

**Table I.E.3 Percent of total premiums contributed by employees enrolled in employee-plus-one coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2017**

| 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               | 27.6% | 22.4%                  | 32.8%           | 35.3%           | 30.1%             | 25.7%                  | 29.9%                  | 27.3%                |
| Industry group **           |       |                        |                 |                 |                   |                        |                        |                      |
| Agric., fish., forest.      | 28.5% | --                     | --              | --              | --                | --                     | 9.2% *                 | 33.6%                |
| Mining and manufacturing    | 23.5% | 30.2%                  | 33.6%           | 30.0%           | 26.2%             | 20.7%                  | 30.6%                  | 23.0%                |
| Construction                | 34.1% | 10.3% *                | 37.1%           | 45.3%           | 33.3%             | 29.5%                  | 31.0%                  | 35.8%                |
| Utilities and transp.       | 26.6% | --                     | 22.0% *         | 33.6%           | 27.0%             | 25.9%                  | 29.0%                  | 26.3%                |
| Wholesale trade             | 25.8% | 15.5% *                | 30.5%           | 33.1%           | 27.0%             | 24.7%                  | 25.2%                  | 26.0%                |
| Fin. svcs. and real estate  | 26.9% | 34.7%                  | 27.7%           | 34.6%           | 30.6%             | 25.4%                  | 33.0%                  | 26.5%                |
| Retail trade                | 34.9% | 32.0%                  | 32.7%           | 47.0%           | 45.0%             | 28.9%                  | 34.4%                  | 35.0%                |
| Professional services       | 26.7% | 26.9%                  | 35.6%           | 33.4%           | 29.5%             | 24.8%                  | 32.2%                  | 26.2%                |
| Other services              | 32.0% | 16.4%                  | 31.6%           | 33.8%           | 30.4%             | 33.5%                  | 26.3%                  | 33.0%                |
| Ownership                   |       |                        |                 |                 |                   |                        |                        |                      |
| For profit, incorporated    | 28.0% | 21.7%                  | 32.9%           | 36.4%           | 30.4%             | 26.1%                  | 30.4%                  | 27.8%                |
| For profit, unincorporated  | 30.3% | 29.8%                  | 38.4%           | 37.4%           | 33.8%             | 26.4%                  | 34.3%                  | 29.5%                |
| Nonprofit                   | 23.9% | 10.8%                  | 22.5%           | 26.2%           | 25.6%             | 23.6%                  | 19.8%                  | 24.2%                |
| Age of firm                 |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 5 years           | 32.1% | 31.9%                  | 43.5%           | 30.4%           | 28.8%             | 46.0%                  | 35.2%                  | 29.9%                |
| 5-9 years                   | 32.9% | 27.4%                  | 28.5%           | 36.5%           | 35.3%             | 29.7%                  | 30.0%                  | 34.2%                |
| 10-19 years                 | 31.6% | 20.2%                  | 31.0%           | 36.8%           | 32.4%             | 28.8%                  | 29.6%                  | 32.3%                |
| 20 or more years            | 26.8% | 19.4%                  | 33.1%           | 35.1%           | 29.2%             | 25.5%                  | 29.1%                  | 26.7%                |
| Multi/single status         |       |                        |                 |                 |                   |                        |                        |                      |
| 2 or more locations         | 26.6% | --                     | 31.1%           | 36.8%           | 29.3%             | 25.6%                  | 33.9%                  | 26.5%                |
| 1 location only             | 30.9% | 21.9%                  | 32.9%           | 34.7%           | 31.0%             | 28.0%                  | 29.4%                  | 32.0%                |
| Percent full-time employees |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%               | 34.6% | --                     | --              | 34.1%           | 30.9%             | 32.1%                  | 40.5% *                | 32.4%                |
| 25-49 %                     | 32.0% | 11.0% *                | 31.6%           | 38.6%           | 35.9%             | 30.4%                  | 26.7%                  | 32.8%                |
| 50-74 %                     | 29.1% | 14.9%                  | 31.1%           | 33.5%           | 30.3%             | 29.0%                  | 25.1%                  | 29.6%                |
| 75% or more                 | 27.3% | 22.2%                  | 33.0%           | 35.3%           | 29.8%             | 25.2%                  | 30.2%                  | 26.9%                |
| Union presence              |       |                        |                 |                 |                   |                        |                        |                      |
| No union employees          | 29.5% | 22.9%                  | 33.5%           | 35.7%           | 31.4%             | 27.7%                  | 30.3%                  | 29.4%                |
| Has union employees         | 21.3% | --                     | 16.7% *         | 29.8%           | 20.9%             | 21.2%                  | 22.1%                  | 21.3%                |
| Percent low-wage employees  |       |                        |                 |                 |                   |                        |                        |                      |
| 50% or more low-wage        | 34.2% | 30.5% *                | 31.2%           | 40.6%           | 37.3%             | 32.7%                  | 33.8%                  | 34.3%                |
| Less than 50% low-wage      | 27.1% | 21.9%                  | 32.8%           | 34.9%           | 29.5%             | 25.1%                  | 29.8%                  | 26.8%                |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2017 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.3 Standard errors for percent of total premiums contributed by employees enrolled in employee-plus-one coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2017**

| 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               | 0.32% | 2.33%                  | 1.63%           | 0.92%           | 0.71%             | 0.39%                  | 1.01%                  | 0.34%                |
| Industry group **           |       |                        |                 |                 |                   |                        |                        |                      |
| Agric., fish., forest.      | 4.52% | --                     | --              | --              | --                | --                     | 4.31% *                | 4.49%                |
| Mining and manufacturing    | 0.78% | 6.99%                  | 7.53%           | 1.77%           | 1.44%             | 0.97%                  | 2.74%                  | 0.80%                |
| Construction                | 1.83% | 3.76% *                | 3.82%           | 2.62%           | 3.80%             | 1.45%                  | 3.05%                  | 2.26%                |
| Utilities and transp.       | 1.12% | --                     | 7.31% *         | 2.77%           | 3.09%             | 1.30%                  | 3.59%                  | 1.18%                |
| Wholesale trade             | 1.02% | 5.11% *                | 3.71%           | 1.96%           | 2.59%             | 1.08%                  | 3.14%                  | 1.03%                |
| Fin. svcs. and real estate  | 0.73% | 9.79%                  | 3.60%           | 3.10%           | 1.19%             | 0.80%                  | 4.19%                  | 0.71%                |
| Retail trade                | 1.24% | 7.71%                  | 6.61%           | 3.47%           | 2.44%             | 1.33%                  | 3.72%                  | 1.31%                |
| Professional services       | 0.55% | 3.92%                  | 3.10%           | 1.94%           | 1.23%             | 0.64%                  | 1.81%                  | 0.57%                |
| Other services              | 1.02% | 3.05%                  | 4.04%           | 2.01%           | 2.35%             | 1.36%                  | 1.95%                  | 1.15%                |
| Ownership                   |       |                        |                 |                 |                   |                        |                        |                      |
| For profit, incorporated    | 0.36% | 2.35%                  | 1.94%           | 1.09%           | 0.88%             | 0.42%                  | 1.09%                  | 0.37%                |
| For profit, unincorporated  | 1.40% | 6.98%                  | 3.25%           | 2.58%           | 2.12%             | 2.04%                  | 3.25%                  | 1.52%                |
| Nonprofit                   | 0.66% | 2.91%                  | 4.23%           | 1.77%           | 1.38%             | 0.84%                  | 1.90%                  | 0.69%                |
| Age of firm                 |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 5 years           | 2.73% | 8.79%                  | 4.92%           | 3.81%           | 3.65%             | 6.75%                  | 4.34%                  | 3.08%                |
| 5-9 years                   | 1.77% | 5.20%                  | 4.49%           | 3.21%           | 3.58%             | 2.53%                  | 2.61%                  | 2.30%                |
| 10-19 years                 | 1.09% | 4.49%                  | 2.46%           | 2.07%           | 1.75%             | 2.20%                  | 2.25%                  | 1.23%                |
| 20 or more years            | 0.34% | 2.38%                  | 2.38%           | 1.09%           | 0.80%             | 0.40%                  | 1.20%                  | 0.36%                |
| Multi/single status         |       |                        |                 |                 |                   |                        |                        |                      |
| 2 or more locations         | 0.35% | --                     | 6.17%           | 1.75%           | 0.79%             | 0.40%                  | 2.53%                  | 0.36%                |
| 1 location only             | 0.72% | 2.33%                  | 1.68%           | 1.08%           | 1.32%             | 2.47%                  | 1.08%                  | 0.98%                |
| Percent full-time employees |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%               | 4.48% | --                     | --              | 4.01%           | 5.56%             | 2.85%                  | 14.18% *               | 2.48%                |
| 25-49 %                     | 1.34% | 5.96% *                | 7.87%           | 3.32%           | 2.27%             | 1.81%                  | 4.17%                  | 1.41%                |
| 50-74 %                     | 0.99% | 4.41%                  | 4.87%           | 3.23%           | 2.92%             | 1.12%                  | 3.14%                  | 1.04%                |
| 75% or more                 | 0.35% | 2.20%                  | 1.75%           | 0.99%           | 0.76%             | 0.43%                  | 1.02%                  | 0.37%                |
| Union presence              |       |                        |                 |                 |                   |                        |                        |                      |
| No union employees          | 0.35% | 2.39%                  | 1.67%           | 0.95%           | 0.75%             | 0.44%                  | 1.03%                  | 0.37%                |
| Has union employees         | 0.65% | --                     | 6.69% *         | 3.52%           | 1.77%             | 0.71%                  | 5.99%                  | 0.65%                |
| Percent low-wage employees  |       |                        |                 |                 |                   |                        |                        |                      |
| 50% or more low-wage        | 1.15% | 18.88% *               | 5.13%           | 2.76%           | 2.28%             | 1.26%                  | 8.30%                  | 1.07%                |
| Less than 50% low-wage      | 0.33% | 2.04%                  | 1.66%           | 0.96%           | 0.74%             | 0.41%                  | 0.97%                  | 0.35%                |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2017 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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