

Table I.C.3.a Percent of total premiums for exclusive-provider plans contributed by employees enrolled in single coverage at private-sector 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	20.7%	13.6%	19.5%	22.8%	22.1%	20.7%	19.3%	21.2%
Industry group **								
Agric., fish., forest.	15.7%	--	--	--	--	--	--	18.8%
Mining and manufacturing	22.3%	12.8%	14.8%	25.3%	23.3%	22.0%	18.7%	23.7%
Construction	19.4%	16.9%	19.1%	18.5%	22.2%	--	20.5%	18.0%
Utilities and transp.	22.8%	--	--	--	23.1%	22.0%	23.2%	22.7%
Wholesale trade	18.4%	11.1% *	17.5%	17.8%	19.7%	22.9%	14.9%	20.7%
Fin. svcs. and real estate	19.3%	10.5% *	5.0% *	20.6%	17.5%	26.7%	11.6%	22.5%
Retail trade	24.5%	12.8%	22.5%	32.8%	32.7%	14.2%	25.9%	24.1%
Professional services	19.8%	15.0%	20.0%	21.2%	19.5%	20.1%	20.2%	19.6%
Other services	22.0%	13.3%	27.4%	21.2%	24.0%	21.5%	20.7%	22.6%
Ownership								
For profit, incorporated	22.0%	15.0%	20.1%	25.0%	24.1%	21.6%	20.1%	22.9%
For profit, unincorporated	21.4%	10.5%	17.0%	22.5%	24.1%	25.3%	16.9%	23.8%
Nonprofit	17.5%	9.1%	18.6%	14.0%	17.4%	18.5%	17.6%	17.5%
Age of firm								
Less than 5 years	22.8%	14.0%	20.7%	28.0%	23.5%	--	23.0%	22.7%
5-9 years	18.2%	19.3%	15.6%	14.0%	25.7%	--	17.9%	18.5%
10-19 years	20.3%	12.8%	19.2%	22.7%	22.9%	21.2%	18.2%	22.3%
20 or more years	20.9%	11.9%	20.2%	23.7%	21.6%	20.7%	19.6%	21.2%
Multi/single status								
2 or more locations	21.3%	--	19.0%	22.5%	22.1%	20.9%	20.2%	21.3%
1 location only	20.0%	13.6%	19.6%	22.9%	22.1%	14.9%	19.3%	21.0%
Percent full-time employees								
Less than 25%	26.7%	--	--	46.0%	28.8%	20.0%	19.2%	30.1%
25-49 %	23.8%	18.2% *	22.8%	28.3%	25.3%	22.0%	23.7%	23.8%
50-74 %	18.3%	10.3% *	31.5%	22.9%	21.8%	13.8%	22.3%	16.9%
75% or more	20.8%	14.1%	18.0%	22.0%	21.7%	21.8%	18.6%	21.6%
Union presence								
No union employees	21.6%	14.0%	20.1%	23.5%	23.0%	22.4%	19.8%	22.5%
Has union employees	17.0%	--	--	9.7% *	15.9%	18.2%	7.7% *	17.5%
Percent low-wage employees								
50% or more low-wage	24.9%	9.8% *	20.8%	28.8%	27.7%	22.4%	22.7%	25.4%
Less than 50% low-wage	20.2%	13.9%	19.5%	22.1%	21.1%	20.6%	19.1%	20.7%

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.C.3.a Standard errors for percent of total premiums for exclusive-provider plans contributed by employees enrolled in single coverage at private-sector 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	0.45%	1.32%	1.55%	1.35%	0.85%	0.63%	0.95%	0.50%
Industry group **								
Agric., fish., forest.	3.57%	--	--	--	--	--	--	4.32%
Mining and manufacturing	1.39%	3.70%	4.08%	3.40%	2.16%	1.92%	3.23%	1.41%
Construction	2.15%	4.68%	4.69%	3.37%	5.11%	--	2.86%	3.22%
Utilities and transp.	2.53%	--	--	--	6.47%	1.97%	6.91%	2.15%
Wholesale trade	1.74%	4.52% *	4.50%	3.28%	3.61%	3.26%	2.60%	2.17%
Fin. svcs. and real estate	1.12%	3.55% *	1.82% *	2.53%	1.69%	1.26%	2.08%	1.17%
Retail trade	1.95%	3.77%	6.17%	5.97%	2.64%	1.64%	5.30%	1.93%
Professional services	0.68%	2.64%	2.38%	2.33%	1.41%	0.89%	1.57%	0.75%
Other services	1.15%	2.73%	4.05%	2.70%	2.14%	1.83%	2.02%	1.41%
Ownership								
For profit, incorporated	0.58%	1.65%	1.84%	1.65%	1.14%	0.74%	1.18%	0.64%
For profit, unincorporated	1.33%	2.31%	4.15%	3.78%	2.07%	2.19%	2.14%	1.62%
Nonprofit	0.77%	2.71%	3.48%	2.35%	1.53%	1.03%	2.25%	0.82%
Age of firm								
Less than 5 years	2.36%	3.21%	3.77%	5.73%	3.57%	--	3.04%	3.59%
5-9 years	1.86%	4.20%	4.33%	3.03%	1.88%	--	2.52%	2.79%
10-19 years	1.29%	2.38%	2.83%	2.64%	2.64%	2.73%	1.62%	1.95%
20 or more years	0.50%	1.85%	2.26%	1.73%	0.92%	0.64%	1.42%	0.52%
Multi/single status								
2 or more locations	0.53%	--	3.88%	1.96%	1.07%	0.64%	2.10%	0.54%
1 location only	0.75%	1.32%	1.65%	1.60%	1.34%	2.75%	1.02%	1.12%
Percent full-time employees								
Less than 25%	3.13%	--	--	7.42%	4.37%	2.73%	3.78%	3.57%
25-49 %	1.92%	7.41% *	5.67%	4.57%	4.53%	1.77%	3.96%	2.08%
50-74 %	1.25%	3.19% *	4.25%	4.59%	2.12%	1.26%	2.88%	1.28%
75% or more	0.49%	1.48%	1.68%	1.45%	0.94%	0.70%	1.07%	0.55%
Union presence								
No union employees	0.51%	1.36%	1.59%	1.40%	0.87%	0.83%	0.98%	0.59%
Has union employees	0.90%	--	--	3.27% *	3.32%	0.92%	2.83% *	0.92%
Percent low-wage employees								
50% or more low-wage	1.22%	3.14% *	5.04%	3.44%	2.09%	1.46%	3.35%	1.29%
Less than 50% low-wage	0.48%	1.39%	1.62%	1.44%	0.92%	0.67%	1.00%	0.54%

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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