

**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.

-- 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 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.

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