Table I.D.3.b Percent of total premiums for mixed-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 | $\begin{gathered} \text { Less than } \\ 10 \\ \text { employees } \end{gathered}$ | 10-24 employees | $\begin{gathered} 25-99 \\ \text { employees } \end{gathered}$ | $\begin{aligned} & \text { 100-999 } \\ & \text { employees } \end{aligned}$ | 1000 or more employees | $\begin{aligned} & \text { Less than } \\ & 50 \\ & \text { employees } \end{aligned}$ | 50 or more employees |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| United States | 27.0\% | 21.9\% | 28.3\% | 33.4\% | 29.5\% | 25.8\% | 27.6\% | 26.9\% |
| Industry group ** |  |  |  |  |  |  |  |  |
| Agric., fish., forest. | 30.9\% | -- | -- | -- | -- | -- | 34.4\% | 29.2\% |
| Mining and manufacturing | 22.9\% | 24.3\% | 28.8\% | 28.7\% | 24.8\% | 21.2\% | 26.5\% | 22.7\% |
| Construction | 25.6\% | 27.4\%* | 25.0\%* | 21.9\% | 25.5\% | 29.3\% | 24.5\% | 26.2\% |
| Utilities and transp. | 24.2\% | -- | 36.7\% | 35.6\% | 31.8\% | 22.6\% | 41.5\% | 23.4\% |
| Wholesale trade | 25.0\% | 12.1\% | 21.2\% | 33.7\% | 28.6\% | 23.8\% | 21.3\% | 25.6\% |
| Fin. svs. and real estate | 27.7\% | 21.9\% | 26.5\% | 31.7\% | 27.7\% | 27.6\% | 27.9\% | 27.7\% |
| Retail trade | 34.4\% | 20.0\%* | 51.4\% | 53.3\% | 42.2\% | 31.5\% | 42.4\% | 33.7\% |
| Professional services | 27.1\% | 18.4\% | 28.6\% | 39.6\% | 32.8\% | 24.7\% | 27.9\% | 27.0\% |
| Other services | 31.2\% | 24.2\% | 26.3\% | 32.1\% | 34.4\% | 31.4\% | 27.0\% | 31.8\% |
| Ownership |  |  |  |  |  |  |  |  |
| For profit, incorporated | 27.0\% | 21.7\% | 28.4\% | 34.1\% | 29.1\% | 26.0\% | 27.9\% | 27.0\% |
| For profit, unincorporated | 32.1\% | 26.5\% | 35.2\% | 38.2\% | 34.2\% | 30.0\% | 33.1\% | 31.9\% |
| Nonprofit | 23.5\% | 16.1\%* | 13.2\% | 21.6\% | 28.1\% | 22.7\% | 15.9\% | 24.0\% |
| Age of firm |  |  |  |  |  |  |  |  |
| Less than 5 years | 31.9\% | 24.6\%* | 23.0\% | 44.1\% | 40.7\% | 19.7\% | 29.2\% | 36.6\% |
| 5-9 years | 32.3\% | 26.8\% | 26.9\% | 52.3\% | 25.5\% | 28.2\% | 33.0\% | 31.9\% |
| 10-19 years | 30.6\% | 23.6\% | 38.0\% | 32.8\% | 34.0\% | 24.3\% | 33.0\% | 29.7\% |
| 20 or more years | 26.4\% | 17.3\% | 23.5\% | 30.1\% | 28.7\% | 25.9\% | 23.1\% | 26.6\% |
| Multi/single status |  |  |  |  |  |  |  |  |
| 2 or more locations | 26.4\% | -- | 28.2\% | 34.2\% | 28.7\% | 25.9\% | 27.5\% | 26.4\% |
| 1 location only | 29.3\% | 22.1\% | 28.3\% | 33.1\% | 30.8\% | 23.5\% | 27.6\% | 30.7\% |
| Percent full-time employees |  |  |  |  |  |  |  |  |
| Less than 25\% | 30.1\% | 27.5\%* | -- | 35.5\%* | 34.3\% | 30.3\% | 26.7\% | 31.2\% |
| 25-49 \% | 31.0\% | -- | 32.0\% | 37.6\% | 31.1\% | 30.6\% | 34.3\% | 30.8\% |
| 50-74 \% | 28.5\% | 13.5\% | 34.9\% | 35.8\% | 36.5\% | 27.4\% | 26.7\% | 28.7\% |
| 75\% or more | 26.7\% | 22.4\% | 27.8\% | 33.1\% | 29.0\% | 25.4\% | 27.6\% | 26.6\% |
| Union presence |  |  |  |  |  |  |  |  |
| No union employees | 29.0\% | 24.0\% | 31.0\% | 37.5\% | 31.1\% | 27.4\% | 30.5\% | 28.8\% |
| Has union employees | 21.1\% | 0.5\%* | 10.3\%* | 8.1\% | 20.3\% | 22.3\% | 5.9\%* | 21.7\% |
| Percent low-wage employees |  |  |  |  |  |  |  |  |
| 50\% or more low-wage | 33.4\% | 22.8\%* | 31.6\% | 46.4\% | 37.1\% | 32.3\% | 33.3\% | 33.4\% |
| Less than 50\% low-wage | 26.5\% | 21.9\% | 28.2\% | 32.8\% | 29.0\% | 25.3\% | 27.4\% | 26.4\% |

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.

| 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 | 0.33\% | 2.48\% | 2.16\% | 1.49\% | 0.80\% | 0.39\% | 1.27\% | 0.35\% |
| Industry group ** |  |  |  |  |  |  |  |  |
| Agric., fish., forest. | 4.01\% | -- | -- | -- | -- | -- | 5.88\% | 5.14\% |
| Mining and manufacturing | 0.69\% | 6.59\% | 4.29\% | 2.41\% | 1.40\% | 0.85\% | 2.45\% | 0.71\% |
| Construction | 2.16\% | 9.99\%* | 7.88\%* | 3.84\% | 3.60\% | 2.36\% | 4.49\% | 2.28\% |
| Utilities and transp. | 0.99\% | -- | 10.53\% | 8.24\% | 2.67\% | 0.99\% | 8.15\% | 0.95\% |
| Wholesale trade | 0.79\% | 3.23\% | 3.62\% | 3.02\% | 1.83\% | 0.91\% | 2.41\% | 0.81\% |
| Fin. svs. and real estate | 0.80\% | 6.10\% | 4.89\% | 6.62\% | 2.27\% | 0.84\% | 4.06\% | 0.81\% |
| Retail trade | 0.77\% | 7.30\%* | 10.43\% | 3.95\% | 2.58\% | 0.52\% | 6.36\% | 0.61\% |
| Professional services | 0.63\% | 3.68\% | 3.85\% | 2.46\% | 1.42\% | 0.75\% | 2.25\% | 0.65\% |
| Other services | 1.37\% | 4.23\% | 3.56\% | 3.86\% | 3.22\% | 1.77\% | 2.45\% | 1.55\% |
| Ownership |  |  |  |  |  |  |  |  |
| For profit, incorporated | 0.38\% | 3.21\% | 2.59\% | 1.69\% | 0.98\% | 0.44\% | 1.53\% | 0.39\% |
| For profit, unincorporated | 1.15\% | 4.60\% | 4.55\% | 5.00\% | 2.43\% | 1.38\% | 3.13\% | 1.23\% |
| Nonprofit | 0.81\% | 5.75\%* | 3.35\% | 3.10\% | 1.51\% | 1.03\% | 2.80\% | 0.84\% |
| Age of firm |  |  |  |  |  |  |  |  |
| Less than 5 years | 3.35\% | 7.78\%* | 5.42\% | 6.08\% | 3.63\% | 4.64\% | 4.74\% | 3.66\% |
| 5-9 years | 2.31\% | 6.81\% | 6.16\% | 4.23\% | 2.12\% | 2.70\% | 4.20\% | 2.70\% |
| 10-19 years | 1.16\% | 4.41\% | 4.19\% | 2.90\% | 2.15\% | 1.19\% | 2.52\% | 1.26\% |
| 20 or more years | 0.35\% | 2.48\% | 2.65\% | 1.78\% | 0.91\% | 0.40\% | 1.43\% | 0.36\% |
| Multi/single status |  |  |  |  |  |  |  |  |
| 2 or more locations | 0.36\% | -- | 4.56\% | 2.61\% | 1.00\% | 0.39\% | 3.07\% | 0.36\% |
| 1 location only | 0.85\% | 2.51\% | 2.30\% | 1.78\% | 1.32\% | 1.73\% | 1.34\% | 1.10\% |
| Percent full-time employees |  |  |  |  |  |  |  |  |
| Less than 25\% | 2.12\% | 9.69\%* | -- | 11.52\%* | 3.33\% | 1.64\% | 7.50\% | 1.47\% |
| 25-49 \% | 2.32\% | -- | 7.75\% | 5.85\% | 3.69\% | 2.94\% | 5.16\% | 2.45\% |
| 50-74 \% | 0.75\% | 3.99\% | 4.66\% | 3.71\% | 2.27\% | 0.79\% | 3.18\% | 0.76\% |
| 75\% or more | 0.36\% | 2.87\% | 2.34\% | 1.59\% | 0.85\% | 0.42\% | 1.39\% | 0.37\% |
| Union presence |  |  |  |  |  |  |  |  |
| No union employees | 0.39\% | 2.64\% | 2.05\% | 1.51\% | 0.87\% | 0.47\% | 1.30\% | 0.41\% |
| Has union employees | 0.60\% | 0.31\%* | 4.63\%* | 1.83\% | 1.73\% | 0.65\% | 1.81\%* | 0.61\% |
| Percent low-wage employees |  |  |  |  |  |  |  |  |
| 50\% or more low-wage | 0.82\% | 8.51\%* | 9.06\% | 3.15\% | 2.60\% | 0.87\% | 4.96\% | 0.83\% |
| Less than 50\% low-wage | 0.35\% | 2.58\% | 2.19\% | 1.53\% | 0.83\% | 0.41\% | 1.30\% | 0.36\% |

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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** 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.

