

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%	--

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 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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