

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.

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.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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