

Table I.D.3.c Percent of total premiums for any-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, 2018

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	31.8%	27.2%	43.5%	38.4%	32.3%	27.0%	36.2%	30.1%
Industry group **								
Agric., fish., forest.	--	--	--	--	--	--	--	--
Mining and manufacturing	31.9%	--	--	--	--	--	41.7%	30.8%
Construction	27.6%	--	--	--	--	--	35.9%	19.7%*
Utilities and transp.	33.6%	--	--	--	--	--	--	18.6%
Wholesale trade	32.2%	--	--	--	--	--	44.3%	27.9%
Fin. svcs. and real estate	39.8%	--	--	--	--	--	50.1%	37.6%
Retail trade	41.2%	--	--	--	--	--	46.5%	38.6%
Professional services	28.5%	--	--	--	--	--	29.4%	28.2%
Other services	28.3%	--	--	--	--	--	25.8%	30.1%
Ownership								
For profit, incorporated	31.3%	--	--	--	--	--	36.2%	29.4%
For profit, unincorporated	38.1%	--	--	--	--	--	41.8%	36.3%
Nonprofit	25.5%	--	--	--	--	--	19.6%*	26.5%
Age of firm								
Less than 5 years	41.5%	--	--	--	--	--	40.6%	46.2%
5-9 years	32.3%	--	--	--	--	--	34.5%	27.7%*
10-19 years	40.3%	--	--	--	--	--	42.6%	37.8%
20 or more years	29.5%	--	--	--	--	--	31.6%	29.1%
Multi/single status								
2 or more locations	29.5%	--	--	--	--	--	26.1%	29.6%
1 location only	35.3%	--	--	--	--	--	36.8%	32.4%
Percent full-time employees								
Less than 25%	38.6%	--	--	--	--	--	--	38.4%
25-49 %	28.0%	--	--	--	--	--	--	25.9%
50-74 %	26.4%	--	--	--	--	--	29.0%	25.4%
75% or more	32.2%	--	--	--	--	--	36.8%	30.5%
Union presence								
No union employees	33.1%	--	--	--	--	--	37.6%	31.0%
Has union employees	25.7%	--	--	--	--	--	--	27.1%
Percent low-wage employees								
50% or more low-wage	36.0%	--	--	--	--	--	18.3%*	44.6%
Less than 50% low-wage	31.5%	--	--	--	--	--	37.7%	29.2%
Percent women employees								
Less than 25%	31.1%	--	--	--	--	--	38.2%	26.5%
25-49 %	30.3%	--	--	--	--	--	36.7%	28.7%
50-74 %	28.9%	--	--	--	--	--	29.5%	28.8%
75% or more	40.1%	--	--	--	--	--	35.4%	41.6%
Percent age 50 or older employees								
Less than 25%	33.2%	--	--	--	--	--	40.3%	29.3%
25-49 %	31.1%	--	--	--	--	--	38.0%	29.9%
50-74 %	32.3%	--	--	--	--	--	29.7%	33.3%
75% or more	16.2%	--	--	--	--	--	12.2%*	--

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 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.c Standard errors for percent of total premiums for any-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, 2018

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	1.43%	5.45%	4.50%	2.95%	2.46%	2.41%	2.93%	1.58%
Industry group **								
Agric., fish., forest.	--	--	--	--	--	--	--	--
Mining and manufacturing	3.56%	--	--	--	--	--	8.27%	3.79%
Construction	5.33%	--	--	--	--	--	6.53%	5.99%*
Utilities and transp.	8.99%	--	--	--	--	--	--	2.76%
Wholesale trade	4.28%	--	--	--	--	--	9.66%	3.22%
Fin. svcs. and real estate	5.52%	--	--	--	--	--	10.11%	6.18%
Retail trade	4.07%	--	--	--	--	--	8.97%	3.54%
Professional services	1.70%	--	--	--	--	--	4.35%	1.68%
Other services	3.83%	--	--	--	--	--	6.08%	5.12%
Ownership								
For profit, incorporated	1.58%	--	--	--	--	--	3.12%	1.74%
For profit, unincorporated	4.80%	--	--	--	--	--	7.86%	5.91%
Nonprofit	1.97%	--	--	--	--	--	6.16%*	1.97%
Age of firm								
Less than 5 years	7.94%	--	--	--	--	--	9.56%	4.71%
5-9 years	6.53%	--	--	--	--	--	8.24%	9.64%*
10-19 years	4.08%	--	--	--	--	--	6.61%	4.28%
20 or more years	1.51%	--	--	--	--	--	2.98%	1.72%
Multi/single status								
2 or more locations	1.73%	--	--	--	--	--	6.77%	1.76%
1 location only	2.43%	--	--	--	--	--	3.06%	3.69%
Percent full-time employees								
Less than 25%	6.72%	--	--	--	--	--	--	7.02%
25-49 %	5.38%	--	--	--	--	--	--	4.51%
50-74 %	3.14%	--	--	--	--	--	7.01%	3.36%
75% or more	1.57%	--	--	--	--	--	3.18%	1.74%
Union presence								
No union employees	1.39%	--	--	--	--	--	2.96%	1.41%
Has union employees	4.83%	--	--	--	--	--	--	5.15%
Percent low-wage employees								
50% or more low-wage	4.44%	--	--	--	--	--	7.03%*	3.18%
Less than 50% low-wage	1.50%	--	--	--	--	--	3.01%	1.64%
Percent women employees								
Less than 25%	2.54%	--	--	--	--	--	4.46%	2.60%
25-49 %	2.92%	--	--	--	--	--	7.02%	3.01%
50-74 %	1.90%	--	--	--	--	--	5.76%	1.95%
75% or more	4.35%	--	--	--	--	--	4.95%	5.55%
Percent age 50 or older employees								
Less than 25%	2.30%	--	--	--	--	--	3.94%	2.49%
25-49 %	2.22%	--	--	--	--	--	5.02%	2.45%
50-74 %	3.43%	--	--	--	--	--	8.80%	3.45%
75% or more	4.35%	--	--	--	--	--	5.00%*	--

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 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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