

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, 2018

Characteristics	Insurance to retirees under 65	Insurance to retirees 65 and over
United States	11.1%	8.7%
Firm size		
Less than 50 employees	2.1%	2.5%
50+ employees	19.2%	14.2%
Less than 10 employees	2.3%	3.1%
10-24 employees	1.6%	1.5%
25-99 employees	2.3%	2.4%
100-999 employees	6.8%	6.0%
1000+ employees	27.4%	19.7%
Industry group **		
Agric., fish., forest.	4.0% *	3.2% *
Mining and manufacturing	9.3%	7.9%
Construction	3.7% *	2.5%
Utilities and transp.	25.6%	19.7%
Wholesale trade	12.2%	7.6%
Fin. svs. and real estate	18.5%	15.3%
Retail trade	14.1%	11.2%
Professional services	10.6%	7.3%
Other services	4.6%	4.7%
Ownership		
For profit, incorporated	12.4%	9.7%
For profit, unincorporated	6.0%	4.9%
Nonprofit	10.9%	7.9%
Age of firm		
Less than 5 years	1.3% *	1.5% *
5-9 years	1.6%	2.5% *
10-19 years	2.4%	3.3%
20 or more years	15.5%	11.5%
Multi/single status		
2 or more locations	19.6%	14.5%
1 location only	2.1%	2.6%
Percent full-time employees		
Less than 25%	6.5%	5.5%
25-49 %	5.5%	4.4%
50-74 %	7.7%	6.6%
75% or more	12.7%	9.8%
Union presence		
No union employees	7.7%	6.3%
Has union employees	39.6%	28.9%
Percent low wage employees **		
50% or more low-wage	7.3%	6.3%
Less than 50% low-wage	12.0%	9.2%
Percent women employees		
Less than 25%	8.0%	6.1%
25-49 %	17.0%	12.0%
50-74 %	12.2%	10.0%
75% or more	8.4%	7.2%
Percent age 50 or older employees		
Less than 25%	7.2%	6.4%
25-49 %	19.5%	13.9%
50-74 %	9.6%	7.2%
75% or more	2.9%	3.9%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 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, 2018

Characteristics	Insurance to retirees under 65	Insurance to retirees 65 and over
United States	0.39%	0.37%
Firm size		
Less than 50 employees	0.31%	0.36%
50+ employees	0.66%	0.61%
Less than 10 employees	0.47%	0.56%
10-24 employees	0.38%	0.40%
25-99 employees	0.37%	0.38%
100-999 employees	0.62%	0.62%
1000+ employees	1.00%	0.92%
Industry group **		
Agric., fish., forest.	2.25% *	1.80% *
Mining and manufacturing	0.97%	1.00%
Construction	1.22% *	0.63%
Utilities and transp.	2.49%	2.35%
Wholesale trade	1.47%	1.34%
Fin. svs. and real estate	1.41%	1.35%
Retail trade	1.16%	1.07%
Professional services	0.77%	0.72%
Other services	0.64%	0.63%
Ownership		
For profit, incorporated	0.50%	0.47%
For profit, unincorporated	0.67%	0.73%
Nonprofit	1.09%	0.98%
Age of firm		
Less than 5 years	0.57% *	0.68% *
5-9 years	0.47%	0.76% *
10-19 years	0.47%	0.64%
20 or more years	0.55%	0.51%
Multi/single status		
2 or more locations	0.68%	0.63%
1 location only	0.30%	0.35%
Percent full-time employees		
Less than 25%	1.22%	0.98%
25-49 %	0.91%	0.84%
50-74 %	0.97%	0.89%
75% or more	0.49%	0.47%
Union presence		
No union employees	0.35%	0.34%
Has union employees	2.06%	1.95%
Percent low wage employees **		
50% or more low-wage	0.72%	0.68%
Less than 50% low-wage	0.46%	0.43%
Percent women employees		
Less than 25%	0.60%	0.52%
25-49 %	1.08%	0.98%
50-74 %	0.84%	0.80%
75% or more	0.69%	0.70%
Percent age 50 or older employees		
Less than 25%	0.50%	0.49%
25-49 %	0.88%	0.82%
50-74 %	1.02%	0.84%
75% or more	0.69%	1.14%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 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.

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