,582	5,276
Less than 50% low-wage	4,610	3,395	4,639	5,291	5,018	4,477	4,314	4,645

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2015 Medical Expenditure Panel Survey-Insurance Component.

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** 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.2.b Standard errors for average total employee contribution (in dollars) for mixed-provider plans per enrolled employee for family coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2015

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	62.71	389.52	311.21	240.43	155.53	75.21	193.44	66.26
Industry group **								
Agric., fish., forest.	609.30	--	--	--	--	--	998.39	745.19
Mining and manufacturing	113.88	1,075.39	659.82	383.21	249.71	137.31	395.21	118.42
Construction	346.70	1,659.36 *	908.09	542.62	619.33	502.58	671.14	391.51
Utilities and transp.	146.97	--	1,515.72 *	987.12	592.43	141.18	1,074.01	141.69
Wholesale trade	146.68	506.12	581.12	606.15	378.89	157.27	376.46	156.05
Fin. svcs. and real estate	160.26	874.32	1,037.82	1,088.74	519.62	173.84	681.16	164.72
Retail trade	132.23	883.43 *	1,668.53	822.69	516.92	88.35	937.64	110.55
Professional services	143.08	532.40	600.26	468.64	264.84	184.02	332.28	153.84
Other services	192.79	662.12	590.70	563.70	375.92	250.17	398.49	217.36
Ownership								
For profit, incorporated	72.44	505.22	353.53	286.21	189.90	85.15	232.07	76.23
For profit, unincorporated	195.62	635.74	876.61	601.01	455.88	251.47	441.83	217.31
Nonprofit	154.81	1,017.20 *	559.41	549.11	271.35	198.38	500.25	161.90
Age of firm								
Less than 5 years	476.79	1,237.49 *	736.17	725.64	556.51	700.02	684.87	540.01
5-9 years	419.06	1,110.32	979.16	1,001.46	353.26	864.13	695.49	519.53
10-19 years	218.58	626.52	693.46	398.37	452.68	322.51	379.79	265.13
20 or more years	66.84	397.84	338.45	297.15	178.50	77.12	217.67	69.47
Multi/single status								
2 or more locations	69.86	--	785.94	488.78	191.07	76.26	503.79	70.28
1 location only	142.87	394.45	329.98	274.08	262.57	398.71	203.17	202.12
Percent full-time employees								
Less than 25%	334.10	1,471.41 *	--	1,275.35	483.24	281.42	1,088.57	243.76
25-49 %	378.32	--	1,011.30	870.35	478.12	492.05	757.68	402.63
50-74 %	124.46	527.63	799.41	597.55	449.97	129.33	477.20	128.46
75% or more	69.15	458.00	338.25	257.47	166.77	83.56	213.99	73.05
Union presence								
No union employees	73.75	415.95	315.30	243.11	167.11	93.46	199.34	79.28
Has union employees	109.55	45.74 *	796.58 *	285.79	348.58	118.66	263.19	111.79
Percent low-wage employees								
50% or more low-wage	140.30	1,388.16 *	1,061.58	588.25	447.21	143.02	784.59	142.17
Less than 50% low-wage	66.83	405.92	316.66	249.14	161.63	81.23	198.86	70.90

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2015 Medical Expenditure Panel Survey-Insurance Component.

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** 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.2.c Average total employee contribution (in dollars) for any-provider plans per enrolled employee for family coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2015

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	4,984	4,214	5,214	5,168	5,131	4,955	4,597	5,131
Industry group **								
Agric., fish., forest.	--	--	--	--	--	--	--	--
Mining and manufacturing	5,325	--	--	--	--	--	2,699 *	5,723
Construction	3,763	--	--	--	--	--	3,958 *	3,672
Utilities and transp.	7,982 *	--	--	--	--	--	--	10,057 *
Wholesale trade	4,790	--	--	--	--	--	5,438	4,316
Fin. svcs. and real estate	3,966	--	--	--	--	--	3,855	3,988
Retail trade	6,647	--	--	--	--	--	6,652 *	6,644
Professional services	5,342	--	--	--	--	--	5,627	5,221
Other services	3,802	--	--	--	--	--	2,929	4,301
Ownership								
For profit, incorporated	5,257	--	--	--	--	--	4,487	5,587
For profit, unincorporated	5,139	--	--	--	--	--	6,302 *	4,473
Nonprofit	3,978	--	--	--	--	--	2,953	4,144
Age of firm								
Less than 5 years	4,279 *	--	--	--	--	--	5,489 *	--
5-9 years	4,796	--	--	--	--	--	4,576	5,174
10-19 years	5,419	--	--	--	--	--	4,848	5,823
20 or more years	4,966	--	--	--	--	--	4,288	5,128
Multi/single status								
2 or more locations	5,436	--	--	--	--	--	5,355	5,440
1 location only	4,431	--	--	--	--	--	4,524	4,313
Percent full-time employees								
Less than 25%	6,960	--	--	--	--	--	--	6,366
25-49 %	4,809	--	--	--	--	--	4,451 *	4,898
50-74 %	4,941	--	--	--	--	--	4,892 *	4,952
75% or more	4,965	--	--	--	--	--	4,487	5,163
Union presence								
No union employees	5,404	--	--	--	--	--	4,784	5,694
Has union employees	3,097	--	--	--	--	--	--	3,263
Percent low-wage employees								
50% or more low-wage	6,139	--	--	--	--	--	4,892	6,466 *
Less than 50% low-wage	4,841	--	--	--	--	--	4,570	4,948

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2015 Medical Expenditure Panel Survey-Insurance Component.

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-- 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.2.c Standard errors for average total employee contribution (in dollars) for any-provider plans per enrolled employee for family coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2015

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	288.41	1,018.63	650.05	423.98	531.67	571.32	478.82	354.78
Industry group **								
Agric., fish., forest.	--	--	--	--	--	--	--	--
Mining and manufacturing	675.26	--	--	--	--	--	843.53 *	713.66
Construction	540.20	--	--	--	--	--	1,255.44 *	531.84
Utilities and transp.	3,289.10 *	--	--	--	--	--	--	3,593.28 *
Wholesale trade	803.95	--	--	--	--	--	1,590.21	711.81
Fin. svcs. and real estate	384.31	--	--	--	--	--	754.03	437.73
Retail trade	1,208.67	--	--	--	--	--	2,617.87 *	789.26
Professional services	469.33	--	--	--	--	--	858.30	551.19
Other services	697.79	--	--	--	--	--	483.73	1,117.56
Ownership								
For profit, incorporated	332.87	--	--	--	--	--	494.65	418.81
For profit, unincorporated	1,057.86	--	--	--	--	--	1,960.13 *	1,116.33
Nonprofit	553.58	--	--	--	--	--	772.48	642.58
Age of firm								
Less than 5 years	1,742.23 *	--	--	--	--	--	1,958.64 *	--
5-9 years	565.35	--	--	--	--	--	819.46	687.41
10-19 years	425.52	--	--	--	--	--	618.95	556.34
20 or more years	352.21	--	--	--	--	--	728.70	400.13
Multi/single status								
2 or more locations	363.25	--	--	--	--	--	874.48	377.71
1 location only	431.36	--	--	--	--	--	518.25	711.47
Percent full-time employees								
Less than 25%	1,241.09	--	--	--	--	--	--	1,512.27
25-49 %	537.38	--	--	--	--	--	1,409.82 *	562.61
50-74 %	621.05	--	--	--	--	--	2,652.30 *	428.99
75% or more	341.67	--	--	--	--	--	446.39	448.03
Union presence								
No union employees	299.12	--	--	--	--	--	497.96	368.00
Has union employees	597.53	--	--	--	--	--	--	653.92
Percent low-wage employees								
50% or more low-wage	1,586.97	--	--	--	--	--	858.66	1,999.20 *
Less than 50% low-wage	258.53	--	--	--	--	--	516.82	298.02

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2015 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 Percent of total premiums contributed by employees enrolled in family coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2015

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	27.2%	23.2%	29.8%	33.6%	30.0%	25.6%	28.8%	27.0%
Industry group **								
Agric., fish., forest.	28.8%	--	--	--	--	--	31.8%	27.6%
Mining and manufacturing	24.0%	18.4%	32.9%	31.1%	26.5%	21.4%	27.8%	23.7%
Construction	25.8%	27.0%	25.9%	23.0%	25.5%	29.3%	25.7%	25.8%
Utilities and transp.	24.9%	--	38.0%	22.8% *	30.8%	23.7%	29.3%	24.5%
Wholesale trade	26.5%	14.6%	25.2%	32.6%	32.8%	23.9%	24.6%	26.9%
Fin. svcs. and real estate	27.6%	24.3%	22.3%	31.3%	27.5%	27.6%	27.0%	27.6%
Retail trade	33.5%	24.3% *	43.8%	51.0%	47.4%	28.8%	37.8%	32.9%
Professional services	26.8%	21.1%	32.5%	39.5%	30.9%	24.4%	30.7%	26.4%
Other services	30.8%	26.3%	27.4%	31.8%	32.9%	30.9%	28.5%	31.3%
Ownership								
For profit, incorporated	27.5%	23.2%	29.6%	34.2%	30.3%	25.9%	28.9%	27.3%
For profit, unincorporated	30.9%	26.3%	33.3%	40.1%	30.3%	29.3%	33.1%	30.4%
Nonprofit	23.9%	17.2%	26.1%	23.5%	28.5%	22.7%	21.7%	24.0%
Age of firm								
Less than 5 years	33.6%	25.6%	32.4%	42.3%	38.5%	20.2%	31.9%	36.7%
5-9 years	30.3%	27.7%	27.8%	45.3%	24.9%	23.8%	32.0%	29.0%
10-19 years	30.7%	20.4%	37.0%	34.8%	32.5%	24.8%	32.0%	30.1%
20 or more years	26.5%	21.7%	25.3%	30.9%	29.6%	25.6%	25.8%	26.6%
Multi/single status								
2 or more locations	26.4%	--	29.9%	33.4%	29.3%	25.6%	29.0%	26.4%
1 location only	29.9%	23.2%	29.8%	33.7%	31.0%	23.6%	28.8%	30.8%
Percent full-time employees								
Less than 25%	33.1%	29.9%	--	40.9%	33.7%	31.5%	34.9%	32.4%
25-49 %	31.6%	37.6%	27.5%	35.4%	33.1%	30.6%	36.6%	31.0%
50-74 %	27.1%	23.3%	34.3%	32.2%	36.4%	25.3%	29.8%	26.8%
75% or more	27.0%	22.1%	29.4%	33.6%	29.4%	25.4%	28.3%	26.8%
Union presence								
No union employees	29.7%	24.5%	32.5%	37.0%	32.0%	27.7%	31.1%	29.5%
Has union employees	20.3%	8.8% *	8.9% *	10.0%	19.5%	21.3%	8.3%	20.8%
Percent low-wage employees								
50% or more low-wage	34.4%	32.3%	34.1%	47.7%	35.2%	33.1%	38.8%	34.0%
Less than 50% low-wage	26.7%	22.4%	29.7%	32.9%	29.6%	25.0%	28.3%	26.5%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2015 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 Standard errors for percent of total premiums contributed by employees enrolled in family coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2015

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	0.31%	1.90%	1.71%	1.16%	0.76%	0.37%	1.00%	0.33%
Industry group **								
Agric., fish., forest.	3.37%	--	--	--	--	--	5.20%	4.15%
Mining and manufacturing	0.68%	4.76%	3.82%	2.08%	1.45%	0.80%	2.03%	0.71%
Construction	1.87%	7.16%	6.14%	3.03%	3.53%	2.30%	3.51%	2.12%
Utilities and transp.	1.18%	--	8.09%	8.45% *	2.47%	1.25%	7.20%	1.15%
Wholesale trade	0.83%	3.55%	3.44%	2.49%	2.23%	0.84%	2.18%	0.89%
Fin. svcs. and real estate	0.71%	5.44%	3.63%	5.28%	2.08%	0.75%	2.97%	0.73%
Retail trade	1.01%	7.31% *	9.24%	2.91%	2.78%	0.86%	4.29%	0.96%
Professional services	0.59%	3.27%	3.20%	1.92%	1.39%	0.70%	1.89%	0.61%
Other services	1.14%	3.49%	3.26%	3.09%	2.24%	1.61%	2.03%	1.33%
Ownership								
For profit, incorporated	0.35%	2.33%	2.02%	1.35%	0.94%	0.41%	1.20%	0.37%
For profit, unincorporated	1.06%	4.30%	3.32%	3.97%	2.46%	1.23%	2.48%	1.17%
Nonprofit	0.77%	4.42%	5.86%	2.34%	1.22%	0.99%	2.62%	0.81%
Age of firm								
Less than 5 years	2.59%	6.48%	5.33%	4.32%	3.58%	3.97%	3.62%	3.10%
5-9 years	1.95%	4.91%	4.90%	3.85%	2.45%	4.35%	3.07%	2.47%
10-19 years	1.08%	3.14%	3.68%	2.39%	2.25%	1.11%	2.02%	1.27%
20 or more years	0.33%	2.42%	2.06%	1.42%	0.84%	0.38%	1.24%	0.34%
Multi/single status								
2 or more locations	0.34%	--	4.25%	2.06%	0.95%	0.37%	2.48%	0.34%
1 location only	0.74%	1.92%	1.81%	1.38%	1.26%	3.02%	1.06%	1.03%
Percent full-time employees								
Less than 25%	1.99%	8.27%	--	7.69%	2.47%	1.70%	6.35%	1.36%
25-49 %	1.91%	5.86%	7.35%	4.77%	3.11%	2.63%	4.17%	2.09%
50-74 %	0.72%	6.06%	3.92%	3.25%	1.80%	0.73%	3.12%	0.70%
75% or more	0.34%	2.09%	1.86%	1.25%	0.81%	0.41%	1.09%	0.36%
Union presence								
No union employees	0.35%	1.98%	1.61%	1.19%	0.79%	0.44%	1.01%	0.37%
Has union employees	0.57%	4.79% *	3.48% *	1.76%	1.92%	0.62%	2.03%	0.58%
Percent low-wage employees								
50% or more low-wage	0.91%	5.63%	6.43%	2.82%	2.08%	1.10%	3.21%	0.95%
Less than 50% low-wage	0.32%	1.97%	1.75%	1.20%	0.79%	0.39%	1.03%	0.34%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2015 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.

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** 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 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, 2015

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	27.5%	24.9%	32.0%	34.7%	31.0%	23.8%	31.4%	26.7%
Industry group **								
Agric., fish., forest.	22.1%	--	--	--	--	--	--	--
Mining and manufacturing	28.4%	--	47.6%	34.7%	29.3%	21.4%	32.6%	27.7%
Construction	26.0%	25.2% *	25.3% *	28.9%	22.9% *	--	27.4%	24.5% *
Utilities and transp.	24.9%	--	--	--	29.3%	24.5%	21.5% *	26.0%
Wholesale trade	33.0%	--	31.9%	33.3%	44.7%	25.7%	29.5%	34.2%
Fin. svcs. and real estate	29.4%	--	--	27.9%	32.4%	28.7%	28.4%	29.6%
Retail trade	29.4%	--	--	48.5%	56.4%	13.2%	32.3%	28.7%
Professional services	25.5%	21.8%	32.9%	38.5%	25.0%	23.9%	33.9%	24.5%
Other services	30.3%	37.2%	33.6%	32.1%	31.1%	26.3%	34.9%	28.1%
Ownership								
For profit, incorporated	28.7%	26.7%	29.9%	35.3%	33.6%	23.7%	31.0%	28.0%
For profit, unincorporated	26.7%	18.4% *	28.9%	47.5%	23.6%	26.7%	30.0%	25.9%
Nonprofit	25.5%	23.4% *	48.3%	25.6%	31.4%	23.3%	35.5%	24.7%
Age of firm								
Less than 5 years	38.8%	--	47.6%	38.8%	43.2%	--	38.6%	39.3%
5-9 years	24.6%	34.2%	23.0%	28.3%	21.2%	--	30.1%	20.5%
10-19 years	29.8%	13.7% *	34.1%	37.8%	29.6%	31.0%	28.3%	30.8%
20 or more years	27.0%	30.2%	28.7%	34.3%	32.2%	23.8%	31.8%	26.4%
Multi/single status								
2 or more locations	25.2%	--	35.1% *	30.5%	30.5%	23.4%	29.6%	25.1%
1 location only	32.0%	24.8%	31.9%	35.6%	31.7%	34.5%	31.5%	32.5%
Percent full-time employees								
Less than 25%	38.2%	--	--	--	32.1%	33.0%	--	33.3%
25-49 %	35.5%	--	--	33.4%	44.6%	29.1%	39.2%	33.4%
50-74 %	22.9%	27.0% *	43.1%	28.6% *	37.4%	18.7%	34.8%	20.9%
75% or more	27.8%	21.2%	30.9%	35.2%	30.3%	24.7%	30.1%	27.2%
Union presence								
No union employees	32.1%	24.8%	34.4%	36.8%	34.8%	28.9%	32.8%	31.8%
Has union employees	18.2%	--	--	15.8%	18.4%	18.4%	15.8% *	18.3%
Percent low-wage employees								
50% or more low-wage	36.7%	--	--	45.6%	37.1%	30.9%	45.4%	33.9%
Less than 50% low-wage	27.0%	22.0%	31.7%	34.0%	30.6%	23.5%	30.2%	26.3%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2015 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.

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** 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 Standard errors 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, 2015

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%	3.28%	3.30%	2.19%	1.96%	1.07%	1.94%	0.93%
Industry group **								
Agric., fish., forest.	5.79%	--	--	--	--	--	--	--
Mining and manufacturing	2.01%	--	5.38%	3.83%	3.48%	2.47%	3.92%	2.23%
Construction	4.74%	8.84% *	10.53% *	5.08%	11.11% *	--	5.90%	7.40% *
Utilities and transp.	3.70%	--	--	--	7.48%	3.17%	10.59% *	3.01%
Wholesale trade	2.83%	--	3.46%	5.49%	5.11%	2.27%	4.48%	3.37%
Fin. svcs. and real estate	1.29%	--	--	4.74%	2.75%	1.25%	5.82%	1.21%
Retail trade	3.37%	--	--	4.86%	5.14%	1.31%	5.85%	3.92%
Professional services	1.38%	5.78%	5.61%	3.90%	3.43%	1.63%	3.72%	1.43%
Other services	2.25%	5.73%	6.37%	6.15%	3.25%	3.80%	4.04%	2.55%
Ownership								
For profit, incorporated	0.97%	4.03%	3.81%	2.72%	2.45%	0.97%	2.34%	1.04%
For profit, unincorporated	2.44%	6.03% *	4.41%	3.81%	4.66%	3.01%	3.60%	2.85%
Nonprofit	1.80%	7.31% *	9.46%	3.82%	2.53%	2.17%	5.19%	1.84%
Age of firm								
Less than 5 years	3.81%	--	8.67%	4.77%	4.02%	--	5.48%	3.99%
5-9 years	3.59%	7.13%	6.23%	6.12%	5.94%	--	4.96%	4.22%
10-19 years	3.05%	4.79% *	8.10%	4.37%	6.37%	3.54%	4.02%	4.36%
20 or more years	0.91%	5.00%	3.61%	2.88%	1.98%	1.10%	2.65%	0.96%
Multi/single status								
2 or more locations	0.97%	--	12.01% *	3.71%	2.34%	1.07%	5.08%	0.98%
1 location only	1.54%	3.31%	3.41%	2.54%	3.39%	5.61%	2.06%	2.28%
Percent full-time employees								
Less than 25%	5.01%	--	--	--	3.35%	3.53%	--	2.83%
25-49 %	3.67%	--	--	8.27%	7.29%	3.92%	6.85%	4.04%
50-74 %	1.75%	9.38% *	7.29%	8.73% *	3.15%	1.60%	5.73%	1.65%
75% or more	0.96%	3.34%	3.54%	2.35%	2.12%	1.26%	2.12%	1.06%
Union presence								
No union employees	0.89%	3.26%	3.04%	2.37%	1.92%	1.19%	1.91%	1.00%
Has union employees	1.41%	--	--	3.99%	4.76%	1.48%	6.63% *	1.45%
Percent low-wage employees								
50% or more low-wage	2.07%	--	--	5.95%	3.87%	2.45%	4.83%	2.01%
Less than 50% low-wage	0.88%	3.22%	3.40%	2.28%	2.07%	1.10%	2.01%	0.96%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2015 Medical Expenditure Panel Survey-Insurance Component.

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* Figure does not meet standard of reliability or precision.

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** 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.b 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, 2015

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	27.0%	21.9%	28.3%	33.4%	29.5%	25.8%	27.6%	26.9%
Industry group **								
Agric., fish., forest.	30.9%	--	--	--	--	--	34.4%	29.2%
Mining and manufacturing	22.9%	24.3%	28.8%	28.7%	24.8%	21.2%	26.5%	22.7%
Construction	25.6%	27.4% *	25.0% *	21.9%	25.5%	29.3%	24.5%	26.2%
Utilities and transp.	24.2%	--	36.7%	35.6%	31.8%	22.6%	41.5%	23.4%
Wholesale trade	25.0%	12.1%	21.2%	33.7%	28.6%	23.8%	21.3%	25.6%
Fin. svcs. and real estate	27.7%	21.9%	26.5%	31.7%	27.7%	27.6%	27.9%	27.7%
Retail trade	34.4%	20.0% *	51.4%	53.3%	42.2%	31.5%	42.4%	33.7%
Professional services	27.1%	18.4%	28.6%	39.6%	32.8%	24.7%	27.9%	27.0%
Other services	31.2%	24.2%	26.3%	32.1%	34.4%	31.4%	27.0%	31.8%
Ownership								
For profit, incorporated	27.0%	21.7%	28.4%	34.1%	29.1%	26.0%	27.9%	27.0%
For profit, unincorporated	32.1%	26.5%	35.2%	38.2%	34.2%	30.0%	33.1%	31.9%
Nonprofit	23.5%	16.1% *	13.2%	21.6%	28.1%	22.7%	15.9%	24.0%
Age of firm								
Less than 5 years	31.9%	24.6% *	23.0%	44.1%	40.7%	19.7%	29.2%	36.6%
5-9 years	32.3%	26.8%	26.9%	52.3%	25.5%	28.2%	33.0%	31.9%
10-19 years	30.6%	23.6%	38.0%	32.8%	34.0%	24.3%	33.0%	29.7%
20 or more years	26.4%	17.3%	23.5%	30.1%	28.7%	25.9%	23.1%	26.6%
Multi/single status								
2 or more locations	26.4%	--	28.2%	34.2%	28.7%	25.9%	27.5%	26.4%
1 location only	29.3%	22.1%	28.3%	33.1%	30.8%	23.5%	27.6%	30.7%
Percent full-time employees								
Less than 25%	30.1%	27.5% *	--	35.5% *	34.3%	30.3%	26.7%	31.2%
25-49 %	31.0%	--	32.0%	37.6%	31.1%	30.6%	34.3%	30.8%
50-74 %	28.5%	13.5%	34.9%	35.8%	36.5%	27.4%	26.7%	28.7%
75% or more	26.7%	22.4%	27.8%	33.1%	29.0%	25.4%	27.6%	26.6%
Union presence								
No union employees	29.0%	24.0%	31.0%	37.5%	31.1%	27.4%	30.5%	28.8%
Has union employees	21.1%	0.5% *	10.3% *	8.1%	20.3%	22.3%	5.9% *	21.7%
Percent low-wage employees								
50% or more low-wage	33.4%	22.8% *	31.6%	46.4%	37.1%	32.3%	33.3%	33.4%
Less than 50% low-wage	26.5%	21.9%	28.2%	32.8%	29.0%	25.3%	27.4%	26.4%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2015 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.b Standard errors for 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, 2015

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	0.33%	2.48%	2.16%	1.49%	0.80%	0.39%	1.27%	0.35%
Industry group **								
Agric., fish., forest.	4.01%	--	--	--	--	--	5.88%	5.14%
Mining and manufacturing	0.69%	6.59%	4.29%	2.41%	1.40%	0.85%	2.45%	0.71%
Construction	2.16%	9.99% *	7.88% *	3.84%	3.60%	2.36%	4.49%	2.28%
Utilities and transp.	0.99%	--	10.53%	8.24%	2.67%	0.99%	8.15%	0.95%
Wholesale trade	0.79%	3.23%	3.62%	3.02%	1.83%	0.91%	2.41%	0.81%
Fin. svcs. and real estate	0.80%	6.10%	4.89%	6.62%	2.27%	0.84%	4.06%	0.81%
Retail trade	0.77%	7.30% *	10.43%	3.95%	2.58%	0.52%	6.36%	0.61%
Professional services	0.63%	3.68%	3.85%	2.46%	1.42%	0.75%	2.25%	0.65%
Other services	1.37%	4.23%	3.56%	3.86%	3.22%	1.77%	2.45%	1.55%
Ownership								
For profit, incorporated	0.38%	3.21%	2.59%	1.69%	0.98%	0.44%	1.53%	0.39%
For profit, unincorporated	1.15%	4.60%	4.55%	5.00%	2.43%	1.38%	3.13%	1.23%
Nonprofit	0.81%	5.75% *	3.35%	3.10%	1.51%	1.03%	2.80%	0.84%
Age of firm								
Less than 5 years	3.35%	7.78% *	5.42%	6.08%	3.63%	4.64%	4.74%	3.66%
5-9 years	2.31%	6.81%	6.16%	4.23%	2.12%	2.70%	4.20%	2.70%
10-19 years	1.16%	4.41%	4.19%	2.90%	2.15%	1.19%	2.52%	1.26%
20 or more years	0.35%	2.48%	2.65%	1.78%	0.91%	0.40%	1.43%	0.36%
Multi/single status								
2 or more locations	0.36%	--	4.56%	2.61%	1.00%	0.39%	3.07%	0.36%
1 location only	0.85%	2.51%	2.30%	1.78%	1.32%	1.73%	1.34%	1.10%
Percent full-time employees								
Less than 25%	2.12%	9.69% *	--	11.52% *	3.33%	1.64%	7.50%	1.47%
25-49 %	2.32%	--	7.75%	5.85%	3.69%	2.94%	5.16%	2.45%
50-74 %	0.75%	3.99%	4.66%	3.71%	2.27%	0.79%	3.18%	0.76%
75% or more	0.36%	2.87%	2.34%	1.59%	0.85%	0.42%	1.39%	0.37%
Union presence								
No union employees	0.39%	2.64%	2.05%	1.51%	0.87%	0.47%	1.30%	0.41%
Has union employees	0.60%	0.31% *	4.63% *	1.83%	1.73%	0.65%	1.81% *	0.61%
Percent low-wage employees								
50% or more low-wage	0.82%	8.51% *	9.06%	3.15%	2.60%	0.87%	4.96%	0.83%
Less than 50% low-wage	0.35%	2.58%	2.19%	1.53%	0.83%	0.41%	1.30%	0.36%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2015 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.

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** 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.c Percent of total premiums for any-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, 2015

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	29.1%	25.3%	32.9%	32.6%	30.8%	26.6%	28.8%	29.2%
Industry group **								
Agric., fish., forest.	--	--	--	--	--	--	--	--
Mining and manufacturing	33.3%	--	--	--	--	--	21.9% *	34.6%
Construction	26.8%	--	--	--	--	--	33.8%	24.2%
Utilities and transp.	41.8% *	--	--	--	--	--	--	54.9% *
Wholesale trade	29.1%	--	--	--	--	--	36.5%	24.5%
Fin. svcs. and real estate	21.0%	--	--	--	--	--	20.2%	21.2%
Retail trade	40.3%	--	--	--	--	--	36.5% *	43.7%
Professional services	29.1%	--	--	--	--	--	36.4%	26.7%
Other services	25.5%	--	--	--	--	--	16.6%	32.2%
Ownership								
For profit, incorporated	31.5%	--	--	--	--	--	28.8%	32.6%
For profit, unincorporated	34.6%	--	--	--	--	--	40.7%	30.8%
Nonprofit	19.9%	--	--	--	--	--	15.2% *	20.6%
Age of firm								
Less than 5 years	32.0%	--	--	--	--	--	33.1% *	--
5-9 years	35.7%	--	--	--	--	--	32.5%	41.9%
10-19 years	34.0%	--	--	--	--	--	36.9%	32.5%
20 or more years	27.6%	--	--	--	--	--	24.4%	28.3%
Multi/single status								
2 or more locations	30.3%	--	--	--	--	--	34.1%	30.1%
1 location only	27.4%	--	--	--	--	--	28.3%	26.3%
Percent full-time employees								
Less than 25%	46.4%	--	--	--	--	--	--	44.3%
25-49 %	29.3%	--	--	--	--	--	32.4%	28.7%
50-74 %	26.6%	--	--	--	--	--	31.7% *	25.6%
75% or more	29.3%	--	--	--	--	--	27.9%	29.8%
Union presence								
No union employees	32.2%	--	--	--	--	--	29.8%	33.3%
Has union employees	16.5%	--	--	--	--	--	--	17.0%
Percent low-wage employees								
50% or more low-wage	41.3%	--	--	--	--	--	37.3%	42.2%
Less than 50% low-wage	27.8%	--	--	--	--	--	28.2%	27.6%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2015 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.

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** 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.c Standard errors for percent of total premiums for any-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, 2015

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	1.84%	5.59%	4.81%	3.04%	3.54%	3.34%	3.01%	2.25%
Industry group **								
Agric., fish., forest.	--	--	--	--	--	--	--	--
Mining and manufacturing	4.38%	--	--	--	--	--	6.65% *	4.70%
Construction	4.02%	--	--	--	--	--	9.53%	4.01%
Utilities and transp.	17.16% *	--	--	--	--	--	--	16.72% *
Wholesale trade	4.26%	--	--	--	--	--	8.04%	3.45%
Fin. svcs. and real estate	2.98%	--	--	--	--	--	4.35%	3.51%
Retail trade	6.27%	--	--	--	--	--	12.48% *	4.43%
Professional services	3.11%	--	--	--	--	--	5.36%	3.41%
Other services	3.62%	--	--	--	--	--	3.56%	5.33%
Ownership								
For profit, incorporated	2.15%	--	--	--	--	--	3.31%	2.69%
For profit, unincorporated	5.00%	--	--	--	--	--	10.69%	4.03%
Nonprofit	3.18%	--	--	--	--	--	4.98% *	3.67%
Age of firm								
Less than 5 years	9.13%	--	--	--	--	--	10.11% *	--
5-9 years	6.59%	--	--	--	--	--	9.41%	6.18%
10-19 years	2.69%	--	--	--	--	--	4.27%	3.35%
20 or more years	2.21%	--	--	--	--	--	4.04%	2.57%
Multi/single status								
2 or more locations	2.22%	--	--	--	--	--	5.90%	2.29%
1 location only	3.03%	--	--	--	--	--	3.25%	5.26%
Percent full-time employees								
Less than 25%	7.69%	--	--	--	--	--	--	8.86%
25-49 %	3.13%	--	--	--	--	--	7.44%	3.45%
50-74 %	2.58%	--	--	--	--	--	13.86% *	1.23%
75% or more	2.28%	--	--	--	--	--	3.03%	2.95%
Union presence								
No union employees	1.88%	--	--	--	--	--	3.10%	2.34%
Has union employees	3.25%	--	--	--	--	--	--	3.48%
Percent low-wage employees								
50% or more low-wage	7.95%	--	--	--	--	--	7.30%	9.52%
Less than 50% low-wage	1.77%	--	--	--	--	--	3.19%	2.10%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2015 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.

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** 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.4 Percent of private-sector employees enrolled in a health insurance plan that take family coverage by firm size and selected characteristics: United States, 2015

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	28.1%	24.6%	22.9%	21.7%	25.0%	31.5%	22.8%	29.1%
Industry group **								
Agric., fish., forest.	21.8%	26.1%	--	18.1%	20.7%	25.1%	22.1%	21.7%
Mining and manufacturing	30.3%	20.0%	20.5%	24.2%	31.3%	32.2%	21.1%	31.4%
Construction	30.4%	34.4%	24.0%	28.0%	32.9%	34.2%	27.5%	32.5%
Utilities and transp.	32.4%	26.6%	26.5%	27.6%	25.5%	34.4%	28.7%	32.8%
Wholesale trade	30.1%	28.4%	26.4%	25.2%	28.9%	33.4%	24.1%	31.8%
Fin. svcs. and real estate	31.1%	20.5%	22.8%	21.4%	26.8%	33.8%	21.4%	32.1%
Retail trade	22.1%	25.2%	19.9%	18.4%	16.3%	24.1%	21.9%	22.1%
Professional services	27.8%	22.4%	22.6%	19.9%	22.0%	32.4%	21.3%	28.9%
Other services	24.3%	23.7%	22.0%	17.0%	19.0%	28.3%	22.2%	24.8%
Ownership								
For profit, incorporated	28.6%	25.4%	23.0%	22.6%	26.7%	31.3%	22.9%	29.7%
For profit, unincorporated	25.0%	21.7%	23.3%	20.1%	24.3%	28.5%	21.9%	26.0%
Nonprofit	27.8%	25.7%	21.3%	18.2%	20.4%	33.7%	23.0%	28.3%
Age of firm								
Less than 5 years	22.1%	27.8%	27.3%	16.4%	21.6%	22.5%	24.8%	18.7%
5-9 years	24.3%	27.5%	26.1%	20.4%	23.9%	31.1%	23.9%	24.6%
10-19 years	24.2%	23.9%	23.4%	19.4%	24.3%	32.2%	22.0%	25.5%
20 or more years	29.1%	22.9%	21.2%	23.7%	25.4%	31.5%	22.5%	29.8%
Multi/single status								
2 or more locations	30.0%	34.9% *	23.5%	21.8%	25.4%	31.5%	21.4%	30.2%
1 location only	23.6%	24.5%	22.8%	21.7%	24.6%	31.5%	22.9%	24.3%
Percent full-time employees								
Less than 25%	19.6%	36.0%	13.3%	14.2%	15.9%	20.7%	23.6%	18.4%
25-49 %	22.7%	28.2%	19.6%	15.0%	19.3%	25.2%	21.4%	22.8%
50-74 %	25.5%	21.1%	18.6%	17.8%	15.4%	30.5%	20.0%	26.5%
75% or more	28.8%	24.7%	23.6%	22.4%	26.4%	32.1%	23.1%	29.9%
Union presence								
No union employees	26.6%	23.5%	21.9%	20.4%	23.7%	30.8%	21.6%	27.8%
Has union employees	33.7%	48.9%	41.2%	39.7%	34.7%	33.0%	44.9%	33.3%
Percent low-wage employees								
50% or more low-wage	20.2%	22.5%	14.3%	13.0%	15.5%	23.5%	17.1%	20.6%
Less than 50% low-wage	29.0%	24.8%	23.3%	22.6%	26.3%	32.5%	23.2%	30.1%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2015 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.

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** 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.4 Standard errors for percent of private-sector employees enrolled in a health insurance plan that take family coverage by firm size and selected characteristics: United States, 2015

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	0.24%	0.96%	0.89%	0.64%	0.54%	0.32%	0.54%	0.27%
Industry group **								
Agric., fish., forest.	2.47%	7.13%	--	5.25%	3.20%	5.59%	4.40%	2.95%
Mining and manufacturing	0.64%	3.00%	2.15%	1.52%	1.35%	0.87%	1.32%	0.70%
Construction	1.46%	3.69%	2.94%	2.63%	3.29%	3.28%	2.14%	1.98%
Utilities and transp.	1.10%	7.41%	5.05%	5.43%	2.57%	1.25%	4.18%	1.14%
Wholesale trade	0.92%	3.17%	2.72%	2.44%	1.76%	1.35%	1.70%	1.06%
Fin. svcs. and real estate	0.59%	2.74%	2.85%	2.46%	1.43%	0.70%	1.75%	0.62%
Retail trade	0.54%	3.55%	3.17%	1.27%	1.30%	0.65%	1.71%	0.56%
Professional services	0.45%	1.47%	1.62%	0.99%	0.83%	0.62%	0.87%	0.50%
Other services	0.62%	2.16%	2.29%	1.46%	1.22%	0.80%	1.26%	0.70%
Ownership								
For profit, incorporated	0.28%	1.19%	1.02%	0.75%	0.69%	0.35%	0.64%	0.30%
For profit, unincorporated	0.76%	1.91%	2.31%	1.86%	1.75%	1.07%	1.23%	0.93%
Nonprofit	0.65%	2.71%	3.01%	1.50%	0.78%	0.92%	1.63%	0.69%
Age of firm								
Less than 5 years	1.48%	2.86%	3.37%	2.10%	3.66%	4.31%	1.81%	2.32%
5-9 years	1.16%	2.61%	3.24%	1.86%	2.16%	3.99%	1.63%	1.63%
10-19 years	0.74%	1.85%	1.61%	1.18%	1.40%	1.95%	0.98%	1.02%
20 or more years	0.26%	1.34%	1.17%	0.87%	0.62%	0.32%	0.76%	0.28%
Multi/single status								
2 or more locations	0.28%	10.74% *	2.83%	1.18%	0.65%	0.32%	1.56%	0.28%
1 location only	0.45%	0.96%	0.93%	0.75%	0.94%	1.89%	0.57%	0.68%
Percent full-time employees								
Less than 25%	1.29%	6.63%	3.00%	2.41%	2.85%	1.57%	3.39%	1.35%
25-49 %	0.92%	6.76%	4.59%	2.26%	1.57%	1.21%	2.95%	0.96%
50-74 %	0.70%	2.27%	2.39%	2.17%	0.93%	0.91%	1.33%	0.79%
75% or more	0.27%	1.07%	0.99%	0.69%	0.61%	0.35%	0.60%	0.29%
Union presence								
No union employees	0.26%	0.93%	0.87%	0.61%	0.52%	0.39%	0.51%	0.30%
Has union employees	0.55%	6.80%	5.87%	3.55%	2.36%	0.54%	3.93%	0.55%
Percent low-wage employees								
50% or more low-wage	0.61%	2.85%	3.47%	1.17%	1.27%	0.78%	1.47%	0.65%
Less than 50% low-wage	0.26%	1.02%	0.92%	0.69%	0.59%	0.34%	0.57%	0.29%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2015 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.

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** 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.4.a Percent of private-sector employees enrolled in a health insurance plan that take family coverage that required no employee contribution by firm size and selected characteristics: United States, 2015

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	8.9%	54.4%	29.5%	17.9%	8.7%	3.3%	34.4%	5.2%
Industry group **								
Agric., fish., forest.	12.4%	--	--	--	--	--	32.0% *	5.8% *
Mining and manufacturing	7.2%	57.4%	27.6%	16.5%	6.5% *	4.0% *	31.0%	5.2%
Construction	34.3%	56.2%	46.2%	37.7%	32.7%	6.5% *	45.2%	27.7%
Utilities and transp.	6.2%	--	25.3% *	42.5% *	3.1% *	3.3% *	35.9% *	3.6%
Wholesale trade	9.3%	64.2%	24.7% *	14.1% *	8.5% *	0.1% *	32.6%	4.2% *
Fin. svcs. and real estate	5.5%	55.3%	35.3%	21.5% *	6.6% *	1.9% *	37.4%	3.2% *
Retail trade	4.8%	64.7%	19.3% *	3.7% *	2.1% *	0.4% *	31.1%	0.7% *
Professional services	7.5%	58.8%	25.6%	8.2%	6.1% *	3.7%	31.8%	4.5%
Other services	11.7%	38.2%	30.5%	20.6%	9.8% *	6.2% *	31.6%	7.3%
Ownership								
For profit, incorporated	8.7%	55.4%	29.6%	18.4%	9.2%	2.8%	34.8%	5.0%
For profit, unincorporated	11.6%	50.9%	20.9%	10.9% *	13.1% *	2.9% *	29.0%	7.1%
Nonprofit	8.1%	53.7%	44.0%	22.4%	3.2% *	5.4% *	40.2%	5.5%
Age of firm								
Less than 5 years	25.2%	53.3%	18.9% *	14.3% *	15.3% *	0.0%	30.8%	16.0% *
5-9 years	23.6%	51.7%	39.9%	14.1% *	7.8% *	11.3% *	39.8%	10.9% *
10-19 years	14.2%	57.0%	21.3%	13.5%	7.0% *	1.7% *	30.1%	6.3% *
20 or more years	7.2%	54.4%	34.4%	20.3%	8.9%	3.3%	36.1%	4.9%
Multi/single status								
2 or more locations	3.9%	--	25.3% *	14.3%	5.8%	3.1%	19.3%	3.7%
1 location only	23.9%	54.9%	29.8%	18.9%	12.8%	9.5% *	35.4%	13.6%
Percent full-time employees								
Less than 25%	13.1%	47.1%	--	21.2% *	1.6% *	2.1% *	41.0%	2.6% *
25-49 %	7.0%	21.1% *	34.6% *	12.4% *	5.3% *	4.0% *	23.6%	4.6% *
50-74 %	6.2%	60.9%	22.9% *	17.9% *	4.3% *	0.8% *	38.9%	1.7% *
75% or more	9.2%	55.5%	29.8%	18.0%	9.2%	3.6%	34.1%	5.7%
Union presence								
No union employees	7.7%	52.2%	24.6%	12.1%	4.5%	2.6%	30.3%	3.6%
Has union employees	12.5%	78.9%	77.4%	57.8%	29.6%	4.7%	70.6%	9.4%
Percent low-wage employees								
50% or more low-wage	6.2%	48.8%	19.6% *	11.1% *	8.0% *	2.0% *	31.5%	3.5% *
Less than 50% low-wage	9.1%	54.9%	29.8%	18.3%	8.8%	3.4%	34.5%	5.4%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2015 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.4.a Standard errors for percent of private-sector employees enrolled in a health insurance plan that take family coverage that required no employee contribution by firm size and selected characteristics: United States, 2015

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	0.52%	2.63%	2.65%	1.97%	1.52%	0.54%	1.60%	0.54%
Industry group **								
Agric., fish., forest.	3.71%	--	--	--	--	--	10.05% *	3.03% *
Mining and manufacturing	1.38%	8.54%	6.80%	4.14%	3.16% *	1.60% *	4.50%	1.45%
Construction	3.82%	7.90%	8.15%	6.92%	8.78%	4.20% *	5.19%	5.33%
Utilities and transp.	1.50%	--	14.68% *	14.47% *	1.76% *	1.01% *	10.87% *	0.95%
Wholesale trade	1.57%	8.30%	7.43% *	6.26% *	3.77% *	0.08% *	4.54%	1.54% *
Fin. svcs. and real estate	1.09%	7.89%	8.29%	8.79% *	3.14% *	1.03% *	5.62%	1.04% *
Retail trade	0.89%	7.98%	9.58% *	1.97% *	1.32% *	0.17% *	5.23%	0.22% *
Professional services	0.92%	4.50%	4.63%	2.12%	2.35% *	1.09%	2.85%	0.96%
Other services	1.63%	5.29%	6.55%	5.02%	4.50% *	2.06% *	3.48%	1.82%
Ownership								
For profit, incorporated	0.58%	3.20%	3.10%	2.26%	1.90%	0.54%	1.90%	0.59%
For profit, unincorporated	1.83%	5.65%	5.36%	5.58% *	5.10% *	1.29% *	3.70%	2.10%
Nonprofit	1.45%	7.34%	9.01%	5.84%	1.15% *	1.96% *	4.86%	1.51%
Age of firm								
Less than 5 years	4.24%	7.90%	7.51% *	5.73% *	12.09% *	0.00%	4.97%	7.97% *
5-9 years	2.84%	6.22%	8.68%	5.75% *	3.41% *	7.88% *	4.38%	3.28% *
10-19 years	1.72%	5.08%	4.43%	3.84%	3.70% *	1.10% *	2.92%	2.06% *
20 or more years	0.56%	3.79%	3.80%	2.63%	1.79%	0.56%	2.32%	0.57%
Multi/single status								
2 or more locations	0.49%	--	7.95% *	3.77%	1.46%	0.52%	4.22%	0.50%
1 location only	1.35%	2.65%	2.77%	2.29%	2.95%	6.98% *	1.68%	2.12%
Percent full-time employees								
Less than 25%	2.98%	12.44%	--	10.40% *	1.22% *	1.43% *	8.60%	1.19% *
25-49 %	1.83%	8.10% *	15.82% *	4.50% *	2.76% *	2.30% *	6.98%	1.82% *
50-74 %	0.88%	6.29%	6.97% *	6.52% *	2.63% *	0.36% *	4.34%	0.62% *
75% or more	0.59%	2.93%	2.87%	2.13%	1.67%	0.62%	1.78%	0.62%
Union presence								
No union employees	0.51%	2.69%	2.52%	1.73%	1.22%	0.57%	1.54%	0.52%
Has union employees	1.38%	9.90%	6.60%	7.26%	5.85%	1.15%	6.36%	1.37%
Percent low-wage employees								
50% or more low-wage	1.27%	8.23%	7.46% *	3.42% *	5.32% *	0.97% *	4.59%	1.31% *
Less than 50% low-wage	0.55%	2.76%	2.71%	2.07%	1.59%	0.58%	1.67%	0.57%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2015 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.E.1 Average total employee-plus-one premium (in dollars) per enrolled employee at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2015

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	11,800	12,725	11,366	11,026	12,018	11,842	11,666	11,817
Industry group **								
Agric., fish., forest.	10,899	--	--	--	--	--	13,877	9,910
Mining and manufacturing	11,417	13,331	11,059	10,980	12,098	11,173	11,027	11,456
Construction	10,656	10,285	10,034	10,657	10,646	11,552	10,606	10,693
Utilities and transp.	11,726	--	10,947	11,770	12,083	11,684	11,521	11,744
Wholesale trade	11,535	13,136	11,970	10,384	11,679	11,621	11,658	11,507
Fin. svcs. and real estate	11,766	13,043	13,189	11,773	12,370	11,573	12,901	11,693
Retail trade	11,395	12,684	10,822	11,276	11,040	11,476	11,419	11,393
Professional services	12,349	12,026	11,088	10,792	12,555	12,571	11,495	12,442
Other services	11,843	14,663	11,910	11,347	11,454	11,806	12,784	11,678
Ownership								
For profit, incorporated	11,622	12,533	11,236	11,040	11,834	11,640	11,543	11,633
For profit, unincorporated	11,348	11,731	11,292	10,060	11,521	11,643	11,076	11,411
Nonprofit	12,920	15,386	12,997	12,110	12,926	12,933	13,832	12,857
Age of firm								
Less than 5 years	10,711	11,707	12,439	9,472	10,045	12,053	11,213	10,098
5-9 years	11,141	11,444	9,888	10,367	11,545	13,376	10,775	11,355
10-19 years	11,194	11,548	11,260	10,668	11,468	11,335	11,148	11,215
20 or more years	11,927	14,256	11,455	11,507	12,232	11,855	12,191	11,906
Multi/single status								
2 or more locations	11,919	--	12,564	11,965	12,328	11,828	12,449	11,913
1 location only	11,420	12,752	11,284	10,763	11,483	12,521	11,602	11,271
Percent full-time employees								
Less than 25%	11,198	--	--	10,118	11,539	11,230	10,216	11,395
25-49 %	11,688	12,107	12,210	10,555	10,532	12,197	11,910	11,664
50-74 %	12,055	13,276	11,937	11,049	12,060	12,085	12,151	12,041
75% or more	11,786	12,637	11,317	11,048	12,088	11,808	11,631	11,806
Union presence								
No union employees	11,654	12,501	11,282	10,920	11,921	11,687	11,523	11,676
Has union employees	12,276	--	13,016	12,485	12,738	12,168	14,256	12,223
Percent low-wage employees								
50% or more low-wage	11,298	12,774	9,988	9,688	11,565	11,394	10,709	11,356
Less than 50% low-wage	11,844	12,720	11,401	11,131	12,057	11,884	11,730	11,859

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2015 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.E.1 Standard errors for average total employee-plus-one premium (in dollars) per enrolled employee at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2015

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	58.43	367.17	221.27	156.86	119.47	77.76	157.68	62.81
Industry group **								
Agric., fish., forest.	803.79	--	--	--	--	--	1,651.72	890.40
Mining and manufacturing	134.55	1,477.42	656.13	329.57	257.28	176.51	401.76	142.76
Construction	309.48	782.26	602.49	663.76	541.93	261.51	534.82	365.37
Utilities and transp.	181.40	--	689.44	1,131.57	441.69	203.59	830.88	184.22
Wholesale trade	201.44	1,104.50	513.17	424.38	411.94	301.94	403.45	229.29
Fin. svcs. and real estate	123.53	892.01	707.87	412.58	350.17	141.59	432.43	128.24
Retail trade	144.73	1,158.98	714.29	407.17	585.67	147.19	428.79	153.55
Professional services	119.49	516.67	399.16	250.70	209.89	166.23	247.77	129.76
Other services	185.71	975.62	580.85	435.43	339.28	258.73	467.80	201.72
Ownership								
For profit, incorporated	65.85	445.80	241.00	186.51	142.22	85.07	182.13	70.57
For profit, unincorporated	177.20	652.70	621.21	378.60	320.38	284.98	354.35	202.29
Nonprofit	168.72	1,086.58	810.80	437.37	287.71	232.58	538.77	175.70
Age of firm								
Less than 5 years	300.23	881.86	638.34	334.66	621.85	743.47	435.24	398.11
5-9 years	266.04	693.50	384.38	554.40	406.66	1,084.77	379.87	357.30
10-19 years	176.83	537.18	404.50	253.29	330.96	509.72	246.28	230.68
20 or more years	64.39	608.81	323.02	226.54	135.93	78.61	242.51	66.73
Multi/single status								
2 or more locations	68.23	--	934.17	314.68	145.16	78.70	418.25	68.83
1 location only	112.55	370.95	226.23	177.47	204.96	446.44	166.54	152.41
Percent full-time employees								
Less than 25%	292.45	--	--	1,179.02	953.16	194.63	909.51	289.87
25-49 %	247.34	957.90	1,117.47	904.33	531.52	282.34	593.56	266.20
50-74 %	135.20	856.88	804.57	427.44	317.83	157.76	484.88	138.42
75% or more	65.06	426.97	237.24	169.58	129.54	87.72	173.10	70.04
Union presence								
No union employees	68.26	356.60	225.13	151.30	126.06	101.13	157.56	75.25
Has union employees	111.62	--	1,097.93	1,070.63	360.40	114.24	786.15	111.83
Percent low-wage employees								
50% or more low-wage	186.29	834.52	856.61	427.62	485.07	225.07	502.80	198.91
Less than 50% low-wage	61.43	396.18	225.93	165.17	122.75	82.41	164.88	66.10

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2015 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

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** 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.E.2 Average total employee contribution (in dollars) per enrolled employee for employee-plus-one coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2015

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	3,220	2,663	3,663	3,785	3,619	2,990	3,454	3,190
Industry group **								
Agric., fish., forest.	3,665	--	--	--	--	--	3,517	3,714 *
Mining and manufacturing	2,711	2,380	3,303	3,054	3,142	2,430	2,883	2,693
Construction	3,385	3,101	4,026	3,493	3,023	3,441	3,781	3,092
Utilities and transp.	3,024	--	5,145	3,513	3,743	2,744	4,233	2,920
Wholesale trade	3,301	3,133	3,811	3,715	3,733	2,935	3,580	3,237
Fin. svcs. and real estate	3,128	3,123	2,425	4,321	3,564	2,987	3,390	3,111
Retail trade	4,049	2,455 *	4,398	5,481	4,783	3,655	4,215	4,031
Professional services	3,221	2,416	3,485	3,691	3,804	2,988	3,432	3,198
Other services	3,595	2,488	3,754	3,623	3,934	3,566	3,199	3,665
Ownership								
For profit, incorporated	3,187	2,521	3,579	3,844	3,595	2,970	3,407	3,158
For profit, unincorporated	3,713	3,627	4,324	4,319	3,753	3,406	4,006	3,645
Nonprofit	3,051	2,023	2,870	2,794	3,610	2,885	2,791	3,069
Age of firm								
Less than 5 years	3,870	3,395	4,644	4,177	3,438	2,905	4,191	3,477
5-9 years	3,130	2,792	3,698	2,845	3,219	3,365	3,451	2,941
10-19 years	3,662	2,727	4,115	4,023	3,760	3,160	3,617	3,681
20 or more years	3,152	2,296	3,258	3,729	3,630	2,984	3,207	3,148
Multi/single status								
2 or more locations	3,131	--	3,231	4,024	3,619	2,993	3,819	3,123
1 location only	3,504	2,671	3,692	3,718	3,620	2,882	3,424	3,568
Percent full-time employees								
Less than 25%	3,877	--	--	3,767	4,299	4,001	3,116	4,030
25-49 %	3,559	2,736 *	5,304	3,605	3,308	3,579	4,273	3,482
50-74 %	3,299	2,199	4,089	3,698	3,918	3,153	3,322	3,295
75% or more	3,191	2,751	3,590	3,797	3,602	2,937	3,445	3,157
Union presence								
No union employees	3,383	2,798	3,700	3,931	3,735	3,114	3,543	3,356
Has union employees	2,688	--	2,917 *	1,778	2,757	2,731	1,831	2,711
Percent low-wage employees								
50% or more low-wage	3,819	1,805	4,250	4,302	3,674	3,895	3,444	3,856
Less than 50% low-wage	3,167	2,751	3,648	3,744	3,615	2,905	3,455	3,129

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2015 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.E.2 Standard errors for average total employee contribution (in dollars) per enrolled employee for employee-plus-one coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2015

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	34.75	217.23	169.30	123.24	72.49	42.65	101.32	36.92
Industry group **								
Agric., fish., forest.	1,011.44	--	--	--	--	--	599.80	1,330.08 *
Mining and manufacturing	71.57	463.11	508.02	220.01	128.99	89.65	231.21	75.12
Construction	191.52	651.71	481.66	363.12	353.67	200.58	313.88	226.25
Utilities and transp.	153.47	--	682.91	752.42	294.80	179.95	635.75	157.62
Wholesale trade	113.48	818.64	460.36	305.21	311.89	119.59	299.21	120.57
Fin. svcs. and real estate	73.95	561.71	379.40	349.19	183.91	82.69	303.52	76.03
Retail trade	112.25	901.84 *	659.52	317.61	339.10	125.78	365.50	117.90
Professional services	66.19	354.68	306.97	215.89	136.59	84.35	186.95	70.48
Other services	104.11	570.57	503.12	238.92	205.44	140.31	280.47	111.90
Ownership								
For profit, incorporated	39.08	238.34	184.05	127.36	89.34	47.79	113.36	41.53
For profit, unincorporated	134.61	631.31	469.96	464.97	189.69	190.35	277.96	152.75
Nonprofit	81.13	531.99	578.05	260.54	164.72	99.96	321.86	83.97
Age of firm								
Less than 5 years	236.63	728.04	510.83	373.86	246.97	608.31	367.91	252.26
5-9 years	170.64	501.24	417.72	374.51	242.39	422.43	276.52	212.01
10-19 years	128.70	397.92	334.47	297.01	177.47	268.77	190.97	165.16
20 or more years	36.82	291.57	229.73	140.99	85.99	43.29	134.40	38.27
Multi/single status								
2 or more locations	38.51	--	461.59	203.11	93.16	42.90	316.61	38.77
1 location only	77.35	219.73	178.05	147.15	116.01	345.25	106.50	110.82
Percent full-time employees								
Less than 25%	262.84	--	--	591.09	527.85	365.72	504.17	293.55
25-49 %	150.75	1,025.31 *	1,092.77	534.41	238.44	193.94	614.64	152.74
50-74 %	80.34	433.32	392.34	365.78	169.07	93.01	275.96	83.11
75% or more	38.54	255.15	181.94	133.80	80.15	47.31	111.16	40.99
Union presence								
No union employees	41.34	223.04	167.39	125.29	78.32	55.21	102.39	45.06
Has union employees	59.06	--	1,176.10 *	340.87	165.36	63.41	472.48	59.20
Percent low-wage employees								
50% or more low-wage	113.25	539.11	988.81	343.96	233.16	141.65	359.65	119.15
Less than 50% low-wage	36.24	232.80	171.77	129.81	76.20	44.00	105.48	38.48

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2015 Medical Expenditure Panel Survey-Insurance Component.

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** 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.E.3 Percent of total premiums contributed by employees enrolled in employee-plus-one coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2015

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	27.3%	20.9%	32.2%	34.3%	30.1%	25.3%	29.6%	27.0%
Industry group **								
Agric., fish., forest.	33.6%	--	--	--	--	--	25.3%	37.5%*
Mining and manufacturing	23.7%	17.8%	29.9%	27.8%	26.0%	21.7%	26.1%	23.5%
Construction	31.8%	30.1%	40.1%	32.8%	28.4%	29.8%	35.6%	28.9%
Utilities and transp.	25.8%	--	47.0%	29.8%	31.0%	23.5%	36.7%	24.9%
Wholesale trade	28.6%	23.8%	31.8%	35.8%	32.0%	25.3%	30.7%	28.1%
Fin. svcs. and real estate	26.6%	23.9%	18.4%	36.7%	28.8%	25.8%	26.3%	26.6%
Retail trade	35.5%	19.4%*	40.6%	48.6%	43.3%	31.9%	36.9%	35.4%
Professional services	26.1%	20.1%	31.4%	34.2%	30.3%	23.8%	29.9%	25.7%
Other services	30.4%	17.0%	31.5%	31.9%	34.3%	30.2%	25.0%	31.4%
Ownership								
For profit, incorporated	27.4%	20.1%	31.9%	34.8%	30.4%	25.5%	29.5%	27.1%
For profit, unincorporated	32.7%	30.9%	38.3%	42.9%	32.6%	29.3%	36.2%	31.9%
Nonprofit	23.6%	13.1%	22.1%	23.1%	27.9%	22.3%	20.2%	23.9%
Age of firm								
Less than 5 years	36.1%	29.0%	37.3%	44.1%	34.2%	24.1%	37.4%	34.4%
5-9 years	28.1%	24.4%	37.4%	27.4%	27.9%	25.2%	32.0%	25.9%
10-19 years	32.7%	23.6%	36.5%	37.7%	32.8%	27.9%	32.5%	32.8%
20 or more years	26.4%	16.1%	28.4%	32.4%	29.7%	25.2%	26.3%	26.4%
Multi/single status								
2 or more locations	26.3%	--	25.7%	33.6%	29.4%	25.3%	30.7%	26.2%
1 location only	30.7%	20.9%	32.7%	34.5%	31.5%	23.0%	29.5%	31.7%
Percent full-time employees								
Less than 25%	34.6%	--	--	37.2%	37.3%	35.6%	30.5%	35.4%
25-49 %	30.4%	22.6%*	43.4%	34.2%	31.4%	29.3%	35.9%	29.9%
50-74 %	27.4%	16.6%	34.3%	33.5%	32.5%	26.1%	27.3%	27.4%
75% or more	27.1%	21.8%	31.7%	34.4%	29.8%	24.9%	29.6%	26.7%
Union presence								
No union employees	29.0%	22.4%	32.8%	36.0%	31.3%	26.6%	30.8%	28.7%
Has union employees	21.9%	--	22.4%*	14.2%	21.6%	22.4%	12.8%	22.2%
Percent low-wage employees								
50% or more low-wage	33.8%	14.1%	42.6%	44.4%	31.8%	34.2%	32.2%	34.0%
Less than 50% low-wage	26.7%	21.6%	32.0%	33.6%	30.0%	24.4%	29.4%	26.4%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2015 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.E.3 Standard errors for percent of total premiums contributed by employees enrolled in employee-plus-one coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2015

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	0.28%	1.76%	1.42%	1.08%	0.60%	0.33%	0.89%	0.29%
Industry group **								
Agric., fish., forest.	8.44%	--	--	--	--	--	3.36%	11.87%*
Mining and manufacturing	0.61%	3.04%	4.49%	2.00%	1.11%	0.77%	2.10%	0.63%
Construction	1.83%	6.33%	4.37%	3.07%	3.98%	1.75%	3.00%	2.18%
Utilities and transp.	1.21%	--	5.70%	7.84%	2.27%	1.42%	6.66%	1.22%
Wholesale trade	0.87%	5.12%	3.19%	2.67%	2.28%	0.93%	2.15%	0.94%
Fin. svcs. and real estate	0.65%	4.60%	3.20%	2.54%	1.59%	0.74%	2.48%	0.67%
Retail trade	0.96%	6.75%*	5.64%	2.25%	2.28%	1.12%	3.07%	1.01%
Professional services	0.48%	3.00%	2.53%	1.97%	1.02%	0.59%	1.63%	0.51%
Other services	0.88%	4.21%	3.93%	2.52%	2.05%	1.07%	2.43%	0.93%
Ownership								
For profit, incorporated	0.31%	1.97%	1.54%	1.11%	0.74%	0.37%	1.01%	0.33%
For profit, unincorporated	1.08%	4.84%	4.06%	4.05%	1.67%	1.35%	2.31%	1.21%
Nonprofit	0.65%	3.72%	4.34%	2.11%	1.34%	0.81%	2.53%	0.68%
Age of firm								
Less than 5 years	2.20%	5.76%	3.87%	3.85%	2.86%	5.81%	3.25%	2.65%
5-9 years	1.49%	4.41%	4.03%	3.25%	2.15%	3.25%	2.58%	1.77%
10-19 years	1.09%	3.30%	2.76%	2.68%	1.67%	1.88%	1.74%	1.37%
20 or more years	0.29%	2.19%	1.94%	1.15%	0.69%	0.34%	1.13%	0.30%
Multi/single status								
2 or more locations	0.30%	--	4.12%	1.83%	0.74%	0.33%	2.91%	0.30%
1 location only	0.70%	1.78%	1.49%	1.29%	1.07%	3.26%	0.94%	1.02%
Percent full-time employees								
Less than 25%	2.17%	--	--	5.82%	3.67%	3.14%	4.51%	2.41%
25-49 %	1.14%	8.00%*	7.27%	3.96%	2.62%	1.33%	4.45%	1.16%
50-74 %	0.68%	3.28%	3.69%	3.01%	1.31%	0.80%	2.48%	0.69%
75% or more	0.31%	2.10%	1.54%	1.17%	0.66%	0.37%	0.98%	0.33%
Union presence								
No union employees	0.33%	1.79%	1.44%	1.10%	0.64%	0.41%	0.90%	0.35%
Has union employees	0.49%	--	7.97%*	2.38%	1.46%	0.53%	3.34%	0.49%
Percent low-wage employees								
50% or more low-wage	0.99%	4.20%	8.70%	3.34%	2.13%	1.18%	3.50%	1.03%
Less than 50% low-wage	0.29%	1.89%	1.44%	1.12%	0.63%	0.34%	0.92%	0.30%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2015 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.E.4 Percent of private-sector employees enrolled in a health insurance plan that take employee-plus-one coverage by firm size and selected characteristics: United States, 2015

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	18.4%	12.6%	13.2%	15.8%	17.9%	20.1%	13.7%	19.2%
Industry group **								
Agric., fish., forest.	15.0%	15.9% *	--	17.8%	15.1%	12.1%	15.2%	14.9%
Mining and manufacturing	21.4%	16.1%	16.1%	19.0%	19.5%	23.6%	17.8%	21.9%
Construction	15.1%	14.6%	12.6%	17.8%	14.5%	13.6%	15.3%	15.0%
Utilities and transp.	17.7%	10.7% *	16.4%	16.1%	20.7%	17.6%	15.4%	17.9%
Wholesale trade	19.1%	12.2%	16.5%	16.9%	18.8%	21.6%	15.8%	20.1%
Fin. svcs. and real estate	20.9%	11.8%	15.5%	14.5%	20.3%	22.3%	13.1%	21.7%
Retail trade	14.9%	8.4%	11.6%	14.2%	15.2%	15.6%	10.7%	15.5%
Professional services	18.3%	12.2%	12.0%	14.5%	17.6%	20.4%	12.5%	19.3%
Other services	15.8%	12.9%	10.8%	13.8%	16.1%	17.3%	12.1%	16.8%
Ownership								
For profit, incorporated	18.5%	12.6%	12.9%	15.7%	18.2%	20.2%	13.7%	19.4%
For profit, unincorporated	17.5%	10.6%	16.4%	16.8%	16.6%	20.0%	14.0%	18.5%
Nonprofit	18.4%	17.0%	10.5%	14.9%	17.8%	19.7%	13.1%	18.9%
Age of firm								
Less than 5 years	15.0%	15.1%	14.6%	15.4%	12.7%	25.9%	14.8%	15.1%
5-9 years	13.8%	10.4%	12.2%	12.7%	16.6%	16.4%	11.4%	15.6%
10-19 years	16.1%	12.5%	12.0%	17.3%	16.6%	18.6%	13.5%	17.6%
20 or more years	19.0%	12.6%	13.8%	15.6%	18.5%	20.1%	14.1%	19.6%
Multi/single status								
2 or more locations	19.9%	14.5% *	13.2%	16.2%	19.6%	20.1%	14.5%	19.9%
1 location only	14.8%	12.5%	13.2%	15.7%	15.5%	18.0%	13.7%	15.9%
Percent full-time employees								
Less than 25%	14.3%	7.8% *	12.1% *	10.7%	12.3%	18.0%	10.5%	15.4%
25-49 %	16.5%	12.3%	13.5%	11.8%	17.2%	17.7%	12.1%	17.2%
50-74 %	15.3%	13.7%	8.6%	14.0%	14.6%	16.4%	12.2%	15.9%
75% or more	18.9%	12.5%	13.7%	16.2%	18.3%	20.7%	14.1%	19.8%
Union presence								
No union employees	17.9%	12.4%	13.2%	15.8%	18.0%	19.7%	13.7%	18.8%
Has union employees	20.1%	15.7% *	12.3%	15.5%	17.4%	21.0%	14.0%	20.4%
Percent low-wage employees								
50% or more low-wage	14.2%	12.4%	6.5%	12.3%	12.4%	15.7%	11.2%	14.6%
Less than 50% low-wage	18.8%	12.6%	13.6%	16.1%	18.6%	20.6%	13.9%	19.8%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2015 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.E.4 Standard errors for percent of private-sector employees enrolled in a health insurance plan that take employee-plus-one coverage by firm size and selected characteristics: United States, 2015

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	0.17%	0.66%	0.57%	0.44%	0.36%	0.23%	0.35%	0.19%
Industry group **								
Agric., fish., forest.	1.55%	6.62% *	--	3.02%	2.72%	2.09%	3.50%	1.71%
Mining and manufacturing	0.47%	2.81%	1.89%	1.25%	0.96%	0.60%	1.21%	0.51%
Construction	0.84%	2.19%	2.07%	1.57%	1.75%	1.82%	1.25%	1.14%
Utilities and transp.	0.93%	3.50% *	3.49%	2.80%	2.19%	1.12%	2.31%	1.00%
Wholesale trade	0.64%	2.19%	1.94%	1.55%	1.22%	1.04%	1.17%	0.76%
Fin. svcs. and real estate	0.43%	1.76%	2.02%	1.19%	1.05%	0.52%	1.03%	0.46%
Retail trade	0.39%	1.66%	1.59%	0.95%	1.09%	0.49%	0.88%	0.42%
Professional services	0.30%	1.09%	0.87%	0.84%	0.55%	0.43%	0.58%	0.33%
Other services	0.39%	1.63%	1.15%	1.11%	0.96%	0.50%	0.79%	0.44%
Ownership								
For profit, incorporated	0.20%	0.80%	0.65%	0.50%	0.47%	0.27%	0.41%	0.22%
For profit, unincorporated	0.48%	1.16%	1.58%	1.42%	0.88%	0.69%	0.85%	0.56%
Nonprofit	0.42%	2.61%	1.61%	1.26%	0.69%	0.59%	1.19%	0.44%
Age of firm								
Less than 5 years	0.90%	1.75%	1.64%	1.75%	1.82%	4.59%	1.03%	1.57%
5-9 years	0.62%	1.30%	1.63%	1.18%	1.11%	1.53%	0.84%	0.87%
10-19 years	0.46%	1.24%	0.90%	0.94%	0.83%	1.08%	0.65%	0.61%
20 or more years	0.19%	1.07%	0.86%	0.57%	0.43%	0.24%	0.53%	0.20%
Multi/single status								
2 or more locations	0.20%	4.69% *	1.59%	0.79%	0.48%	0.24%	1.11%	0.21%
1 location only	0.28%	0.66%	0.59%	0.52%	0.53%	1.19%	0.37%	0.42%
Percent full-time employees								
Less than 25%	1.01%	2.56% *	4.77% *	1.89%	2.12%	1.47%	1.85%	1.17%
25-49 %	0.67%	2.99%	2.83%	1.48%	1.63%	0.85%	1.50%	0.72%
50-74 %	0.45%	1.77%	1.09%	1.71%	0.84%	0.59%	0.92%	0.50%
75% or more	0.19%	0.74%	0.63%	0.48%	0.40%	0.26%	0.40%	0.21%
Union presence								
No union employees	0.19%	0.65%	0.58%	0.45%	0.36%	0.29%	0.36%	0.21%
Has union employees	0.37%	4.87% *	2.47%	2.06%	1.45%	0.38%	1.93%	0.38%
Percent low-wage employees								
50% or more low-wage	0.44%	2.04%	1.38%	1.16%	0.90%	0.62%	1.02%	0.48%
Less than 50% low-wage	0.18%	0.69%	0.59%	0.47%	0.39%	0.25%	0.37%	0.20%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2015 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.

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** 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.E.4.a Percent of private-sector employees enrolled in a health insurance plan that take employee-plus-one coverage that required no employee contribution by firm size and selected characteristics: United States, 2015

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	7.6%	48.3%	23.1%	13.9%	4.9%	4.3%	26.6%	5.1%
Industry group **								
Agric., fish., forest.	13.0%*	--	--	--	--	--	20.9%*	10.4%*
Mining and manufacturing	5.6%	30.2%*	27.9%	16.0%	1.2%*	4.0%*	24.2%	3.8%
Construction	20.6%	41.0%	21.0%*	22.9%	18.3%*	2.0%*	24.8%	17.5%
Utilities and transp.	7.1%	--	5.1%*	27.9%*	2.2%*	6.4%	20.8%*	5.9%
Wholesale trade	6.4%	43.7%	12.8%*	7.0%*	10.8%*	0.6%*	18.7%	3.5%*
Fin. svcs. and real estate	5.6%	40.7%	32.6%	9.3%*	4.6%*	3.8%*	28.4%	4.1%*
Retail trade	3.6%	51.9%	10.0%*	2.1%*	4.4%*	1.7%	17.5%	2.1%
Professional services	8.2%	55.2%	25.0%	14.4%	4.1%	5.5%	29.5%	5.8%
Other services	10.2%	56.6%	33.4%	14.4%	5.3%*	4.9%	35.8%	5.7%
Ownership								
For profit, incorporated	7.2%	49.0%	22.5%	14.3%	5.2%	3.7%	26.7%	4.6%
For profit, unincorporated	7.3%	39.4%	18.9%	4.6%*	4.0%*	4.5%*	20.0%	4.3%
Nonprofit	9.4%	57.8%	40.3%	22.8%	4.5%*	7.0%	38.4%	7.4%
Age of firm								
Less than 5 years	15.3%	38.3%	16.6%*	11.1%*	1.9%*	0.3%*	21.8%	7.4%*
5-9 years	22.1%	50.6%	21.2%*	32.6%	8.4%*	10.2%*	30.7%	17.0%
10-19 years	10.4%	49.1%	19.0%	10.4%	2.3%*	3.4%*	24.8%	4.0%
20 or more years	6.5%	51.0%	26.5%	13.6%	5.2%	4.3%	27.9%	4.8%
Multi/single status								
2 or more locations	4.5%	--	24.1%	8.9%*	5.0%	4.1%	16.4%*	4.4%
1 location only	17.3%	48.6%	23.0%	15.3%	4.7%	13.9%*	27.5%	9.1%
Percent full-time employees								
Less than 25%	12.1%	--	--	22.8%*	8.6%*	5.6%*	34.7%	7.6%*
25-49 %	8.6%	61.2%	23.9%*	15.7%*	8.2%*	4.2%*	32.4%	6.0%
50-74 %	7.9%	52.8%	16.4%*	12.7%*	5.2%*	3.9%	31.1%	4.7%
75% or more	7.4%	46.6%	23.4%	13.8%	4.7%	4.3%	25.8%	5.0%
Union presence								
No union employees	7.6%	46.0%	21.0%	11.5%	4.2%	4.3%	24.6%	4.8%
Has union employees	7.3%	--	63.0%	46.7%	10.3%*	4.3%	63.8%	5.8%
Percent low-wage employees								
50% or more low-wage	7.1%	61.1%	24.5%*	13.8%	6.0%*	3.2%	33.7%	4.4%
Less than 50% low-wage	7.6%	47.0%	23.0%	13.9%	4.8%	4.4%	26.1%	5.1%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2015 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.E.4.a Standard errors for percent of private-sector employees enrolled in a health insurance plan that take employee-plus-one coverage that required no employee contribution by firm size and selected characteristics: United States, 2015

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	0.45%	3.13%	2.33%	1.55%	0.71%	0.59%	1.50%	0.47%
Industry group **								
Agric., fish., forest.	5.69%*	--	--	--	--	--	9.64%*	6.90%*
Mining and manufacturing	0.95%	10.15%*	7.15%	3.84%	0.44%*	1.32%*	4.34%	0.92%
Construction	3.24%	8.63%	6.74%*	6.04%	7.06%*	1.53%*	4.27%	4.73%
Utilities and transp.	1.59%	--	3.62%*	13.18%*	1.14%*	1.74%	9.62%*	1.45%
Wholesale trade	1.27%	10.82%	5.15%*	2.90%*	4.37%*	0.30%*	3.75%	1.28%*
Fin. svcs. and real estate	1.43%	7.78%	9.12%	4.13%*	1.90%*	1.80%*	4.66%	1.50%*
Retail trade	0.58%	11.13%	3.88%*	0.95%*	2.37%*	0.43%	3.53%	0.50%
Professional services	0.88%	5.55%	4.62%	3.07%	0.88%	1.19%	2.93%	0.91%
Other services	1.21%	7.10%	6.23%	3.77%	2.02%*	1.38%	3.97%	1.16%
Ownership								
For profit, incorporated	0.52%	3.79%	2.64%	1.88%	0.93%	0.64%	1.77%	0.53%
For profit, unincorporated	1.12%	6.09%	5.59%	1.92%*	1.37%*	1.87%*	2.99%	1.18%
Nonprofit	1.34%	9.25%	9.30%	5.00%	1.47%*	1.87%	5.23%	1.37%
Age of firm								
Less than 5 years	2.84%	8.47%	5.25%*	4.15%*	1.36%*	0.35%*	4.28%	3.12%*
5-9 years	3.02%	7.23%	6.65%*	7.71%	3.34%*	6.43%*	4.23%	4.10%
10-19 years	1.12%	5.66%	4.18%	2.55%	0.73%*	1.33%*	2.76%	0.88%
20 or more years	0.50%	4.93%	3.45%	2.04%	0.88%	0.61%	2.17%	0.51%
Multi/single status								
2 or more locations	0.48%	--	7.13%	2.77%*	0.88%	0.57%	4.95%*	0.48%
1 location only	1.09%	3.15%	2.44%	1.83%	1.20%	9.29%*	1.57%	1.51%
Percent full-time employees								
Less than 25%	2.70%	--	--	8.69%*	5.37%*	2.89%*	8.77%	2.57%*
25-49 %	1.58%	12.38%	10.89%*	7.10%*	3.61%*	1.53%*	6.82%	1.52%
50-74 %	1.03%	7.49%	5.05%*	4.99%*	1.79%*	1.00%	4.25%	0.95%
75% or more	0.51%	3.61%	2.55%	1.67%	0.77%	0.68%	1.65%	0.53%
Union presence								
No union employees	0.51%	3.13%	2.33%	1.40%	0.68%	0.74%	1.48%	0.53%
Has union employees	1.01%	--	11.29%	9.44%	3.20%*	0.96%	7.42%	0.98%
Percent low-wage employees								
50% or more low-wage	0.98%	9.21%	9.64%*	4.05%	1.90%*	0.93%	5.34%	0.86%
Less than 50% low-wage	0.49%	3.30%	2.38%	1.64%	0.75%	0.64%	1.56%	0.51%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2015 Medical Expenditure Panel Survey-Insurance Component.

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** 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.F.1 Percent of private-sector employees enrolled in a health insurance plan that had a deductible by firm size and selected characteristics: United States, 2015

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	85.4%	77.9%	81.7%	85.8%	82.8%	87.2%	82.1%	86.0%
Industry group **								
Agric., fish., forest.	83.7%	76.1%	--	93.0%	81.3%	78.2%	85.4%	83.1%
Mining and manufacturing	90.6%	77.7%	84.8%	87.5%	88.7%	93.3%	83.6%	91.5%
Construction	87.2%	80.9%	81.5%	88.6%	86.6%	96.3%	84.2%	89.4%
Utilities and transp.	87.8%	82.0%	76.9%	82.5%	81.8%	89.9%	77.7%	88.8%
Wholesale trade	83.7%	71.3%	82.5%	84.4%	82.5%	85.9%	79.4%	84.9%
Fin. svcs. and real estate	89.1%	79.3%	83.5%	78.6%	83.2%	92.2%	82.4%	89.8%
Retail trade	91.3%	82.8%	85.6%	89.9%	78.4%	95.3%	85.9%	92.2%
Professional services	79.8%	79.7%	81.3%	85.3%	81.7%	77.8%	82.9%	79.2%
Other services	84.2%	73.6%	78.5%	84.3%	76.3%	89.1%	78.2%	85.7%
Ownership								
For profit, incorporated	88.3%	76.6%	82.4%	86.0%	84.4%	91.5%	82.0%	89.5%
For profit, unincorporated	82.9%	82.8%	81.9%	87.5%	79.9%	83.4%	83.4%	82.8%
Nonprofit	73.8%	76.6%	76.0%	83.1%	79.8%	68.9%	79.9%	73.2%
Age of firm								
Less than 5 years	83.0%	79.0%	82.8%	87.2%	78.0%	99.5%	84.2%	81.7%
5-9 years	79.9%	77.7%	80.4%	82.9%	79.2%	76.7%	80.9%	79.1%
10-19 years	83.8%	79.6%	81.0%	86.2%	81.9%	88.2%	82.7%	84.5%
20 or more years	86.0%	76.7%	82.2%	85.9%	83.6%	87.2%	81.5%	86.5%
Multi/single status								
2 or more locations	86.8%	91.7%	89.3%	86.2%	84.1%	87.5%	87.0%	86.8%
1 location only	82.0%	77.8%	81.2%	85.7%	81.0%	78.4%	81.7%	82.3%
Percent full-time employees								
Less than 25%	79.0%	67.8%	56.1%	76.0%	77.6%	85.7%	66.6%	82.7%
25-49 %	86.3%	60.0%	67.9%	82.2%	87.0%	90.1%	67.9%	89.0%
50-74 %	85.1%	79.7%	80.3%	84.4%	82.0%	87.0%	79.4%	86.1%
75% or more	85.5%	78.8%	82.9%	86.2%	82.8%	87.2%	83.3%	85.9%
Union presence								
No union employees	86.1%	78.2%	82.2%	86.3%	83.4%	88.7%	82.4%	86.9%
Has union employees	83.0%	71.7%	73.4%	78.8%	78.8%	84.1%	74.8%	83.3%
Percent low-wage employees								
50% or more low-wage	86.9%	76.9%	73.7%	87.9%	83.5%	89.2%	80.6%	87.7%
Less than 50% low-wage	85.2%	78.0%	82.2%	85.6%	82.7%	87.0%	82.2%	85.8%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2015 Medical Expenditure Panel Survey-Insurance Component.

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** 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.F.1 Standard errors for percent of private-sector employees enrolled in a health insurance plan that had a deductible by firm size and selected characteristics: United States, 2015

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%	1.34%	1.35%	1.04%	1.01%	0.66%	0.79%	0.52%
Industry group **								
Agric., fish., forest.	4.88%	7.94%	--	4.59%	10.66%	10.29%	5.41%	6.24%
Mining and manufacturing	0.85%	4.94%	3.91%	2.48%	1.80%	1.06%	2.43%	0.90%
Construction	1.75%	3.97%	4.15%	3.61%	3.71%	1.72%	2.36%	2.47%
Utilities and transp.	1.76%	5.69%	8.09%	6.09%	6.17%	1.87%	5.10%	1.84%
Wholesale trade	1.63%	6.56%	4.29%	4.16%	3.79%	2.29%	3.30%	1.86%
Fin. svcs. and real estate	1.22%	4.14%	4.41%	4.91%	3.09%	1.46%	2.47%	1.33%
Retail trade	0.87%	3.44%	4.10%	2.52%	4.23%	0.63%	2.12%	0.95%
Professional services	1.04%	2.14%	2.40%	1.78%	1.82%	1.60%	1.31%	1.19%
Other services	1.10%	3.18%	3.50%	2.72%	3.40%	1.24%	2.02%	1.27%
Ownership								
For profit, incorporated	0.44%	1.70%	1.56%	1.27%	1.18%	0.55%	0.95%	0.49%
For profit, unincorporated	1.55%	2.37%	3.65%	2.26%	3.45%	2.72%	1.74%	1.95%
Nonprofit	1.62%	4.05%	4.10%	2.84%	2.13%	2.53%	2.28%	1.76%
Age of firm								
Less than 5 years	2.31%	3.62%	4.20%	3.42%	7.01%	0.50%	2.12%	4.44%
5-9 years	2.19%	3.25%	4.77%	3.86%	4.57%	10.10%	2.31%	3.48%
10-19 years	1.28%	2.28%	2.63%	2.07%	3.04%	2.64%	1.49%	1.83%
20 or more years	0.52%	2.22%	1.82%	1.38%	1.08%	0.68%	1.16%	0.56%
Multi/single status								
2 or more locations	0.56%	4.67%	2.81%	2.01%	1.19%	0.65%	2.06%	0.56%
1 location only	0.80%	1.35%	1.43%	1.21%	1.78%	6.65%	0.83%	1.35%
Percent full-time employees								
Less than 25%	3.13%	8.34%	14.22%	7.19%	8.96%	2.93%	6.56%	3.52%
25-49 %	1.45%	7.48%	6.54%	3.74%	3.34%	1.80%	4.01%	1.51%
50-74 %	1.22%	2.92%	3.54%	2.98%	2.63%	1.73%	2.07%	1.40%
75% or more	0.52%	1.53%	1.47%	1.15%	1.13%	0.75%	0.87%	0.59%
Union presence								
No union employees	0.47%	1.35%	1.36%	1.03%	1.03%	0.71%	0.79%	0.55%
Has union employees	1.26%	8.19%	7.54%	5.67%	3.69%	1.41%	4.57%	1.30%
Percent low-wage employees								
50% or more low-wage	1.03%	3.62%	5.46%	2.03%	2.66%	1.27%	2.24%	1.12%
Less than 50% low-wage	0.50%	1.44%	1.39%	1.13%	1.09%	0.72%	0.83%	0.57%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2015 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.F.2 Average individual deductible (in dollars) per employee enrolled with single coverage in a health insurance plan that had a deductible at private-sector establishments by firm size and selected characteristics: United States, 2015

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	1,541	1,987	1,843	2,056	1,719	1,248	1,964	1,451
Industry group **								
Agric., fish., forest.	2,245	2,280	--	2,107	2,693	1,888	2,457	2,175
Mining and manufacturing	1,403	1,895	1,809	1,939	1,564	1,102	1,963	1,320
Construction	1,918	2,099	2,133	2,141	1,821	1,293	2,118	1,769
Utilities and transp.	1,476	2,051	1,601	2,174	2,072	1,302	1,918	1,434
Wholesale trade	1,580	2,077	1,931	2,070	1,600	1,203	1,988	1,445
Fin. svcs. and real estate	1,552	1,992	2,154	2,299	1,618	1,380	2,027	1,486
Retail trade	1,658	1,926	2,046	2,065	1,986	1,455	2,069	1,591
Professional services	1,428	1,957	1,634	1,970	1,626	1,086	1,849	1,336
Other services	1,642	1,967	1,802	2,105	1,960	1,324	1,926	1,570
Ownership								
For profit, incorporated	1,563	2,106	1,889	2,080	1,765	1,287	2,026	1,465
For profit, unincorporated	1,635	1,836	1,861	2,078	1,695	1,270	1,887	1,547
Nonprofit	1,352	1,424	1,416	1,907	1,602	983	1,600	1,320
Age of firm								
Less than 5 years	2,021	2,049	1,806	2,235	1,813	1,648	2,024	2,017
5-9 years	1,952	1,931	1,684	2,152	1,925	1,615	1,931	1,971
10-19 years	1,930	2,200	1,962	2,129	1,919	1,369	2,096	1,825
20 or more years	1,438	1,863	1,814	1,975	1,649	1,241	1,887	1,381
Multi/single status								
2 or more locations	1,358	--	1,772	2,102	1,614	1,248	1,887	1,347
1 location only	1,918	1,983	1,849	2,043	1,858	1,255	1,970	1,866
Percent full-time employees								
Less than 25%	1,759	2,334	1,924	1,789	1,801	1,622	1,968	1,708
25-49 %	1,685	2,102	1,774	2,135	2,173	1,371	1,961	1,649
50-74 %	1,629	1,781	2,145	2,170	1,874	1,381	1,968	1,563
75% or more	1,517	2,011	1,806	2,046	1,673	1,213	1,963	1,418
Union presence								
No union employees	1,640	2,003	1,862	2,082	1,769	1,326	1,984	1,549
Has union employees	1,097	1,308	1,292	1,510	1,261	1,052	1,323	1,090
Percent low-wage employees								
50% or more low-wage	1,823	1,871	1,818	2,264	2,140	1,585	2,049	1,792
Less than 50% low-wage	1,499	2,000	1,845	2,029	1,648	1,193	1,955	1,396

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2015 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

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** 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.

User note: for the 2015 data the upper edit bound for the individual deductible amount was recalibrated, causing the average individual deductible per enrollee, in single coverage in health insurance plans that had a deductible, to increase by about five percent at the national level.

Table I.F.2 Standard errors for average individual deductible (in dollars) per employee enrolled with single coverage in a health insurance plan that had a deductible at private-sector establishments by firm size and selected characteristics: United States, 2015

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	16.02	59.87	58.50	44.40	38.85	19.05	34.79	17.70
Industry group **								
Agric., fish., forest.	312.24	522.34	--	502.26	801.84	326.62	313.39	399.59
Mining and manufacturing	37.44	222.78	154.96	96.71	84.07	39.21	95.09	39.57
Construction	104.48	195.56	265.71	172.98	240.48	196.36	143.20	145.00
Utilities and transp.	100.84	238.76	211.18	335.50	197.73	119.65	236.70	107.13
Wholesale trade	52.46	155.85	156.92	153.73	99.65	58.94	94.68	60.79
Fin. svcs. and real estate	45.09	299.35	266.57	158.31	109.89	48.66	154.39	45.71
Retail trade	41.36	121.00	154.91	108.22	151.25	51.02	85.65	45.86
Professional services	26.48	82.45	75.75	80.50	60.38	27.92	57.26	28.84
Other services	43.84	142.78	132.38	122.51	104.56	51.41	78.06	50.55
Ownership								
For profit, incorporated	19.18	75.66	68.78	51.88	51.97	22.29	41.27	21.17
For profit, unincorporated	46.42	105.33	137.20	119.13	108.03	57.69	79.76	55.22
Nonprofit	38.28	149.40	153.30	132.18	63.29	40.14	119.83	39.77
Age of firm								
Less than 5 years	93.22	150.07	141.37	152.26	259.09	277.21	106.19	159.60
5-9 years	88.40	137.67	137.58	135.53	212.80	240.27	91.57	146.37
10-19 years	54.13	138.13	132.24	102.34	106.82	98.37	77.38	72.37
20 or more years	16.88	82.06	76.61	55.57	41.49	19.49	45.74	17.91
Multi/single status								
2 or more locations	17.21	--	111.91	79.63	40.68	19.18	88.48	17.42
1 location only	31.71	60.17	62.23	52.32	72.07	145.39	36.99	51.52
Percent full-time employees								
Less than 25%	75.74	241.09	177.24	183.66	204.87	86.77	167.65	84.97
25-49 %	60.29	230.82	232.28	224.41	160.13	55.54	127.81	65.89
50-74 %	45.49	108.26	283.38	151.59	113.75	48.50	121.59	48.83
75% or more	18.05	71.16	57.00	48.41	43.32	21.84	37.87	19.99
Union presence								
No union employees	18.07	60.92	59.84	45.21	40.71	23.51	35.38	20.59
Has union employees	28.73	202.82	213.65	206.18	110.53	28.94	140.71	29.23
Percent low-wage employees								
50% or more low-wage	45.09	121.68	152.99	132.66	114.84	54.25	100.83	49.44
Less than 50% low-wage	16.96	65.13	61.47	47.09	40.81	19.58	36.96	18.60

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2015 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

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** 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.

User note: for the 2015 data the upper edit bound for the individual deductible amount was recalibrated, causing the average individual deductible per enrollee, in single coverage in health insurance plans that had a deductible, to increase by about five percent at the national level.

Table I.F.3 Average family deductible (in dollars) per employee enrolled with family coverage in a health insurance plan that had a deductible at private-sector establishments by firm size and selected characteristics: United States, 2015

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	2,871	4,184	4,082	3,780	3,007	2,538	4,068	2,704
Industry group **								
Agric., fish., forest.	4,006	--	--	3,552	--	2,665	4,509	3,807
Mining and manufacturing	2,616	4,592	4,433	3,270	2,625	2,387	3,841	2,521
Construction	3,345	3,988	3,726	3,343	3,532	2,468	3,820	3,077
Utilities and transp.	3,071	--	5,122	5,301	3,908	2,764	5,378	2,885
Wholesale trade	3,036	3,934	3,775	3,577	3,096	2,668	3,920	2,847
Fin. svcs. and real estate	2,869	3,910	4,400	4,427	2,834	2,731	3,844	2,804
Retail trade	3,259	3,965	4,737	4,114	4,353	2,888	4,276	3,115
Professional services	2,686	4,465	3,817	3,872	2,936	2,271	4,060	2,498
Other services	2,985	3,874	4,319	4,186	3,068	2,614	4,211	2,751
Ownership								
For profit, incorporated	2,927	4,442	4,158	3,808	3,052	2,615	4,260	2,751
For profit, unincorporated	3,045	3,891	3,830	3,873	2,848	2,645	3,723	2,858
Nonprofit	2,405	2,833	3,784	3,475	2,956	2,007	3,116	2,339
Age of firm								
Less than 5 years	3,994	4,645	4,323	3,961	2,877	4,749	4,353	3,391
5-9 years	3,673	4,114	3,942	4,084	3,077	3,528	4,049	3,377
10-19 years	3,572	4,246	4,379	3,991	3,519	2,605	4,194	3,259
20 or more years	2,727	3,967	3,892	3,651	2,897	2,530	3,933	2,635
Multi/single status								
2 or more locations	2,635	--	3,375	4,280	2,859	2,539	4,247	2,617
1 location only	3,618	4,202	4,140	3,641	3,217	2,534	4,054	3,226
Percent full-time employees								
Less than 25%	4,046	4,416	--	3,718	4,164	3,974	3,927	4,078
25-49 %	3,185	3,612	3,916	4,791	3,627	2,836	3,889	3,121
50-74 %	2,931	3,776	4,455	3,951	3,885	2,564	4,397	2,733
75% or more	2,841	4,253	4,054	3,740	2,918	2,511	4,041	2,673
Union presence								
No union employees	3,084	4,421	4,211	3,998	3,144	2,684	4,263	2,880
Has union employees	2,208	1,167	2,662	2,137	2,255	2,212	2,057	2,215
Percent low-wage employees								
50% or more low-wage	3,587	3,836	3,972	4,608	3,582	3,469	4,134	3,541
Less than 50% low-wage	2,810	4,213	4,084	3,730	2,961	2,451	4,065	2,629

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2015 Medical Expenditure Panel Survey-Insurance Component.

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** 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.F.3 Standard errors for average family deductible (in dollars) per employee enrolled with family coverage in a health insurance plan that had a deductible at private-sector establishments by firm size and selected characteristics: United States, 2015

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	35.40	168.76	159.14	130.13	95.71	39.16	104.08	36.43
Industry group **								
Agric., fish., forest.	543.89	--	--	812.18	--	331.19	924.97	671.65
Mining and manufacturing	77.45	539.06	593.89	200.86	168.71	90.45	284.12	78.76
Construction	245.82	536.84	426.04	371.49	677.78	294.01	291.84	344.46
Utilities and transp.	167.04	--	873.16	1,187.74	460.60	161.36	813.70	153.73
Wholesale trade	137.30	313.76	346.45	422.61	240.83	213.13	228.70	158.73
Fin. svcs. and real estate	69.31	500.87	348.71	402.18	189.72	75.18	264.54	70.77
Retail trade	86.95	521.24	575.95	268.00	301.21	91.61	298.47	88.09
Professional services	60.05	308.26	247.99	220.43	139.46	65.97	166.49	60.82
Other services	127.66	396.30	537.10	500.78	247.10	148.31	336.96	129.01
Ownership								
For profit, incorporated	41.48	213.65	177.51	158.52	124.16	44.40	127.79	42.21
For profit, unincorporated	96.00	291.69	302.20	227.76	216.81	126.14	172.41	109.77
Nonprofit	90.53	372.44	924.46	377.89	170.68	100.83	336.46	92.59
Age of firm								
Less than 5 years	256.11	443.25	655.48	338.66	467.66	1,390.25	314.43	379.57
5-9 years	203.74	405.79	349.58	378.08	357.72	736.08	242.76	294.44
10-19 years	134.35	275.01	305.08	210.25	296.52	209.52	164.20	178.83
20 or more years	36.88	277.80	211.90	180.65	102.31	39.89	164.70	36.98
Multi/single status								
2 or more locations	36.83	--	324.37	330.62	98.59	39.56	555.50	36.53
1 location only	86.17	170.20	169.90	139.12	184.33	273.50	103.56	128.72
Percent full-time employees								
Less than 25%	229.23	1,027.88	--	617.95	448.38	275.04	655.85	231.31
25-49 %	166.05	580.04	634.41	724.68	457.27	162.04	337.59	177.24
50-74 %	105.47	380.25	570.39	779.48	249.41	101.44	470.71	95.65
75% or more	38.64	191.86	170.07	130.05	102.29	43.50	107.82	40.05
Union presence								
No union employees	41.15	167.95	165.01	132.58	102.64	47.40	104.38	42.93
Has union employees	61.95	213.74	401.33	292.44	239.68	65.56	253.89	63.79
Percent low-wage employees								
50% or more low-wage	114.23	472.09	604.98	375.30	367.93	125.14	305.62	121.37
Less than 50% low-wage	36.65	178.58	162.01	135.21	98.67	39.91	108.45	37.41

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2015 Medical Expenditure Panel Survey-Insurance Component.

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** 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.F.4 Percent of private-sector employees enrolled in a health insurance plan that had a copayment for an office visit to a physician by firm size and selected characteristics: United States, 2015

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	59.9%	68.0%	71.7%	66.5%	68.8%	53.4%	69.6%	58.1%
Industry group **								
Agric., fish., forest.	69.3%	41.6%	--	81.0%	66.0%	75.4%	55.6%	73.8%
Mining and manufacturing	59.8%	71.0%	73.6%	67.7%	67.6%	52.3%	72.1%	58.2%
Construction	66.8%	70.6%	75.4%	65.6%	68.3%	54.6%	72.2%	62.8%
Utilities and transp.	57.0%	47.4%	78.6%	81.3%	64.7%	53.0%	75.4%	55.2%
Wholesale trade	62.7%	70.6%	75.3%	67.8%	69.7%	53.9%	70.9%	60.3%
Fin. svcs. and real estate	50.0%	71.3%	63.3%	63.3%	64.2%	44.0%	66.8%	48.2%
Retail trade	53.1%	68.7%	69.9%	65.5%	63.3%	46.1%	69.2%	50.6%
Professional services	64.1%	67.2%	70.4%	61.8%	71.0%	61.1%	66.5%	63.7%
Other services	61.5%	67.7%	71.5%	71.5%	72.2%	53.0%	71.9%	58.9%
Ownership								
For profit, incorporated	57.1%	67.5%	72.2%	68.8%	67.6%	49.0%	70.8%	54.5%
For profit, unincorporated	63.1%	71.1%	67.8%	61.7%	68.8%	57.2%	66.6%	62.1%
Nonprofit	71.0%	63.5%	74.1%	58.9%	72.7%	72.5%	65.5%	71.5%
Age of firm								
Less than 5 years	69.1%	68.3%	73.2%	63.5%	78.2%	52.7%	71.1%	66.7%
5-9 years	68.7%	72.8%	73.6%	61.9%	71.3%	56.9%	70.8%	67.0%
10-19 years	66.8%	66.1%	71.8%	66.9%	70.7%	56.6%	67.5%	66.4%
20 or more years	58.2%	67.1%	71.1%	67.5%	67.7%	53.2%	70.1%	56.9%
Multi/single status								
2 or more locations	56.0%	31.2% *	66.0%	65.2%	67.6%	53.0%	63.4%	55.9%
1 location only	69.2%	68.4%	72.1%	66.9%	70.5%	70.0%	70.1%	68.5%
Percent full-time employees								
Less than 25%	59.7%	57.0%	76.9%	75.1%	65.7%	50.1%	70.9%	56.3%
25-49 %	55.7%	62.3%	62.6%	68.3%	63.8%	49.3%	66.3%	54.1%
50-74 %	62.2%	72.8%	72.3%	67.5%	70.7%	57.2%	73.3%	60.2%
75% or more	59.8%	67.7%	71.9%	66.2%	68.9%	53.1%	69.2%	58.1%
Union presence								
No union employees	61.4%	68.2%	71.6%	67.3%	70.0%	53.4%	69.6%	59.5%
Has union employees	54.6%	61.9%	74.9%	55.5%	60.3%	53.4%	69.4%	54.1%
Percent low-wage employees								
50% or more low-wage	57.4%	63.8%	72.6%	67.0%	72.8%	48.5%	67.2%	56.1%
Less than 50% low-wage	60.2%	68.4%	71.7%	66.5%	68.3%	54.0%	69.8%	58.4%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2015 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.

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** 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.F.4 Standard errors for percent of private-sector employees enrolled in a health insurance plan that had a copayment for an office visit to a physician by firm size and selected characteristics: United States, 2015

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	0.64%	1.53%	1.50%	1.45%	1.17%	0.97%	0.98%	0.74%
Industry group **								
Agric., fish., forest.	6.33%	10.60%	--	7.36%	13.99%	9.74%	9.05%	7.79%
Mining and manufacturing	1.61%	5.84%	4.34%	3.36%	2.74%	2.40%	2.79%	1.77%
Construction	2.79%	4.27%	4.38%	4.91%	6.21%	8.99%	3.12%	4.22%
Utilities and transp.	3.81%	8.74%	6.87%	5.36%	6.22%	4.98%	4.57%	4.21%
Wholesale trade	2.03%	4.88%	4.49%	4.56%	3.91%	3.34%	3.06%	2.46%
Fin. svcs. and real estate	1.79%	4.60%	5.89%	4.90%	3.63%	2.33%	3.34%	1.95%
Retail trade	1.59%	4.59%	5.63%	4.03%	4.05%	2.04%	3.08%	1.77%
Professional services	1.14%	2.99%	2.77%	2.91%	1.93%	1.71%	2.00%	1.28%
Other services	1.91%	3.28%	3.55%	3.95%	3.21%	3.02%	2.00%	2.30%
Ownership								
For profit, incorporated	0.76%	1.89%	1.74%	1.60%	1.49%	1.12%	1.11%	0.88%
For profit, unincorporated	1.70%	2.97%	4.08%	4.35%	3.49%	2.84%	2.38%	2.10%
Nonprofit	1.54%	4.99%	4.12%	4.24%	2.15%	2.35%	3.71%	1.65%
Age of firm								
Less than 5 years	3.18%	5.47%	5.04%	6.40%	6.27%	13.26%	3.41%	5.71%
5-9 years	2.27%	3.31%	4.59%	4.80%	4.09%	12.04%	2.50%	3.56%
10-19 years	1.58%	2.85%	2.84%	2.82%	3.13%	4.58%	1.90%	2.23%
20 or more years	0.74%	2.21%	2.08%	1.84%	1.36%	1.00%	1.38%	0.80%
Multi/single status								
2 or more locations	0.82%	11.49% *	5.06%	2.50%	1.42%	0.98%	3.14%	0.83%
1 location only	0.93%	1.53%	1.57%	1.71%	2.00%	5.62%	1.03%	1.54%
Percent full-time employees								
Less than 25%	3.04%	8.13%	7.61%	5.11%	8.66%	3.75%	4.88%	3.56%
25-49 %	2.16%	6.53%	6.48%	5.58%	4.51%	2.98%	3.64%	2.42%
50-74 %	1.55%	3.22%	4.12%	6.30%	3.17%	2.14%	2.21%	1.80%
75% or more	0.73%	1.79%	1.67%	1.54%	1.30%	1.11%	1.12%	0.84%
Union presence								
No union employees	0.70%	1.55%	1.55%	1.48%	1.17%	1.18%	1.00%	0.83%
Has union employees	1.52%	8.27%	6.40%	6.17%	4.50%	1.71%	4.62%	1.57%
Percent low-wage employees								
50% or more low-wage	1.54%	4.28%	4.59%	3.86%	2.68%	2.10%	2.70%	1.69%
Less than 50% low-wage	0.69%	1.63%	1.56%	1.55%	1.28%	1.06%	1.04%	0.80%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2015 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.F.5 Average copayment (in dollars) for an office visit to a physician per employee enrolled in a health insurance plan that had a physician copayment at private-sector establishments by firm size and selected characteristics: United States, 2015

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	25.04	26.93	27.49	27.45	25.25	23.76	27.30	24.54
Industry group **								
Agric., fish., forest.	25.45	28.60	--	30.18	26.20	18.48	30.43	24.23
Mining and manufacturing	25.35	28.43	28.81	27.12	24.55	24.87	28.25	24.90
Construction	26.61	26.67	29.00	27.37	25.18	24.64	27.26	26.07
Utilities and transp.	24.79	26.76	28.21	28.34	24.44	24.15	29.51	24.15
Wholesale trade	25.60	24.98	27.19	29.45	24.99	23.89	27.33	25.01
Fin. svcs. and real estate	24.59	27.72	25.78	27.39	25.37	23.62	26.62	24.29
Retail trade	26.82	27.02	28.53	28.70	28.50	25.56	28.17	26.53
Professional services	24.16	27.34	27.52	26.56	24.93	22.72	27.22	23.62
Other services	25.34	26.32	25.63	26.81	26.07	24.28	26.17	25.10
Ownership								
For profit, incorporated	25.42	26.75	27.99	27.67	25.51	24.20	27.56	24.89
For profit, unincorporated	25.56	27.84	26.54	28.35	24.98	24.00	27.23	25.01
Nonprofit	23.31	25.93	24.52	25.03	24.64	22.24	25.19	23.14
Age of firm								
Less than 5 years	27.98	28.62	29.28	29.34	25.08	25.48	28.67	27.05
5-9 years	26.31	27.72	27.54	27.97	24.09	25.22	28.03	24.85
10-19 years	26.03	25.66	27.50	27.66	24.65	25.02	26.76	25.61
20 or more years	24.67	26.79	27.14	27.02	25.51	23.70	27.11	24.35
Multi/single status								
2 or more locations	24.21	--	26.90	27.68	25.01	23.76	27.49	24.15
1 location only	26.62	26.91	27.52	27.39	25.56	23.92	27.29	25.98
Percent full-time employees								
Less than 25%	27.10	26.86	27.69	30.01	26.75	25.99	28.67	26.52
25-49 %	26.25	24.70	26.86	27.46	27.36	25.47	26.29	26.24
50-74 %	25.07	27.42	28.34	27.12	25.93	23.77	27.54	24.52
75% or more	24.95	26.93	27.41	27.43	25.06	23.65	27.28	24.43
Union presence								
No union employees	25.66	27.11	27.68	27.72	25.39	24.49	27.48	25.17
Has union employees	22.46	22.39	24.07	23.07	23.99	22.14	23.89	22.39
Percent low-wage employees								
50% or more low-wage	26.75	26.98	30.31	27.32	27.22	26.07	28.06	26.55
Less than 50% low-wage	24.84	26.93	27.34	27.46	24.97	23.50	27.24	24.30

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2015 Medical Expenditure Panel Survey-Insurance Component.

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** 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.F.5 Standard errors for average copayment (in dollars) for an office visit to a physician per employee enrolled in a health insurance plan that had a physician copayment at private-sector establishments by firm size and selected characteristics: United States, 2015

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	0.12	0.36	0.37	0.29	0.23	0.19	0.22	0.14
Industry group **								
Agric., fish., forest.	1.28	2.00	--	1.89	1.26	1.72	1.42	1.56
Mining and manufacturing	0.28	1.60	1.10	0.71	0.47	0.43	0.67	0.31
Construction	0.56	1.05	1.06	0.89	1.35	1.53	0.64	0.88
Utilities and transp.	0.72	1.78	1.76	1.97	1.28	0.90	1.15	0.76
Wholesale trade	0.45	1.44	1.38	1.19	0.81	0.67	0.97	0.51
Fin. svcs. and real estate	0.38	1.07	1.04	0.80	0.56	0.55	0.62	0.43
Retail trade	0.35	0.85	1.31	0.81	0.85	0.47	0.70	0.40
Professional services	0.23	0.64	0.71	0.54	0.42	0.33	0.41	0.26
Other services	0.28	0.83	0.72	0.74	0.67	0.41	0.49	0.34
Ownership								
For profit, incorporated	0.15	0.43	0.44	0.34	0.29	0.22	0.27	0.17
For profit, unincorporated	0.36	0.80	0.85	0.72	0.78	0.55	0.49	0.44
Nonprofit	0.30	1.23	1.04	0.72	0.40	0.45	0.62	0.33
Age of firm								
Less than 5 years	0.57	0.95	1.25	0.92	1.31	2.02	0.60	1.03
5-9 years	0.61	0.92	1.46	0.98	1.18	2.21	0.73	0.90
10-19 years	0.31	0.56	0.64	0.59	0.58	0.88	0.40	0.43
20 or more years	0.14	0.59	0.50	0.38	0.26	0.19	0.32	0.15
Multi/single status								
2 or more locations	0.16	--	1.13	0.55	0.28	0.19	0.66	0.16
1 location only	0.19	0.36	0.39	0.33	0.39	1.05	0.23	0.30
Percent full-time employees								
Less than 25%	0.76	1.89	1.27	1.84	1.18	1.39	1.39	0.88
25-49 %	0.40	1.42	1.40	1.06	1.10	0.44	0.87	0.44
50-74 %	0.34	0.93	1.22	0.82	0.64	0.48	0.61	0.39
75% or more	0.14	0.41	0.41	0.32	0.26	0.21	0.25	0.16
Union presence								
No union employees	0.14	0.37	0.38	0.29	0.24	0.23	0.23	0.16
Has union employees	0.29	1.56	1.58	1.45	0.84	0.33	1.04	0.30
Percent low-wage employees								
50% or more low-wage	0.32	1.16	1.67	0.82	0.63	0.45	0.76	0.35
Less than 50% low-wage	0.13	0.38	0.38	0.31	0.25	0.20	0.23	0.15

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2015 Medical Expenditure Panel Survey-Insurance Component.

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** 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.F.6 Average coinsurance (in percents) for an office visit to a physician per employee enrolled in a health insurance plan that had a physician coinsurance at private-sector establishments by firm size and selected characteristics: United States, 2015

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	20.1	22.6	22.7	21.6	20.2	19.8	22.6	19.9
Industry group **								
Agric., fish., forest.	20.5	--	--	--	--	--	--	19.4
Mining and manufacturing	20.7	21.5	20.3	23.9	21.2	20.1	23.1	20.5
Construction	19.8	23.8	24.4	21.6	19.4	15.2	23.7	18.0
Utilities and transp.	21.6	--	28.8	--	20.6	21.3	27.1	21.3
Wholesale trade	19.7	22.3	21.7	22.4	19.7	18.9	22.7	19.2
Fin. svcs. and real estate	18.7	19.8	25.6	21.3	20.8	18.3	21.9	18.6
Retail trade	22.2	26.4	23.1	21.2	21.2	22.3	23.8	22.1
Professional services	19.4	22.2	22.0	20.3	19.0	19.0	21.6	19.1
Other services	20.8	23.5	21.5	21.2	20.6	20.6	22.5	20.6
Ownership								
For profit, incorporated	20.2	22.9	23.1	22.2	20.2	19.8	23.3	19.9
For profit, unincorporated	21.0	22.8	22.0	20.6	21.1	20.7	21.7	20.8
Nonprofit	19.1	20.7	20.2	20.1	19.2	18.7	19.9	19.0
Age of firm								
Less than 5 years	22.4	26.2	21.7	21.2	23.6	--	22.6	22.2
5-9 years	21.4	22.4	20.7	21.8	20.2	23.5	22.3	20.8
10-19 years	21.4	22.2	21.8	21.7	21.4	20.8	21.9	21.2
20 or more years	19.9	22.1	24.0	21.6	19.8	19.7	23.1	19.8
Multi/single status								
2 or more locations	19.8	--	21.7	22.0	19.4	19.8	23.1	19.8
1 location only	21.6	22.6	22.9	21.5	21.3	18.1	22.6	20.8
Percent full-time employees								
Less than 25%	22.2	20.6	--	32.2	21.6	20.9	28.5	21.2
25-49 %	20.7	21.5	22.5	23.9	21.2	20.2	22.6	20.6
50-74 %	21.6	21.6	24.6	21.3	22.3	21.4	23.0	21.5
75% or more	19.9	22.9	22.6	21.3	19.9	19.5	22.4	19.6
Union presence								
No union employees	20.3	22.8	23.0	22.1	20.5	19.7	22.8	20.0
Has union employees	19.7	--	18.6	18.0	18.6	19.9	19.0	19.7
Percent low-wage employees								
50% or more low-wage	22.4	23.6	20.6	23.1	21.6	22.5	22.4	22.4
Less than 50% low-wage	19.8	22.5	22.9	21.4	20.0	19.4	22.7	19.6

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2015 Medical Expenditure Panel Survey-Insurance Component.

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Table I.F.6 Standard errors for average coinsurance (in percents) for an office visit to a physician per employee enrolled in a health insurance plan that had a physician coinsurance at private-sector establishments by firm size and selected characteristics: United States, 2015

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	0.14	0.59	0.76	0.47	0.34	0.18	0.42	0.15
Industry group **								
Agric., fish., forest.	2.71	--	--	--	--	--	--	3.32
Mining and manufacturing	0.39	1.98	0.32	1.64	0.71	0.50	1.51	0.40
Construction	0.80	2.73	2.06	1.53	0.74	1.23	1.07	0.92
Utilities and transp.	0.73	--	4.79	--	0.96	0.83	4.03	0.75
Wholesale trade	0.56	1.35	2.45	1.36	0.62	0.80	1.35	0.60
Fin. svcs. and real estate	0.33	1.13	4.58	1.59	1.16	0.35	1.82	0.34
Retail trade	0.28	1.62	1.74	0.56	0.77	0.33	0.90	0.29
Professional services	0.29	1.07	1.09	0.47	0.69	0.37	0.60	0.31
Other services	0.30	1.27	1.33	1.60	0.82	0.33	0.95	0.31
Ownership								
For profit, incorporated	0.16	0.64	0.88	0.64	0.43	0.19	0.50	0.17
For profit, unincorporated	0.38	1.85	2.00	0.68	0.67	0.54	1.00	0.40
Nonprofit	0.45	1.16	1.19	0.84	0.67	0.70	0.73	0.50
Age of firm								
Less than 5 years	1.10	2.83	0.87	2.06	2.42	--	1.11	1.87
5-9 years	0.47	1.19	1.26	0.89	0.75	1.43	0.90	0.48
10-19 years	0.52	1.05	1.40	1.14	0.78	1.29	0.86	0.66
20 or more years	0.16	0.76	1.22	0.59	0.39	0.18	0.59	0.16
Multi/single status								
2 or more locations	0.16	--	1.24	0.72	0.36	0.18	0.99	0.16
1 location only	0.32	0.60	0.83	0.57	0.63	1.09	0.45	0.45
Percent full-time employees								
Less than 25%	0.92	1.57	--	4.86	0.78	0.76	4.66	0.56
25-49 %	0.70	1.75	2.16	2.08	0.74	0.89	1.11	0.74
50-74 %	0.32	1.41	1.64	0.88	1.12	0.36	0.89	0.34
75% or more	0.16	0.68	0.87	0.49	0.37	0.20	0.46	0.17
Union presence								
No union employees	0.17	0.61	0.80	0.48	0.39	0.21	0.43	0.18
Has union employees	0.30	--	1.73	1.47	0.53	0.33	1.10	0.30
Percent low-wage employees								
50% or more low-wage	0.41	1.50	1.08	1.51	0.98	0.49	0.91	0.43
Less than 50% low-wage	0.15	0.64	0.80	0.50	0.36	0.19	0.45	0.16

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2015 Medical Expenditure Panel Survey-Insurance Component.

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** 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.F.7 Percent of private-sector employees enrolled in a health insurance plan that had a coinsurance payment for an office visit to a physician by firm size and selected characteristics: United States, 2015

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	35.0%	19.5%	20.4%	21.7%	23.9%	44.7%	20.4%	37.6%
Industry group **								
Agric., fish., forest.	22.4%	23.8% *	--	7.1% *	27.9% *	26.8% *	21.1% *	22.8% *
Mining and manufacturing	35.0%	18.9%	14.5%	23.5%	26.8%	44.3%	17.9%	37.2%
Construction	25.9%	16.5%	17.4%	23.3%	27.2%	44.1%	18.9%	30.9%
Utilities and transp.	41.8%	28.3%	28.2%	16.7% *	31.9%	46.3%	23.8%	43.6%
Wholesale trade	31.7%	18.6%	22.7%	19.8%	26.2%	42.2%	22.2%	34.5%
Fin. svcs. and real estate	43.4%	19.6%	20.5%	12.6%	21.6%	53.3%	18.4%	46.1%
Retail trade	42.9%	20.2%	11.4%	20.9%	27.2%	54.6%	16.5%	47.1%
Professional services	31.4%	20.9%	25.4%	28.2%	20.9%	37.5%	25.4%	32.4%
Other services	32.6%	18.3%	17.2%	16.2%	21.7%	44.3%	16.1%	36.6%
Ownership								
For profit, incorporated	38.4%	19.1%	20.0%	20.3%	25.5%	49.5%	19.5%	42.0%
For profit, unincorporated	28.0%	18.2%	26.4%	22.8%	21.2%	37.3%	22.9%	29.6%
Nonprofit	23.9%	26.5%	14.2%	28.5%	20.6%	25.0%	23.6%	23.9%
Age of firm								
Less than 5 years	19.7%	14.5%	22.1%	22.9%	13.5% *	44.9%	17.3%	22.6%
5-9 years	21.2%	15.2%	20.4%	25.7%	18.4%	44.5%	18.4%	23.5%
10-19 years	25.0%	23.0%	23.9%	19.3%	23.1%	38.6%	23.4%	25.9%
20 or more years	37.6%	20.8%	18.2%	22.0%	25.0%	44.9%	20.0%	39.5%
Multi/single status								
2 or more locations	40.5%	48.1% *	28.3%	21.0%	24.5%	45.0%	29.4%	40.7%
1 location only	21.8%	19.2%	19.9%	21.9%	23.0%	28.5%	19.7%	23.7%
Percent full-time employees								
Less than 25%	38.4%	19.3% *	16.5% *	28.6%	36.9%	48.6%	22.1%	43.2%
25-49 %	36.6%	15.5%	22.8%	25.4%	24.9%	45.6%	19.5%	39.2%
50-74 %	34.5%	16.6%	19.6%	14.9%	21.3%	44.0%	17.3%	37.6%
75% or more	34.9%	20.2%	20.5%	22.1%	23.8%	44.7%	20.8%	37.5%
Union presence								
No union employees	33.1%	19.6%	20.3%	20.8%	22.5%	45.0%	20.5%	36.1%
Has union employees	41.7%	17.2% *	22.9%	33.9%	33.9%	43.8%	19.8%	42.6%
Percent low-wage employees								
50% or more low-wage	37.1%	27.7%	20.5%	24.6%	22.5%	46.6%	21.7%	39.1%
Less than 50% low-wage	34.7%	18.7%	20.4%	21.4%	24.1%	44.4%	20.3%	37.5%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2015 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.F.7 Standard errors for percent of private-sector employees enrolled in a health insurance plan that had a coinsurance payment for an office visit to a physician by firm size and selected characteristics: United States, 2015

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	0.63%	1.22%	1.33%	1.24%	1.10%	0.97%	0.85%	0.72%
Industry group **								
Agric., fish., forest.	6.04%	11.34% *	--	4.26% *	13.93% *	9.93% *	7.29% *	7.65% *
Mining and manufacturing	1.57%	5.06%	3.17%	3.11%	2.60%	2.38%	2.32%	1.73%
Construction	2.64%	3.41%	3.94%	4.07%	6.16%	8.96%	2.53%	4.10%
Utilities and transp.	3.78%	8.24%	7.86%	5.63% *	6.11%	4.95%	4.89%	4.17%
Wholesale trade	1.96%	4.18%	4.30%	3.71%	3.89%	3.30%	2.70%	2.39%
Fin. svcs. and real estate	1.80%	3.88%	5.42%	2.55%	2.67%	2.36%	2.61%	1.97%
Retail trade	1.56%	3.93%	2.78%	3.18%	3.65%	2.05%	2.04%	1.76%
Professional services	1.11%	2.27%	2.64%	2.83%	1.81%	1.67%	1.88%	1.25%
Other services	1.94%	2.56%	2.81%	2.64%	3.15%	3.07%	1.55%	2.32%
Ownership								
For profit, incorporated	0.76%	1.42%	1.52%	1.38%	1.42%	1.13%	0.92%	0.88%
For profit, unincorporated	1.59%	2.69%	3.95%	3.33%	3.22%	2.80%	2.18%	1.96%
Nonprofit	1.42%	4.59%	2.84%	4.07%	1.98%	2.18%	3.73%	1.52%
Age of firm								
Less than 5 years	2.29%	3.07%	4.73%	4.49%	4.73% *	13.48%	2.37%	4.24%
5-9 years	2.01%	2.55%	4.21%	4.49%	3.31%	12.13%	2.10%	3.20%
10-19 years	1.52%	2.58%	2.73%	2.30%	3.10%	4.58%	1.70%	2.17%
20 or more years	0.73%	1.87%	1.70%	1.65%	1.28%	0.99%	1.23%	0.79%
Multi/single status								
2 or more locations	0.81%	15.47% *	4.83%	2.04%	1.30%	0.98%	3.05%	0.82%
1 location only	0.85%	1.21%	1.38%	1.48%	1.93%	5.23%	0.88%	1.42%
Percent full-time employees								
Less than 25%	3.09%	6.73% *	6.55% *	7.30%	8.59%	3.76%	5.29%	3.59%
25-49 %	2.10%	3.73%	5.46%	5.49%	3.85%	2.98%	2.80%	2.36%
50-74 %	1.48%	2.62%	3.42%	3.20%	2.87%	2.14%	1.84%	1.72%
75% or more	0.72%	1.43%	1.48%	1.37%	1.23%	1.11%	0.97%	0.83%
Union presence								
No union employees	0.69%	1.25%	1.36%	1.25%	1.07%	1.18%	0.88%	0.82%
Has union employees	1.49%	5.96% *	6.35%	5.86%	4.49%	1.67%	3.58%	1.54%
Percent low-wage employees								
50% or more low-wage	1.53%	4.21%	4.16%	3.71%	2.46%	2.13%	2.42%	1.69%
Less than 50% low-wage	0.68%	1.26%	1.38%	1.31%	1.21%	1.05%	0.90%	0.79%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2015 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.G.1 Premium distributions (in dollars) for employees enrolled in single, employee-plus-one, and family coverage at the 10th, 25th, 50th(median), 75th and 90th percentiles at private-sector establishments that offer health insurance by firm size: United States, 2015

	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
Single coverage								
Average (mean)	5,963	6,341	5,976	5,672	5,983	5,996	5,947	5,967
10th percentile	3,600	3,500	3,300	3,300	3,600	4,000	3,300	3,700
25th percentile	4,800	4,500	4,300	4,300	4,700	5,000	4,300	4,900
50th percentile (median)	5,800	5,800	5,600	5,400	5,800	5,900	5,500	5,800
75th percentile	7,000	7,500	7,200	6,700	7,100	6,900	7,200	6,900
90th percentile	8,200	9,600	9,100	8,400	8,500	7,900	9,000	8,100
Employee-plus-one coverage								
Average (mean)	11,800	12,725	11,366	11,026	12,018	11,842	11,666	11,817
10th percentile	7,500	6,500	6,400	6,300	7,300	7,900	6,300	7,700
25th percentile	9,600	8,400	8,400	8,500	9,800	9,900	8,400	9,800
50th percentile (median)	12,000	12,000	11,000	11,000	12,000	12,000	11,000	12,000
75th percentile	14,000	16,000	14,000	13,000	14,000	14,000	14,000	14,000
90th percentile	16,000	20,000	17,000	16,000	17,000	16,000	17,000	16,000
Family coverage								
Average (mean)	17,322	15,686	16,536	16,020	17,162	17,725	15,919	17,524
10th percentile	11,000	7,800	8,800	9,600	10,000	12,000	8,500	11,000
25th percentile	14,000	11,000	12,000	13,000	14,000	15,000	12,000	14,000
50th percentile (median)	17,000	15,000	16,000	16,000	17,000	18,000	15,000	17,000
75th percentile	20,000	20,000	20,000	19,000	20,000	20,000	19,000	20,000
90th percentile	24,000	24,000	24,000	23,000	25,000	23,000	24,000	24,000

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2015 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

Dollar amounts have been rounded for confidentiality reasons.

Table I.G.1 Standard errors for premium distributions (in dollars) for employees enrolled in single, employee-plus-one, and family coverage at the 10th, 25th, 50th(median), 75th and 90th percentiles at private-sector establishments that offer health insurance by firm size: United States, 2015

	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
Single coverage								
Average (mean)	26.40	91.24	99.20	70.41	59.80	36.13	54.67	29.92
10th percentile	31.42	99.81	150.69	152.31	98.54	92.56	100.55	56.78
25th percentile	18.72	112.93	83.61	74.67	53.84	37.52	46.29	30.43
50th percentile (median)	30.68	104.99	98.80	67.85	59.42	36.38	65.32	33.74
75th percentile	34.05	152.38	177.31	95.87	89.04	39.99	61.77	36.78
90th percentile	54.36	178.33	210.17	139.85	199.89	67.93	109.19	40.46
Employee-plus-one coverage								
Average (mean)	58.43	367.17	221.27	156.86	119.47	77.76	157.68	62.81
10th percentile	108.34	319.59	304.96	273.89	183.14	127.78	189.75	84.18
25th percentile	63.72	382.38	226.22	131.12	129.97	91.79	150.29	76.64
50th percentile (median)	63.30	518.11	320.23	160.59	132.78	77.08	184.32	58.56
75th percentile	66.38	503.64	343.86	257.72	192.72	118.14	206.41	77.23
90th percentile	122.56	780.57	308.23	339.25	233.62	191.07	311.88	119.33
Family coverage								
Average (mean)	95.48	337.71	408.98	248.82	221.07	124.77	212.03	104.65
10th percentile	223.04	729.59	459.33	581.49	509.49	307.05	332.98	248.17
25th percentile	92.26	374.40	395.36	299.42	216.24	151.07	214.66	85.80
50th percentile (median)	104.44	360.58	348.62	246.84	242.76	99.83	245.33	78.56
75th percentile	111.66	657.95	505.54	360.45	312.61	120.41	316.23	109.09
90th percentile	215.58	831.40	918.39	619.78	377.04	301.01	388.01	230.70

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2015 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

Table I.G.2 Employee contribution distributions (in dollars) for employees enrolled in single, employee-plus-one, and family coverage at the 10th, 25th, 50th(median), 75th and 90th percentiles at private-sector establishments that offer health insurance by firm size: United States, 2015

	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
Single coverage								
Average (mean)	1,255	877	1,043	1,232	1,258	1,328	1,065	1,299
10th percentile	0	0	0	0	0	350	0	100*
25th percentile	540	0	0	0	600	730	0	670
50th percentile (median)	1,100	0	590	1,000	1,100	1,200	600	1,200
75th percentile	1,700	1,400	1,700	1,800	1,700	1,700	1,700	1,700
90th percentile	2,500	2,900	2,800	2,700	2,400	2,400	2,800	2,400
Employee-plus-one coverage								
Average (mean)	3,220	2,663	3,663	3,785	3,619	2,990	3,454	3,190
10th percentile	690	0	0	0	980	1,000	0	960
25th percentile	1,700	0	940*	1,700	1,900	1,700	0	1,800
50th percentile (median)	2,800	640*	3,100	3,300	3,200	2,700	3,000	2,800
75th percentile	4,200	4,400	5,400	5,500	4,700	3,800	5,300	4,100
90th percentile	6,000	7,400	8,000	7,500	6,700	5,200	7,800	5,800
Family coverage								
Average (mean)	4,710	3,635	4,934	5,389	5,143	4,531	4,587	4,728
10th percentile	640*	0	0	0	760*	1,600	0	1,400
25th percentile	2,500	0	0	1,800	2,600	2,700	0	2,700
50th percentile (median)	4,100	0	4,000	4,600	4,600	4,100	3,500	4,200
75th percentile	6,100	6,400	7,400	7,800	6,900	5,600	7,300	6,000
90th percentile	8,900	12,000	12,000	12,000	9,800	7,700	12,000	8,500

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2015 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.

Dollar amounts have been rounded for confidentiality reasons.

Table I.G.2 Standard errors for employee contribution distributions (in dollars) for employees enrolled in single, employee-plus-one, and family coverage at the 10th, 25th, 50th(median), 75th and 90th percentiles at private-sector establishments that offer health insurance by firm size: United States, 2015

	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
Single coverage								
Average (mean)	14.44	48.98	48.94	44.96	26.24	20.81	29.34	16.41
10th percentile	33.01	132.52	121.40	76.05	61.07	25.16	92.16	33.62*
25th percentile	18.46	132.52	121.40	76.05	43.27	18.30	92.16	16.74
50th percentile (median)	12.19	132.52	76.84	52.37	28.10	17.07	52.05	15.28
75th percentile	15.44	91.67	86.08	52.64	33.01	21.88	51.15	18.78
90th percentile	30.46	150.19	109.19	71.02	60.93	51.70	71.77	42.52
Employee-plus-one coverage								
Average (mean)	34.75	217.23	169.30	123.24	72.49	42.65	101.32	36.92
10th percentile	98.08	424.55	326.94	214.84	90.26	45.26	246.59	46.30
25th percentile	42.47	424.55	365.25*	135.44	86.44	58.24	246.59	51.01
50th percentile (median)	29.12	469.24*	212.59	138.72	59.24	39.98	131.62	33.73
75th percentile	53.19	458.59	311.80	189.14	97.54	56.75	168.48	50.10
90th percentile	79.63	474.28	355.49	249.98	184.95	60.78	172.27	86.64
Family coverage								
Average (mean)	56.20	307.93	255.12	186.18	138.80	69.38	155.94	60.27
10th percentile	227.86*	518.40	426.07	326.32	335.94*	61.72	304.52	73.61
25th percentile	54.59	518.40	426.07	335.78	212.43	68.79	304.52	65.98
50th percentile (median)	57.97	518.40	271.21	231.56	118.80	70.32	223.06	57.33
75th percentile	68.41	572.14	423.99	259.17	210.89	86.74	211.60	86.53
90th percentile	168.42	992.49	617.30	410.68	252.73	170.34	370.51	157.91

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2015 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.

Table I.G.3 Employer cost distributions (in dollars) for employees enrolled in single, employee-plus-one, and family coverage at the 10th, 25th, 50th(median), 75th and 90th percentiles at private-sector establishments that offer health insurance by firm size: United States, 2015

	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
Single coverage								
Average (mean)	4,708	5,464	4,932	4,440	4,726	4,668	4,883	4,668
10th percentile	2,400	2,200	2,000	2,000	2,300	2,700	2,000	2,500
25th percentile	3,500	3,600	3,200	3,000	3,300	3,700	3,100	3,500
50th percentile (median)	4,500	5,000	4,500	4,200	4,600	4,600	4,500	4,500
75th percentile	5,700	6,900	6,200	5,500	5,800	5,600	6,200	5,600
90th percentile	7,100	9,300	8,300	7,300	7,300	6,600	8,300	6,900
Employee-plus-one coverage								
Average (mean)	8,579	10,062	7,703	7,241	8,398	8,852	8,212	8,628
10th percentile	4,000	2,900	2,800	2,400	3,400	5,200	2,600	4,400
25th percentile	6,300	5,400	4,400	4,200	5,700	6,900	4,500	6,400
50th percentile (median)	8,500	9,400	7,000	6,800	8,400	8,700	7,200	8,600
75th percentile	11,000	14,000	10,000	9,600	11,000	11,000	11,000	11,000
90th percentile	13,000	18,000	14,000	13,000	13,000	13,000	15,000	13,000
Family coverage								
Average (mean)	12,612	12,051	11,603	10,632	12,019	13,194	11,332	12,796
10th percentile	5,400	2,900	3,000	3,600	4,400	7,400	3,000	6,000
25th percentile	9,400	6,200	5,800	6,000	8,000	10,000	6,000	9,800
50th percentile (median)	13,000	11,000	11,000	10,000	12,000	13,000	11,000	13,000
75th percentile	16,000	17,000	16,000	14,000	15,000	16,000	16,000	16,000
90th percentile	19,000	22,000	21,000	18,000	19,000	18,000	20,000	19,000

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2015 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

Dollar amounts have been rounded for confidentiality reasons.

Table I.G.3 Standard errors for employer cost distributions (in dollars) for employees enrolled in single, employee-plus-one, and family coverage at the 10th, 25th, 50th(median), 75th and 90th percentiles at private-sector establishments that offer health insurance by firm size: United States, 2015

	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
Single coverage								
Average (mean)	25.50	95.48	99.41	72.49	59.78	33.16	56.24	28.58
10th percentile	24.97	80.48	90.14	87.80	54.49	64.14	50.18	33.63
25th percentile	30.57	87.54	100.84	79.47	54.27	32.44	68.68	33.67
50th percentile (median)	18.35	138.43	107.20	76.13	48.91	30.67	63.38	22.93
75th percentile	35.26	152.07	142.25	118.38	112.42	49.01	95.51	36.89
90th percentile	57.28	167.13	199.64	127.41	152.80	67.53	147.92	64.43
Employee-plus-one coverage								
Average (mean)	56.89	409.67	232.64	167.46	123.77	71.80	172.04	60.27
10th percentile	107.77	451.00	235.55	131.97	184.25	87.02	128.99	113.92
25th percentile	54.79	449.01	223.76	228.36	162.73	107.27	158.59	78.90
50th percentile (median)	67.99	492.30	279.09	173.28	164.55	76.55	154.68	67.93
75th percentile	82.70	671.58	293.74	263.53	172.69	109.60	292.18	88.42
90th percentile	146.07	634.73	671.92	467.23	353.85	200.34	580.66	150.82
Family coverage								
Average (mean)	94.21	393.38	482.92	274.79	212.74	120.05	244.90	101.56
10th percentile	177.41	361.80	339.61	151.34	307.64	233.05	228.26	247.07
25th percentile	111.77	450.20	551.39	274.86	282.02	121.66	243.52	139.97
50th percentile (median)	103.88	594.80	416.41	343.13	229.72	102.98	264.23	81.89
75th percentile	112.96	614.28	451.24	386.63	367.49	124.96	331.94	119.63
90th percentile	206.70	784.57	1,089.72	768.13	443.90	233.95	564.56	224.16

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2015 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.