

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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