Table I.B.2.b.(1) Percent of private-sector enrollees that are enrolled in self-insured plans at establishments that offer health insurance by firm size and selected characteristics: United States, 2015

| Characteristics | Total | $\begin{aligned} & \text { Less than } \\ & 10 \\ & \text { employees } \end{aligned}$ | $10-24$ employees | $\begin{gathered} 25-99 \\ \text { employees } \end{gathered}$ | 100-999 employees | 1000 or more employees | $\begin{aligned} & \text { Less than } \\ & 50 \\ & \text { employees } \end{aligned}$ | 50 or more employees |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| United States | 60.0\% | 13.6\% | 10.1\% | 15.2\% | 40.5\% | 85.7\% | 11.8\% | 68.9\% |
| Industry group ** |  |  |  |  |  |  |  |  |
| Agric., fish., forest. | 29.1\% | 17.7\%* | -- | 5.6\%* | 35.1\%* | 48.9\% | 13.6\%* | 34.2\% |
| Mining and manufacturing | 65.3\% | 12.0\%* | 4.6\%* | 14.3\% | 54.5\% | 89.6\% | 7.3\% | 72.6\% |
| Construction | 32.2\% | 17.4\% | 13.2\% | 14.8\% | 39.8\% | 84.1\% | 16.2\% | 43.8\% |
| Utilities and transp. | 73.6\% | 20.8\%* | 5.6\%* | 27.0\%* | 38.3\% | 87.5\% | 15.2\%* | 79.4\% |
| Wholesale trade | 52.7\% | 8.9\%* | 11.6\%* | 20.3\% | 42.0\% | 83.3\% | 10.4\% | 64.9\% |
| Fin. svs. and real estate | 71.9\% | 14.4\%* | 2.2\%* | 11.3\% | 38.4\% | 90.9\% | 9.1\% | 78.6\% |
| Retail trade | 65.1\% | 9.2\% | 8.7\%* | 16.4\% | 34.3\% | 89.8\% | 9.7\% | 74.0\% |
| Professional services | 60.9\% | 13.2\% | 10.9\% | 14.6\% | 39.3\% | 86.5\% | 12.9\% | 69.0\% |
| Other services | 47.1\% | 14.9\% | 12.9\% | 15.0\% | 25.3\% | 71.5\% | 11.8\% | 55.8\% |
| Ownership |  |  |  |  |  |  |  |  |
| For profit, incorporated | 61.3\% | 12.1\% | 9.3\% | 14.9\% | 42.3\% | 85.8\% | 10.4\% | 70.9\% |
| For profit, unincorporated | 48.5\% | 18.2\% | 13.8\% | 15.1\% | 39.2\% | 81.3\% | 15.5\% | 58.6\% |
| Nonprofit | 62.0\% | 14.9\% | 11.2\% | 17.2\% | 35.7\% | 87.8\% | 16.5\% | 66.6\% |
| Age of firm |  |  |  |  |  |  |  |  |
| Less than 5 years | 21.2\% | 17.3\% | 13.2\%* | 18.5\% | 26.8\% | 74.9\% | 14.5\% | 29.6\% |
| 5-9 years | 24.5\% | 15.0\% | 10.5\%* | 7.3\% | 41.9\% | 70.4\% | 12.4\% | 34.2\% |
| 10-19 years | 32.9\% | 11.3\% | 12.5\% | 16.3\% | 35.8\% | 80.8\% | 11.9\% | 45.1\% |
| 20 or more years | 67.0\% | 13.4\% | 8.2\% | 15.5\% | 42.1\% | 86.0\% | 11.0\% | 73.0\% |
| Multi/single status |  |  |  |  |  |  |  |  |
| 2 or more locations | 75.9\% | 14.1\%* | 7.1\% | 17.2\% | 44.7\% | 86.0\% | 9.7\% | 76.9\% |
| 1 location only | 22.4\% | 13.6\% | 10.3\% | 14.7\% | 34.8\% | 73.9\% | 12.0\% | 32.3\% |
| Percent full-time employees |  |  |  |  |  |  |  |  |
| Less than $25 \%$ | 41.9\% | 38.4\% | 19.6\%* | 6.6\%* | 26.2\%* | 64.5\% | 23.9\% | 47.2\% |
| 25-49 \% | 55.5\% | 23.4\% | 12.2\%* | 11.9\%* | 26.0\% | 80.5\% | 15.3\% | 61.6\% |
| 50-74 \% | 57.7\% | 9.0\% | 5.9\%* | 15.6\% | 23.2\% | 82.5\% | 9.1\% | 66.4\% |
| 75\% or more | 60.8\% | 13.2\% | 10.3\% | 15.5\% | 43.2\% | 86.7\% | 11.7\% | 69.9\% |
| Union presence |  |  |  |  |  |  |  |  |
| No union employees | 55.0\% | 12.7\% | 9.0\% | 14.5\% | 39.4\% | 85.3\% | 10.7\% | 65.3\% |
| Has union employees | 78.4\% | 34.9\% | 30.5\% | 24.9\% | 48.7\% | 86.6\% | 33.2\% | 80.2\% |
| Percent low-wage employees |  |  |  |  |  |  |  |  |
| 50\% or more low-wage | 55.1\% | 17.2\% | 11.8\%* | 16.1\% | 23.0\% | 79.3\% | 13.2\% | 60.5\% |
| Less than 50\% low-wage | 60.6\% | 13.3\% | 10.0\% | 15.1\% | 42.8\% | 86.5\% | 11.7\% | 70.0\% |

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.
-- 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.(1) Standard errors for percent of private-sector enrollees that are enrolled in self-insured plans at establishments that offer health insurance by firm size and selected characteristics: United States, 2015

| Characteristics | Total | Less than 10 employees | $10-24$ <br> employees | $\begin{gathered} 25-99 \\ \text { employees } \end{gathered}$ | 100-999 employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| United States | 0.55\% | 1.08\% | 1.05\% | 1.12\% | 1.30\% | 0.58\% | 0.71\% | 0.60\% |
| Industry group ** |  |  |  |  |  |  |  |  |
| Agric., fish., forest. | 6.43\% | 7.44\%* | -- | 4.49\%* | 14.00\%* | 12.46\% | 4.40\%* | 8.38\% |
| Mining and manufacturing | 1.44\% | 4.00\%* | 2.00\%* | 2.60\% | 3.04\% | 1.56\% | 1.57\% | 1.50\% |
| Construction | 2.81\% | 3.75\% | 3.67\% | 3.06\% | 6.48\% | 8.93\% | 2.31\% | 4.31\% |
| Utilities and transp. | 2.70\% | 8.04\%* | 4.74\%* | 8.67\%* | 6.29\% | 2.31\% | 5.21\%* | 2.60\% |
| Wholesale trade | 2.12\% | 2.67\%* | 3.84\%* | 4.32\% | 4.61\% | 2.71\% | 1.99\% | 2.50\% |
| Fin. svs. and real estate | 1.33\% | 4.54\%* | 0.86\%* | 3.34\% | 3.52\% | 0.88\% | 2.05\% | 1.29\% |
| Retail trade | 1.45\% | 2.27\% | 4.15\%* | 3.11\% | 4.16\% | 1.03\% | 2.05\% | 1.50\% |
| Professional services | 1.03\% | 1.82\% | 2.01\% | 2.29\% | 2.24\% | 1.04\% | 1.63\% | 1.09\% |
| Other services | 1.62\% | 2.26\% | 2.37\% | 2.93\% | 3.21\% | 2.00\% | 1.30\% | 1.86\% |
| Ownership |  |  |  |  |  |  |  |  |
| For profit, incorporated | 0.65\% | 1.19\% | 1.20\% | 1.26\% | 1.66\% | 0.66\% | 0.72\% | 0.70\% |
| For profit, unincorporated | 1.73\% | 2.83\% | 3.10\% | 2.99\% | 3.60\% | 2.10\% | 1.91\% | 2.10\% |
| Nonprofit | 1.45\% | 3.19\% | 2.53\% | 3.64\% | 2.54\% | 1.46\% | 3.62\% | 1.50\% |
| Age of firm |  |  |  |  |  |  |  |  |
| Less than 5 years | 2.68\% | 3.10\% | 4.12\%* | 4.60\% | 7.46\% | 8.80\% | 2.33\% | 5.14\% |
| 5-9 years | 2.30\% | 3.08\% | 3.37\%* | 1.74\% | 4.91\% | 9.26\% | 1.84\% | 3.72\% |
| 10-19 years | 1.63\% | 1.84\% | 2.16\% | 2.17\% | 3.33\% | 2.80\% | 1.27\% | 2.30\% |
| 20 or more years | 0.60\% | 1.60\% | 1.30\% | 1.51\% | 1.51\% | 0.59\% | 1.05\% | 0.61\% |
| Multi/single status |  |  |  |  |  |  |  |  |
| 2 or more locations | 0.58\% | 7.73\%* | 2.02\% | 2.15\% | 1.59\% | 0.58\% | 1.90\% | 0.58\% |
| 1 location only | 0.95\% | 1.09\% | 1.11\% | 1.30\% | 2.19\% | 4.64\% | 0.76\% | 1.62\% |
| Percent full-time employees |  |  |  |  |  |  |  |  |
| Less than 25\% | 3.00\% | 8.43\% | 7.74\%* | 2.80\%* | 8.43\%* | 3.76\% | 4.84\% | 3.52\% |
| 25-49 \% | 2.06\% | 5.51\% | 4.97\%* | 4.46\%* | 4.77\% | 1.95\% | 2.90\% | 2.21\% |
| 50-74 \% | 1.55\% | 2.14\% | 1.95\%* | 3.23\% | 2.80\% | 1.58\% | 1.43\% | 1.72\% |
| 75\% or more | 0.63\% | 1.22\% | 1.18\% | 1.23\% | 1.45\% | 0.65\% | 0.81\% | 0.67\% |
| Union presence |  |  |  |  |  |  |  |  |
| No union employees | 0.64\% | 1.05\% | 1.01\% | 1.14\% | 1.35\% | 0.69\% | 0.70\% | 0.70\% |
| Has union employees | 1.16\% | 8.24\% | 7.63\% | 5.03\% | 4.49\% | 1.07\% | 4.77\% | 1.17\% |
| Percent low-wage employees |  |  |  |  |  |  |  |  |
| 50\% or more low-wage | 1.47\% | 2.99\% | 4.23\%* | 3.07\% | 2.59\% | 1.60\% | 1.90\% | 1.58\% |
| Less than 50\% low-wage | 0.60\% | 1.15\% | 1.08\% | 1.19\% | 1.42\% | 0.61\% | 0.76\% | 0.64\% |

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.

