Table I.E.4.a Percent of private-sector employees enrolled in a health insurance plan that take employee-plus-one coverage that required no employee contribution by firm size and selected characteristics: United States, 2015

| Characteristics | Total | Less than 10 employees | $\begin{gathered} \text { 10-24 } \\ \text { employees } \end{gathered}$ | 25-99 employees | 100-999 employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| United States | 7.6\% | 48.3\% | 23.1\% | 13.9\% | 4.9\% | 4.3\% | 26.6\% | 5.1\% |
| Industry group ** |  |  |  |  |  |  |  |  |
| Agric., fish., forest. | 13.0\%* | -- | -- | -- | -- | -- | 20.9\%* | 10.4\%* |
| Mining and manufacturing | 5.6\% | 30.2\%* | 27.9\% | 16.0\% | 1.2\%* | 4.0\%* | 24.2\% | 3.8\% |
| Construction | 20.6\% | 41.0\% | 21.0\% * | 22.9\% | 18.3\%* | 2.0\%* | 24.8\% | 17.5\% |
| Utilities and transp. | 7.1\% | -- | 5.1\%* | 27.9\%* | 2.2\%* | 6.4\% | 20.8\%* | 5.9\% |
| Wholesale trade | 6.4\% | 43.7\% | 12.8\%* | 7.0\%* | 10.8\%* | 0.6\%* | 18.7\% | 3.5\%* |
| Fin. svs. and real estate | 5.6\% | 40.7\% | 32.6\% | 9.3\%* | 4.6\%* | 3.8\%* | 28.4\% | 4.1\%* |
| Retail trade | 3.6\% | 51.9\% | 10.0\% * | 2.1\%* | 4.4\%* | 1.7\% | 17.5\% | 2.1\% |
| Professional services | 8.2\% | 55.2\% | 25.0\% | 14.4\% | 4.1\% | 5.5\% | 29.5\% | 5.8\% |
| Other services | 10.2\% | 56.6\% | 33.4\% | 14.4\% | 5.3\%* | 4.9\% | 35.8\% | 5.7\% |
| Ownership |  |  |  |  |  |  |  |  |
| For profit, incorporated | 7.2\% | 49.0\% | 22.5\% | 14.3\% | 5.2\% | 3.7\% | 26.7\% | 4.6\% |
| For profit, unincorporated | 7.3\% | 39.4\% | 18.9\% | 4.6\%* | 4.0\%* | 4.5\%* | 20.0\% | 4.3\% |
| Nonprofit | 9.4\% | 57.8\% | 40.3\% | 22.8\% | 4.5\%* | 7.0\% | 38.4\% | 7.4\% |
| Age of firm |  |  |  |  |  |  |  |  |
| Less than 5 years | 15.3\% | 38.3\% | 16.6\%* | 11.1\%* | 1.9\%* | 0.3\%* | 21.8\% | 7.4\%* |
| 5-9 years | 22.1\% | 50.6\% | 21.2\%* | 32.6\% | 8.4\%* | 10.2\%* | 30.7\% | 17.0\% |
| 10-19 years | 10.4\% | 49.1\% | 19.0\% | 10.4\% | 2.3\%* | 3.4\%* | 24.8\% | 4.0\% |
| 20 or more years | 6.5\% | 51.0\% | 26.5\% | 13.6\% | 5.2\% | 4.3\% | 27.9\% | 4.8\% |
| Multi/single status |  |  |  |  |  |  |  |  |
| 2 or more locations | 4.5\% | -- | 24.1\% | 8.9\%* | 5.0\% | 4.1\% | 16.4\%* | 4.4\% |
| 1 location only | 17.3\% | 48.6\% | 23.0\% | 15.3\% | 4.7\% | 13.9\%* | 27.5\% | 9.1\% |
| Percent full-time employees |  |  |  |  |  |  |  |  |
| Less than 25\% | 12.1\% | -- | -- | 22.8\%* | 8.6\%* | 5.6\%* | 34.7\% | 7.6\%* |
| 25-49 \% | 8.6\% | 61.2\% | 23.9\%* | 15.7\%* | 8.2\%* | 4.2\%* | 32.4\% | 6.0\% |
| 50-74 \% | 7.9\% | 52.8\% | 16.4\%* | 12.7\%* | 5.2\%* | 3.9\% | 31.1\% | 4.7\% |
| 75\% or more | 7.4\% | 46.6\% | 23.4\% | 13.8\% | 4.7\% | 4.3\% | 25.8\% | 5.0\% |
| Union presence |  |  |  |  |  |  |  |  |
| No union employees | 7.6\% | 46.0\% | 21.0\% | 11.5\% | 4.2\% | 4.3\% | 24.6\% | 4.8\% |
| Has union employees | 7.3\% | -- | 63.0\% | 46.7\% | 10.3\%* | 4.3\% | 63.8\% | 5.8\% |
| Percent low-wage employees |  |  |  |  |  |  |  |  |
| 50\% or more low-wage | 7.1\% | 61.1\% | 24.5\%* | 13.8\% | 6.0\%* | 3.2\% | 33.7\% | 4.4\% |
| Less than 50\% low-wage | 7.6\% | 47.0\% | 23.0\% | 13.9\% | 4.8\% | 4.4\% | 26.1\% | 5.1\% |

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.E.4.a Standard errors for percent of private-sector employees enrolled in a health insurance plan that take employee-plus-one coverage that required no employee contribution by firm size and selected characteristics: United States, 2015

| Characteristics | Total | Less than 10 employees | $\begin{gathered} \text { 10-24 } \\ \text { employees } \end{gathered}$ | $\begin{gathered} 25-99 \\ \text { employees } \end{gathered}$ | $\begin{aligned} & \text { 100-999 } \\ & \text { employees } \end{aligned}$ | $\begin{gathered} 1000 \text { or } \\ \text { more } \\ \text { employees } \end{gathered}$ | Less than 50 employees | 50 or more employees |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| United States | 0.45\% | 3.13\% | 2.33\% | 1.55\% | 0.71\% | 0.59\% | 1.50\% | 0.47\% |
| Industry group ** |  |  |  |  |  |  |  |  |
| Agric., fish., forest. | 5.69\%* | -- | -- | -- | -- | -- | 9.64\%* | 6.90\% * |
| Mining and manufacturing | 0.95\% | 10.15\%* | 7.15\% | 3.84\% | 0.44\%* | 1.32\%* | 4.34\% | 0.92\% |
| Construction | 3.24\% | 8.63\% | 6.74\%* | 6.04\% | 7.06\%* | 1.53\%* | 4.27\% | 4.73\% |
| Utilities and transp. | 1.59\% | -- | 3.62\%* | 13.18\%* | 1.14\%* | 1.74\% | 9.62\%* | 1.45\% |
| Wholesale trade | 1.27\% | 10.82\% | 5.15\%* | 2.90\%* | 4.37\%* | 0.30\% * | 3.75\% | 1.28\% * |
| Fin. svs. and real estate | 1.43\% | 7.78\% | 9.12\% | 4.13\%* | 1.90\%* | 1.80\%* | 4.66\% | 1.50\%* |
| Retail trade | 0.58\% | 11.13\% | 3.88\%* | 0.95\%* | 2.37\%* | 0.43\% | 3.53\% | 0.50\% |
| Professional services | 0.88\% | 5.55\% | 4.62\% | 3.07\% | 0.88\% | 1.19\% | 2.93\% | 0.91\% |
| Other services | 1.21\% | 7.10\% | 6.23\% | 3.77\% | 2.02\% * | 1.38\% | 3.97\% | 1.16\% |
| Ownership |  |  |  |  |  |  |  |  |
| For profit, incorporated | 0.52\% | 3.79\% | 2.64\% | 1.88\% | 0.93\% | 0.64\% | 1.77\% | 0.53\% |
| For profit, unincorporated | 1.12\% | 6.09\% | 5.59\% | 1.92\%* | 1.37\%* | 1.87\%* | 2.99\% | 1.18\% |
| Nonprofit | 1.34\% | 9.25\% | 9.30\% | 5.00\% | 1.47\%* | 1.87\% | 5.23\% | 1.37\% |
| Age of firm |  |  |  |  |  |  |  |  |
| Less than 5 years | 2.84\% | 8.47\% | 5.25\%* | 4.15\%* | 1.36\%* | 0.35\%* | 4.28\% | 3.12\%* |
| 5-9 years | 3.02\% | 7.23\% | 6.65\%* | 7.71\% | 3.34\%* | 6.43\%* | 4.23\% | 4.10\% |
| 10-19 years | 1.12\% | 5.66\% | 4.18\% | 2.55\% | 0.73\%* | 1.33\%* | 2.76\% | 0.88\% |
| 20 or more years | 0.50\% | 4.93\% | 3.45\% | 2.04\% | 0.88\% | 0.61\% | 2.17\% | 0.51\% |
| Multi/single status |  |  |  |  |  |  |  |  |
| 2 or more locations | 0.48\% | -- | 7.13\% | 2.77\%* | 0.88\% | 0.57\% | 4.95\%* | 0.48\% |
| 1 location only | 1.09\% | 3.15\% | 2.44\% | 1.83\% | 1.20\% | 9.29\%* | 1.57\% | 1.51\% |
| Percent full-time employees |  |  |  |  |  |  |  |  |
| Less than 25\% | 2.70\% | -- | -- | 8.69\%* | 5.37\%* | 2.89\%* | 8.77\% | 2.57\%* |
| 25-49 \% | 1.58\% | 12.38\% | 10.89\%* | 7.10\%* | 3.61\%* | 1.53\%* | 6.82\% | 1.52\% |
| 50-74 \% | 1.03\% | 7.49\% | 5.05\%* | 4.99\%* | 1.79\%* | 1.00\% | 4.25\% | 0.95\% |
| 75\% or more | 0.51\% | 3.61\% | 2.55\% | 1.67\% | 0.77\% | 0.68\% | 1.65\% | 0.53\% |
| Union presence |  |  |  |  |  |  |  |  |
| No union employees | 0.51\% | 3.13\% | 2.33\% | 1.40\% | 0.68\% | 0.74\% | 1.48\% | 0.53\% |
| Has union employees | 1.01\% | -- | 11.29\% | 9.44\% | 3.20\% * | 0.96\% | 7.42\% | 0.98\% |
| Percent low-wage employees |  |  |  |  |  |  |  |  |
| $50 \%$ or more low-wage | 0.98\% | 9.21\% | 9.64\%* | 4.05\% | 1.90\%* | 0.93\% | 5.34\% | 0.86\% |
| Less than 50\% low-wage | 0.49\% | 3.30\% | 2.38\% | 1.64\% | 0.75\% | 0.64\% | 1.56\% | 0.51\% |

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.

