

**Table I.D.3.a Percent of total premiums for exclusive-provider plans contributed by employees enrolled in family 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	27.5%	24.9%	32.0%	34.7%	31.0%	23.8%	31.4%	26.7%
Industry group **								
Agric., fish., forest.	22.1%	--	--	--	--	--	--	--
Mining and manufacturing	28.4%	--	47.6%	34.7%	29.3%	21.4%	32.6%	27.7%
Construction	26.0%	25.2% *	25.3% *	28.9%	22.9% *	--	27.4%	24.5% *
Utilities and transp.	24.9%	--	--	--	29.3%	24.5%	21.5% *	26.0%
Wholesale trade	33.0%	--	31.9%	33.3%	44.7%	25.7%	29.5%	34.2%
Fin. svcs. and real estate	29.4%	--	--	27.9%	32.4%	28.7%	28.4%	29.6%
Retail trade	29.4%	--	--	48.5%	56.4%	13.2%	32.3%	28.7%
Professional services	25.5%	21.8%	32.9%	38.5%	25.0%	23.9%	33.9%	24.5%
Other services	30.3%	37.2%	33.6%	32.1%	31.1%	26.3%	34.9%	28.1%
Ownership								
For profit, incorporated	28.7%	26.7%	29.9%	35.3%	33.6%	23.7%	31.0%	28.0%
For profit, unincorporated	26.7%	18.4% *	28.9%	47.5%	23.6%	26.7%	30.0%	25.9%
Nonprofit	25.5%	23.4% *	48.3%	25.6%	31.4%	23.3%	35.5%	24.7%
Age of firm								
Less than 5 years	38.8%	--	47.6%	38.8%	43.2%	--	38.6%	39.3%
5-9 years	24.6%	34.2%	23.0%	28.3%	21.2%	--	30.1%	20.5%
10-19 years	29.8%	13.7% *	34.1%	37.8%	29.6%	31.0%	28.3%	30.8%
20 or more years	27.0%	30.2%	28.7%	34.3%	32.2%	23.8%	31.8%	26.4%
Multi/single status								
2 or more locations	25.2%	--	35.1% *	30.5%	30.5%	23.4%	29.6%	25.1%
1 location only	32.0%	24.8%	31.9%	35.6%	31.7%	34.5%	31.5%	32.5%
Percent full-time employees								
Less than 25%	38.2%	--	--	--	32.1%	33.0%	--	33.3%
25-49 %	35.5%	--	--	33.4%	44.6%	29.1%	39.2%	33.4%
50-74 %	22.9%	27.0% *	43.1%	28.6% *	37.4%	18.7%	34.8%	20.9%
75% or more	27.8%	21.2%	30.9%	35.2%	30.3%	24.7%	30.1%	27.2%
Union presence								
No union employees	32.1%	24.8%	34.4%	36.8%	34.8%	28.9%	32.8%	31.8%
Has union employees	18.2%	--	--	15.8%	18.4%	18.4%	15.8% *	18.3%
Percent low-wage employees								
50% or more low-wage	36.7%	--	--	45.6%	37.1%	30.9%	45.4%	33.9%
Less than 50% low-wage	27.0%	22.0%	31.7%	34.0%	30.6%	23.5%	30.2%	26.3%

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.D.3.a Standard errors for percent of total premiums for exclusive-provider plans contributed by employees enrolled in family 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	0.85%	3.28%	3.30%	2.19%	1.96%	1.07%	1.94%	0.93%
Industry group **								
Agric., fish., forest.	5.79%	--	--	--	--	--	--	--
Mining and manufacturing	2.01%	--	5.38%	3.83%	3.48%	2.47%	3.92%	2.23%
Construction	4.74%	8.84% *	10.53% *	5.08%	11.11% *	--	5.90%	7.40% *
Utilities and transp.	3.70%	--	--	--	7.48%	3.17%	10.59% *	3.01%
Wholesale trade	2.83%	--	3.46%	5.49%	5.11%	2.27%	4.48%	3.37%
Fin. svcs. and real estate	1.29%	--	--	4.74%	2.75%	1.25%	5.82%	1.21%
Retail trade	3.37%	--	--	4.86%	5.14%	1.31%	5.85%	3.92%
Professional services	1.38%	5.78%	5.61%	3.90%	3.43%	1.63%	3.72%	1.43%
Other services	2.25%	5.73%	6.37%	6.15%	3.25%	3.80%	4.04%	2.55%
Ownership								
For profit, incorporated	0.97%	4.03%	3.81%	2.72%	2.45%	0.97%	2.34%	1.04%
For profit, unincorporated	2.44%	6.03% *	4.41%	3.81%	4.66%	3.01%	3.60%	2.85%
Nonprofit	1.80%	7.31% *	9.46%	3.82%	2.53%	2.17%	5.19%	1.84%
Age of firm								
Less than 5 years	3.81%	--	8.67%	4.77%	4.02%	--	5.48%	3.99%
5-9 years	3.59%	7.13%	6.23%	6.12%	5.94%	--	4.96%	4.22%
10-19 years	3.05%	4.79% *	8.10%	4.37%	6.37%	3.54%	4.02%	4.36%
20 or more years	0.91%	5.00%	3.61%	2.88%	1.98%	1.10%	2.65%	0.96%
Multi/single status								
2 or more locations	0.97%	--	12.01% *	3.71%	2.34%	1.07%	5.08%	0.98%
1 location only	1.54%	3.31%	3.41%	2.54%	3.39%	5.61%	2.06%	2.28%
Percent full-time employees								
Less than 25%	5.01%	--	--	--	3.35%	3.53%	--	2.83%
25-49 %	3.67%	--	--	8.27%	7.29%	3.92%	6.85%	4.04%
50-74 %	1.75%	9.38% *	7.29%	8.73% *	3.15%	1.60%	5.73%	1.65%
75% or more	0.96%	3.34%	3.54%	2.35%	2.12%	1.26%	2.12%	1.06%
Union presence								
No union employees	0.89%	3.26%	3.04%	2.37%	1.92%	1.19%	1.91%	1.00%
Has union employees	1.41%	--	--	3.99%	4.76%	1.48%	6.63% *	1.45%
Percent low-wage employees								
50% or more low-wage	2.07%	--	--	5.95%	3.87%	2.45%	4.83%	2.01%
Less than 50% low-wage	0.88%	3.22%	3.40%	2.28%	2.07%	1.10%	2.01%	0.96%

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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