

Table I.A.1(2013) Number of private-sector establishments by firm size and selected characteristics: United States, 2013

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	7,009,707	4,165,676	787,215	542,085	463,752	1,050,980	5,271,798	1,737,909
Industry group **								
Agric., fish., forest.	145,430	121,328	12,455	7,584	2,217	1,846	137,334	8,096
Mining and manufacturing	286,195	142,403	49,476	41,142	24,974	28,201	214,702	71,493
Construction	539,205	420,784	67,090	35,632	7,986	7,714	510,291	28,914
Utilities and transp.	203,170	111,894	20,837	15,303	14,876	40,259	140,752	62,418
Wholesale trade	395,891	222,273	42,960	42,646	32,660	55,353	290,178	105,713
Fin. svcs. and real estate	789,662	395,731	41,157	47,690	83,647	221,438	459,117	330,545
Retail trade	1,083,259	534,536	98,363	62,294	65,006	323,060	666,365	416,894
Professional services	1,728,530	1,103,902	195,554	126,966	124,903	177,204	1,374,937	353,593
Other services	1,838,366	1,112,824	259,323	162,829	107,483	195,906	1,478,122	360,244
Ownership								
For profit, incorporated	4,836,272	2,695,624	567,803	378,905	300,532	893,408	3,490,063	1,346,209
For profit, unincorporated	1,625,880	1,188,850	151,302	96,289	73,564	115,875	1,397,105	228,775
Nonprofit	547,556	281,202	68,109	66,891	89,656	41,697	384,631	162,925
Age of firm								
Less than 5 years	1,296,830	1,095,216	134,464	49,284	16,184	1,683	1,263,991	32,839
5-9 years	1,068,715	831,002	135,771	73,195	25,198	3,549	1,015,235	53,480
10-19 years	1,477,243	1,053,670	198,808	122,239	62,125	40,401	1,328,890	148,353
20 or more years	3,166,920	1,185,788	318,171	297,368	360,245	1,005,347	1,663,682	1,503,238
Multi/single status								
2 or more locations	1,775,204	38,156	73,037	206,939	407,706	1,049,366	203,485	1,571,719
1 location only	5,234,503	4,127,520	714,177	335,146	56,046	1,614	5,068,313	166,191
Percent full-time employees								
Less than 25%	1,107,910	803,536	118,350	60,197	50,838	74,989	961,262	146,648
25-49 %	514,810	241,491	79,661	55,468	38,247	99,943	355,664	159,146
50-74 %	1,171,027	672,200	127,695	78,727	63,040	229,365	847,214	323,813
75% or more	4,215,960	2,448,449	461,508	347,694	311,627	646,683	3,107,657	1,108,303
Union presence								
No union employees	6,247,895	4,017,344	753,256	508,859	420,660	547,776	5,072,144	1,175,751
Has union employees	348,640	71,738	21,961	26,671	22,070	206,201	106,374	242,267
Unknown	413,172	76,594	11,997	6,556	21,022	297,003	93,280	319,892
Percent low-wage employees								
50% or more low wage	2,409,738	1,410,667	259,966	174,733	168,058	396,313	1,779,901	629,836
Less than 50% low wage	4,599,970	2,755,008	527,248	367,352	295,694	654,667	3,491,897	1,108,073

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2013 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

** 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.

Totals may not sum exactly because of rounding.

Table I.A.1(2013) Standard error for number of private-sector establishments by firm size and selected characteristics: United States, 2013

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	40,795	45,406	10,461	10,203	6,363	15,432	38,196	17,257
Industry group **								
Agric., fish., forest.	7,020	7,037	1,618	1,842	353	350	6,633	1,759
Mining and manufacturing	7,197	6,598	3,122	1,745	1,111	1,419	6,746	2,489
Construction	15,958	15,880	3,440	3,204	1,260	1,452	14,815	2,613
Utilities and transp.	5,676	4,362	2,236	1,287	1,795	2,404	4,553	4,136
Wholesale trade	11,037	9,546	1,758	3,855	1,717	2,943	10,327	3,062
Fin. svcs. and real estate	15,820	13,662	5,434	3,515	3,732	6,877	13,413	6,686
Retail trade	9,802	10,702	5,409	4,328	4,410	8,963	9,938	7,931
Professional services	19,381	21,363	7,704	5,178	3,246	3,297	20,860	5,584
Other services	20,434	17,466	5,712	5,968	3,882	8,039	19,611	9,825
Ownership								
For profit, incorporated	27,864	25,963	14,805	7,961	6,587	20,781	22,278	18,123
For profit, unincorporated	32,739	26,098	9,184	3,170	3,289	7,584	32,539	11,688
Nonprofit	15,188	9,561	3,751	3,131	5,010	1,956	12,362	4,652
Age of firm								
Less than 5 years	26,777	25,381	8,463	3,761	1,435	454	26,818	2,658
5-9 years	22,490	22,891	6,819	3,490	1,746	603	20,497	2,845
10-19 years	16,882	15,074	4,825	4,869	1,425	3,800	13,658	6,230
20 or more years	25,669	19,973	9,634	6,459	6,185	17,036	19,734	16,832
Multi/single status								
2 or more locations	16,878	8,415	5,330	5,996	7,193	15,514	4,822	18,860
1 location only	40,210	43,487	9,788	6,342	1,897	120	38,761	4,226
Percent full-time employees								
Less than 25%	27,962	25,124	5,618	2,872	3,136	7,197	24,487	8,053
25-49 %	7,299	11,906	6,461	3,341	2,558	6,786	9,788	8,256
50-74 %	22,929	22,810	4,192	4,434	5,188	9,192	21,676	8,559
75% or more	21,699	24,314	10,477	9,945	5,331	12,552	22,969	14,056
Union presence								
No union employees	48,992	46,260	11,018	8,769	8,860	14,486	38,197	20,173
Has union employees	16,721	5,778	3,000	2,988	1,517	14,467	7,812	15,904
Unknown	12,243	6,256	1,841	814	2,861	11,199	7,337	11,945
Percent low-wage employees								
50% or more low wage	50,307	45,468	5,410	5,073	6,611	10,040	45,276	8,908
Less than 50% low wage	32,892	26,278	9,847	8,563	6,619	12,827	28,667	15,460

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2013 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

** 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.

Totals may not sum exactly because of rounding.

Table I.A.1.a(2013) Percent of number of private-sector establishments by firm size and selected characteristics: United States, 2013

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	7,009,707	59.4%	11.2%	7.7%	6.6%	15.0%	75.2%	24.8%
Industry group **								
Agric., fish., forest.	145,430	83.4%	8.6%	5.2%	1.5%	1.3%	94.4%	5.6%
Mining and manufacturing	286,195	49.8%	17.3%	14.4%	8.7%	9.9%	75.0%	25.0%
Construction	539,205	78.0%	12.4%	6.6%	1.5%	1.4%	94.6%	5.4%
Utilities and transp.	203,170	55.1%	10.3%	7.5%	7.3%	19.8%	69.3%	30.7%
Wholesale trade	395,891	56.1%	10.9%	10.8%	8.2%	14.0%	73.3%	26.7%
Fin. svcs. and real estate	789,662	50.1%	5.2%	6.0%	10.6%	28.0%	58.1%	41.9%
Retail trade	1,083,259	49.3%	9.1%	5.8%	6.0%	29.8%	61.5%	38.5%
Professional services	1,728,530	63.9%	11.3%	7.3%	7.2%	10.3%	79.5%	20.5%
Other services	1,838,366	60.5%	14.1%	8.9%	5.8%	10.7%	80.4%	19.6%
Ownership								
For profit, incorporated	4,836,272	55.7%	11.7%	7.8%	6.2%	18.5%	72.2%	27.8%
For profit, unincorporated	1,625,880	73.1%	9.3%	5.9%	4.5%	7.1%	85.9%	14.1%
Nonprofit	547,556	51.4%	12.4%	12.2%	16.4%	7.6%	70.2%	29.8%
Age of firm								
Less than 5 years	1,296,830	84.5%	10.4%	3.8%	1.2%	0.1%	97.5%	2.5%
5-9 years	1,068,715	77.8%	12.7%	6.8%	2.4%	0.3%	95.0%	5.0%
10-19 years	1,477,243	71.3%	13.5%	8.3%	4.2%	2.7%	90.0%	10.0%
20 or more years	3,166,920	37.4%	10.0%	9.4%	11.4%	31.7%	52.5%	47.5%
Multi/single status								
2 or more locations	1,775,204	2.1%	4.1%	11.7%	23.0%	59.1%	11.5%	88.5%
1 location only	5,234,503	78.9%	13.6%	6.4%	1.1%	0.0%	96.8%	3.2%
Percent full-time employees								
Less than 25%	1,107,910	72.5%	10.7%	5.4%	4.6%	6.8%	86.8%	13.2%
25-49 %	514,810	46.9%	15.5%	10.8%	7.4%	19.4%	69.1%	30.9%
50-74 %	1,171,027	57.4%	10.9%	6.7%	5.4%	19.6%	72.3%	27.7%
75% or more	4,215,960	58.1%	10.9%	8.2%	7.4%	15.3%	73.7%	26.3%
Union presence								
No union employees	6,247,895	64.3%	12.1%	8.1%	6.7%	8.8%	81.2%	18.8%
Has union employees	348,640	20.6%	6.3%	7.6%	6.3%	59.1%	30.5%	69.5%
Unknown	413,172	18.5%	2.9%	1.6%	5.1%	71.9%	22.6%	77.4%
Percent low-wage employees								
50% or more low wage	2,409,738	58.5%	10.8%	7.3%	7.0%	16.4%	73.9%	26.1%
Less than 50% low wage	4,599,970	59.9%	11.5%	8.0%	6.4%	14.2%	75.9%	24.1%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2013 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

** 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.

Percents may not add to 100% because of rounding.

Table I.A.1.a(2013) Standard error for percent of number of private-sector establishments by firm size and selected characteristics: United States, 2013

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	40,795	0.40%	0.19%	0.14%	0.08%	0.23%	0.24%	0.24%
Industry group **								
Agric., fish., forest.	7,020	1.46%	1.50%	1.19%	0.29%	0.23%	1.08%	1.08%
Mining and manufacturing	7,197	1.49%	1.03%	0.69%	0.44%	0.43%	0.90%	0.90%
Construction	15,958	1.04%	0.76%	0.66%	0.23%	0.25%	0.44%	0.44%
Utilities and transp.	5,676	1.94%	1.15%	0.56%	0.80%	0.97%	1.65%	1.65%
Wholesale trade	11,037	1.27%	0.45%	1.01%	0.40%	0.70%	0.90%	0.90%
Fin. svcs. and real estate	15,820	0.98%	0.67%	0.54%	0.43%	0.78%	0.83%	0.83%
Retail trade	9,802	0.79%	0.50%	0.40%	0.38%	0.87%	0.69%	0.69%
Professional services	19,381	0.68%	0.43%	0.36%	0.19%	0.22%	0.42%	0.42%
Other services	20,434	0.55%	0.30%	0.30%	0.23%	0.43%	0.51%	0.51%
Ownership								
For profit, incorporated	27,864	0.48%	0.30%	0.17%	0.13%	0.39%	0.31%	0.31%
For profit, unincorporated	32,739	0.56%	0.51%	0.14%	0.21%	0.48%	0.75%	0.75%
Nonprofit	15,188	0.75%	0.50%	0.55%	0.87%	0.33%	0.65%	0.65%
Age of firm								
Less than 5 years	26,777	0.60%	0.69%	0.27%	0.12%	0.04%	0.21%	0.21%
5-9 years	22,490	0.92%	0.71%	0.32%	0.13%	0.06%	0.19%	0.19%
10-19 years	16,882	0.48%	0.29%	0.38%	0.10%	0.23%	0.35%	0.35%
20 or more years	25,669	0.55%	0.27%	0.23%	0.14%	0.50%	0.42%	0.42%
Multi/single status								
2 or more locations	16,878	0.51%	0.30%	0.34%	0.29%	0.55%	0.33%	0.33%
1 location only	40,210	0.29%	0.25%	0.12%	0.03%	0.00%	0.07%	0.07%
Percent full-time employees								
Less than 25%	27,962	0.74%	0.60%	0.27%	0.28%	0.57%	0.61%	0.61%
25-49 %	7,299	2.00%	1.32%	0.77%	0.47%	1.26%	1.54%	1.54%
50-74 %	22,929	1.05%	0.44%	0.40%	0.41%	0.84%	0.77%	0.77%
75% or more	21,699	0.45%	0.25%	0.23%	0.11%	0.31%	0.33%	0.33%
Union presence								
No union employees	48,992	0.37%	0.24%	0.14%	0.12%	0.21%	0.25%	0.25%
Has union employees	16,721	2.09%	0.78%	0.65%	0.41%	2.01%	2.30%	2.30%
Unknown	12,243	1.42%	0.43%	0.22%	0.59%	1.93%	1.70%	1.70%
Percent low-wage employees								
50% or more low wage	50,307	0.83%	0.31%	0.24%	0.29%	0.39%	0.41%	0.41%
Less than 50% low wage	32,892	0.41%	0.21%	0.16%	0.15%	0.23%	0.29%	0.29%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2013 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

** 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.

Percents may not add to 100% because of rounding.

Table I.A.2(2013) Percent of private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2013

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	49.9%	28.0%	55.3%	77.2%	93.4%	99.3%	34.8%	95.7%
Industry group **								
Agric., fish., forest.	26.8%	22.3%	34.8% *	54.8%	77.3%	92.5%	24.2%	71.8%
Mining and manufacturing	62.5%	36.8%	71.7%	93.0%	98.6%	99.1%	50.4%	98.6%
Construction	35.7%	25.1%	61.1%	85.6%	93.8%	98.0%	32.5%	91.2%
Utilities and transp.	52.4%	24.1%	60.5%	81.8%	97.1%	99.4%	32.1%	98.2%
Wholesale trade	62.7%	38.7%	80.7%	93.9%	98.1%	100.0%	49.6%	98.5%
Fin. svcs. and real estate	65.4%	34.3%	81.3%	94.5%	97.2%	99.5%	41.3%	98.7%
Retail trade	55.8%	22.6%	52.8%	75.5%	94.5%	100.0%	29.4%	97.8%
Professional services	52.8%	33.9%	69.6%	85.6%	95.1%	98.9%	41.7%	96.2%
Other services	38.1%	21.5%	33.2%	56.5%	84.8%	98.4%	25.7%	89.1%
Ownership								
For profit, incorporated	53.6%	29.9%	57.6%	76.6%	92.9%	99.4%	37.2%	96.1%
For profit, unincorporated	35.5%	22.5%	40.6%	69.7%	90.7%	98.2%	26.2%	92.3%
Nonprofit	60.5%	33.7%	69.1%	91.2%	97.1%	99.8%	44.9%	97.5%
Age of firm								
Less than 5 years	23.0%	19.3%	34.9%	51.5%	85.4%	92.2%	21.9%	68.0%
5-9 years	32.7%	25.7%	45.7%	65.8%	86.9%	96.0%	30.1%	82.2%
10-19 years	40.7%	29.1%	53.5%	76.6%	90.0%	95.7%	35.2%	89.6%
20 or more years	71.0%	36.8%	69.3%	84.4%	94.8%	99.5%	47.2%	97.4%
Multi/single status								
2 or more locations	94.3%	57.3%	72.2%	84.3%	93.6%	99.3%	73.6%	96.9%
1 location only	34.9%	27.8%	53.6%	72.7%	91.6%	89.2%	33.3%	84.4%
Percent full-time employees								
Less than 25%	19.2%	7.1%	16.0%	41.2%	74.5%	98.0%	9.3%	83.9%
25-49 %	49.3%	24.2%	36.8%	56.2%	92.2%	99.7%	29.4%	93.8%
50-74 %	50.5%	27.5%	50.8%	68.1%	94.1%	99.7%	33.0%	96.2%
75% or more	57.9%	35.4%	69.9%	88.8%	96.4%	99.3%	43.8%	97.4%
Union presence								
No union employees	46.0%	28.2%	55.3%	76.7%	93.1%	99.0%	34.8%	94.0%
Has union employees	84.8%	40.7%	66.2%	91.8%	97.3%	99.9%	51.5%	99.5%
Unknown	80.3%	10.3%	37.1%	54.7%	95.4%	99.6%	15.8%	99.1%
Percent low wage employees								
50% or more low wage	37.1%	14.2%	24.0%	52.8%	86.5%	99.3%	17.6%	92.2%
Less than 50% low wage	56.7%	35.1%	70.8%	88.7%	97.3%	99.4%	43.6%	97.8%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2013 Medical Expenditure Panel Survey-Insurance Component.

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* Figure does not meet standard of reliability or precision.

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Table I.A.2(2013) Standard error for percent of private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2013

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	0.46%	0.54%	0.55%	1.06%	0.54%	0.14%	0.56%	0.25%
Industry group **								
Agric., fish., forest.	3.43%	3.80%	11.08% *	8.41%	7.14%	8.41%	3.31%	6.38%
Mining and manufacturing	1.44%	2.13%	3.42%	1.79%	0.62%	0.66%	1.54%	0.48%
Construction	1.15%	1.42%	2.13%	2.46%	1.93%	3.66%	1.25%	2.27%
Utilities and transp.	2.50%	3.15%	5.70%	2.80%	3.90%	0.27%	3.05%	0.68%
Wholesale trade	1.78%	2.46%	3.59%	1.57%	0.90%	0.00%	2.09%	0.55%
Fin. svcs. and real estate	1.10%	2.10%	3.16%	2.47%	0.87%	0.29%	1.93%	0.26%
Retail trade	0.99%	0.86%	3.04%	4.30%	1.16%	0.02%	1.21%	0.49%
Professional services	0.60%	0.84%	1.43%	1.44%	0.79%	0.54%	0.61%	0.45%
Other services	0.84%	1.12%	1.07%	2.36%	1.18%	0.39%	0.94%	0.65%
Ownership								
For profit, incorporated	0.62%	0.79%	0.74%	1.27%	0.78%	0.14%	0.82%	0.26%
For profit, unincorporated	1.01%	1.04%	1.94%	2.24%	1.85%	0.70%	0.91%	0.76%
Nonprofit	0.96%	1.75%	2.33%	1.41%	0.66%	0.13%	1.28%	0.48%
Age of firm								
Less than 5 years	1.07%	1.41%	2.25%	2.59%	3.00%	7.35%	1.11%	2.06%
5-9 years	0.83%	0.95%	2.79%	1.99%	4.25%	1.53%	0.84%	2.63%
10-19 years	0.55%	0.85%	1.39%	2.11%	0.83%	1.52%	0.57%	0.85%
20 or more years	0.54%	1.21%	1.49%	1.15%	0.73%	0.13%	1.00%	0.26%
Multi/single status								
2 or more locations	0.30%	10.37%	3.18%	1.37%	0.67%	0.13%	2.19%	0.22%
1 location only	0.52%	0.52%	0.55%	1.04%	1.11%	4.93%	0.51%	1.18%
Percent full-time employees								
Less than 25%	0.55%	0.59%	1.71%	3.39%	3.89%	0.95%	0.61%	1.59%
25-49 %	1.56%	1.96%	3.24%	3.67%	1.43%	0.15%	1.92%	0.66%
50-74 %	0.64%	1.03%	2.39%	2.22%	1.31%	0.16%	0.86%	0.41%
75% or more	0.53%	0.75%	0.86%	0.67%	0.61%	0.25%	0.64%	0.21%
Union presence								
No union employees	0.49%	0.56%	0.59%	1.16%	0.50%	0.22%	0.59%	0.29%
Has union employees	2.37%	6.25%	5.43%	1.46%	1.77%	0.03%	4.61%	0.28%
Unknown	1.19%	2.59%	9.39%	10.73%	2.36%	0.23%	3.04%	0.31%
Percent low wage employees								
50% or more low wage	0.67%	0.81%	1.87%	2.72%	0.78%	0.19%	0.72%	0.44%
Less than 50% low wage	0.52%	0.87%	1.01%	0.52%	0.45%	0.23%	0.69%	0.25%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2013 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.

** 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.A.2.a(2013) Percent of private-sector establishments that offer health insurance that self-insure at least one plan by firm size and selected characteristics: United States, 2013

Characteristics	Total	Less than 100 employees	100-499 employees	500 or more employees	Less than 50 employees	50 or more employees
United States	37.6%	13.3%	25.3%	83.9%	13.2%	64.6%
Industry group **						
Agric., fish., forest.	20.5%	16.8% *	19.7% *	90.3%	16.7% *	41.9%
Mining and manufacturing	27.9%	11.2%	36.5%	88.1%	10.8%	54.3%
Construction	20.1%	16.3%	46.8%	77.8%	16.5%	42.6%
Utilities and transp.	45.8%	10.6% *	32.6%	92.3%	9.9% *	72.4%
Wholesale trade	32.4%	11.0%	30.2%	89.5%	9.6%	63.9%
Fin. svcs. and real estate	46.8%	10.8%	24.9%	84.2%	10.4%	68.0%
Retail trade	55.6%	11.1%	23.1%	88.5%	11.1%	76.9%
Professional services	29.9%	14.0%	22.1%	81.3%	14.2%	56.5%
Other services	34.3%	14.8%	22.9%	75.3%	15.0%	57.3%
Ownership						
For profit, incorporated	41.1%	12.3%	27.8%	86.8%	12.2%	70.1%
For profit, unincorporated	27.9%	13.1%	25.8%	73.8%	13.0%	53.6%
Nonprofit	27.3%	20.6%	17.3%	60.6%	21.1%	34.0%
Age of firm						
Less than 5 years	15.5%	15.2%	15.6% *	36.3% *	15.2%	18.3%
5-9 years	17.3%	16.2%	25.1%	56.9%	16.3%	24.0%
10-19 years	17.3%	12.0%	25.4%	60.5%	12.1%	35.4%
20 or more years	49.2%	12.3%	25.8%	85.4%	11.9%	69.2%
Multi/single status						
2 or more locations	63.8%	11.7%	26.4%	84.1%	10.2%	69.1%
1 location only	13.7%	13.5%	19.1%	31.1%	13.5%	16.0%
Percent full-time employees						
Less than 25%	42.5%	19.3%	18.3%	77.6%	20.6%	58.5%
25-49 %	43.6%	15.0%	19.6%	79.8%	15.6%	63.2%
50-74 %	45.1%	13.6%	23.9%	87.9%	13.5%	73.4%
75% or more	34.8%	12.6%	27.0%	84.0%	12.5%	62.9%
Union presence						
No union employees	28.5%	12.3%	24.6%	79.6%	12.3%	54.4%
Has union employees	77.3%	37.9%	31.8%	93.9%	41.1%	85.5%
Unknown	81.6%	26.5% *	35.3%	85.9%	24.3% *	84.3%
Percent low wage employees						
50% or more low wage	48.4%	14.1%	20.3%	82.5%	14.4%	66.7%
Less than 50% low wage	33.9%	13.1%	27.5%	84.8%	13.0%	63.4%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2013 Medical Expenditure Panel Survey-Insurance Component.

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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.

Table I.A.2.a(2013) Standard error for percent of private-sector establishments that offer health insurance that self-insure at least one plan by firm size and selected characteristics: United States, 2013

Characteristics	Total	Less than 100 employees	100-499 employees	500 or more employees	Less than 50 employees	50 or more employees
United States	0.52%	0.35%	1.25%	0.50%	0.35%	0.64%
Industry group **						
Agric., fish., forest.	5.05%	5.35% *	10.15% *	5.05%	5.68% *	9.28%
Mining and manufacturing	1.30%	1.30%	3.74%	1.97%	1.30%	2.56%
Construction	1.39%	1.48%	5.50%	8.36%	1.63%	4.87%
Utilities and transp.	2.54%	3.29% *	8.23%	1.85%	3.66% *	2.98%
Wholesale trade	2.57%	1.97%	4.95%	2.08%	2.05%	2.84%
Fin. svcs. and real estate	0.89%	0.91%	4.27%	1.01%	1.24%	1.19%
Retail trade	1.47%	1.38%	2.95%	1.19%	1.43%	1.12%
Professional services	0.56%	0.71%	1.98%	0.95%	0.78%	0.55%
Other services	1.52%	1.53%	2.40%	1.52%	1.62%	1.24%
Ownership						
For profit, incorporated	0.61%	0.45%	1.30%	0.74%	0.45%	0.92%
For profit, unincorporated	1.10%	1.48%	3.51%	1.74%	1.62%	1.92%
Nonprofit	1.05%	2.06%	1.99%	2.58%	2.74%	1.93%
Age of firm						
Less than 5 years	1.24%	1.54%	5.93% *	12.63% *	1.56%	5.35%
5-9 years	1.88%	2.02%	4.08%	9.75%	2.11%	2.82%
10-19 years	1.35%	1.19%	2.76%	4.09%	1.25%	2.26%
20 or more years	0.66%	0.46%	1.00%	0.41%	0.54%	0.52%
Multi/single status						
2 or more locations	0.58%	0.48%	1.30%	0.50%	0.84%	0.57%
1 location only	0.34%	0.36%	1.36%	3.30%	0.36%	0.71%
Percent full-time employees						
Less than 25%	3.50%	2.57%	3.54%	2.23%	2.97%	3.37%
25-49 %	2.15%	3.86%	3.51%	2.60%	4.40%	2.23%
50-74 %	1.21%	1.61%	4.20%	1.09%	1.60%	1.40%
75% or more	0.59%	0.64%	1.47%	0.42%	0.65%	0.75%
Union presence						
No union employees	0.50%	0.27%	1.22%	0.74%	0.29%	0.84%
Has union employees	1.49%	3.67%	7.18%	0.97%	3.78%	1.29%
Unknown	1.26%	8.98% *	6.04%	0.84%	9.94% *	0.99%
Percent low wage employees						
50% or more low wage	1.06%	1.28%	2.37%	0.66%	1.49%	1.02%
Less than 50% low wage	0.49%	0.43%	1.64%	0.58%	0.42%	0.86%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2013 Medical Expenditure Panel Survey-Insurance Component.

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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.

Table I.A.2.b(2013) Percent of private-sector establishments that offer health insurance that offer at least one health insurance plan that required no contribution from the employee for single coverage by firm size and selected characteristics: United States, 2013

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	32.8%	61.8%	43.1%	28.9%	13.2%	5.6%	53.7%	9.7%
Industry group **								
Agric., fish., forest.	69.3%	74.6%	76.9%	60.1%	--	--	74.5%	39.3%
Mining and manufacturing	31.3%	59.2%	33.4%	22.6%	--	--	44.1%	11.7%
Construction	50.6%	59.9%	43.7%	44.3%	--	--	54.4%	27.0%
Utilities and transp.	32.2%	54.4%	48.2%	28.4% *	--	--	51.1%	18.3%
Wholesale trade	37.0%	68.4%	43.0%	31.7%	--	--	57.6%	8.6%
Fin. svcs. and real estate	27.9%	62.3%	44.9%	34.7%	--	--	56.6%	11.2%
Retail trade	19.1%	59.4%	40.9%	18.5%	--	--	50.0%	4.2%
Professional services	38.3%	61.6%	43.7%	29.2%	--	--	54.0%	11.8%
Other services	32.9%	61.2%	44.1%	26.1%	--	--	53.0%	9.2%
Ownership								
For profit, incorporated	31.0%	61.5%	42.5%	28.7%	--	--	52.9%	9.1%
For profit, unincorporated	37.1%	61.1%	41.5%	22.2%	--	--	54.4%	7.0%
Nonprofit	38.9%	65.5%	49.0%	37.4%	--	--	57.8%	18.3%
Age of firm								
Less than 5 years	45.9%	51.6%	37.9%	31.8%	--	--	48.5%	13.7%
5-9 years	46.3%	58.9%	36.0%	22.5%	--	--	50.6%	16.4%
10-19 years	46.7%	63.8%	44.6%	30.5%	--	--	56.1%	13.8%
20 or more years	25.2%	66.6%	45.5%	29.3%	--	--	55.3%	9.1%
Multi/single status								
2 or more locations	11.5%	63.5%	42.4%	28.8%	--	--	42.7%	8.4%
1 location only	52.2%	61.7%	43.2%	29.0%	--	--	54.6%	23.5%
Percent full-time employees								
Less than 25%	23.9%	49.2%	34.9%	26.4%	--	--	44.2%	9.1%
25-49 %	23.6%	55.8%	49.1%	26.9%	--	--	49.0%	5.8%
50-74 %	28.8%	62.2%	43.0%	22.0%	--	--	53.5%	6.6%
75% or more	35.4%	62.9%	43.0%	30.5%	--	--	54.7%	11.2%
Union presence								
No union employees	36.8%	61.5%	42.5%	27.8%	--	--	53.3%	10.4%
Has union employees	20.3%	69.9%	57.0%	47.7%	--	--	64.7%	10.2%
Unknown	8.9%	66.2%	56.4%	24.0% *	--	--	53.1%	6.9%
Percent low wage employees								
50% or more low wage	22.3%	62.6%	39.5%	20.6%	--	--	51.3%	6.7%
Less than 50% low wage	36.3%	61.6%	43.7%	31.3%	--	--	54.1%	11.3%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2013 Medical Expenditure Panel Survey-Insurance Component.

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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.

Table I.A.2.b(2013) Standard error for percent of private-sector establishments that offer health insurance that offer at least one health insurance plan that required no contribution from the employee for single coverage by firm size and selected characteristics: United States, 2013

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	0.63%	0.90%	1.38%	0.98%	0.77%	0.57%	0.82%	0.34%
Industry group **								
Agric., fish., forest.	3.69%	6.26%	13.59%	11.81%	--	--	4.63%	8.38%
Mining and manufacturing	2.60%	5.61%	3.89%	3.49%	--	--	3.90%	1.51%
Construction	2.80%	2.94%	5.23%	5.03%	--	--	3.09%	3.86%
Utilities and transp.	3.18%	10.33%	8.28%	9.45% *	--	--	5.91%	3.07%
Wholesale trade	1.17%	3.85%	4.22%	3.27%	--	--	1.57%	1.70%
Fin. svcs. and real estate	1.67%	3.59%	5.20%	2.40%	--	--	2.31%	0.90%
Retail trade	0.94%	3.90%	3.73%	1.70%	--	--	2.24%	0.50%
Professional services	1.33%	2.13%	1.94%	1.47%	--	--	1.69%	1.09%
Other services	1.41%	2.15%	1.94%	2.23%	--	--	1.78%	0.89%
Ownership								
For profit, incorporated	0.63%	0.94%	1.42%	1.35%	--	--	0.69%	0.39%
For profit, unincorporated	1.07%	2.19%	5.40%	2.46%	--	--	1.60%	0.73%
Nonprofit	1.78%	3.28%	3.46%	1.78%	--	--	2.64%	1.57%
Age of firm								
Less than 5 years	1.97%	2.60%	5.86%	5.06%	--	--	2.28%	3.82%
5-9 years	2.14%	3.27%	3.92%	3.88%	--	--	2.04%	4.20%
10-19 years	1.16%	1.51%	3.47%	1.92%	--	--	1.49%	0.70%
20 or more years	0.49%	1.38%	2.16%	1.16%	--	--	1.13%	0.32%
Multi/single status								
2 or more locations	0.33%	13.49%	2.81%	1.67%	--	--	2.54%	0.38%
1 location only	0.89%	0.99%	1.63%	1.42%	--	--	0.92%	0.91%
Percent full-time employees								
Less than 25%	2.32%	5.05%	6.08%	5.09%	--	--	2.97%	1.91%
25-49 %	2.02%	4.90%	5.87%	2.68%	--	--	4.47%	1.22%
50-74 %	0.96%	3.81%	4.30%	2.11%	--	--	2.58%	1.11%
75% or more	0.76%	1.10%	1.89%	1.03%	--	--	0.96%	0.34%
Union presence								
No union employees	0.70%	0.92%	1.36%	0.85%	--	--	0.82%	0.49%
Has union employees	1.71%	9.03%	10.05%	8.61%	--	--	6.77%	1.30%
Unknown	1.08%	18.48%	15.35%	13.81% *	--	--	11.50%	0.72%
Percent low wage employees								
50% or more low wage	0.83%	1.57%	2.12%	1.58%	--	--	1.42%	0.47%
Less than 50% low wage	0.73%	1.03%	1.55%	1.42%	--	--	0.94%	0.44%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2013 Medical Expenditure Panel Survey-Insurance Component.

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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.

Table I.A.2.b.(1)(2013) Percent of private-sector establishments that offer health insurance that offer an exclusive-provider plan that required no contribution from the employee for single coverage by firm size and selected characteristics: United States, 2013

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	9.6%	18.2%	13.1%	9.5%	3.7%	1.0%	16.1%	2.4%
Industry group **								
Agric., fish., forest.	15.2%	--	--	--	--	--	15.6%	12.8%*
Mining and manufacturing	10.5%	--	--	--	--	--	15.3%	3.2%*
Construction	16.0%	--	--	--	--	--	17.6%	5.4%*
Utilities and transp.	7.6%	--	--	--	--	--	15.2%	1.9%*
Wholesale trade	10.8%	--	--	--	--	--	17.1%	2.0%*
Fin. svcs. and real estate	7.3%	--	--	--	--	--	15.0%	2.9%
Retail trade	6.1%	--	--	--	--	--	17.4%	0.6%*
Professional services	10.7%	--	--	--	--	--	15.0%	3.6%
Other services	10.4%	--	--	--	--	--	17.0%	2.6%
Ownership								
For profit, incorporated	8.8%	--	--	--	--	--	15.8%	1.8%
For profit, unincorporated	10.8%	--	--	--	--	--	15.9%	2.0%
Nonprofit	13.7%	--	--	--	--	--	18.9%	7.9%
Age of firm								
Less than 5 years	12.1%	--	--	--	--	--	13.0%	1.8%*
5-9 years	14.8%	--	--	--	--	--	16.3%	4.5%*
10-19 years	13.6%	--	--	--	--	--	16.5%	3.2%
20 or more years	7.4%	--	--	--	--	--	16.8%	2.3%
Multi/single status								
2 or more locations	2.9%	--	--	--	--	--	13.0%	1.9%
1 location only	15.7%	--	--	--	--	--	16.4%	7.8%
Percent full-time employees								
Less than 25%	4.9%	--	--	--	--	--	10.1%	1.1%*
25-49 %	7.0%	--	--	--	--	--	14.8%	1.5%*
50-74 %	8.5%	--	--	--	--	--	16.3%	1.5%
75% or more	10.5%	--	--	--	--	--	16.5%	3.0%
Union presence								
No union employees	10.8%	--	--	--	--	--	15.9%	2.6%
Has union employees	5.8%	--	--	--	--	--	20.4%	2.4%
Unknown	2.5%*	--	--	--	--	--	19.4%*	1.7%*
Percent low wage employees								
50% or more low wage	6.5%	--	--	--	--	--	16.6%	1.0%
Less than 50% low wage	10.6%	--	--	--	--	--	16.0%	3.2%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2013 Medical Expenditure Panel Survey-Insurance Component.

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Table I.A.2.b.(1)(2013) Standard error for percent of private-sector establishments that offer health insurance that offer an exclusive-provider plan that required no contribution from the employee for single coverage by firm size and selected characteristics: United States, 2013

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	0.45%	1.06%	0.90%	0.99%	0.47%	0.22%	0.74%	0.18%
Industry group **								
Agric., fish., forest.	4.11%	--	--	--	--	--	4.45%	4.64%*
Mining and manufacturing	1.28%	--	--	--	--	--	2.08%	0.98%*
Construction	2.66%	--	--	--	--	--	2.99%	1.64%*
Utilities and transp.	1.72%	--	--	--	--	--	3.97%	0.92%*
Wholesale trade	1.81%	--	--	--	--	--	3.26%	0.92%*
Fin. svcs. and real estate	0.93%	--	--	--	--	--	1.58%	0.70%
Retail trade	0.42%	--	--	--	--	--	1.31%	0.22%*
Professional services	1.27%	--	--	--	--	--	2.00%	0.68%
Other services	0.92%	--	--	--	--	--	1.50%	0.36%
Ownership								
For profit, incorporated	0.40%	--	--	--	--	--	0.75%	0.23%
For profit, unincorporated	1.02%	--	--	--	--	--	1.69%	0.45%
Nonprofit	1.36%	--	--	--	--	--	2.39%	1.28%
Age of firm								
Less than 5 years	1.33%	--	--	--	--	--	1.36%	1.80%*
5-9 years	1.46%	--	--	--	--	--	1.59%	1.41%*
10-19 years	1.02%	--	--	--	--	--	1.27%	0.43%
20 or more years	0.38%	--	--	--	--	--	0.95%	0.19%
Multi/single status								
2 or more locations	0.32%	--	--	--	--	--	2.03%	0.19%
1 location only	0.71%	--	--	--	--	--	0.77%	0.86%
Percent full-time employees								
Less than 25%	0.99%	--	--	--	--	--	2.07%	0.52%*
25-49 %	1.12%	--	--	--	--	--	2.79%	0.47%*
50-74 %	0.87%	--	--	--	--	--	1.57%	0.42%
75% or more	0.48%	--	--	--	--	--	0.74%	0.26%
Union presence								
No union employees	0.45%	--	--	--	--	--	0.68%	0.23%
Has union employees	0.91%	--	--	--	--	--	3.35%	0.61%
Unknown	1.19%*	--	--	--	--	--	7.94%*	0.63%*
Percent low wage employees								
50% or more low wage	0.65%	--	--	--	--	--	1.71%	0.24%
Less than 50% low wage	0.46%	--	--	--	--	--	0.71%	0.20%

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Table I.A.2.b.(2)(2013) Percent of private-sector establishments that offer health insurance that offer a mixed-provider plan that required no contribution from the employee for single coverage by firm size and selected characteristics: United States, 2013

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	19.1%	33.4%	26.3%	18.2%	8.6%	4.8%	30.0%	7.0%
Industry group **								
Agric., fish., forest.	37.9%	--	--	--	--	--	39.8%	27.0%
Mining and manufacturing	16.7%	--	--	--	--	--	22.8%	7.2%
Construction	30.4%	--	--	--	--	--	31.6%	22.6%
Utilities and transp.	21.4%	--	--	--	--	--	28.6%	16.1%
Wholesale trade	21.0%	--	--	--	--	--	32.0%	6.0%
Fin. svcs. and real estate	17.7%	--	--	--	--	--	33.1%	8.8%
Retail trade	9.3%	--	--	--	--	--	22.0%	3.3%
Professional services	23.7%	--	--	--	--	--	33.2%	7.8%
Other services	17.9%	--	--	--	--	--	27.8%	6.2%
Ownership								
For profit, incorporated	18.0%	--	--	--	--	--	29.1%	7.0%
For profit, unincorporated	21.7%	--	--	--	--	--	31.8%	4.4%
Nonprofit	22.8%	--	--	--	--	--	33.4%	11.2%
Age of firm								
Less than 5 years	24.6%	--	--	--	--	--	25.8%	9.4%
5-9 years	25.7%	--	--	--	--	--	27.8%	11.2%*
10-19 years	26.6%	--	--	--	--	--	31.5%	9.5%
20 or more years	15.3%	--	--	--	--	--	31.5%	6.7%
Multi/single status								
2 or more locations	8.2%	--	--	--	--	--	26.7%	6.3%
1 location only	29.1%	--	--	--	--	--	30.3%	14.6%
Percent full-time employees								
Less than 25%	14.0%	--	--	--	--	--	22.7%	7.6%
25-49 %	11.8%	--	--	--	--	--	23.2%	3.7%
50-74 %	16.9%	--	--	--	--	--	30.4%	4.8%
75% or more	20.8%	--	--	--	--	--	30.9%	8.1%
Union presence								
No union employees	21.0%	--	--	--	--	--	29.6%	7.3%
Has union employees	14.6%	--	--	--	--	--	42.8%	8.2%
Unknown	6.4%	--	--	--	--	--	31.5%*	5.2%
Percent low wage employees								
50% or more low wage	11.6%	--	--	--	--	--	23.4%	5.2%
Less than 50% low wage	21.7%	--	--	--	--	--	31.4%	8.0%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2013 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.

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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.

Table I.A.2.b.(2)(2013) Standard error for percent of private-sector establishments that offer health insurance that offer a mixed-provider plan that required no contribution from the employee for single coverage by firm size and selected characteristics: United States, 2013

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	0.46%	0.88%	1.55%	0.63%	0.57%	0.62%	0.57%	0.44%
Industry group **								
Agric., fish., forest.	4.90%	--	--	--	--	--	5.20%	6.24%
Mining and manufacturing	2.16%	--	--	--	--	--	3.16%	1.22%
Construction	2.14%	--	--	--	--	--	2.59%	2.81%
Utilities and transp.	2.05%	--	--	--	--	--	4.07%	2.61%
Wholesale trade	1.73%	--	--	--	--	--	2.72%	1.37%
Fin. svcs. and real estate	1.53%	--	--	--	--	--	2.24%	1.24%
Retail trade	0.66%	--	--	--	--	--	1.63%	0.50%
Professional services	0.98%	--	--	--	--	--	1.14%	1.13%
Other services	1.19%	--	--	--	--	--	2.00%	0.86%
Ownership								
For profit, incorporated	0.68%	--	--	--	--	--	0.89%	0.44%
For profit, unincorporated	0.95%	--	--	--	--	--	1.62%	0.56%
Nonprofit	0.98%	--	--	--	--	--	1.70%	1.14%
Age of firm								
Less than 5 years	1.61%	--	--	--	--	--	1.78%	2.27%
5-9 years	2.23%	--	--	--	--	--	2.43%	3.73%*
10-19 years	1.04%	--	--	--	--	--	1.25%	0.98%
20 or more years	0.36%	--	--	--	--	--	1.08%	0.45%
Multi/single status								
2 or more locations	0.37%	--	--	--	--	--	1.68%	0.47%
1 location only	0.64%	--	--	--	--	--	0.63%	0.90%
Percent full-time employees								
Less than 25%	1.61%	--	--	--	--	--	2.79%	1.98%
25-49 %	1.29%	--	--	--	--	--	3.11%	0.99%
50-74 %	0.62%	--	--	--	--	--	1.39%	1.17%
75% or more	0.65%	--	--	--	--	--	0.75%	0.48%
Union presence								
No union employees	0.49%	--	--	--	--	--	0.60%	0.49%
Has union employees	1.51%	--	--	--	--	--	5.17%	1.46%
Unknown	0.77%	--	--	--	--	--	10.52%*	0.82%
Percent low wage employees								
50% or more low wage	0.50%	--	--	--	--	--	1.39%	0.38%
Less than 50% low wage	0.62%	--	--	--	--	--	0.77%	0.53%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2013 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.

Table I.A.2.b.(3)(2013) Percent of private-sector establishments that offer health insurance that offer an any-provider plan that required no contribution from the employee for single coverage by firm size and selected characteristics: United States, 2013

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	5.2%	11.5%	6.0%	3.1%	1.8%	0.1%	9.2%	0.8%
Industry group **								
Agric., fish., forest.	18.1%	--	--	--	--	--	20.5%*	--
Mining and manufacturing	5.6%	--	--	--	--	--	8.2%	--
Construction	6.4%	--	--	--	--	--	7.1%	--
Utilities and transp.	3.5%	--	--	--	--	--	7.6%	--
Wholesale trade	6.4%	--	--	--	--	--	10.2%	--
Fin. svcs. and real estate	3.9%	--	--	--	--	--	9.6%	--
Retail trade	4.0%	--	--	--	--	--	11.6%	--
Professional services	5.3%	--	--	--	--	--	7.9%	--
Other services	5.8%	--	--	--	--	--	9.9%	--
Ownership								
For profit, incorporated	5.3%	--	--	--	--	--	9.9%	--
For profit, unincorporated	5.4%	--	--	--	--	--	8.0%	--
Nonprofit	4.1%	--	--	--	--	--	7.0%	--
Age of firm								
Less than 5 years	9.7%	--	--	--	--	--	10.3%	--
5-9 years	6.5%	--	--	--	--	--	7.1%	--
10-19 years	8.5%	--	--	--	--	--	10.2%	--
20 or more years	3.5%	--	--	--	--	--	9.1%	--
Multi/single status								
2 or more locations	1.1%	--	--	--	--	--	5.6%	--
1 location only	9.0%	--	--	--	--	--	9.5%	--
Percent full-time employees								
Less than 25%	5.3%	--	--	--	--	--	11.5%	--
25-49 %	5.2%	--	--	--	--	--	11.8%	--
50-74 %	4.5%	--	--	--	--	--	9.0%	--
75% or more	5.4%	--	--	--	--	--	8.9%	--
Union presence								
No union employees	6.1%	--	--	--	--	--	9.3%	--
Has union employees	2.0%	--	--	--	--	--	8.1%	--
Unknown	0.2%*	--	--	--	--	--	2.2%*	--
Percent low wage employees								
50% or more low wage	4.8%	--	--	--	--	--	12.5%	--
Less than 50% low wage	5.4%	--	--	--	--	--	8.5%	--

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2013 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 no 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.A.2.b.(3)(2013) Standard error for percent of private-sector establishments that offer health insurance that offer an any-provider plan that required no contribution from the employee for single coverage by firm size and selected characteristics: United States, 2013

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%	0.86%	0.65%	0.23%	0.24%	0.01%	0.57%	0.09%
Industry group **								
Agric., fish., forest.	4.57%	--	--	--	--	--	6.49%*	--
Mining and manufacturing	1.25%	--	--	--	--	--	2.13%	--
Construction	0.89%	--	--	--	--	--	1.04%	--
Utilities and transp.	0.99%	--	--	--	--	--	2.13%	--
Wholesale trade	1.35%	--	--	--	--	--	2.31%	--
Fin. svcs. and real estate	0.68%	--	--	--	--	--	1.71%	--
Retail trade	0.37%	--	--	--	--	--	0.93%	--
Professional services	0.54%	--	--	--	--	--	0.87%	--
Other services	0.98%	--	--	--	--	--	1.69%	--
Ownership								
For profit, incorporated	0.32%	--	--	--	--	--	0.64%	--
For profit, unincorporated	0.74%	--	--	--	--	--	1.18%	--
Nonprofit	0.56%	--	--	--	--	--	1.24%	--
Age of firm								
Less than 5 years	1.98%	--	--	--	--	--	2.21%	--
5-9 years	1.12%	--	--	--	--	--	1.29%	--
10-19 years	0.51%	--	--	--	--	--	0.60%	--
20 or more years	0.27%	--	--	--	--	--	0.80%	--
Multi/single status								
2 or more locations	0.12%	--	--	--	--	--	0.87%	--
1 location only	0.54%	--	--	--	--	--	0.61%	--
Percent full-time employees								
Less than 25%	0.93%	--	--	--	--	--	2.25%	--
25-49 %	1.18%	--	--	--	--	--	3.17%	--
50-74 %	0.61%	--	--	--	--	--	1.41%	--
75% or more	0.38%	--	--	--	--	--	0.65%	--
Union presence								
No union employees	0.40%	--	--	--	--	--	0.60%	--
Has union employees	0.43%	--	--	--	--	--	2.20%	--
Unknown	0.14%*	--	--	--	--	--	0.91%*	--
Percent low wage employees								
50% or more low wage	0.43%	--	--	--	--	--	1.13%	--
Less than 50% low wage	0.45%	--	--	--	--	--	0.70%	--

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2013 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.

Table I.A.2.c(2013) Percent of private-sector establishments that offer health insurance that offer at least one health insurance plan that required no contribution from the employee for family coverage by firm size and selected characteristics: United States, 2013

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	16.8%	33.5%	23.7%	13.3%	3.5%	2.1%	29.0%	3.3%
Industry group **								
Agric., fish., forest.	41.9%	49.7%	37.9%	--	--	--	46.8%	--
Mining and manufacturing	16.9%	29.0%	24.6%	--	--	--	24.3%	--
Construction	38.3%	47.6%	29.5%	--	--	--	41.8%	--
Utilities and transp.	13.6%	24.8% *	22.4% *	--	--	--	24.6%	--
Wholesale trade	18.0%	33.5%	27.5%	--	--	--	29.0%	--
Fin. svcs. and real estate	9.8%	26.2%	14.1%	--	--	--	22.2%	--
Retail trade	9.0%	23.2%	26.8%	--	--	--	22.6%	--
Professional services	19.0%	34.5%	18.1%	--	--	--	28.1%	--
Other services	18.4%	35.0%	29.1%	--	--	--	31.6%	--
Ownership								
For profit, incorporated	16.0%	33.2%	24.4%	--	--	--	28.7%	--
For profit, unincorporated	19.5%	33.8%	18.5%	--	--	--	29.2%	--
Nonprofit	18.2%	34.7%	25.3%	--	--	--	30.5%	--
Age of firm								
Less than 5 years	25.2%	29.5%	18.7% *	--	--	--	26.8%	--
5-9 years	25.1%	32.5%	21.8%	--	--	--	28.0%	--
10-19 years	25.3%	36.2%	23.1%	--	--	--	30.8%	--
20 or more years	12.1%	34.0%	25.5%	--	--	--	29.0%	--
Multi/single status								
2 or more locations	4.2%	22.1% *	22.5%	--	--	--	18.7%	--
1 location only	28.3%	33.7%	23.8%	--	--	--	29.9%	--
Percent full-time employees								
Less than 25%	14.2%	30.2%	19.2% *	--	--	--	25.9%	--
25-49 %	12.5%	30.8%	24.0%	--	--	--	27.0%	--
50-74 %	14.0%	30.0%	24.2%	--	--	--	26.7%	--
75% or more	18.1%	34.6%	23.8%	--	--	--	29.8%	--
Union presence								
No union employees	18.5%	32.6%	22.5%	--	--	--	28.0%	--
Has union employees	14.7%	68.7%	51.3%	--	--	--	60.0%	--
Unknown	3.9%	34.3% *	39.6% *	--	--	--	30.9% *	--
Percent low wage employees								
50% or more low wage	11.2%	31.8%	23.2%	--	--	--	27.1%	--
Less than 50% low wage	18.7%	33.8%	23.7%	--	--	--	29.4%	--

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2013 Medical Expenditure Panel Survey-Insurance Component.

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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.

Table I.A.2.c(2013) Standard error for percent of private-sector establishments that offer health insurance that offer at least one health insurance plan that required no contribution from the employee for family coverage by firm size and selected characteristics: United States, 2013

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	0.79%	1.91%	1.84%	1.05%	0.33%	0.26%	1.44%	0.23%
Industry group **								
Agric., fish., forest.	6.90%	8.81%	10.91%	--	--	--	7.53%	--
Mining and manufacturing	2.28%	6.56%	3.49%	--	--	--	3.46%	--
Construction	2.76%	3.33%	5.49%	--	--	--	2.82%	--
Utilities and transp.	2.99%	7.76% *	6.94% *	--	--	--	4.96%	--
Wholesale trade	2.22%	5.75%	3.83%	--	--	--	3.69%	--
Fin. svcs. and real estate	1.25%	3.93%	2.93%	--	--	--	2.85%	--
Retail trade	0.77%	3.06%	3.92%	--	--	--	2.37%	--
Professional services	1.55%	3.19%	2.18%	--	--	--	2.57%	--
Other services	1.36%	2.98%	3.24%	--	--	--	2.15%	--
Ownership								
For profit, incorporated	0.83%	2.12%	2.09%	--	--	--	1.53%	--
For profit, unincorporated	1.10%	2.51%	3.04%	--	--	--	2.00%	--
Nonprofit	1.18%	2.83%	2.97%	--	--	--	1.80%	--
Age of firm								
Less than 5 years	3.14%	3.68%	6.26% *	--	--	--	3.42%	--
5-9 years	1.27%	2.03%	4.34%	--	--	--	1.38%	--
10-19 years	0.94%	2.01%	2.31%	--	--	--	1.34%	--
20 or more years	0.62%	2.51%	2.19%	--	--	--	1.88%	--
Multi/single status								
2 or more locations	0.24%	11.09% *	2.43%	--	--	--	1.64%	--
1 location only	1.37%	1.89%	2.07%	--	--	--	1.54%	--
Percent full-time employees								
Less than 25%	2.75%	5.57%	5.94% *	--	--	--	4.22%	--
25-49 %	1.46%	5.15%	4.58%	--	--	--	2.49%	--
50-74 %	1.28%	3.81%	3.71%	--	--	--	3.07%	--
75% or more	0.80%	1.91%	2.24%	--	--	--	1.41%	--
Union presence								
No union employees	0.96%	1.93%	1.64%	--	--	--	1.49%	--
Has union employees	0.86%	7.27%	7.84%	--	--	--	4.56%	--
Unknown	0.74%	11.66% *	14.26% *	--	--	--	10.95% *	--
Percent low wage employees								
50% or more low wage	0.65%	2.86%	1.70%	--	--	--	1.85%	--
Less than 50% low wage	0.88%	1.77%	2.20%	--	--	--	1.45%	--

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2013 Medical Expenditure Panel Survey-Insurance Component.

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Table I.A.2.c.(1)(2013) Percent of private-sector establishments that offer health insurance that offer an exclusive-provider plan that required no contribution from the employee for family coverage by firm size and selected characteristics: United States, 2013

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	4.7%	8.9%	7.2%	4.7%	0.7%	0.5%*	8.1%	0.8%
Industry group **								
Agric., fish., forest.	8.6%*	--	--	--	--	--	10.0%*	--
Mining and manufacturing	4.6%	--	--	--	--	--	6.5%	--
Construction	12.1%	--	--	--	--	--	13.5%	--
Utilities and transp.	4.2%*	--	--	--	--	--	8.8%*	--
Wholesale trade	4.7%	--	--	--	--	--	7.8%	--
Fin. svcs. and real estate	1.9%	--	--	--	--	--	3.6%	--
Retail trade	3.0%	--	--	--	--	--	8.5%	--
Professional services	5.4%	--	--	--	--	--	8.0%	--
Other services	5.1%	--	--	--	--	--	8.5%	--
Ownership								
For profit, incorporated	4.4%	--	--	--	--	--	8.1%	--
For profit, unincorporated	5.9%	--	--	--	--	--	8.9%	--
Nonprofit	4.8%	--	--	--	--	--	6.7%	--
Age of firm								
Less than 5 years	5.5%	--	--	--	--	--	5.7%	--
5-9 years	7.9%	--	--	--	--	--	9.0%	--
10-19 years	6.9%	--	--	--	--	--	8.5%	--
20 or more years	3.5%	--	--	--	--	--	8.5%	--
Multi/single status								
2 or more locations	1.2%	--	--	--	--	--	7.3%	--
1 location only	7.8%	--	--	--	--	--	8.2%	--
Percent full-time employees								
Less than 25%	3.5%*	--	--	--	--	--	8.0%	--
25-49 %	3.3%	--	--	--	--	--	7.0%*	--
50-74 %	4.6%	--	--	--	--	--	8.7%	--
75% or more	4.9%	--	--	--	--	--	8.1%	--
Union presence								
No union employees	5.2%	--	--	--	--	--	7.9%	--
Has union employees	3.6%	--	--	--	--	--	14.6%	--
Unknown	1.4%*	--	--	--	--	--	10.3%*	--
Percent low wage employees								
50% or more low wage	2.8%	--	--	--	--	--	7.3%	--
Less than 50% low wage	5.3%	--	--	--	--	--	8.3%	--

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2013 Medical Expenditure Panel Survey-Insurance Component.

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Table I.A.2.c.(1)(2013) Standard error for percent of private-sector establishments that offer health insurance that offer an exclusive-provider plan that required no contribution from the employee for family coverage by firm size and selected characteristics: United States, 2013

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	0.36%	0.80%	0.86%	0.66%	0.12%	0.18% *	0.66%	0.11%
Industry group **								
Agric., fish., forest.	2.94% *	--	--	--	--	--	3.17% *	--
Mining and manufacturing	0.89%	--	--	--	--	--	1.56%	--
Construction	2.02%	--	--	--	--	--	2.37%	--
Utilities and transp.	1.68% *	--	--	--	--	--	3.39% *	--
Wholesale trade	0.88%	--	--	--	--	--	1.49%	--
Fin. svcs. and real estate	0.36%	--	--	--	--	--	0.75%	--
Retail trade	0.45%	--	--	--	--	--	1.46%	--
Professional services	0.92%	--	--	--	--	--	1.43%	--
Other services	0.66%	--	--	--	--	--	1.13%	--
Ownership								
For profit, incorporated	0.33%	--	--	--	--	--	0.63%	--
For profit, unincorporated	0.88%	--	--	--	--	--	1.46%	--
Nonprofit	0.71%	--	--	--	--	--	1.40%	--
Age of firm								
Less than 5 years	1.38%	--	--	--	--	--	1.50%	--
5-9 years	0.88%	--	--	--	--	--	0.98%	--
10-19 years	0.85%	--	--	--	--	--	1.12%	--
20 or more years	0.36%	--	--	--	--	--	1.02%	--
Multi/single status								
2 or more locations	0.12%	--	--	--	--	--	1.47%	--
1 location only	0.63%	--	--	--	--	--	0.68%	--
Percent full-time employees								
Less than 25%	1.09% *	--	--	--	--	--	2.21%	--
25-49 %	0.99%	--	--	--	--	--	2.37% *	--
50-74 %	0.97%	--	--	--	--	--	1.71%	--
75% or more	0.32%	--	--	--	--	--	0.54%	--
Union presence								
No union employees	0.43%	--	--	--	--	--	0.69%	--
Has union employees	0.77%	--	--	--	--	--	3.89%	--
Unknown	0.61% *	--	--	--	--	--	4.23% *	--
Percent low wage employees								
50% or more low wage	0.38%	--	--	--	--	--	1.08%	--
Less than 50% low wage	0.38%	--	--	--	--	--	0.62%	--

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2013 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.

Table I.A.2.c.(2)(2013) Percent of private-sector establishments that offer health insurance that offer a mixed-provider plan that required no contribution from the employee for family coverage by firm size and selected characteristics: United States, 2013

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	10.1%	19.5%	14.4%	8.0%	2.6%	1.7%	17.0%	2.4%
Industry group **								
Agric., fish., forest.	22.4%	--	--	--	--	--	24.3%	--
Mining and manufacturing	8.9%	--	--	--	--	--	12.3%	--
Construction	22.9%	--	--	--	--	--	24.5%	--
Utilities and transp.	6.9%	--	--	--	--	--	10.0% *	--
Wholesale trade	11.1%	--	--	--	--	--	17.5%	--
Fin. svcs. and real estate	7.3%	--	--	--	--	--	16.7%	--
Retail trade	4.7%	--	--	--	--	--	10.1%	--
Professional services	12.1%	--	--	--	--	--	17.9%	--
Other services	10.4%	--	--	--	--	--	17.6%	--
Ownership								
For profit, incorporated	9.6%	--	--	--	--	--	16.7%	--
For profit, unincorporated	11.2%	--	--	--	--	--	16.5%	--
Nonprofit	12.3%	--	--	--	--	--	20.8%	--
Age of firm								
Less than 5 years	15.8%	--	--	--	--	--	16.7%	--
5-9 years	14.2%	--	--	--	--	--	15.7%	--
10-19 years	14.5%	--	--	--	--	--	17.6%	--
20 or more years	7.5%	--	--	--	--	--	17.4%	--
Multi/single status								
2 or more locations	2.9%	--	--	--	--	--	11.0%	--
1 location only	16.7%	--	--	--	--	--	17.6%	--
Percent full-time employees								
Less than 25%	8.2%	--	--	--	--	--	12.2%	--
25-49 %	7.4%	--	--	--	--	--	16.1%	--
50-74 %	7.8%	--	--	--	--	--	14.4%	--
75% or more	11.1%	--	--	--	--	--	18.0%	--
Union presence								
No union employees	10.9%	--	--	--	--	--	16.2%	--
Has union employees	11.0%	--	--	--	--	--	43.8%	--
Unknown	2.3%	--	--	--	--	--	14.8% *	--
Percent low wage employees								
50% or more low wage	6.2%	--	--	--	--	--	14.1%	--
Less than 50% low wage	11.4%	--	--	--	--	--	17.6%	--

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2013 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.

Table I.A.2.c.(2)(2013) Standard error for percent of private-sector establishments that offer health insurance that offer a mixed-provider plan that required no contribution from the employee for family coverage by firm size and selected characteristics: United States, 2013

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	0.50%	1.19%	1.43%	0.65%	0.31%	0.25%	0.89%	0.21%
Industry group **								
Agric., fish., forest.	4.65%	--	--	--	--	--	4.86%	--
Mining and manufacturing	1.76%	--	--	--	--	--	2.52%	--
Construction	2.19%	--	--	--	--	--	2.37%	--
Utilities and transp.	1.91%	--	--	--	--	--	4.30% *	--
Wholesale trade	1.73%	--	--	--	--	--	2.88%	--
Fin. svcs. and real estate	1.07%	--	--	--	--	--	2.20%	--
Retail trade	0.58%	--	--	--	--	--	1.50%	--
Professional services	0.98%	--	--	--	--	--	1.67%	--
Other services	1.03%	--	--	--	--	--	1.77%	--
Ownership								
For profit, incorporated	0.57%	--	--	--	--	--	0.99%	--
For profit, unincorporated	0.95%	--	--	--	--	--	1.75%	--
Nonprofit	1.06%	--	--	--	--	--	1.94%	--
Age of firm								
Less than 5 years	1.88%	--	--	--	--	--	2.10%	--
5-9 years	1.06%	--	--	--	--	--	1.18%	--
10-19 years	0.69%	--	--	--	--	--	0.95%	--
20 or more years	0.41%	--	--	--	--	--	1.23%	--
Multi/single status								
2 or more locations	0.24%	--	--	--	--	--	1.65%	--
1 location only	0.89%	--	--	--	--	--	0.96%	--
Percent full-time employees								
Less than 25%	1.61%	--	--	--	--	--	2.74%	--
25-49 %	1.14%	--	--	--	--	--	2.13%	--
50-74 %	0.90%	--	--	--	--	--	2.22%	--
75% or more	0.58%	--	--	--	--	--	1.00%	--
Union presence								
No union employees	0.61%	--	--	--	--	--	0.93%	--
Has union employees	1.11%	--	--	--	--	--	5.64%	--
Unknown	0.49%	--	--	--	--	--	10.91% *	--
Percent low wage employees								
50% or more low wage	0.34%	--	--	--	--	--	1.12%	--
Less than 50% low wage	0.61%	--	--	--	--	--	0.95%	--

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2013 Medical Expenditure Panel Survey-Insurance Component.

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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.

Table I.A.2.c.(3)(2013) Percent of private-sector establishments that offer health insurance that offer an any-provider plan that required no contribution from the employee for family coverage by firm size and selected characteristics: United States, 2013

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	2.5%	5.9%	2.7%	0.9%	0.4%	0.0% *	4.6%	0.2%
Industry group **								
Agric., fish., forest.	10.8%	--	--	--	--	--	12.5%	--
Mining and manufacturing	4.1% *	--	--	--	--	--	6.6% *	--
Construction	4.0%	--	--	--	--	--	4.3%	--
Utilities and transp.	2.7% *	--	--	--	--	--	6.0% *	--
Wholesale trade	2.3% *	--	--	--	--	--	3.9% *	--
Fin. svcs. and real estate	1.1% *	--	--	--	--	--	2.9% *	--
Retail trade	1.4%	--	--	--	--	--	4.0%	--
Professional services	2.2%	--	--	--	--	--	3.4%	--
Other services	3.5%	--	--	--	--	--	6.4%	--
Ownership								
For profit, incorporated	2.5%	--	--	--	--	--	4.7%	--
For profit, unincorporated	2.9%	--	--	--	--	--	4.5%	--
Nonprofit	2.1%	--	--	--	--	--	3.9%	--
Age of firm								
Less than 5 years	4.2%	--	--	--	--	--	4.6%	--
5-9 years	3.1%	--	--	--	--	--	3.4%	--
10-19 years	4.5%	--	--	--	--	--	5.6%	--
20 or more years	1.6%	--	--	--	--	--	4.4%	--
Multi/single status								
2 or more locations	0.2%	--	--	--	--	--	1.3% *	--
1 location only	4.6%	--	--	--	--	--	4.9%	--
Percent full-time employees								
Less than 25%	2.6% *	--	--	--	--	--	6.1% *	--
25-49 %	1.8% *	--	--	--	--	--	4.3% *	--
50-74 %	2.2%	--	--	--	--	--	4.6%	--
75% or more	2.6%	--	--	--	--	--	4.5%	--
Union presence								
No union employees	2.9%	--	--	--	--	--	4.5%	--
Has union employees	1.4%	--	--	--	--	--	6.3%	--
Unknown	0.3% *	--	--	--	--	--	5.7% *	--
Percent low wage employees								
50% or more low wage	2.3%	--	--	--	--	--	6.1%	--
Less than 50% low wage	2.6%	--	--	--	--	--	4.3%	--

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2013 Medical Expenditure Panel Survey-Insurance Component.

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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.

Table I.A.2.c.(3)(2013) Standard error for percent of private-sector establishments that offer health insurance that offer an any-provider plan that required no contribution from the employee for family coverage by firm size and selected characteristics: United States, 2013

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	0.24%	0.69%	0.42%	0.18%	0.12%	0.01%*	0.47%	0.05%
Industry group **								
Agric., fish., forest.	2.16%	--	--	--	--	--	2.59%	--
Mining and manufacturing	1.35%*	--	--	--	--	--	2.38%*	--
Construction	0.81%	--	--	--	--	--	0.97%	--
Utilities and transp.	1.09%*	--	--	--	--	--	2.24%*	--
Wholesale trade	0.95%*	--	--	--	--	--	1.64%*	--
Fin. svcs. and real estate	0.35%*	--	--	--	--	--	0.93%*	--
Retail trade	0.24%	--	--	--	--	--	0.66%	--
Professional services	0.41%	--	--	--	--	--	0.61%	--
Other services	0.68%	--	--	--	--	--	1.27%	--
Ownership								
For profit, incorporated	0.24%	--	--	--	--	--	0.49%	--
For profit, unincorporated	0.52%	--	--	--	--	--	0.81%	--
Nonprofit	0.61%	--	--	--	--	--	1.15%	--
Age of firm								
Less than 5 years	1.00%	--	--	--	--	--	1.05%	--
5-9 years	0.66%	--	--	--	--	--	0.74%	--
10-19 years	0.63%	--	--	--	--	--	0.84%	--
20 or more years	0.20%	--	--	--	--	--	0.58%	--
Multi/single status								
2 or more locations	0.05%	--	--	--	--	--	0.53%*	--
1 location only	0.44%	--	--	--	--	--	0.50%	--
Percent full-time employees								
Less than 25%	0.86%*	--	--	--	--	--	1.99%*	--
25-49 %	0.72%*	--	--	--	--	--	1.71%*	--
50-74 %	0.57%	--	--	--	--	--	1.15%	--
75% or more	0.29%	--	--	--	--	--	0.54%	--
Union presence								
No union employees	0.29%	--	--	--	--	--	0.49%	--
Has union employees	0.32%	--	--	--	--	--	1.74%	--
Unknown	0.17%*	--	--	--	--	--	3.65%*	--
Percent low wage employees								
50% or more low wage	0.28%	--	--	--	--	--	0.67%	--
Less than 50% low wage	0.30%	--	--	--	--	--	0.51%	--

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2013 Medical Expenditure Panel Survey-Insurance Component.

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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.

Table I.A.2.d(2013) Percent of private-sector establishments that offer health insurance that offer two or more health insurance plans by firm size and selected characteristics: United States, 2013

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	43.3%	14.8%	26.7%	37.9%	53.1%	80.3%	20.2%	68.9%
Industry group **								
Agric., fish., forest.	17.9%	12.4% *	34.4% *	22.4% *	21.2% *	48.5%	14.6% *	36.5%
Mining and manufacturing	36.1%	17.7%	18.7%	35.7%	54.5%	76.9%	20.3%	60.3%
Construction	23.3%	12.7%	26.1%	40.5%	41.0%	70.2%	18.8%	51.7%
Utilities and transp.	42.3%	5.9% *	8.4% *	32.2%	54.7%	76.3%	8.7% *	67.2%
Wholesale trade	41.7%	13.9%	24.1%	47.8%	56.5%	82.7%	22.2%	68.5%
Fin. svcs. and real estate	52.8%	19.9%	27.6%	38.9%	61.9%	76.3%	22.3%	70.5%
Retail trade	54.0%	12.8%	21.3%	37.0%	42.1%	79.4%	17.7%	71.5%
Professional services	40.1%	15.4%	33.1%	41.7%	58.9%	84.5%	22.1%	70.4%
Other services	40.9%	13.9%	26.7%	30.5%	45.0%	83.9%	19.0%	66.9%
Ownership								
For profit, incorporated	45.7%	15.0%	25.7%	37.0%	51.8%	81.8%	20.1%	71.3%
For profit, unincorporated	35.2%	14.5%	33.6%	41.0%	51.9%	71.8%	19.8%	62.1%
Nonprofit	39.1%	14.3%	25.2%	38.9%	58.3%	71.2%	21.1%	58.5%
Age of firm								
Less than 5 years	24.4%	18.9%	31.5%	33.9%	61.7%	76.8%	21.8%	56.9%
5-9 years	24.7%	15.7%	29.1%	43.1%	49.9%	79.5%	20.5%	53.3%
10-19 years	28.0%	12.7%	30.2%	37.9%	60.4%	72.2%	19.5%	57.9%
20 or more years	52.9%	13.9%	23.4%	37.3%	51.8%	80.6%	19.8%	70.6%
Multi/single status								
2 or more locations	67.1%	11.3% *	27.0%	38.8%	52.5%	80.3%	28.4%	70.9%
1 location only	21.6%	14.9%	26.7%	37.2%	58.2%	68.8%	19.4%	47.9%
Percent full-time employees								
Less than 25%	40.5%	9.4%	13.6%	21.9%	35.8%	80.3%	11.7%	61.4%
25-49 %	45.3%	10.5%	19.0%	22.2%	44.7%	80.9%	14.3%	67.0%
50-74 %	46.2%	11.4%	21.0%	31.0%	47.2%	84.8%	15.2%	74.0%
75% or more	42.7%	16.2%	29.4%	41.9%	57.5%	78.6%	22.2%	68.6%
Union presence								
No union employees	36.3%	14.4%	26.8%	37.9%	51.1%	77.4%	19.9%	62.5%
Has union employees	75.7%	33.0%	32.5%	36.9%	66.9%	90.3%	32.7%	85.5%
Unknown	75.5%	3.4% *	2.3% *	37.9% *	79.0%	78.8%	7.5% *	78.7%
Percent low wage employees								
50% or more low wage	49.3%	8.7%	24.2%	25.0%	44.9%	81.2%	14.1%	68.2%
Less than 50% low wage	41.3%	16.1%	27.2%	41.5%	57.3%	79.8%	21.4%	69.3%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2013 Medical Expenditure Panel Survey-Insurance Component.

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Table I.A.2.d(2013) Standard error for percent of private-sector establishments that offer health insurance that offer two or more health insurance plans by firm size and selected characteristics: United States, 2013

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	0.37%	0.80%	1.76%	1.12%	0.87%	0.60%	0.34%	0.31%
Industry group **								
Agric., fish., forest.	5.12%	5.95% *	11.48% *	10.01% *	6.60% *	10.12%	5.85% *	5.68%
Mining and manufacturing	1.12%	4.45%	5.40%	3.77%	3.76%	2.74%	1.62%	2.41%
Construction	1.69%	1.78%	4.35%	3.20%	4.36%	7.76%	1.87%	4.23%
Utilities and transp.	3.44%	7.90% *	3.44% *	6.20%	6.54%	4.90%	3.79% *	4.65%
Wholesale trade	1.84%	2.58%	3.07%	2.77%	2.74%	2.98%	2.32%	2.28%
Fin. svcs. and real estate	1.29%	2.22%	4.06%	4.01%	1.57%	1.43%	1.88%	1.05%
Retail trade	1.22%	1.84%	1.34%	3.01%	3.40%	1.38%	1.27%	1.13%
Professional services	0.84%	1.93%	2.28%	3.04%	2.70%	1.75%	1.32%	1.17%
Other services	1.22%	1.79%	3.29%	3.43%	2.61%	1.47%	0.94%	1.25%
Ownership								
For profit, incorporated	0.55%	0.73%	1.79%	1.19%	1.04%	0.69%	0.38%	0.46%
For profit, unincorporated	1.34%	1.61%	3.69%	3.73%	2.34%	3.37%	1.15%	2.21%
Nonprofit	1.19%	3.12%	2.93%	2.38%	2.85%	2.16%	1.53%	1.23%
Age of firm								
Less than 5 years	1.13%	1.81%	5.15%	4.38%	8.13%	15.47%	1.23%	5.42%
5-9 years	1.01%	1.35%	3.51%	4.67%	3.79%	9.08%	1.03%	3.45%
10-19 years	0.80%	1.04%	2.03%	2.40%	2.75%	5.34%	0.75%	2.15%
20 or more years	0.47%	1.59%	2.34%	1.68%	0.98%	0.52%	0.77%	0.36%
Multi/single status								
2 or more locations	0.45%	4.37% *	4.26%	2.39%	0.98%	0.60%	2.78%	0.34%
1 location only	0.49%	0.80%	1.68%	1.26%	2.31%	4.16%	0.40%	2.03%
Percent full-time employees								
Less than 25%	1.32%	2.60%	2.92%	4.32%	3.12%	3.49%	1.98%	1.83%
25-49 %	1.83%	2.98%	3.28%	3.52%	3.88%	1.84%	2.38%	1.77%
50-74 %	1.47%	2.42%	3.78%	3.15%	1.96%	1.76%	2.48%	1.45%
75% or more	0.60%	1.08%	2.38%	1.19%	1.13%	1.00%	0.80%	0.70%
Union presence								
No union employees	0.44%	0.85%	1.71%	1.19%	0.73%	0.88%	0.37%	0.44%
Has union employees	1.63%	7.96%	5.99%	4.47%	5.86%	1.08%	5.03%	1.14%
Unknown	1.18%	1.92% *	3.37% *	13.42% *	5.60%	1.33%	2.64% *	1.40%
Percent low wage employees								
50% or more low wage	0.59%	1.31%	3.21%	3.18%	2.05%	1.40%	1.43%	1.10%
Less than 50% low wage	0.47%	0.96%	1.86%	1.06%	1.56%	0.85%	0.42%	0.74%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2013 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.

** 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.A.2.e(2013) Percent of private-sector establishments that offer health insurance by plan provider arrangement by selected characteristics: United States, 2013

Characteristics	Conventional indemnity	Any managed care	Exclusive provider	Mixed provider
United States	11.3%	91.0%	27.9%	73.2%
Firm size				
Less than 50 employees	16.0%	85.9%	31.1%	59.1%
50+ employees	6.1%	96.7%	24.3%	88.7%
Less than 10 employees	17.7%	83.8%	30.1%	56.4%
10-24 employees	13.9%	88.5%	32.2%	63.2%
25-99 employees	11.3%	91.6%	32.8%	68.1%
100-999 employees	8.9%	94.0%	29.3%	78.1%
1000+ employees	4.0%	98.6%	21.0%	96.0%
Industry group **				
Agric., fish., forest.	25.6%	74.5%	23.7%	53.8%
Mining and manufacturing	11.7%	91.5%	28.9%	67.7%
Construction	12.4%	89.0%	29.7%	64.2%
Utilities and transp.	7.4%	93.6%	25.4%	76.5%
Wholesale trade	10.3%	90.3%	30.3%	71.6%
Fin. svcs. and real estate	9.3%	93.0%	22.4%	81.9%
Retail trade	8.7%	93.1%	23.7%	79.2%
Professional services	12.0%	90.3%	31.6%	70.4%
Other services	13.9%	90.0%	29.6%	70.1%
Ownership				
For profit, incorporated	11.5%	90.9%	26.8%	74.5%
For profit, unincorporated	11.1%	90.6%	28.0%	69.8%
Nonprofit	10.0%	92.9%	35.8%	68.9%
Age of firm				
Less than 5 years	17.3%	84.9%	29.4%	61.9%
5-9 years	12.9%	88.6%	30.8%	62.1%
10-19 years	16.1%	86.7%	29.1%	63.5%
20 or more years	8.9%	93.4%	26.9%	79.0%
Multi/single status				
2 or more locations	6.2%	96.3%	24.1%	88.0%
1 location only	15.9%	86.2%	31.3%	59.6%
Percent full-time employees				
Less than 25%	11.9%	90.0%	28.2%	72.7%
25-49 %	11.9%	90.5%	26.8%	73.3%
50-74 %	10.9%	92.5%	25.7%	74.4%
75% or more	11.3%	90.8%	28.5%	72.9%
Union presence				
No union employees	12.6%	89.5%	28.8%	68.9%
Has union employees	7.3%	97.3%	25.4%	91.2%
Unknown	3.3%	98.7%	21.7%	94.2%
Percent low wage employees				
50% or more low wage	11.0%	91.0%	24.1%	75.8%
Less than 50% low wage	11.4%	91.0%	29.2%	72.3%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2013 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

** 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.

Estimates previously displayed in this table prior to 2011 are now located in the following tables: Two or more plans (Table I.A.2.d), With waiting period (Table I.A.2.f), and Insurance to Retirees (Table I.A.2.h).

Table I.A.2.e(2013) Standard error for percent of private-sector establishments that offer health insurance by plan provider arrangement by selected characteristics: United States, 2013

Characteristics	Conventional indemnity	Any managed care	Exclusive provider	Mixed provider
United States	0.55%	0.44%	0.62%	0.42%
Firm size				
Less than 50 employees	0.90%	0.79%	0.87%	0.75%
50+ employees	0.36%	0.15%	0.70%	0.43%
Less than 10 employees	1.46%	1.24%	1.11%	1.32%
10-24 employees	0.75%	0.86%	0.75%	1.47%
25-99 employees	0.59%	0.73%	1.16%	1.00%
100-999 employees	0.72%	0.47%	1.16%	0.94%
1000+ employees	0.54%	0.19%	0.78%	0.28%
Industry group **				
Agric., fish., forest.	4.92%	4.83%	3.80%	5.35%
Mining and manufacturing	1.56%	1.04%	2.16%	1.39%
Construction	1.20%	1.30%	2.49%	1.85%
Utilities and transp.	1.82%	1.71%	2.06%	2.38%
Wholesale trade	1.65%	1.60%	2.56%	1.81%
Fin. svcs. and real estate	1.02%	0.81%	1.21%	0.93%
Retail trade	0.65%	0.51%	0.79%	0.88%
Professional services	0.93%	0.77%	1.24%	1.38%
Other services	1.48%	1.24%	1.43%	1.62%
Ownership				
For profit, incorporated	0.56%	0.40%	0.63%	0.43%
For profit, unincorporated	1.19%	1.08%	0.90%	1.59%
Nonprofit	0.78%	0.85%	1.36%	1.23%
Age of firm				
Less than 5 years	2.13%	2.09%	2.28%	1.96%
5-9 years	1.67%	1.59%	1.84%	1.88%
10-19 years	0.91%	0.69%	1.98%	1.86%
20 or more years	0.58%	0.44%	0.69%	0.38%
Multi/single status				
2 or more locations	0.33%	0.15%	0.82%	0.52%
1 location only	0.89%	0.79%	0.80%	0.77%
Percent full-time employees				
Less than 25%	0.93%	0.89%	1.84%	1.43%
25-49 %	1.67%	1.24%	1.70%	1.59%
50-74 %	0.88%	0.73%	1.14%	1.05%
75% or more	0.60%	0.52%	0.85%	0.46%
Union presence				
No union employees	0.63%	0.54%	0.66%	0.61%
Has union employees	0.79%	0.59%	2.00%	0.84%
Unknown	0.77%	0.36%	0.98%	0.82%
Percent low wage employees				
50% or more low wage	0.59%	0.47%	0.64%	0.55%
Less than 50% low wage	0.77%	0.63%	0.72%	0.57%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2013 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

** 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.

Estimates previously displayed in this table prior to 2011 are now located in the following tables: Two or more plans (Table I.A.2.d), With waiting period (Table I.A.2.f), and Insurance to Retirees (Table I.A.2.h).

Table I.A.2.f(2013) Percent of private-sector establishments that offer health insurance that required a waiting period before new employees were eligible for health insurance by firm size and selected characteristics: United States, 2013

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	73.8%	52.0%	80.7%	85.8%	90.7%	83.7%	62.7%	86.1%
Industry group **								
Agric., fish., forest.	45.0%	32.0% *	64.3%	82.6%	83.9%	72.6%	37.6%	87.2%
Mining and manufacturing	79.0%	61.6%	87.3%	92.2%	94.2%	69.7%	75.3%	84.6%
Construction	71.9%	62.4%	82.2%	85.5%	91.2%	74.5%	69.7%	85.5%
Utilities and transp.	67.7%	57.5%	89.1%	85.0%	90.7%	54.1%	68.6%	67.0%
Wholesale trade	72.3%	47.7%	89.1%	91.5%	92.1%	74.6%	64.7%	82.7%
Fin. svcs. and real estate	76.4%	52.2%	80.2%	88.3%	90.1%	83.3%	60.9%	85.4%
Retail trade	83.6%	48.4%	86.1%	94.3%	97.0%	92.2%	63.7%	93.2%
Professional services	69.7%	54.6%	80.7%	82.1%	87.1%	73.7%	63.5%	80.0%
Other services	71.3%	45.8%	70.3%	80.0%	90.4%	90.0%	55.9%	89.4%
Ownership								
For profit, incorporated	75.5%	52.9%	82.6%	88.1%	92.8%	83.7%	64.5%	86.4%
For profit, unincorporated	70.6%	53.4%	85.1%	86.4%	89.1%	83.0%	61.8%	85.8%
Nonprofit	66.8%	40.0%	61.3%	74.2%	85.2%	84.6%	50.9%	84.0%
Age of firm								
Less than 5 years	61.8%	54.4%	82.7%	71.5%	82.9%	95.4%	60.1%	83.4%
5-9 years	64.2%	53.3%	76.0%	83.0%	90.9%	89.8%	60.7%	88.0%
10-19 years	66.3%	48.4%	80.4%	86.6%	92.7%	82.2%	59.9%	88.8%
20 or more years	78.9%	52.6%	81.7%	87.5%	90.7%	83.7%	66.1%	85.8%
Multi/single status								
2 or more locations	86.1%	74.3%	86.4%	89.9%	91.5%	83.7%	84.5%	86.2%
1 location only	62.6%	51.5%	79.9%	82.9%	84.8%	84.7%	60.8%	84.9%
Percent full-time employees								
Less than 25%	70.0%	24.8%	60.8%	79.2%	91.4%	93.5%	39.4%	92.2%
25-49 %	74.0%	38.8%	63.5%	86.9%	91.3%	87.6%	53.0%	88.7%
50-74 %	77.7%	48.6%	85.6%	86.9%	93.0%	92.7%	61.2%	92.5%
75% or more	73.2%	55.3%	82.4%	86.1%	90.1%	78.7%	65.3%	83.2%
Union presence								
No union employees	72.8%	52.0%	81.1%	86.5%	90.8%	87.1%	62.8%	88.7%
Has union employees	76.1%	52.9%	68.8%	75.7%	89.8%	78.6%	59.0%	80.0%
Unknown	80.6%	38.6% *	84.9%	85.4%	90.5%	80.9%	60.6%	81.5%
Percent low wage employees								
50% or more low wage	77.3%	34.7%	77.0%	88.5%	94.3%	90.1%	51.5%	91.2%
Less than 50% low wage	72.6%	55.5%	81.3%	85.1%	88.9%	79.7%	65.0%	83.3%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2013 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.

** 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.A.2.f(2013) Standard error for percent of private-sector establishments that offer health insurance that required a waiting period before new employees were eligible for health insurance by firm size and selected characteristics: United States, 2013

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	0.39%	1.06%	0.83%	0.84%	0.57%	0.85%	0.64%	0.56%
Industry group **								
Agric., fish., forest.	8.68%	11.55% *	13.95%	6.22%	8.40%	11.20%	8.99%	6.02%
Mining and manufacturing	2.05%	5.99%	2.78%	2.26%	1.34%	3.83%	3.07%	1.84%
Construction	2.23%	2.66%	3.60%	2.58%	3.88%	5.68%	2.28%	3.95%
Utilities and transp.	2.51%	10.33%	6.13%	5.71%	2.99%	4.95%	3.56%	4.30%
Wholesale trade	1.28%	2.80%	4.58%	3.24%	1.66%	1.85%	2.64%	1.05%
Fin. svcs. and real estate	1.45%	4.09%	6.06%	2.93%	1.78%	1.93%	3.01%	1.55%
Retail trade	1.01%	2.07%	2.48%	1.41%	1.21%	1.44%	1.59%	1.18%
Professional services	0.96%	1.91%	1.41%	0.92%	0.96%	2.14%	1.31%	1.39%
Other services	1.16%	1.28%	2.55%	2.60%	1.66%	1.14%	1.39%	0.89%
Ownership								
For profit, incorporated	0.64%	1.64%	1.24%	1.31%	0.67%	1.01%	1.12%	0.66%
For profit, unincorporated	1.31%	2.29%	2.85%	1.55%	1.62%	2.03%	2.13%	1.33%
Nonprofit	2.02%	4.17%	7.64%	1.62%	0.91%	3.62%	3.19%	0.94%
Age of firm								
Less than 5 years	1.70%	2.53%	3.91%	2.87%	5.45%	9.94%	1.96%	4.16%
5-9 years	1.75%	2.35%	4.37%	2.18%	3.40%	3.88%	1.80%	2.28%
10-19 years	1.62%	3.08%	1.80%	1.19%	1.63%	3.55%	1.96%	1.29%
20 or more years	0.43%	1.34%	1.12%	0.89%	0.57%	0.87%	0.45%	0.64%
Multi/single status								
2 or more locations	0.53%	11.46%	2.70%	1.39%	0.56%	0.85%	1.54%	0.60%
1 location only	0.71%	1.20%	1.04%	1.07%	1.13%	2.85%	0.76%	0.72%
Percent full-time employees								
Less than 25%	1.19%	4.63%	5.03%	4.56%	2.93%	2.04%	3.26%	1.39%
25-49 %	2.11%	3.60%	5.21%	2.54%	1.97%	3.05%	2.48%	2.13%
50-74 %	1.37%	2.56%	2.74%	2.59%	1.70%	1.45%	2.10%	1.27%
75% or more	0.56%	1.59%	1.12%	0.92%	0.54%	1.22%	0.90%	0.69%
Union presence								
No union employees	0.38%	1.07%	0.91%	1.05%	0.56%	0.94%	0.68%	0.50%
Has union employees	2.50%	9.23%	8.23%	4.87%	3.31%	2.68%	3.52%	2.52%
Unknown	1.55%	14.27% *	17.75%	13.97%	2.95%	1.34%	10.46%	1.30%
Percent low wage employees								
50% or more low wage	0.91%	2.84%	2.31%	1.23%	1.03%	0.94%	1.83%	0.62%
Less than 50% low wage	0.66%	1.40%	0.98%	0.94%	0.68%	1.10%	0.97%	0.67%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2013 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.

** 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.A.2.h(2013) Percent of private-sector establishments that offer health insurance by health insurance offers to retirees by selected characteristics: United States, 2013

Characteristics	Insurance to retirees under 65	Insurance to retirees 65 and over
United States	11.9%	10.5%
Firm size		
Less than 50 employees	1.3%	2.3%
50+ employees	23.5%	19.5%
Less than 10 employees	1.4%	2.1%
10-24 employees	1.0% *	2.2%
25-99 employees	2.2%	3.4%
100-999 employees	6.3%	6.3%
1000+ employees	34.3%	27.8%
Industry group **		
Agric., fish., forest.	3.9% *	6.7% *
Mining and manufacturing	9.4%	9.5%
Construction	1.6%	3.1%
Utilities and transp.	30.5%	24.6%
Wholesale trade	12.2%	9.4%
Fin. svcs. and real estate	24.5%	21.2%
Retail trade	11.9%	8.6%
Professional services	8.4%	8.3%
Other services	8.0%	7.7%
Ownership		
For profit, incorporated	13.9%	12.2%
For profit, unincorporated	5.5%	4.7%
Nonprofit	6.8%	6.7%
Age of firm		
Less than 5 years	2.0% *	2.0% *
5-9 years	1.4% *	1.5%
10-19 years	1.8%	2.5%
20 or more years	17.5%	15.1%
Multi/single status		
2 or more locations	23.3%	19.5%
1 location only	1.4%	2.2%
Percent full-time employees		
Less than 25%	3.1%	3.9%
25-49 %	9.1%	7.0%
50-74 %	10.7%	10.5%
75% or more	13.2%	11.4%
Union presence		
No union employees	6.6%	6.2%
Has union employees	43.3%	38.7%
Unknown	29.0%	21.9%
Percent low wage employees		
50% or more low wage	9.3%	8.0%
Less than 50% low wage	12.7%	11.3%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2013 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.

** 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.

Retiree estimates for years prior to 2011 are provided in Table I.A.2.e for those earlier years.

Table I.A.2.h(2013) Standard error for percent of private-sector establishments that offer health insurance by health insurance offers to retirees by selected characteristics: United States, 2013

Characteristics	Insurance to retirees under 65	Insurance to retirees 65 and over
United States	0.45%	0.35%
Firm size		
Less than 50 employees	0.15%	0.21%
50+ employees	0.79%	0.57%
Less than 10 employees	0.22%	0.39%
10-24 employees	0.38% *	0.56%
25-99 employees	0.32%	0.43%
100-999 employees	0.63%	0.67%
1000+ employees	0.94%	0.65%
Industry group **		
Agric., fish., forest.	1.89% *	2.75% *
Mining and manufacturing	0.63%	0.84%
Construction	0.36%	0.79%
Utilities and transp.	2.35%	2.38%
Wholesale trade	1.05%	0.92%
Fin. svcs. and real estate	1.15%	0.81%
Retail trade	0.67%	0.57%
Professional services	0.47%	0.45%
Other services	0.72%	0.53%
Ownership		
For profit, incorporated	0.53%	0.47%
For profit, unincorporated	0.66%	0.59%
Nonprofit	0.61%	0.49%
Age of firm		
Less than 5 years	0.87% *	0.90% *
5-9 years	0.47% *	0.43%
10-19 years	0.41%	0.47%
20 or more years	0.65%	0.44%
Multi/single status		
2 or more locations	0.75%	0.54%
1 location only	0.15%	0.23%
Percent full-time employees		
Less than 25%	0.75%	0.76%
25-49 %	0.97%	1.02%
50-74 %	0.85%	0.99%
75% or more	0.63%	0.34%
Union presence		
No union employees	0.24%	0.30%
Has union employees	2.19%	2.15%
Unknown	1.06%	1.21%
Percent low wage employees		
50% or more low wage	0.71%	0.53%
Less than 50% low wage	0.64%	0.44%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2013 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.

** 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.

Retiree estimates for years prior to 2011 are provided in Table I.A.2.e for those earlier years.

Table I.B.1(2013) Number of private-sector employees by firm size and selected characteristics: United States, 2013

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	113,947,523	13,551,236	9,999,394	16,065,392	20,272,640	54,058,860	31,279,323	82,668,200
Industry group **								
Agric., fish., forest.	1,380,977	289,797	118,351	261,639	326,240	384,949*	486,033	894,943
Mining and manufacturing	11,783,576	499,232	735,751	1,719,268	2,736,526	6,092,798	1,946,072	9,837,504
Construction	5,146,750	1,342,371	920,306	1,315,778	783,684	784,611	2,922,637	2,224,113
Utilities and transp.	4,809,823	331,813	253,268	447,333	705,136	3,072,273	767,407	4,042,416
Wholesale trade	5,548,348	716,375	576,690	1,159,701	1,246,967	1,848,615	1,882,550	3,665,798
Fin. svcs. and real estate	11,002,802	1,085,307	445,149	789,624	1,671,908	7,010,814	1,870,467	9,132,335
Retail trade	15,038,150	1,862,500	1,109,461	1,436,532	1,429,240	9,200,417	3,628,466	11,409,684
Professional services	31,490,862	3,439,743	2,409,192	3,739,750	6,604,469	15,297,708	7,631,019	23,859,843
Other services	27,746,235	3,984,098	3,431,225	5,195,767	4,768,470	10,366,676	10,144,672	17,601,563
Ownership								
For profit, incorporated	79,421,457	8,757,935	7,080,686	11,015,918	12,286,125	40,280,794	21,409,521	58,011,937
For profit, unincorporated	17,677,137	3,734,171	1,988,776	2,973,430	3,579,327	5,401,433	7,094,138	10,582,999
Nonprofit	16,848,929	1,059,130	929,932	2,076,045	4,407,188	8,376,633	2,775,664	14,073,264
Age of firm								
Less than 5 years	8,076,931	3,145,498	1,725,437	1,540,026	1,273,425	392,545*	5,780,006	2,296,925
5-9 years	8,514,562	2,657,451	1,642,555	2,359,613	1,228,446	626,497	5,514,640	2,999,922
10-19 years	15,421,532	3,498,518	2,544,437	3,869,040	3,370,673	2,138,863	7,973,468	7,448,064
20 or more years	81,934,498	4,249,768	4,086,965	8,296,714	14,400,096	50,900,955	12,011,209	69,923,289
Multi/single status								
2 or more locations	67,994,321	139,877	557,542	3,097,009	11,732,092	52,467,801	1,738,620	66,255,701
1 location only	45,953,202	13,411,359	9,441,852	12,968,384	8,540,549	1,591,059	29,540,703	16,412,499
Percent full-time employees								
Less than 25%	9,416,021	2,303,484	1,489,752	1,639,946	1,765,394	2,217,444	4,755,558	4,660,463
25-49 %	10,799,030	1,140,269	1,037,302	1,855,001	1,683,382	5,083,075	3,173,935	7,625,096
50-74 %	18,762,842	2,530,508	1,531,544	2,230,459	2,794,468	9,675,863	5,139,292	13,623,550
75% or more	74,969,630	7,576,974	5,940,795	10,339,986	14,029,396	37,082,478	18,210,538	56,759,092
Union presence								
No union employees	81,452,879	13,103,975	9,583,353	15,025,872	17,656,259	26,083,419	30,007,836	51,445,042
Has union employees	16,913,301	236,951	258,344	871,796	2,186,788	13,359,422	791,051	16,122,250
Unknown	15,581,343	210,309	157,697	167,724	429,594	14,616,020	480,435	15,100,908
Percent low-wage employees								
50% or more low wage	33,213,089	4,407,319	3,313,273	5,005,828	6,114,328	14,372,342	10,349,572	22,863,517
Less than 50% low wage	80,734,433	9,143,917	6,686,121	11,059,565	14,158,312	39,686,518	20,929,750	59,804,683

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2013 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.

** 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.

Totals may not sum exactly because of rounding.

Table I.B.1(2013) Standard error for number of private-sector employees by firm size and selected characteristics: United States, 2013

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	882,186	190,506	194,319	303,767	331,764	789,233	159,618	901,739
Industry group **								
Agric., fish., forest.	180,007	17,633	19,102	63,974	76,194	139,269*	33,642	169,196
Mining and manufacturing	408,136	19,487	53,347	90,273	95,764	326,998	63,710	366,319
Construction	137,527	50,520	65,238	131,432	98,347	122,240	128,926	178,612
Utilities and transp.	347,541	13,911	28,843	53,917	142,854	225,173	39,546	346,543
Wholesale trade	247,552	34,442	26,210	115,993	139,009	133,634	70,146	208,525
Fin. svcs. and real estate	495,748	30,278	54,852	59,101	170,383	448,042	66,170	518,999
Retail trade	186,507	60,660	57,391	82,025	119,785	276,386	98,457	218,599
Professional services	391,243	66,162	77,762	105,855	208,376	307,386	123,010	377,253
Other services	571,696	89,255	126,596	250,423	242,661	521,914	134,177	576,147
Ownership								
For profit, incorporated	807,558	125,770	229,165	162,806	364,123	714,532	293,661	759,285
For profit, unincorporated	523,307	111,926	116,155	174,504	213,667	372,980	227,386	514,249
Nonprofit	384,833	33,857	74,645	163,440	212,610	506,395	91,005	368,779
Age of firm								
Less than 5 years	303,501	83,429	104,301	117,047	141,591	178,677*	121,601	273,943
5-9 years	250,945	78,202	78,218	118,234	99,203	178,590	146,067	215,116
10-19 years	436,592	73,428	99,272	98,744	180,752	230,284	135,232	433,889
20 or more years	730,107	111,656	142,108	273,165	337,539	869,582	222,185	834,897
Multi/single status								
2 or more locations	854,470	29,629	42,672	86,293	433,753	818,936	38,524	858,264
1 location only	686,939	181,427	191,599	270,479	384,630	139,025	152,646	644,036
Percent full-time employees								
Less than 25%	257,653	75,058	90,533	145,746	153,835	186,843	143,704	305,236
25-49 %	374,109	60,635	101,038	118,890	160,152	350,868	158,773	426,615
50-74 %	435,838	84,077	56,773	151,516	211,583	422,921	124,679	430,269
75% or more	904,957	119,355	151,563	256,181	260,717	802,538	201,743	896,389
Union presence								
No union employees	768,178	189,471	191,289	303,462	457,770	589,232	150,010	712,867
Has union employees	460,303	18,828	32,028	79,416	201,565	542,163	67,958	468,963
Unknown	399,488	16,892	24,115	27,122	60,280	423,505	53,271	417,579
Percent low-wage employees								
50% or more low wage	512,274	143,383	94,249	239,639	243,619	317,494	199,518	391,784
Less than 50% low wage	919,362	107,685	141,058	222,614	378,210	799,578	168,938	850,208

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2013 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.

** 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.

Totals may not sum exactly because of rounding.

Table I.B.1.a(2013) Percent of number of private-sector employees by firm size and selected characteristics: United States, 2013

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	113,947,523	11.9%	8.8%	14.1%	17.8%	47.4%	27.5%	72.5%
Industry group **								
Agric., fish., forest.	1,380,977	21.0%	8.6%	18.9%	23.6%	27.9% *	35.2%	64.8%
Mining and manufacturing	11,783,576	4.2%	6.2%	14.6%	23.2%	51.7%	16.5%	83.5%
Construction	5,146,750	26.1%	17.9%	25.6%	15.2%	15.2%	56.8%	43.2%
Utilities and transp.	4,809,823	6.9%	5.3%	9.3%	14.7%	63.9%	16.0%	84.0%
Wholesale trade	5,548,348	12.9%	10.4%	20.9%	22.5%	33.3%	33.9%	66.1%
Fin. svcs. and real estate	11,002,802	9.9%	4.0%	7.2%	15.2%	63.7%	17.0%	83.0%
Retail trade	15,038,150	12.4%	7.4%	9.6%	9.5%	61.2%	24.1%	75.9%
Professional services	31,490,862	10.9%	7.7%	11.9%	21.0%	48.6%	24.2%	75.8%
Other services	27,746,235	14.4%	12.4%	18.7%	17.2%	37.4%	36.6%	63.4%
Ownership								
For profit, incorporated	79,421,457	11.0%	8.9%	13.9%	15.5%	50.7%	27.0%	73.0%
For profit, unincorporated	17,677,137	21.1%	11.3%	16.8%	20.2%	30.6%	40.1%	59.9%
Nonprofit	16,848,929	6.3%	5.5%	12.3%	26.2%	49.7%	16.5%	83.5%
Age of firm								
Less than 5 years	8,076,931	38.9%	21.4%	19.1%	15.8%	4.9% *	71.6%	28.4%
5-9 years	8,514,562	31.2%	19.3%	27.7%	14.4%	7.4%	64.8%	35.2%
10-19 years	15,421,532	22.7%	16.5%	25.1%	21.9%	13.9%	51.7%	48.3%
20 or more years	81,934,498	5.2%	5.0%	10.1%	17.6%	62.1%	14.7%	85.3%
Multi/single status								
2 or more locations	67,994,321	0.2%	0.8%	4.6%	17.3%	77.2%	2.6%	97.4%
1 location only	45,953,202	29.2%	20.5%	28.2%	18.6%	3.5%	64.3%	35.7%
Percent full-time employees								
Less than 25%	9,416,021	24.5%	15.8%	17.4%	18.7%	23.5%	50.5%	49.5%
25-49 %	10,799,030	10.6%	9.6%	17.2%	15.6%	47.1%	29.4%	70.6%
50-74 %	18,762,842	13.5%	8.2%	11.9%	14.9%	51.6%	27.4%	72.6%
75% or more	74,969,630	10.1%	7.9%	13.8%	18.7%	49.5%	24.3%	75.7%
Union presence								
No union employees	81,452,879	16.1%	11.8%	18.4%	21.7%	32.0%	36.8%	63.2%
Has union employees	16,913,301	1.4%	1.5%	5.2%	12.9%	79.0%	4.7%	95.3%
Unknown	15,581,343	1.3%	1.0%	1.1%	2.8%	93.8%	3.1%	96.9%
Percent low-wage employees								
50% or more low wage	33,213,089	13.3%	10.0%	15.1%	18.4%	43.3%	31.2%	68.8%
Less than 50% low wage	80,734,433	11.3%	8.3%	13.7%	17.5%	49.2%	25.9%	74.1%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2013 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.

** 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.

Percents may not add to 100% because of rounding.

Table I.B.1.a(2013) Standard error for percent of number of private employees by firm size and selected characteristics: United States, 2013

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	882,186	0.21%	0.16%	0.27%	0.28%	0.42%	0.26%	0.26%
Industry group **								
Agric., fish., forest.	180,007	2.88%	1.94%	3.35%	5.01%	6.28% *	4.31%	4.31%
Mining and manufacturing	408,136	0.24%	0.36%	0.82%	0.94%	1.10%	0.41%	0.41%
Construction	137,527	1.14%	1.12%	2.85%	1.79%	2.33%	2.96%	2.96%
Utilities and transp.	347,541	0.63%	0.70%	1.15%	2.13%	1.70%	1.44%	1.44%
Wholesale trade	247,552	0.55%	0.65%	2.39%	1.97%	1.28%	1.10%	1.10%
Fin. svcs. and real estate	495,748	0.62%	0.61%	0.48%	1.37%	1.92%	1.22%	1.22%
Retail trade	186,507	0.44%	0.43%	0.54%	0.83%	1.28%	0.74%	0.74%
Professional services	391,243	0.24%	0.28%	0.36%	0.49%	0.62%	0.42%	0.42%
Other services	571,696	0.38%	0.54%	0.81%	0.89%	1.42%	0.89%	0.89%
Ownership								
For profit, incorporated	807,558	0.23%	0.24%	0.19%	0.46%	0.57%	0.37%	0.37%
For profit, unincorporated	523,307	0.74%	0.73%	0.82%	1.05%	1.50%	1.54%	1.54%
Nonprofit	384,833	0.26%	0.40%	1.05%	1.50%	2.17%	0.55%	0.55%
Age of firm								
Less than 5 years	303,501	1.56%	1.36%	1.55%	1.35%	1.74% *	2.11%	2.11%
5-9 years	250,945	0.99%	1.00%	1.36%	0.98%	1.86%	1.81%	1.81%
10-19 years	436,592	0.69%	0.60%	0.87%	0.67%	1.17%	1.57%	1.57%
20 or more years	730,107	0.15%	0.18%	0.37%	0.42%	0.59%	0.34%	0.34%
Multi/single status								
2 or more locations	854,470	0.04%	0.07%	0.14%	0.61%	0.57%	0.07%	0.07%
1 location only	686,939	0.43%	0.49%	0.48%	0.58%	0.28%	0.87%	0.87%
Percent full-time employees								
Less than 25%	257,653	0.66%	1.37%	1.30%	1.33%	1.76%	2.17%	2.17%
25-49 %	374,109	0.76%	1.10%	1.14%	1.29%	2.25%	2.03%	2.03%
50-74 %	435,838	0.46%	0.35%	0.89%	0.98%	1.41%	0.82%	0.82%
75% or more	904,957	0.20%	0.19%	0.38%	0.32%	0.61%	0.36%	0.36%
Union presence								
No union employees	768,178	0.32%	0.17%	0.41%	0.50%	0.54%	0.32%	0.32%
Has union employees	460,303	0.10%	0.20%	0.50%	1.30%	1.55%	0.41%	0.41%
Unknown	399,488	0.12%	0.16%	0.17%	0.41%	0.58%	0.37%	0.37%
Percent low-wage employees								
50% or more low wage	512,274	0.47%	0.17%	0.65%	0.69%	0.65%	0.41%	0.41%
Less than 50% low wage	919,362	0.19%	0.19%	0.27%	0.41%	0.65%	0.27%	0.27%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2013 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.

** 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.

Percents may not add to 100% because of rounding.

Table I.B.2(2013) Percent of private-sector employees in establishments that offer health insurance by firm size and selected characteristics: United States, 2013

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	84.9%	36.2%	59.3%	81.2%	95.2%	99.1%	53.1%	96.9%
Industry group **								
Agric., fish., forest.	52.2%	25.2%	34.6% *	61.0%	62.8%	62.9%	31.5%	63.4%
Mining and manufacturing	95.0%	44.4%	75.7%	95.5%	98.3%	99.9%	73.9%	99.2%
Construction	73.2%	35.8%	67.9%	87.9%	92.5%	99.7%	57.4%	94.0%
Utilities and transp.	91.2%	33.6%	60.7%	82.9%	96.7%	99.9%	51.5%	98.8%
Wholesale trade	89.8%	48.0%	81.0%	94.1%	98.6%	100.0%	71.9%	99.0%
Fin. svcs. and real estate	94.1%	49.0%	88.6%	96.9%	99.2%	99.9%	67.0%	99.6%
Retail trade	86.3%	28.8%	58.5%	83.5%	97.9%	100.0%	46.7%	98.9%
Professional services	90.0%	45.5%	74.9%	88.7%	97.2%	99.5%	64.0%	98.3%
Other services	72.2%	26.1%	36.1%	64.3%	89.8%	97.7%	37.2%	92.4%
Ownership								
For profit, incorporated	85.8%	38.3%	61.9%	79.9%	94.0%	99.4%	55.5%	97.0%
For profit, unincorporated	72.5%	29.5%	44.2%	76.6%	94.9%	95.6%	41.3%	93.5%
Nonprofit	93.7%	41.8%	71.8%	94.2%	98.7%	99.9%	65.0%	99.4%
Age of firm								
Less than 5 years	47.2%	27.2%	38.5%	55.2%	93.8%	63.8%	35.6%	76.5%
5-9 years	58.7%	32.4%	48.3%	73.0%	90.8%	80.0%	44.4%	84.9%
10-19 years	71.7%	35.3%	59.4%	81.7%	90.5%	98.2%	52.4%	92.3%
20 or more years	93.8%	45.9%	72.5%	88.1%	96.8%	99.7%	66.1%	98.6%
Multi/single status								
2 or more locations	98.2%	62.8%	76.3%	89.2%	96.1%	99.5%	79.9%	98.7%
1 location only	65.3%	35.9%	58.3%	79.2%	93.9%	86.7%	51.6%	90.0%
Percent full-time employees								
Less than 25%	52.1%	8.9%	20.6%	51.4%	79.1%	97.3%	18.8%	86.1%
25-49 %	80.1%	28.8%	40.9%	65.9%	94.9%	99.8%	41.2%	96.3%
50-74 %	82.7%	33.3%	52.1%	71.2%	94.8%	99.7%	45.4%	96.8%
75% or more	90.3%	46.5%	74.1%	90.8%	97.3%	99.0%	66.4%	97.9%
Union presence								
No union employees	79.8%	36.3%	59.1%	80.7%	94.9%	98.4%	52.9%	95.4%
Has union employees	98.3%	47.2%	79.8%	95.1%	97.4%	99.9%	74.1%	99.5%
Unknown	97.3%	13.1% *	41.5%	50.6%	94.5%	99.7%	31.5%	99.4%
Percent low wage employees								
50% or more low wage	72.3%	16.2%	27.1%	59.9%	87.9%	97.7%	28.0%	92.4%
Less than 50% low wage	90.1%	45.8%	75.3%	90.8%	98.3%	99.6%	65.6%	98.7%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2013 Medical Expenditure Panel Survey-Insurance Component.

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* Figure does not meet standard of reliability or precision.

** 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.B.2(2013) Standard error for percent of private-sector employees in establishments that offer health insurance by firm size and selected characteristics: United States, 2013

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	0.29%	0.70%	0.61%	0.95%	0.41%	0.26%	0.68%	0.23%
Industry group **								
Agric., fish., forest.	4.71%	3.90%	11.16% *	10.26%	11.84%	12.31%	4.09%	8.47%
Mining and manufacturing	0.40%	2.38%	2.94%	1.01%	0.78%	0.14%	1.13%	0.33%
Construction	0.93%	2.74%	2.21%	2.61%	2.95%	0.35%	2.51%	1.56%
Utilities and transp.	0.82%	4.85%	4.87%	2.32%	1.34%	0.03%	3.35%	0.34%
Wholesale trade	0.77%	3.32%	3.74%	1.53%	0.54%	0.00%	1.92%	0.32%
Fin. svcs. and real estate	0.25%	2.99%	2.31%	1.85%	0.23%	0.09%	2.18%	0.10%
Retail trade	0.64%	1.04%	2.25%	3.37%	0.53%	0.01%	1.44%	0.32%
Professional services	0.19%	0.84%	1.41%	0.73%	0.45%	0.21%	0.34%	0.14%
Other services	1.12%	1.39%	1.37%	2.75%	1.86%	0.74%	1.27%	0.83%
Ownership								
For profit, incorporated	0.37%	1.15%	0.70%	1.42%	0.54%	0.11%	1.03%	0.22%
For profit, unincorporated	0.90%	1.69%	2.59%	2.56%	1.75%	1.83%	1.32%	1.16%
Nonprofit	0.19%	2.29%	3.11%	0.88%	0.48%	0.04%	1.28%	0.14%
Age of firm								
Less than 5 years	0.86%	1.99%	3.03%	2.71%	2.14%	11.28%	1.22%	2.61%
5-9 years	0.54%	1.64%	2.88%	2.90%	2.47%	6.08%	0.82%	2.60%
10-19 years	0.89%	1.13%	1.87%	1.80%	1.97%	0.82%	0.77%	1.08%
20 or more years	0.24%	1.24%	1.32%	0.97%	0.28%	0.09%	1.03%	0.14%
Multi/single status								
2 or more locations	0.09%	11.39%	3.92%	1.31%	0.33%	0.11%	2.96%	0.07%
1 location only	0.52%	0.72%	0.59%	0.98%	0.91%	5.66%	0.64%	0.93%
Percent full-time employees								
Less than 25%	1.62%	0.93%	2.21%	5.67%	1.60%	1.06%	1.92%	1.45%
25-49 %	1.28%	2.47%	4.40%	3.03%	1.89%	0.08%	2.54%	0.61%
50-74 %	0.66%	1.14%	2.32%	2.13%	1.25%	0.24%	0.95%	0.55%
75% or more	0.21%	1.09%	1.15%	0.73%	0.41%	0.36%	0.73%	0.26%
Union presence								
No union employees	0.49%	0.70%	0.59%	1.10%	0.58%	0.52%	0.74%	0.44%
Has union employees	0.34%	5.94%	6.28%	1.41%	2.69%	0.06%	3.94%	0.29%
Unknown	0.35%	4.30% *	9.51%	9.98%	2.86%	0.13%	5.83%	0.21%
Percent low wage employees								
50% or more low wage	0.81%	0.62%	1.91%	3.03%	1.27%	0.87%	1.23%	0.72%
Less than 50% low wage	0.17%	1.08%	0.92%	0.81%	0.28%	0.11%	0.57%	0.10%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2013 Medical Expenditure Panel Survey-Insurance Component.

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* Figure does not meet standard of reliability or precision.

** 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.B.2.a(2013) Percent of private-sector employees eligible for health insurance at establishments that offer health insurance by firm size and selected characteristics: United States, 2013

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	77.8%	81.2%	77.8%	76.0%	75.3%	78.9%	78.0%	77.8%
Industry group **								
Agric., fish., forest.	68.9%	77.2%	72.9%	76.2%	59.5%	68.8%	70.7%	68.4%
Mining and manufacturing	92.4%	86.2%	88.4%	93.1%	93.3%	92.3%	89.2%	92.8%
Construction	79.4%	84.4%	82.0%	84.0%	84.0%	63.0%	83.5%	76.1%
Utilities and transp.	87.5%	91.2%	84.7%	86.7%	89.0%	87.3%	88.2%	87.5%
Wholesale trade	90.6%	85.9%	89.9%	90.2%	91.9%	91.1%	88.6%	91.4%
Fin. svcs. and real estate	90.6%	86.0%	90.3%	88.4%	89.4%	91.5%	87.2%	91.1%
Retail trade	65.5%	76.7%	72.5%	69.9%	71.8%	62.8%	72.5%	64.4%
Professional services	79.4%	84.1%	80.7%	80.8%	73.7%	80.8%	81.9%	78.8%
Other services	63.6%	71.8%	60.0%	53.4%	54.3%	70.4%	61.2%	64.1%
Ownership								
For profit, incorporated	79.1%	82.9%	80.3%	78.2%	77.6%	79.3%	80.1%	78.9%
For profit, unincorporated	74.2%	81.2%	75.7%	73.5%	71.8%	74.3%	76.5%	73.5%
Nonprofit	75.1%	67.9%	63.5%	68.8%	71.9%	79.6%	67.0%	76.2%
Age of firm								
Less than 5 years	73.7%	83.5%	76.8%	62.9%	72.6%	74.0%	75.9%	71.2%
5-9 years	76.9%	82.1%	78.5%	77.1%	71.0%	77.8%	79.1%	74.7%
10-19 years	74.8%	80.9%	78.9%	74.0%	73.0%	72.1%	78.0%	72.8%
20 or more years	78.5%	79.9%	77.2%	78.1%	76.3%	79.2%	78.2%	78.5%
Multi/single status								
2 or more locations	78.7%	76.4%	82.4%	82.6%	76.0%	79.0%	82.3%	78.6%
1 location only	75.9%	81.3%	77.4%	74.2%	74.3%	72.9%	77.6%	74.1%
Percent full-time employees								
Less than 25%	36.9%	50.0%	25.4%	20.8%	29.3%	48.4%	28.8%	38.7%
25-49 %	53.0%	41.1%	38.8%	39.3%	42.9%	61.4%	39.9%	55.3%
50-74 %	64.1%	69.5%	63.0%	60.6%	60.1%	65.3%	63.9%	64.1%
75% or more	87.1%	89.5%	87.8%	88.3%	86.7%	86.6%	88.5%	86.8%
Union presence								
No union employees	77.7%	80.9%	77.6%	75.3%	75.3%	79.7%	77.8%	77.6%
Has union employees	76.0%	92.3%	75.8%	84.8%	75.7%	75.4%	83.2%	75.8%
Unknown	80.4%	85.7%	94.3%	77.8%	73.5%	80.5%	84.3%	80.3%
Percent low wage employees								
50% or more low wage	58.6%	64.8%	49.8%	49.9%	52.9%	62.9%	52.9%	59.4%
Less than 50% low wage	84.1%	84.0%	82.7%	83.7%	83.9%	84.5%	83.3%	84.3%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2013 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

** 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.B.2.a(2013) Standard error for percent of private-sector employees eligible for health insurance at establishments that offer health insurance by firm size and selected characteristics: United States, 2013

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	0.23%	0.45%	0.63%	0.59%	0.79%	0.43%	0.44%	0.26%
Industry group **								
Agric., fish., forest.	5.42%	8.15%	11.66%	4.88%	7.50%	9.16%	4.86%	6.49%
Mining and manufacturing	0.48%	2.71%	0.94%	0.84%	0.60%	0.76%	0.60%	0.49%
Construction	1.76%	1.68%	2.76%	2.23%	3.94%	6.94%	1.53%	2.82%
Utilities and transp.	1.35%	3.34%	3.33%	3.14%	1.48%	1.67%	2.37%	1.47%
Wholesale trade	1.09%	1.79%	1.64%	1.91%	1.92%	1.55%	1.02%	1.20%
Fin. svcs. and real estate	0.70%	1.70%	1.90%	1.61%	1.06%	1.03%	0.95%	0.78%
Retail trade	0.33%	1.70%	2.89%	2.17%	2.25%	0.79%	1.70%	0.56%
Professional services	0.52%	1.09%	0.90%	1.00%	1.10%	0.85%	0.76%	0.50%
Other services	0.90%	1.41%	2.11%	2.06%	2.38%	1.36%	1.30%	0.96%
Ownership								
For profit, incorporated	0.29%	0.61%	0.93%	0.93%	1.26%	0.40%	0.58%	0.35%
For profit, unincorporated	0.50%	1.27%	2.07%	2.02%	2.05%	1.11%	1.03%	0.57%
Nonprofit	0.84%	1.58%	3.32%	2.35%	1.31%	1.30%	1.65%	0.85%
Age of firm								
Less than 5 years	1.60%	0.87%	3.67%	4.60%	5.59%	7.33%	1.81%	3.49%
5-9 years	1.04%	1.61%	1.99%	0.97%	3.32%	4.12%	1.07%	1.98%
10-19 years	0.89%	0.93%	1.83%	1.47%	2.14%	2.39%	1.22%	1.50%
20 or more years	0.24%	1.10%	0.95%	0.96%	0.89%	0.42%	0.84%	0.27%
Multi/single status								
2 or more locations	0.28%	5.30%	1.51%	1.45%	0.91%	0.45%	1.35%	0.29%
1 location only	0.42%	0.45%	0.69%	0.60%	1.17%	4.18%	0.45%	0.75%
Percent full-time employees								
Less than 25%	2.74%	4.54%	3.70%	2.16%	4.47%	4.73%	2.02%	3.07%
25-49 %	1.28%	1.33%	1.82%	1.65%	2.12%	1.74%	1.63%	1.58%
50-74 %	0.49%	1.86%	1.46%	1.87%	1.31%	0.70%	1.39%	0.67%
75% or more	0.26%	0.47%	0.28%	0.56%	0.89%	0.60%	0.32%	0.34%
Union presence								
No union employees	0.26%	0.50%	0.58%	0.65%	0.74%	0.51%	0.45%	0.29%
Has union employees	0.78%	2.96%	3.46%	2.50%	2.63%	1.10%	1.80%	0.78%
Unknown	0.80%	16.74%	17.29%	12.86%	2.64%	0.82%	9.30%	0.77%
Percent low wage employees								
50% or more low wage	0.56%	1.57%	2.40%	1.16%	1.52%	0.91%	1.50%	0.58%
Less than 50% low wage	0.31%	0.42%	0.72%	0.83%	0.67%	0.51%	0.42%	0.32%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2013 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

** 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.B.2.a.(1)(2013) Percent of private-sector employees eligible for health insurance that are enrolled in health insurance at establishments that offer health insurance by firm size and selected characteristics: United States, 2013

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	74.8%	76.1%	72.4%	71.6%	73.4%	76.2%	73.1%	75.2%
Industry group **								
Agric., fish., forest.	76.4%	74.2%	94.9%	71.0%	75.5%	78.4%	80.3%	75.3%
Mining and manufacturing	83.2%	74.2%	72.4%	78.6%	79.7%	87.4%	75.5%	84.3%
Construction	77.6%	76.6%	72.8%	75.6%	80.7%	83.4%	75.0%	79.9%
Utilities and transp.	83.4%	70.0%	79.0%	71.8%	74.1%	87.6%	71.4%	84.6%
Wholesale trade	80.6%	81.5%	75.3%	74.0%	78.5%	87.0%	75.8%	82.3%
Fin. svcs. and real estate	80.8%	77.3%	78.4%	77.7%	80.5%	81.6%	77.0%	81.3%
Retail trade	62.4%	75.9%	68.4%	65.1%	65.5%	60.0%	70.9%	61.0%
Professional services	77.9%	76.2%	70.8%	73.3%	73.1%	81.8%	72.8%	79.1%
Other services	61.0%	74.2%	71.2%	60.0%	61.7%	58.6%	69.2%	59.2%
Ownership								
For profit, incorporated	74.6%	76.5%	73.4%	72.5%	73.2%	75.5%	73.8%	74.8%
For profit, unincorporated	70.3%	75.2%	67.5%	65.8%	70.6%	71.5%	70.2%	70.4%
Nonprofit	79.2%	75.0%	72.2%	73.8%	76.4%	82.3%	73.2%	79.9%
Age of firm								
Less than 5 years	70.7%	75.7%	73.0%	63.4%	69.2%	73.7%	72.5%	68.5%
5-9 years	70.1%	77.4%	72.0%	67.1%	69.9%	64.9%	71.6%	68.7%
10-19 years	73.1%	76.6%	69.7%	71.5%	73.4%	75.5%	72.1%	73.7%
20 or more years	75.5%	75.3%	73.8%	73.4%	74.1%	76.4%	74.3%	75.7%
Multi/single status								
2 or more locations	75.8%	83.4%	74.8%	74.1%	74.2%	76.3%	75.5%	75.9%
1 location only	72.5%	75.9%	72.2%	70.8%	72.3%	73.3%	72.9%	72.0%
Percent full-time employees								
Less than 25%	47.1%	68.2%	65.2%	60.6%	39.0%	44.5%	68.8%	43.4%
25-49 %	51.3%	78.8%	63.4%	57.9%	57.3%	47.2%	66.2%	49.4%
50-74 %	70.1%	73.3%	67.0%	62.8%	68.1%	71.6%	67.4%	70.6%
75% or more	78.3%	76.7%	73.6%	73.6%	76.3%	81.0%	74.4%	79.2%
Union presence								
No union employees	72.5%	75.6%	71.8%	70.8%	72.7%	72.6%	72.5%	72.5%
Has union employees	81.4%	92.5%	83.4%	80.2%	78.4%	81.9%	87.0%	81.2%
Unknown	77.7%	80.4%	86.8%	86.5%	77.8%	77.6%	84.8%	77.6%
Percent low wage employees								
50% or more low wage	56.7%	75.8%	60.5%	54.0%	56.5%	56.0%	63.0%	55.9%
Less than 50% low wage	79.0%	76.1%	73.7%	74.7%	77.6%	81.6%	74.5%	80.0%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2013 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

** 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.B.2.a.(1)(2013) Standard error for percent of private-sector employees eligible for health insurance that are enrolled in health insurance at establishments that offer health insurance by firm size and selected characteristics: United States, 2013

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	0.25%	0.71%	0.66%	0.96%	0.38%	0.34%	0.57%	0.29%
Industry group **								
Agric., fish., forest.	2.70%	5.46%	10.22%	7.07%	7.59%	3.83%	3.09%	4.01%
Mining and manufacturing	0.45%	3.59%	1.70%	1.03%	1.16%	0.56%	1.06%	0.54%
Construction	1.06%	1.96%	2.40%	1.65%	3.39%	4.21%	1.61%	2.32%
Utilities and transp.	0.94%	5.00%	3.49%	3.78%	3.50%	0.80%	2.29%	1.20%
Wholesale trade	1.12%	2.76%	1.70%	1.74%	1.46%	0.95%	1.70%	0.93%
Fin. svcs. and real estate	0.70%	2.26%	2.85%	1.49%	1.34%	0.88%	1.27%	0.71%
Retail trade	0.90%	1.60%	2.76%	2.33%	1.58%	1.42%	0.77%	1.06%
Professional services	0.51%	1.18%	1.00%	0.91%	0.83%	0.82%	0.77%	0.60%
Other services	0.72%	1.64%	1.29%	1.91%	2.30%	1.03%	1.49%	0.92%
Ownership								
For profit, incorporated	0.31%	0.73%	0.58%	1.05%	0.50%	0.38%	0.58%	0.38%
For profit, unincorporated	1.18%	1.55%	2.60%	2.48%	1.38%	1.69%	1.73%	1.41%
Nonprofit	0.65%	2.14%	1.93%	1.50%	1.04%	0.86%	1.13%	0.67%
Age of firm								
Less than 5 years	1.51%	1.50%	2.00%	3.50%	2.34%	6.17%	1.45%	2.09%
5-9 years	1.16%	2.15%	1.90%	2.08%	2.87%	5.73%	1.52%	1.91%
10-19 years	0.70%	0.87%	1.42%	1.51%	1.16%	1.73%	0.80%	0.79%
20 or more years	0.32%	1.02%	0.91%	0.82%	0.51%	0.37%	0.45%	0.36%
Multi/single status								
2 or more locations	0.28%	6.09%	2.21%	0.84%	0.45%	0.35%	0.72%	0.28%
1 location only	0.60%	0.72%	0.67%	1.04%	1.19%	4.06%	0.63%	0.84%
Percent full-time employees								
Less than 25%	2.33%	5.07%	4.91%	4.96%	3.93%	2.88%	3.02%	2.56%
25-49 %	1.00%	3.05%	3.86%	3.27%	3.18%	1.38%	2.16%	1.16%
50-74 %	0.87%	2.16%	2.35%	2.90%	2.33%	1.03%	1.34%	0.99%
75% or more	0.33%	0.62%	0.90%	0.86%	0.56%	0.35%	0.63%	0.36%
Union presence								
No union employees	0.29%	0.74%	0.74%	0.94%	0.48%	0.52%	0.60%	0.37%
Has union employees	0.46%	7.54%	4.95%	2.73%	2.16%	0.33%	2.66%	0.43%
Unknown	0.50%	15.33%	16.07%	9.89%	2.14%	0.49%	3.75%	0.48%
Percent low wage employees								
50% or more low wage	0.49%	2.36%	2.17%	2.11%	2.16%	0.87%	1.92%	0.51%
Less than 50% low wage	0.26%	0.83%	0.80%	0.82%	0.53%	0.33%	0.48%	0.32%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2013 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

** 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.B.2.b(2013) Percent of private-sector employees that are enrolled in health insurance at establishments that offer health insurance by firm size and selected characteristics: United States, 2013

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	58.2%	61.8%	56.3%	54.4%	55.3%	60.1%	57.1%	58.4%
Industry group **								
Agric., fish., forest.	52.6%	57.3%	69.2%	54.1%	44.9%	53.9%	56.7%	51.5%
Mining and manufacturing	76.9%	64.0%	64.1%	73.2%	74.4%	80.6%	67.4%	78.3%
Construction	61.6%	64.7%	59.6%	63.6%	67.8%	52.6%	62.6%	60.7%
Utilities and transp.	73.0%	63.8%	66.9%	62.3%	65.9%	76.5%	63.0%	74.0%
Wholesale trade	73.0%	69.9%	67.7%	66.7%	72.1%	79.3%	67.2%	75.2%
Fin. svcs. and real estate	73.2%	66.5%	70.8%	68.7%	72.0%	74.7%	67.1%	74.1%
Retail trade	40.9%	58.2%	49.6%	45.5%	47.0%	37.7%	51.4%	39.3%
Professional services	61.8%	64.0%	57.2%	59.2%	53.8%	66.1%	59.6%	62.3%
Other services	38.8%	53.3%	42.7%	32.0%	33.5%	41.2%	42.4%	37.9%
Ownership								
For profit, incorporated	59.0%	63.4%	58.9%	56.7%	56.8%	59.9%	59.1%	59.0%
For profit, unincorporated	52.2%	61.1%	51.1%	48.4%	50.7%	53.1%	53.7%	51.7%
Nonprofit	59.5%	51.0%	45.8%	50.8%	54.9%	65.5%	49.1%	60.9%
Age of firm								
Less than 5 years	52.1%	63.2%	56.0%	39.9%	50.2%	54.6%	55.0%	48.8%
5-9 years	53.9%	63.6%	56.5%	51.8%	49.6%	50.5%	56.6%	51.3%
10-19 years	54.7%	62.0%	55.0%	52.9%	53.6%	54.4%	56.3%	53.7%
20 or more years	59.3%	60.2%	57.0%	57.3%	56.5%	60.5%	58.2%	59.4%
Multi/single status								
2 or more locations	59.7%	63.8%	61.6%	61.2%	56.4%	60.3%	62.2%	59.6%
1 location only	55.0%	61.7%	55.9%	52.5%	53.7%	53.4%	56.6%	53.3%
Percent full-time employees								
Less than 25%	17.3%	34.1%	16.6%	12.6%	11.4%	21.6%	19.8%	16.8%
25-49 %	27.2%	32.4%	24.6%	22.8%	24.6%	29.0%	26.4%	27.3%
50-74 %	44.9%	50.9%	42.2%	38.1%	40.9%	46.8%	43.1%	45.2%
75% or more	68.2%	68.7%	64.7%	65.0%	66.1%	70.2%	65.9%	68.7%
Union presence								
No union employees	56.3%	61.2%	55.8%	53.3%	54.7%	57.9%	56.4%	56.3%
Has union employees	61.9%	85.3%	63.3%	68.0%	59.4%	61.7%	72.4%	61.5%
Unknown	62.4%	69.0%	81.9%	67.3%	57.2%	62.4%	71.5%	62.3%
Percent low wage employees								
50% or more low wage	33.3%	49.1%	30.1%	27.0%	29.9%	35.3%	33.3%	33.2%
Less than 50% low wage	66.5%	63.9%	61.0%	62.5%	65.1%	68.9%	62.1%	67.5%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2013 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

** 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.B.2.b(2013) Standard error for percent of private-sector employees that are enrolled in health insurance at establishments that offer health insurance by firm size and selected characteristics: United States, 2013

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	0.27%	0.41%	0.73%	0.72%	0.57%	0.49%	0.54%	0.34%
Industry group **								
Agric., fish., forest.	4.96%	5.39%	11.00%	7.06%	7.93%	8.27%	4.28%	6.20%
Mining and manufacturing	0.60%	2.92%	1.52%	1.22%	1.15%	0.75%	1.06%	0.67%
Construction	2.08%	2.18%	2.82%	1.46%	5.06%	6.17%	1.47%	3.58%
Utilities and transp.	1.24%	5.01%	4.50%	3.71%	3.23%	1.49%	2.57%	1.39%
Wholesale trade	1.28%	2.67%	1.97%	1.95%	1.75%	1.55%	1.41%	1.32%
Fin. svcs. and real estate	0.78%	1.78%	2.56%	1.91%	1.72%	1.16%	0.93%	0.81%
Retail trade	0.66%	1.92%	2.89%	2.03%	1.57%	0.98%	1.38%	0.82%
Professional services	0.70%	1.25%	0.81%	1.20%	0.96%	1.13%	0.77%	0.76%
Other services	0.79%	1.40%	2.23%	1.70%	1.82%	1.31%	1.35%	0.99%
Ownership								
For profit, incorporated	0.26%	0.57%	0.93%	0.77%	1.00%	0.50%	0.56%	0.35%
For profit, unincorporated	0.95%	1.19%	2.35%	2.68%	1.05%	1.69%	1.78%	1.19%
Nonprofit	0.93%	2.24%	3.27%	2.19%	1.30%	1.39%	1.56%	0.97%
Age of firm								
Less than 5 years	1.14%	1.28%	3.62%	4.27%	3.85%	6.52%	2.02%	2.29%
5-9 years	1.40%	1.79%	1.93%	2.04%	3.47%	5.72%	1.66%	2.25%
10-19 years	0.71%	0.58%	1.58%	1.62%	1.59%	1.89%	0.83%	1.32%
20 or more years	0.34%	0.94%	0.77%	0.72%	0.90%	0.53%	0.54%	0.42%
Multi/single status								
2 or more locations	0.35%	7.06%	2.45%	1.01%	0.76%	0.53%	1.18%	0.36%
1 location only	0.55%	0.44%	0.79%	0.87%	1.25%	3.34%	0.61%	0.76%
Percent full-time employees								
Less than 25%	1.71%	3.22%	2.04%	1.05%	1.34%	3.05%	1.20%	1.94%
25-49 %	0.40%	1.63%	1.50%	1.46%	1.38%	0.78%	0.88%	0.50%
50-74 %	0.81%	1.74%	1.88%	2.05%	1.32%	1.04%	1.22%	0.98%
75% or more	0.32%	0.41%	0.78%	0.58%	0.66%	0.69%	0.51%	0.40%
Union presence								
No union employees	0.27%	0.48%	0.80%	0.72%	0.56%	0.52%	0.59%	0.37%
Has union employees	0.81%	7.53%	4.39%	2.59%	2.26%	1.00%	2.42%	0.81%
Unknown	0.76%	13.66%	15.16%	12.18%	3.11%	0.77%	8.37%	0.75%
Percent low wage employees								
50% or more low wage	0.54%	1.80%	1.52%	0.89%	1.68%	0.92%	1.24%	0.57%
Less than 50% low wage	0.32%	0.47%	0.63%	0.71%	0.65%	0.59%	0.35%	0.40%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2013 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

** 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.B.2.b.(1)(2013) Percent of private-sector enrollees that are enrolled in self-insured plans at establishments that offer health insurance by firm size and selected characteristics: United States, 2013

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	58.2%	13.1%	9.7%	13.2%	33.6%	85.6%	11.5%	67.7%
Industry group **								
Agric., fish., forest.	47.3%	21.5% *	17.9% *	22.2% *	19.2% *	98.5%	16.2% *	56.6%
Mining and manufacturing	64.9%	14.9%	6.7% *	11.6%	46.2%	91.2%	11.0%	71.7%
Construction	34.4%	17.1%	13.4% *	15.7%	48.6%	83.2%	15.4%	50.1%
Utilities and transp.	73.4%	4.0% *	13.9% *	17.0% *	38.3%	90.4%	11.5% *	78.6%
Wholesale trade	47.5%	7.8%	8.5% *	17.2%	32.1%	86.7%	10.8%	59.7%
Fin. svcs. and real estate	66.9%	7.6%	7.1% *	11.7%	34.7%	86.9%	7.8%	74.2%
Retail trade	62.7%	9.2%	7.1% *	15.6%	25.7%	87.1%	9.9%	73.1%
Professional services	58.1%	15.3%	9.3%	12.1%	30.1%	86.0%	11.7%	67.3%
Other services	46.1%	14.9%	12.2%	10.8% *	22.0%	71.8%	12.0%	54.9%
Ownership								
For profit, incorporated	60.1%	12.9%	8.4%	11.6%	35.6%	86.7%	10.2%	70.7%
For profit, unincorporated	45.5%	11.0%	14.3%	15.9%	33.2%	78.8%	14.0%	55.2%
Nonprofit	59.2%	21.5%	13.4%	18.6%	28.2%	84.2%	17.9%	63.5%
Age of firm								
Less than 5 years	19.9%	17.0%	13.1% *	17.3%	20.3% *	54.5%	15.9%	25.2%
5-9 years	20.2%	15.3%	10.2%	14.0%	23.6%	62.6%	13.6%	27.1%
10-19 years	26.6%	10.1%	10.1%	12.5%	30.3%	64.8%	10.2%	37.0%
20 or more years	66.3%	12.3%	8.6%	13.0%	35.9%	86.7%	10.5%	72.6%
Multi/single status								
2 or more locations	75.1%	12.9% *	7.5% *	15.5%	39.0%	86.3%	9.9%	76.6%
1 location only	17.4%	13.1%	9.9%	12.5%	25.5%	55.0%	11.7%	23.7%
Percent full-time employees								
Less than 25%	40.7%	25.8%	9.8% *	9.4% *	34.5%	55.5%	14.7%	47.5%
25-49 %	59.5%	24.4%	8.1% *	5.2% *	22.1%	85.9%	11.5% *	67.7%
50-74 %	62.2%	15.4%	5.2%	16.0%	28.0%	85.3%	11.5%	70.8%
75% or more	57.9%	11.8%	10.3%	13.4%	34.7%	86.1%	11.5%	67.6%
Union presence								
No union employees	47.1%	12.0%	8.8%	11.7%	34.0%	85.7%	10.2%	59.1%
Has union employees	78.3%	47.3%	25.9%	30.4%	27.9%	90.5%	37.1%	80.1%
Unknown	79.2%	14.8% *	24.5% *	17.9% *	48.0%	80.9%	19.3% *	79.9%
Percent low wage employees								
50% or more low wage	55.3%	16.6%	9.9% *	11.3%	25.9%	77.3%	12.2%	61.2%
Less than 50% low wage	58.7%	12.6%	9.7%	13.5%	34.9%	87.1%	11.5%	68.8%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2013 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.

** 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.B.2.b.(1)(2013) Standard error for percent of private-sector enrollees that are enrolled in self-insured plans at establishments that offer health insurance by firm size and selected characteristics: United States, 2013

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	0.52%	0.72%	1.02%	0.76%	0.91%	0.36%	0.47%	0.51%
Industry group **								
Agric., fish., forest.	6.75%	6.57% *	9.34% *	7.75% *	10.30% *	0.97%	5.91% *	8.92%
Mining and manufacturing	1.71%	3.14%	2.73% *	1.53%	3.82%	1.23%	2.31%	1.99%
Construction	1.61%	3.44%	4.30% *	3.31%	7.97%	4.16%	2.68%	4.46%
Utilities and transp.	1.48%	3.97% *	6.03% *	6.03% *	7.15%	1.85%	4.18% *	1.47%
Wholesale trade	2.06%	1.82%	2.98% *	3.44%	3.87%	2.88%	2.79%	2.38%
Fin. svcs. and real estate	2.16%	1.24%	4.20% *	3.31%	4.10%	1.60%	2.01%	2.21%
Retail trade	1.11%	1.49%	3.04% *	3.78%	3.03%	1.51%	1.48%	1.45%
Professional services	0.99%	1.43%	1.41%	1.98%	2.25%	1.31%	0.86%	1.15%
Other services	2.87%	2.87%	2.62%	3.38% *	3.56%	2.99%	1.60%	3.17%
Ownership								
For profit, incorporated	0.83%	1.20%	0.90%	0.53%	1.03%	0.60%	0.55%	0.87%
For profit, unincorporated	2.40%	1.35%	3.51%	3.41%	3.63%	3.19%	1.61%	3.07%
Nonprofit	1.18%	4.27%	3.26%	3.03%	1.39%	1.33%	2.36%	1.29%
Age of firm								
Less than 5 years	2.45%	2.40%	4.19% *	3.31%	6.38% *	14.24%	2.13%	5.90%
5-9 years	1.80%	2.54%	2.49%	2.87%	3.64%	8.01%	1.69%	3.54%
10-19 years	1.45%	1.54%	1.72%	1.42%	3.45%	4.44%	1.14%	2.25%
20 or more years	0.65%	1.13%	1.05%	0.92%	1.05%	0.44%	0.67%	0.56%
Multi/single status								
2 or more locations	0.56%	9.82% *	3.47% *	1.06%	1.65%	0.36%	1.19%	0.54%
1 location only	0.51%	0.69%	1.14%	1.02%	1.63%	5.38%	0.48%	0.84%
Percent full-time employees								
Less than 25%	5.08%	4.35%	5.96% *	3.04% *	7.34%	8.36%	2.77%	5.95%
25-49 %	3.44%	6.31%	3.18% *	2.02% *	5.34%	2.96%	3.61% *	3.69%
50-74 %	2.16%	1.79%	1.21%	2.77%	2.62%	2.46%	1.66%	2.23%
75% or more	0.66%	1.01%	1.26%	0.92%	0.66%	0.54%	0.67%	0.61%
Union presence								
No union employees	0.66%	0.47%	0.99%	0.81%	1.36%	0.78%	0.44%	0.86%
Has union employees	0.56%	9.29%	4.95%	5.98%	4.65%	0.81%	4.77%	0.49%
Unknown	1.68%	10.84% *	7.53% *	15.88% *	6.74%	1.68%	9.52% *	1.68%
Percent low wage employees								
50% or more low wage	1.64%	2.30%	4.02% *	2.82%	2.63%	1.93%	1.37%	1.77%
Less than 50% low wage	0.61%	0.89%	1.14%	0.81%	0.89%	0.50%	0.55%	0.61%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2013 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.

** 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.B.2.c(2013) Percent of private-sector employees working in establishments that offer two or more health insurance plans by firm size and selected characteristics: United States, 2013

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	66.0%	16.5%	29.1%	42.7%	59.7%	82.5%	28.4%	73.8%
Industry group **								
Agric., fish., forest.	39.1%	10.9% *	38.5% *	32.2% *	38.7%	52.6%	15.5% *	45.4%
Mining and manufacturing	64.3%	13.1%	21.7%	36.8%	59.7%	79.6%	24.3%	70.2%
Construction	47.7%	16.1%	29.9%	41.6%	60.8%	77.9%	28.2%	63.3%
Utilities and transp.	73.0%	7.7% *	11.2% *	43.5%	59.4%	85.0%	16.2%	78.6%
Wholesale trade	61.0%	17.3%	24.8%	54.6%	60.3%	82.5%	34.2%	71.0%
Fin. svcs. and real estate	72.9%	23.3%	33.3%	44.7%	67.2%	83.4%	30.2%	78.8%
Retail trade	67.8%	12.9%	22.4%	50.1%	47.0%	79.7%	24.2%	74.3%
Professional services	68.6%	17.1%	35.1%	46.1%	65.7%	84.0%	31.7%	76.3%
Other services	62.6%	15.9%	29.1%	35.8%	52.9%	84.4%	26.8%	70.9%
Ownership								
For profit, incorporated	66.6%	16.7%	27.8%	42.1%	58.5%	82.7%	28.3%	74.7%
For profit, unincorporated	59.9%	15.5%	37.1%	47.0%	58.1%	80.1%	28.7%	69.1%
Nonprofit	68.4%	17.0%	27.3%	40.0%	64.4%	83.1%	28.4%	73.6%
Age of firm								
Less than 5 years	45.3%	22.0%	36.5%	37.1%	66.1%	77.0%	29.7%	63.6%
5-9 years	41.6%	17.7%	33.5%	43.3%	48.5%	74.7%	28.6%	54.2%
10-19 years	49.5%	14.8%	31.2%	43.1%	63.2%	72.9%	29.6%	61.7%
20 or more years	71.0%	14.6%	25.2%	43.0%	59.3%	83.0%	27.3%	76.0%
Multi/single status								
2 or more locations	76.5%	16.0% *	26.1%	46.9%	57.4%	82.7%	32.9%	77.4%
1 location only	42.6%	16.5%	29.4%	41.5%	63.0%	75.8%	28.0%	57.7%
Percent full-time employees								
Less than 25%	53.7%	4.3% *	14.1%	33.1%	42.4%	79.4%	16.3%	62.1%
25-49 %	59.4%	12.7%	23.2%	26.6%	45.1%	77.9%	21.7%	66.2%
50-74 %	68.1%	12.8%	22.6%	35.2%	60.6%	84.2%	21.4%	76.4%
75% or more	67.2%	18.4%	31.9%	46.9%	63.1%	82.9%	31.4%	75.0%
Union presence								
No union employees	58.0%	15.8%	29.4%	42.7%	57.8%	79.5%	28.1%	67.6%
Has union employees	82.1%	51.3%	31.6%	42.1%	75.4%	86.7%	38.1%	83.7%
Unknown	82.6%	1.0% *	0.8% *	40.1% *	58.3%	84.0%	19.0% *	83.2%
Percent low wage employees								
50% or more low wage	63.1%	10.2%	25.6%	32.2%	49.6%	80.0%	21.1%	68.9%
Less than 50% low wage	66.9%	17.6%	29.8%	45.8%	63.7%	83.4%	29.9%	75.5%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2013 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.

** 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.B.2.c(2013) Standard error for percent of private-sector employees working in establishments that offer two or more health insurance plans by firm size and selected characteristics: United States, 2013

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	0.63%	0.97%	1.91%	1.29%	0.81%	0.88%	0.98%	0.74%
Industry group **								
Agric., fish., forest.	7.69%	6.94% *	12.80% *	10.22% *	11.46%	12.54%	6.00% *	8.58%
Mining and manufacturing	1.84%	2.72%	6.19%	2.74%	2.67%	2.35%	3.53%	1.95%
Construction	3.26%	2.16%	5.10%	4.12%	4.07%	6.46%	2.40%	4.90%
Utilities and transp.	3.43%	5.98% *	4.74% *	8.16%	8.51%	2.96%	3.51%	4.01%
Wholesale trade	1.23%	3.42%	3.81%	4.89%	3.00%	3.13%	2.40%	2.28%
Fin. svcs. and real estate	1.74%	3.62%	6.01%	4.59%	3.51%	1.46%	3.04%	1.50%
Retail trade	1.16%	2.25%	1.66%	2.47%	3.45%	1.79%	1.95%	1.31%
Professional services	1.06%	2.14%	2.55%	2.85%	2.31%	1.81%	2.40%	1.57%
Other services	1.21%	2.17%	3.80%	3.47%	2.66%	1.72%	1.97%	1.36%
Ownership								
For profit, incorporated	0.78%	0.97%	1.81%	1.74%	1.31%	0.82%	1.08%	0.89%
For profit, unincorporated	1.54%	1.85%	3.91%	3.13%	3.04%	2.50%	2.00%	1.59%
Nonprofit	1.81%	3.44%	2.81%	2.57%	2.46%	2.03%	1.61%	1.95%
Age of firm								
Less than 5 years	2.62%	2.77%	6.27%	4.18%	7.24%	14.17%	1.81%	4.51%
5-9 years	2.18%	2.10%	4.19%	3.84%	6.47%	7.57%	1.90%	3.63%
10-19 years	1.97%	1.81%	2.29%	3.12%	3.30%	3.59%	1.56%	2.80%
20 or more years	0.79%	1.51%	2.44%	2.08%	1.46%	0.85%	1.34%	0.86%
Multi/single status								
2 or more locations	0.85%	5.65% *	4.13%	2.37%	1.54%	0.87%	2.74%	0.85%
1 location only	1.09%	0.95%	1.85%	1.65%	1.86%	4.50%	0.95%	1.70%
Percent full-time employees								
Less than 25%	2.61%	1.33% *	3.25%	7.28%	3.55%	3.79%	3.43%	2.46%
25-49 %	1.94%	3.37%	4.46%	4.20%	4.38%	3.34%	2.76%	1.96%
50-74 %	1.06%	3.12%	3.60%	2.01%	3.31%	1.46%	2.73%	1.34%
75% or more	1.01%	1.27%	2.39%	1.44%	1.70%	1.15%	1.09%	1.17%
Union presence								
No union employees	0.75%	1.09%	1.85%	1.48%	0.91%	1.32%	0.95%	0.98%
Has union employees	1.23%	9.45%	5.28%	5.20%	4.04%	1.19%	6.13%	1.29%
Unknown	1.22%	1.88% *	1.48% *	13.09% *	7.16%	1.23%	6.84% *	1.22%
Percent low wage employees								
50% or more low wage	1.19%	1.99%	3.97%	4.41%	2.40%	2.09%	2.74%	1.34%
Less than 50% low wage	0.91%	1.12%	1.98%	0.87%	1.48%	1.07%	1.07%	1.10%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2013 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.

** 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.B.3(2013) Number of full-time private-sector employees by firm size and selected characteristics: United States, 2013

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	88,191,841	9,204,918	7,011,453	12,071,114	15,916,575	43,987,781	21,799,003	66,392,838
Industry group **								
Agric., fish., forest.	1,194,431	199,217	96,927	231,337	289,607	377,343*	358,170	836,261
Mining and manufacturing	11,373,857	378,021	652,717	1,641,608	2,678,264	6,023,247	1,694,184	9,679,673
Construction	4,691,183	1,099,939	854,468	1,220,689	752,367	763,719	2,560,454	2,130,729
Utilities and transp.	4,289,454	243,189	212,853	397,079	635,962	2,800,372	615,481	3,673,974
Wholesale trade	5,159,126	594,891	517,614	1,081,570	1,191,278	1,773,772	1,648,515	3,510,611
Fin. svcs. and real estate	9,956,339	854,597	387,042	695,545	1,528,288	6,490,866	1,534,757	8,421,582
Retail trade	9,576,037	1,160,931	726,534	1,066,218	1,073,096	5,549,258	2,351,012	7,225,025
Professional services	25,111,494	2,437,743	1,835,191	2,955,413	5,103,588	12,779,560	5,660,627	19,450,868
Other services	16,839,921	2,236,390	1,728,106	2,781,655	2,664,126	7,429,644	5,375,804	11,464,117
Ownership								
For profit, incorporated	63,158,377	6,350,032	5,288,423	8,572,459	10,062,220	32,885,243	15,758,691	47,399,685
For profit, unincorporated	12,693,158	2,357,586	1,206,427	2,077,340	2,634,491	4,417,314	4,481,717	8,211,441
Nonprofit	12,340,307	497,300	516,603	1,421,315	3,219,864	6,685,224	1,558,595	10,781,712
Age of firm								
Less than 5 years	5,280,789	2,017,165	1,041,377	945,398	930,945	345,904*	3,579,139	1,701,649
5-9 years	6,029,031	1,788,568	1,076,999	1,703,183	943,961	516,319	3,723,119	2,305,912
10-19 years	11,550,579	2,443,751	1,867,979	2,873,411	2,616,505	1,748,932	5,693,006	5,857,573
20 or more years	65,331,444	2,955,434	3,025,098	6,549,122	11,425,164	41,376,625	8,803,739	56,527,704
Multi/single status								
2 or more locations	54,881,477	111,366	437,540	2,497,257	9,123,799	42,711,515	1,375,540	53,505,937
1 location only	33,310,364	9,093,553	6,573,913	9,573,857	6,792,776	1,276,265	20,423,463	12,886,901
Percent full-time employees								
Less than 25%	922,848	88,384	121,566	198,194	195,362	319,342	323,396	599,452
25-49 %	4,125,010	381,799	360,019	671,349	632,832	2,079,011	1,105,391	3,019,619
50-74 %	11,550,386	1,482,017	935,026	1,354,813	1,750,797	6,027,734	3,066,678	8,483,708
75% or more	71,593,597	7,252,718	5,594,842	9,846,759	13,337,584	35,561,694	17,303,538	54,290,059
Union presence								
No union employees	60,979,675	8,912,180	6,662,655	11,187,034	13,754,149	20,463,657	20,832,734	40,146,941
Has union employees	14,117,617	165,301	218,065	780,402	1,819,918	11,133,931	650,179	13,467,438
Unknown	13,094,550	127,437	130,734	103,678	342,507	12,390,193	316,090	12,778,460
Percent low-wage employees								
50% or more low wage	18,538,109	2,197,577	1,515,332	2,602,485	3,456,925	8,765,791	4,980,331	13,557,778
Less than 50% low wage	69,653,733	7,007,342	5,496,122	9,468,629	12,459,651	35,221,990	16,818,672	52,835,061

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2013 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.

** 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.

Totals may not sum exactly because of rounding.

Table I.B.3(2013) Standard error for number of full-time private-sector employees by firm size and selected characteristics: United States, 2013

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	834,305	129,763	140,565	276,712	273,425	757,842	180,771	842,883
Industry group **								
Agric., fish., forest.	166,251	13,277	17,777	57,019	68,407	139,042 *	31,723	162,166
Mining and manufacturing	409,670	16,367	49,209	96,980	94,040	327,380	63,781	371,578
Construction	141,265	43,261	62,638	125,013	91,725	122,630	138,692	164,516
Utilities and transp.	305,730	11,335	26,852	48,362	125,829	198,142	44,244	304,675
Wholesale trade	253,252	28,153	26,836	113,155	134,544	128,800	71,111	206,502
Fin. svcs. and real estate	447,569	24,097	43,745	52,924	149,717	396,483	50,061	463,970
Retail trade	176,047	53,214	43,959	75,990	82,517	202,382	89,617	167,597
Professional services	274,429	52,607	50,612	89,423	175,716	229,775	95,036	278,831
Other services	516,894	73,266	93,992	153,638	209,295	416,006	76,101	513,432
Ownership								
For profit, incorporated	749,555	69,789	148,969	217,870	350,792	678,280	233,625	750,055
For profit, unincorporated	405,603	85,519	83,397	159,166	156,506	314,410	143,547	405,919
Nonprofit	270,668	28,419	40,677	99,737	170,548	379,363	44,884	274,356
Age of firm								
Less than 5 years	239,331	55,765	83,108	85,722	99,838	175,280 *	84,058	210,091
5-9 years	186,943	59,197	51,849	90,100	65,772	142,502	108,755	154,283
10-19 years	378,494	64,972	97,885	130,127	158,774	206,187	118,503	365,361
20 or more years	719,045	78,221	92,538	239,842	232,982	824,587	194,326	801,450
Multi/single status								
2 or more locations	793,941	26,274	37,182	85,831	339,861	786,046	48,275	811,058
1 location only	429,138	122,824	141,054	238,535	256,258	129,451	172,757	415,155
Percent full-time employees								
Less than 25%	26,578	8,429	10,139	18,305	11,707	26,798	16,229	29,073
25-49 %	146,488	19,770	35,661	42,813	57,786	146,838	56,149	168,881
50-74 %	266,793	47,307	35,286	86,103	133,489	258,891	73,799	264,769
75% or more	888,629	112,120	144,177	261,986	246,256	766,256	191,446	877,264
Union presence								
No union employees	644,600	134,306	159,791	271,768	379,437	492,227	183,984	603,467
Has union employees	359,586	16,625	27,946	74,375	168,639	456,816	68,241	366,318
Unknown	416,467	14,494	19,488	24,942	47,152	424,329	38,606	425,661
Percent low-wage employees								
50% or more low wage	369,973	84,571	85,545	157,857	160,601	267,130	151,523	338,256
Less than 50% low wage	831,221	81,034	126,432	237,113	315,470	683,020	186,151	738,436

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2013 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.

** 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.

Totals may not sum exactly because of rounding.

Table I.B.3.a(2013) Percent of number of full-time private-sector employees by firm size and selected characteristics: United States, 2013

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	88,191,841	10.4%	8.0%	13.7%	18.0%	49.9%	24.7%	75.3%
Industry group **								
Agric., fish., forest.	1,194,431	16.7%	8.1%	19.4%	24.2%	31.6% *	30.0%	70.0%
Mining and manufacturing	11,373,857	3.3%	5.7%	14.4%	23.5%	53.0%	14.9%	85.1%
Construction	4,691,183	23.4%	18.2%	26.0%	16.0%	16.3%	54.6%	45.4%
Utilities and transp.	4,289,454	5.7%	5.0%	9.3%	14.8%	65.3%	14.3%	85.7%
Wholesale trade	5,159,126	11.5%	10.0%	21.0%	23.1%	34.4%	32.0%	68.0%
Fin. svcs. and real estate	9,956,339	8.6%	3.9%	7.0%	15.3%	65.2%	15.4%	84.6%
Retail trade	9,576,037	12.1%	7.6%	11.1%	11.2%	57.9%	24.6%	75.4%
Professional services	25,111,494	9.7%	7.3%	11.8%	20.3%	50.9%	22.5%	77.5%
Other services	16,839,921	13.3%	10.3%	16.5%	15.8%	44.1%	31.9%	68.1%
Ownership								
For profit, incorporated	63,158,377	10.1%	8.4%	13.6%	15.9%	52.1%	25.0%	75.0%
For profit, unincorporated	12,693,158	18.6%	9.5%	16.4%	20.8%	34.8%	35.3%	64.7%
Nonprofit	12,340,307	4.0%	4.2%	11.5%	26.1%	54.2%	12.6%	87.4%
Age of firm								
Less than 5 years	5,280,789	38.2%	19.7%	17.9%	17.6%	6.6% *	67.8%	32.2%
5-9 years	6,029,031	29.7%	17.9%	28.2%	15.7%	8.6%	61.8%	38.2%
10-19 years	11,550,579	21.2%	16.2%	24.9%	22.7%	15.1%	49.3%	50.7%
20 or more years	65,331,444	4.5%	4.6%	10.0%	17.5%	63.3%	13.5%	86.5%
Multi/single status								
2 or more locations	54,881,477	0.2%	0.8%	4.6%	16.6%	77.8%	2.5%	97.5%
1 location only	33,310,364	27.3%	19.7%	28.7%	20.4%	3.8%	61.3%	38.7%
Percent full-time employees								
Less than 25%	922,848	9.6%	13.2%	21.5%	21.2%	34.6%	35.0%	65.0%
25-49 %	4,125,010	9.3%	8.7%	16.3%	15.3%	50.4%	26.8%	73.2%
50-74 %	11,550,386	12.8%	8.1%	11.7%	15.2%	52.2%	26.6%	73.4%
75% or more	71,593,597	10.1%	7.8%	13.8%	18.6%	49.7%	24.2%	75.8%
Union presence								
No union employees	60,979,675	14.6%	10.9%	18.3%	22.6%	33.6%	34.2%	65.8%
Has union employees	14,117,617	1.2%	1.5%	5.5%	12.9%	78.9%	4.6%	95.4%
Unknown	13,094,550	1.0%	1.0%	0.8%	2.6%	94.6%	2.4%	97.6%
Percent low-wage employees								
50% or more low wage	18,538,109	11.9%	8.2%	14.0%	18.6%	47.3%	26.9%	73.1%
Less than 50% low wage	69,653,733	10.1%	7.9%	13.6%	17.9%	50.6%	24.1%	75.9%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2013 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.

** 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.

Percents may not add to 100% because of rounding.

Table I.B.3.a(2013) Standard error for percent of number of full-time private-sector employees by firm size and selected characteristics: United States, 2013

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	834,305	0.19%	0.15%	0.35%	0.26%	0.51%	0.30%	0.30%
Industry group **								
Agric., fish., forest.	166,251	2.15%	2.00%	3.53%	5.60%	6.98% *	4.30%	4.30%
Mining and manufacturing	409,670	0.19%	0.35%	0.90%	0.94%	1.14%	0.45%	0.45%
Construction	141,265	1.02%	1.09%	2.95%	1.85%	2.54%	3.12%	3.12%
Utilities and transp.	305,730	0.57%	0.69%	1.22%	2.09%	1.66%	1.40%	1.40%
Wholesale trade	253,252	0.48%	0.57%	2.47%	2.00%	1.26%	1.00%	1.00%
Fin. svcs. and real estate	447,569	0.54%	0.57%	0.46%	1.32%	1.79%	1.07%	1.07%
Retail trade	176,047	0.54%	0.48%	0.73%	0.93%	1.48%	0.88%	0.88%
Professional services	274,429	0.24%	0.24%	0.38%	0.56%	0.65%	0.42%	0.42%
Other services	516,894	0.54%	0.72%	0.99%	1.06%	1.52%	1.11%	1.11%
Ownership								
For profit, incorporated	749,555	0.19%	0.21%	0.35%	0.52%	0.72%	0.43%	0.43%
For profit, unincorporated	405,603	0.73%	0.76%	1.09%	1.20%	1.63%	1.48%	1.48%
Nonprofit	270,668	0.28%	0.34%	0.89%	1.62%	2.12%	0.46%	0.46%
Age of firm								
Less than 5 years	239,331	1.91%	1.75%	1.50%	1.67%	2.55% *	2.31%	2.31%
5-9 years	186,943	1.08%	0.93%	1.53%	0.91%	2.05%	1.72%	1.72%
10-19 years	378,494	0.85%	0.84%	1.17%	0.83%	1.40%	1.65%	1.65%
20 or more years	719,045	0.14%	0.15%	0.43%	0.35%	0.68%	0.38%	0.38%
Multi/single status								
2 or more locations	793,941	0.05%	0.07%	0.18%	0.61%	0.60%	0.11%	0.11%
1 location only	429,138	0.41%	0.46%	0.67%	0.55%	0.36%	0.81%	0.81%
Percent full-time employees								
Less than 25%	26,578	0.81%	1.49%	1.69%	1.45%	2.21%	1.84%	1.84%
25-49 %	146,488	0.67%	1.05%	1.12%	1.26%	2.46%	1.98%	1.98%
50-74 %	266,793	0.44%	0.36%	0.83%	1.01%	1.38%	0.80%	0.80%
75% or more	888,629	0.20%	0.19%	0.39%	0.31%	0.59%	0.37%	0.37%
Union presence								
No union employees	644,600	0.30%	0.21%	0.49%	0.52%	0.62%	0.38%	0.38%
Has union employees	359,586	0.11%	0.20%	0.56%	1.36%	1.67%	0.48%	0.48%
Unknown	416,467	0.11%	0.16%	0.18%	0.38%	0.48%	0.31%	0.31%
Percent low-wage employees								
50% or more low wage	369,973	0.53%	0.34%	0.89%	0.72%	0.92%	0.79%	0.79%
Less than 50% low wage	831,221	0.16%	0.18%	0.32%	0.38%	0.65%	0.25%	0.25%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2013 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.

** 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.

Percents may not add to 100% because of rounding.

Table I.B.3.b(2013) Percent of private-sector full-time employees at establishments that offer health insurance by firm size and selected characteristics: United States, 2013

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	88.8%	43.3%	69.2%	86.9%	96.9%	99.1%	61.9%	97.7%
Industry group **								
Agric., fish., forest.	55.7%	29.4%	36.8% *	62.6%	66.0%	62.2%	36.1%	64.0%
Mining and manufacturing	96.1%	49.8%	77.4%	96.2%	98.5%	99.9%	77.5%	99.3%
Construction	76.4%	40.2%	68.8%	88.3%	94.8%	99.7%	61.1%	94.8%
Utilities and transp.	93.2%	39.6%	64.7%	85.6%	98.3%	99.9%	57.2%	99.2%
Wholesale trade	91.4%	51.7%	81.8%	95.4%	99.0%	100.0%	75.1%	99.1%
Fin. svcs. and real estate	95.4%	54.1%	92.2%	98.1%	99.2%	99.9%	72.2%	99.6%
Retail trade	88.1%	35.0%	70.4%	85.6%	98.4%	100.0%	55.0%	98.8%
Professional services	92.6%	52.5%	81.1%	93.0%	98.0%	99.6%	71.0%	98.8%
Other services	78.9%	33.4%	46.4%	70.9%	93.9%	97.8%	45.9%	94.4%
Ownership								
For profit, incorporated	89.1%	44.3%	70.1%	86.5%	95.9%	99.5%	63.2%	97.8%
For profit, unincorporated	79.7%	38.1%	58.9%	82.3%	97.8%	95.4%	51.9%	94.8%
Nonprofit	96.8%	56.3%	83.0%	95.7%	99.4%	100.0%	77.4%	99.7%
Age of firm								
Less than 5 years	55.0%	34.2%	51.2%	60.4%	97.4%	58.9%	44.7%	76.8%
5-9 years	66.9%	39.7%	60.8%	80.7%	94.1%	78.7%	53.8%	88.0%
10-19 years	77.3%	41.2%	67.1%	87.4%	92.8%	98.9%	59.4%	94.7%
20 or more years	95.6%	53.6%	79.6%	92.1%	98.0%	99.7%	73.8%	99.0%
Multi/single status								
2 or more locations	98.8%	65.3%	81.7%	93.8%	97.8%	99.6%	85.9%	99.1%
1 location only	72.4%	43.1%	68.3%	85.1%	95.7%	84.3%	60.2%	91.8%
Percent full-time employees								
Less than 25%	72.3%	26.4%	34.4%	57.5%	88.4%	98.7%	36.4%	91.6%
25-49 %	82.0%	28.7%	42.4%	65.8%	95.2%	99.8%	42.1%	96.6%
50-74 %	83.6%	34.2%	52.7%	72.1%	95.1%	99.7%	46.4%	97.0%
75% or more	90.3%	46.2%	74.4%	90.9%	97.3%	99.0%	66.3%	97.9%
Union presence								
No union employees	84.5%	43.3%	69.0%	86.5%	96.7%	98.3%	61.5%	96.5%
Has union employees	98.9%	65.1%	87.1%	96.2%	98.4%	99.9%	84.5%	99.6%
Unknown	98.0%	16.9% *	47.5%	61.9%	95.6%	99.7%	39.3%	99.5%
Percent low wage employees								
50% or more low wage	77.0%	20.1%	33.1%	65.5%	90.2%	97.0%	33.3%	93.0%
Less than 50% low wage	92.0%	50.6%	79.1%	92.8%	98.8%	99.7%	70.3%	98.9%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2013 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.

** 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.B.3.b(2013) Standard error for percent of private-sector full-time employees at establishments that offer health insurance by firm size and selected characteristics: United States, 2013

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	0.23%	0.75%	0.92%	0.78%	0.34%	0.31%	0.60%	0.24%
Industry group **								
Agric., fish., forest.	4.92%	4.99%	11.51% *	10.43%	10.96%	12.56%	5.17%	8.31%
Mining and manufacturing	0.33%	3.25%	3.15%	0.78%	0.75%	0.14%	1.14%	0.28%
Construction	0.59%	3.01%	2.25%	2.69%	2.69%	0.42%	2.37%	1.46%
Utilities and transp.	0.67%	5.55%	5.61%	3.08%	1.26%	0.03%	3.41%	0.33%
Wholesale trade	0.64%	3.51%	4.03%	1.32%	0.54%	0.00%	1.81%	0.33%
Fin. svcs. and real estate	0.24%	3.70%	1.48%	1.70%	0.26%	0.09%	2.23%	0.10%
Retail trade	0.63%	1.12%	2.69%	3.31%	0.66%	0.01%	1.35%	0.42%
Professional services	0.15%	0.79%	1.14%	0.72%	0.38%	0.18%	0.41%	0.11%
Other services	0.99%	1.75%	2.10%	2.46%	1.87%	0.81%	1.61%	0.73%
Ownership								
For profit, incorporated	0.29%	1.25%	0.92%	1.03%	0.51%	0.13%	0.85%	0.23%
For profit, unincorporated	0.91%	2.04%	3.72%	2.30%	0.61%	2.12%	1.45%	1.40%
Nonprofit	0.21%	3.55%	2.32%	0.94%	0.39%	0.03%	1.61%	0.12%
Age of firm								
Less than 5 years	1.20%	2.27%	4.25%	4.12%	0.76%	12.71%	1.24%	3.57%
5-9 years	0.90%	2.15%	2.56%	2.64%	1.91%	6.53%	1.33%	2.34%
10-19 years	0.63%	1.37%	2.65%	1.64%	1.71%	0.64%	0.89%	0.97%
20 or more years	0.17%	1.40%	1.06%	0.89%	0.26%	0.08%	0.91%	0.13%
Multi/single status								
2 or more locations	0.10%	11.34%	4.07%	0.75%	0.37%	0.11%	2.34%	0.08%
1 location only	0.45%	0.77%	0.84%	0.89%	0.82%	6.47%	0.55%	1.05%
Percent full-time employees								
Less than 25%	1.61%	4.62%	4.32%	6.48%	1.98%	0.91%	3.66%	1.20%
25-49 %	1.20%	2.34%	4.36%	3.04%	2.16%	0.08%	2.42%	0.67%
50-74 %	0.64%	1.13%	2.27%	2.14%	1.23%	0.19%	0.94%	0.54%
75% or more	0.21%	1.04%	1.12%	0.78%	0.42%	0.37%	0.69%	0.27%
Union presence								
No union employees	0.39%	0.73%	0.84%	0.89%	0.42%	0.64%	0.63%	0.43%
Has union employees	0.23%	5.26%	4.43%	1.45%	1.54%	0.08%	2.45%	0.20%
Unknown	0.30%	5.55% *	10.59%	9.75%	3.02%	0.11%	7.34%	0.18%
Percent low wage employees								
50% or more low wage	0.95%	0.81%	2.62%	3.07%	1.67%	1.33%	1.30%	0.98%
Less than 50% low wage	0.13%	1.07%	0.70%	0.73%	0.11%	0.10%	0.53%	0.08%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2013 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.

** 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.B.3.b.(1)(2013) Percent of private-sector full-time employees eligible for health insurance at establishments that offer health insurance by firm size and selected characteristics: United States, 2013

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	89.0%	92.3%	90.8%	90.9%	89.1%	88.0%	91.3%	88.5%
Industry group **								
Agric., fish., forest.	73.6%	91.0%	76.9%	83.1%	63.6%	70.8%	79.2%	72.2%
Mining and manufacturing	94.0%	94.0%	94.8%	95.9%	94.7%	93.0%	94.9%	93.8%
Construction	82.1%	89.0%	84.7%	88.4%	84.7%	64.6%	87.5%	77.9%
Utilities and transp.	91.4%	95.4%	93.4%	92.3%	95.1%	90.2%	95.1%	91.0%
Wholesale trade	93.9%	91.5%	94.0%	94.4%	95.6%	92.9%	93.7%	94.0%
Fin. svcs. and real estate	95.0%	93.5%	96.4%	97.7%	95.2%	94.8%	95.1%	95.0%
Retail trade	82.5%	91.9%	87.9%	88.6%	90.5%	78.8%	89.7%	81.2%
Professional services	89.6%	94.0%	93.1%	93.4%	88.5%	88.3%	93.5%	88.7%
Other services	83.8%	90.2%	86.3%	82.1%	78.9%	85.1%	86.1%	83.3%
Ownership								
For profit, incorporated	89.3%	91.8%	91.0%	90.6%	89.2%	88.7%	91.3%	88.9%
For profit, unincorporated	87.6%	92.4%	89.3%	91.4%	87.1%	85.0%	91.0%	86.6%
Nonprofit	88.6%	96.1%	91.6%	92.2%	90.3%	86.5%	91.6%	88.2%
Age of firm								
Less than 5 years	87.9%	94.1%	89.3%	87.2%	84.3%	82.0%	90.3%	85.0%
5-9 years	89.9%	90.9%	91.2%	93.1%	84.4%	87.5%	91.7%	88.2%
10-19 years	87.9%	92.0%	91.0%	89.1%	87.0%	83.1%	90.9%	86.1%
20 or more years	89.1%	92.3%	90.9%	91.5%	90.3%	88.2%	91.6%	88.8%
Multi/single status								
2 or more locations	88.8%	89.1%	93.6%	94.9%	90.7%	88.0%	93.9%	88.7%
1 location only	89.4%	92.3%	90.6%	89.8%	86.9%	85.9%	91.0%	87.7%
Percent full-time employees								
Less than 25%	89.5%	94.3%	92.7%	92.1%	79.4%	93.2%	92.9%	88.7%
25-49 %	90.7%	92.9%	89.5%	88.6%	86.9%	92.1%	90.1%	90.8%
50-74 %	85.2%	92.1%	89.3%	86.7%	86.9%	83.7%	89.0%	84.6%
75% or more	89.5%	92.3%	91.0%	91.5%	89.6%	88.4%	91.6%	89.0%
Union presence								
No union employees	90.3%	92.2%	91.2%	90.9%	89.5%	89.8%	91.4%	89.9%
Has union employees	84.1%	95.2%	80.6%	90.7%	86.1%	83.3%	87.0%	84.0%
Unknown	89.2%	92.7%	95.8%	96.7%	88.2%	89.1%	95.3%	89.1%
Percent low wage employees								
50% or more low wage	80.1%	87.8%	82.1%	78.7%	77.3%	80.8%	82.4%	79.8%
Less than 50% low wage	91.0%	92.8%	91.8%	93.3%	92.1%	89.7%	92.5%	90.6%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2013 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

** 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.B.3.b.(1)(2013) Standard error for percent of private-sector full-time employees eligible for health insurance at establishments that offer health insurance by firm size and selected characteristics: United States, 2013

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	0.23%	0.35%	0.49%	0.56%	0.91%	0.50%	0.40%	0.29%
Industry group **								
Agric., fish., forest.	5.41%	2.59%	10.98%	5.02%	7.79%	9.15%	4.84%	6.21%
Mining and manufacturing	0.46%	2.01%	0.90%	0.56%	0.61%	0.81%	0.53%	0.52%
Construction	1.67%	1.79%	2.95%	2.08%	3.90%	6.70%	1.41%	2.52%
Utilities and transp.	1.35%	2.43%	1.85%	2.49%	1.32%	1.65%	1.04%	1.48%
Wholesale trade	1.01%	1.95%	1.64%	1.95%	1.31%	1.59%	1.05%	1.02%
Fin. svcs. and real estate	0.53%	1.29%	0.89%	0.62%	0.82%	0.73%	0.78%	0.58%
Retail trade	0.94%	1.10%	1.94%	2.10%	1.80%	1.30%	1.16%	1.15%
Professional services	0.44%	0.48%	0.69%	0.91%	1.08%	0.84%	0.57%	0.53%
Other services	0.73%	1.13%	1.62%	1.88%	2.46%	1.11%	1.00%	0.84%
Ownership								
For profit, incorporated	0.26%	0.51%	0.49%	0.64%	1.27%	0.41%	0.39%	0.34%
For profit, unincorporated	0.60%	0.89%	2.15%	1.38%	2.49%	1.68%	1.04%	0.75%
Nonprofit	0.94%	1.28%	1.93%	1.07%	0.72%	1.51%	0.99%	0.97%
Age of firm								
Less than 5 years	1.29%	0.83%	2.02%	2.17%	4.79%	6.41%	1.13%	3.43%
5-9 years	1.02%	1.35%	1.24%	1.13%	3.47%	3.27%	1.04%	2.02%
10-19 years	0.59%	0.96%	1.01%	0.93%	2.07%	2.58%	0.68%	0.84%
20 or more years	0.26%	0.77%	0.95%	0.63%	0.66%	0.49%	0.76%	0.33%
Multi/single status								
2 or more locations	0.35%	3.66%	1.28%	0.61%	0.63%	0.52%	0.71%	0.36%
1 location only	0.45%	0.35%	0.55%	0.67%	1.46%	4.13%	0.42%	0.91%
Percent full-time employees								
Less than 25%	0.85%	1.93%	2.11%	2.37%	2.10%	1.37%	1.67%	0.90%
25-49 %	0.77%	1.47%	2.39%	1.91%	1.95%	1.26%	2.13%	1.00%
50-74 %	0.59%	1.66%	2.17%	2.04%	1.53%	1.15%	1.23%	0.75%
75% or more	0.27%	0.39%	0.48%	0.55%	0.87%	0.62%	0.35%	0.37%
Union presence								
No union employees	0.26%	0.35%	0.48%	0.50%	0.82%	0.41%	0.40%	0.35%
Has union employees	1.17%	2.29%	4.15%	2.62%	2.27%	1.59%	2.34%	1.20%
Unknown	0.63%	17.92%	17.55%	13.49%	1.81%	0.65%	8.92%	0.63%
Percent low wage employees								
50% or more low wage	0.98%	1.29%	1.87%	1.50%	2.18%	1.53%	1.07%	1.14%
Less than 50% low wage	0.29%	0.37%	0.56%	0.57%	0.73%	0.55%	0.43%	0.35%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2013 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

** 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.B.3.b.(1).(a)(2013) Percent of private-sector full-time employees eligible for health insurance that are enrolled in health insurance at establishments that offer health insurance by firm size and selected characteristics: United States, 2013

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	77.5%	77.6%	73.8%	73.1%	75.5%	79.6%	74.5%	78.1%
Industry group **								
Agric., fish., forest.	76.6%	74.9%	96.1%	71.3%	75.6%	78.4%	80.8%	75.5%
Mining and manufacturing	83.5%	74.8%	72.6%	78.8%	80.0%	87.5%	75.8%	84.5%
Construction	77.9%	76.5%	74.0%	75.7%	80.8%	83.5%	75.5%	79.9%
Utilities and transp.	83.8%	74.3%	78.8%	73.4%	74.9%	87.8%	72.9%	84.9%
Wholesale trade	81.5%	82.4%	77.4%	74.5%	78.6%	88.4%	76.9%	83.1%
Fin. svcs. and real estate	82.2%	78.1%	78.9%	78.1%	81.4%	83.3%	77.5%	82.8%
Retail trade	70.1%	76.3%	69.5%	65.1%	66.9%	71.3%	71.5%	69.9%
Professional services	79.4%	78.2%	72.6%	74.9%	74.6%	83.3%	74.6%	80.5%
Other services	65.3%	77.0%	73.4%	64.5%	68.7%	62.2%	72.0%	63.7%
Ownership								
For profit, incorporated	77.3%	77.7%	74.5%	73.4%	75.0%	79.3%	74.9%	77.9%
For profit, unincorporated	73.4%	77.0%	69.2%	69.1%	74.1%	74.8%	71.9%	73.9%
Nonprofit	81.4%	78.8%	75.3%	76.4%	78.3%	84.5%	76.6%	82.0%
Age of firm								
Less than 5 years	74.4%	78.0%	76.0%	67.3%	75.0%	74.0%	75.1%	73.5%
5-9 years	71.7%	79.0%	73.2%	68.6%	70.9%	68.5%	72.4%	70.9%
10-19 years	74.7%	78.6%	70.9%	73.0%	75.0%	77.1%	73.9%	75.1%
20 or more years	78.4%	76.2%	75.0%	74.6%	76.1%	79.9%	75.4%	78.7%
Multi/single status								
2 or more locations	79.0%	83.7%	75.6%	75.2%	76.5%	79.8%	76.1%	79.0%
1 location only	74.1%	77.5%	73.7%	72.4%	74.2%	74.3%	74.4%	73.7%
Percent full-time employees								
Less than 25%	66.2%	89.3%	79.2%	73.4%	61.6%	62.2%	82.7%	62.5%
25-49 %	66.1%	86.2%	70.3%	67.5%	66.1%	64.4%	74.7%	64.7%
50-74 %	73.5%	77.4%	70.3%	67.1%	71.0%	75.2%	70.9%	73.9%
75% or more	78.7%	77.3%	74.3%	74.0%	76.7%	81.4%	74.9%	79.6%
Union presence								
No union employees	75.7%	77.1%	73.3%	72.4%	74.9%	78.1%	73.9%	76.3%
Has union employees	82.7%	92.4%	83.4%	80.8%	80.1%	83.2%	87.3%	82.5%
Unknown	79.3%	90.7%	89.4%	87.0%	78.9%	79.2%	88.2%	79.2%
Percent low wage employees								
50% or more low wage	63.7%	78.0%	62.1%	58.4%	62.3%	64.5%	65.1%	63.5%
Less than 50% low wage	80.1%	77.6%	75.0%	75.5%	78.4%	82.9%	75.7%	81.2%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2013 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

** 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.B.3.b.(1).(a)(2013) Standard error for percent of private-sector full-time employees eligible for health insurance that are enrolled in health insurance at establishments that offer health insurance by firm size and selected characteristics: United States, 2013

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	0.29%	0.73%	0.70%	0.86%	0.38%	0.31%	0.56%	0.32%
Industry group **								
Agric., fish., forest.	2.72%	5.30%	10.26%	7.04%	7.56%	3.83%	3.27%	3.94%
Mining and manufacturing	0.46%	3.56%	1.59%	1.04%	1.15%	0.57%	1.09%	0.54%
Construction	1.06%	2.03%	2.62%	1.68%	3.37%	4.21%	1.59%	2.34%
Utilities and transp.	1.01%	3.65%	3.49%	3.45%	3.48%	0.91%	2.41%	1.23%
Wholesale trade	1.10%	2.68%	1.30%	1.65%	1.47%	0.61%	1.59%	0.93%
Fin. svcs. and real estate	0.69%	2.16%	2.72%	1.49%	1.31%	0.87%	1.25%	0.69%
Retail trade	0.34%	1.42%	2.86%	2.28%	1.66%	0.68%	0.87%	0.40%
Professional services	0.55%	1.22%	0.96%	0.88%	1.01%	0.86%	0.75%	0.64%
Other services	0.80%	2.02%	1.44%	1.77%	1.81%	1.13%	1.39%	0.96%
Ownership								
For profit, incorporated	0.29%	0.73%	0.58%	0.97%	0.47%	0.31%	0.57%	0.35%
For profit, unincorporated	1.06%	1.54%	2.79%	2.02%	1.20%	1.73%	1.57%	1.32%
Nonprofit	0.73%	1.86%	1.79%	1.40%	1.20%	0.89%	1.15%	0.74%
Age of firm								
Less than 5 years	1.24%	1.83%	2.27%	3.51%	1.67%	6.41%	1.58%	1.60%
5-9 years	1.02%	2.09%	1.72%	2.16%	2.51%	6.00%	1.54%	1.67%
10-19 years	0.58%	0.83%	1.48%	1.38%	0.96%	1.76%	0.70%	0.66%
20 or more years	0.30%	0.98%	0.95%	0.77%	0.44%	0.33%	0.36%	0.33%
Multi/single status								
2 or more locations	0.25%	6.12%	2.10%	0.80%	0.34%	0.28%	0.75%	0.25%
1 location only	0.58%	0.74%	0.74%	0.96%	1.11%	4.36%	0.62%	0.78%
Percent full-time employees								
Less than 25%	2.57%	3.25%	4.18%	2.95%	3.52%	3.77%	2.21%	2.56%
25-49 %	0.52%	3.29%	3.50%	2.79%	2.23%	0.90%	1.62%	0.63%
50-74 %	0.76%	2.18%	1.94%	2.29%	2.24%	0.75%	1.30%	0.79%
75% or more	0.35%	0.62%	0.92%	0.84%	0.58%	0.37%	0.64%	0.37%
Union presence								
No union employees	0.30%	0.76%	0.80%	0.83%	0.33%	0.39%	0.58%	0.37%
Has union employees	0.44%	7.54%	4.96%	2.81%	1.99%	0.35%	2.57%	0.40%
Unknown	0.70%	16.73%	16.48%	10.06%	1.95%	0.71%	3.22%	0.69%
Percent low wage employees								
50% or more low wage	0.54%	2.43%	2.15%	2.18%	1.67%	0.70%	1.85%	0.59%
Less than 50% low wage	0.29%	0.81%	0.81%	0.80%	0.58%	0.37%	0.49%	0.35%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2013 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

** 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.B.3.b.(2)(2013) Percent of private-sector full-time employees that are enrolled in health insurance at establishments that offer health insurance by firm size and selected characteristics: United States, 2013

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	68.9%	71.6%	67.0%	66.4%	67.3%	70.1%	68.0%	69.1%
Industry group **								
Agric., fish., forest.	56.3%	68.2%	73.9%	59.3%	48.1%	55.5%	64.0%	54.5%
Mining and manufacturing	78.4%	70.3%	68.8%	75.6%	75.7%	81.4%	72.0%	79.3%
Construction	63.9%	68.1%	62.7%	67.0%	68.5%	53.9%	66.1%	62.3%
Utilities and transp.	76.5%	70.9%	73.6%	67.8%	71.2%	79.1%	69.3%	77.2%
Wholesale trade	76.5%	75.4%	72.7%	70.3%	75.2%	82.1%	72.1%	78.1%
Fin. svcs. and real estate	78.1%	73.0%	76.0%	76.2%	77.4%	78.9%	73.7%	78.7%
Retail trade	57.9%	70.1%	61.1%	57.6%	60.5%	56.2%	64.1%	56.8%
Professional services	71.1%	73.5%	67.7%	69.9%	66.0%	73.5%	69.7%	71.4%
Other services	54.7%	69.5%	63.3%	52.9%	54.2%	52.9%	62.0%	53.1%
Ownership								
For profit, incorporated	69.1%	71.3%	67.8%	66.5%	66.9%	70.3%	68.4%	69.2%
For profit, unincorporated	64.3%	71.1%	61.9%	63.1%	64.5%	63.6%	65.4%	64.0%
Nonprofit	72.1%	75.8%	69.0%	70.4%	70.8%	73.1%	70.2%	72.3%
Age of firm								
Less than 5 years	65.4%	73.4%	67.9%	58.7%	63.2%	60.6%	67.8%	62.5%
5-9 years	64.4%	71.8%	66.8%	63.9%	59.8%	59.9%	66.4%	62.5%
10-19 years	65.6%	72.2%	64.5%	65.1%	65.2%	64.1%	67.2%	64.7%
20 or more years	69.8%	70.3%	68.2%	68.3%	68.7%	70.5%	69.1%	69.9%
Multi/single status								
2 or more locations	70.1%	74.6%	70.8%	71.3%	69.4%	70.2%	71.5%	70.1%
1 location only	66.2%	71.5%	66.7%	65.0%	64.4%	63.8%	67.7%	64.6%
Percent full-time employees								
Less than 25%	59.2%	84.2%	73.5%	67.7%	48.9%	58.0%	76.8%	55.4%
25-49 %	59.9%	80.1%	63.0%	59.9%	57.5%	59.4%	67.2%	58.8%
50-74 %	62.6%	71.3%	62.8%	58.2%	61.7%	62.9%	63.2%	62.5%
75% or more	70.4%	71.3%	67.6%	67.7%	68.7%	72.0%	68.6%	70.8%
Union presence								
No union employees	68.3%	71.1%	66.8%	65.8%	67.0%	70.1%	67.5%	68.5%
Has union employees	69.6%	88.0%	67.2%	73.3%	68.9%	69.3%	76.0%	69.3%
Unknown	70.8%	84.1%	85.6%	84.1%	69.6%	70.6%	84.0%	70.6%
Percent low wage employees								
50% or more low wage	51.0%	68.5%	51.0%	46.0%	48.2%	52.2%	53.6%	50.7%
Less than 50% low wage	72.9%	72.0%	68.9%	70.4%	72.2%	74.4%	70.1%	73.5%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2013 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

** 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.B.3.b.(2)(2013) Standard error for percent of private-sector full-time employees that are enrolled in health insurance at establishments that offer health insurance by firm size and selected characteristics: United States, 2013

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	0.26%	0.63%	0.71%	0.71%	0.55%	0.55%	0.43%	0.35%
Industry group **								
Agric., fish., forest.	4.86%	5.33%	10.61%	6.38%	7.35%	8.16%	5.92%	5.82%
Mining and manufacturing	0.62%	3.57%	1.42%	0.99%	1.19%	0.82%	1.06%	0.72%
Construction	2.07%	2.48%	2.86%	1.39%	4.94%	6.06%	1.73%	3.38%
Utilities and transp.	1.24%	3.46%	4.03%	3.71%	3.08%	1.57%	2.58%	1.50%
Wholesale trade	1.30%	2.37%	2.00%	2.08%	1.76%	1.47%	1.57%	1.26%
Fin. svcs. and real estate	0.68%	1.75%	2.49%	1.33%	1.69%	0.93%	1.12%	0.68%
Retail trade	0.67%	1.30%	3.10%	2.97%	1.37%	1.08%	1.10%	0.84%
Professional services	0.72%	1.19%	0.86%	0.88%	1.12%	1.18%	0.53%	0.85%
Other services	0.78%	1.86%	2.03%	2.03%	2.19%	1.23%	1.15%	1.07%
Ownership								
For profit, incorporated	0.20%	0.64%	0.74%	0.76%	1.05%	0.48%	0.47%	0.28%
For profit, unincorporated	1.01%	1.48%	2.46%	2.06%	1.46%	1.99%	1.53%	1.38%
Nonprofit	1.17%	2.39%	2.19%	1.72%	1.23%	1.56%	1.30%	1.21%
Age of firm								
Less than 5 years	1.54%	2.02%	2.95%	3.91%	4.13%	8.24%	1.91%	3.24%
5-9 years	1.31%	2.04%	1.81%	1.89%	3.34%	6.32%	1.50%	2.34%
10-19 years	0.42%	1.08%	1.36%	1.39%	1.50%	2.34%	0.44%	0.70%
20 or more years	0.32%	1.07%	1.33%	0.64%	0.58%	0.54%	0.44%	0.38%
Multi/single status								
2 or more locations	0.39%	6.89%	2.40%	0.98%	0.45%	0.58%	1.14%	0.40%
1 location only	0.37%	0.65%	0.80%	0.75%	0.94%	3.62%	0.46%	0.60%
Percent full-time employees								
Less than 25%	2.14%	3.08%	4.32%	3.86%	3.06%	3.63%	2.12%	2.09%
25-49 %	0.51%	3.23%	3.45%	2.88%	2.73%	0.64%	1.81%	0.60%
50-74 %	0.78%	2.30%	2.51%	2.57%	1.84%	1.02%	1.64%	0.97%
75% or more	0.33%	0.47%	0.90%	0.58%	0.66%	0.71%	0.57%	0.42%
Union presence								
No union employees	0.25%	0.64%	0.82%	0.66%	0.53%	0.42%	0.43%	0.33%
Has union employees	1.08%	7.14%	5.32%	2.69%	2.26%	1.35%	2.95%	1.09%
Unknown	0.87%	16.25%	15.78%	12.35%	2.75%	0.89%	8.08%	0.85%
Percent low wage employees								
50% or more low wage	0.62%	2.48%	2.41%	1.69%	2.20%	1.18%	1.70%	0.72%
Less than 50% low wage	0.38%	0.66%	0.70%	0.72%	0.54%	0.64%	0.29%	0.47%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2013 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

** 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.B.4(2013) Number of part-time private-sector employees by firm size and selected characteristics: United States, 2013

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	25,755,681	4,346,318	2,987,940	3,994,278	4,356,065	10,071,080	9,480,319	16,275,362
Industry group **								
Agric., fish., forest.	186,546	90,580	21,424	30,302	36,634 *	7,606 *	127,863	58,683 *
Mining and manufacturing	409,719	121,211	83,034	77,661	58,262	69,551	251,888	157,831
Construction	455,567	242,432	65,838	95,089	31,317 *	20,892 *	362,183	93,384
Utilities and transp.	520,369	88,623	40,415	50,255	69,174 *	271,901	151,926	368,443
Wholesale trade	389,223	121,483	59,076	78,131	55,690	74,843	234,035	155,188
Fin. svcs. and real estate	1,046,463	230,710	58,107	94,079	143,619	519,948	335,710	710,753
Retail trade	5,462,112	701,570	382,927	370,313	356,144	3,651,159	1,277,454	4,184,659
Professional services	6,379,368	1,002,001	574,001	784,337	1,500,881	2,518,148	1,970,392	4,408,976
Other services	10,906,315	1,747,708	1,703,119	2,414,112	2,104,344	2,937,032	4,768,869	6,137,446
Ownership								
For profit, incorporated	16,263,080	2,407,903	1,792,263	2,443,458	2,223,905	7,395,551	5,650,829	10,612,251
For profit, unincorporated	4,983,979	1,376,585	782,349	896,090	944,836	984,120	2,612,421	2,371,558
Nonprofit	4,508,622	561,830	413,329	654,730	1,187,324	1,691,409	1,217,069	3,291,553
Age of firm								
Less than 5 years	2,796,142	1,128,334	684,060	594,627	342,481	46,641	2,200,867	595,276
5-9 years	2,485,531	868,883	565,555	656,430	284,485	110,178 *	1,791,521	694,010
10-19 years	3,870,954	1,054,767	676,459	995,629	754,168	389,931	2,280,462	1,590,492
20 or more years	16,603,054	1,294,334	1,061,867	1,747,592	2,974,932	9,524,330	3,207,470	13,395,585
Multi/single status								
2 or more locations	13,112,844	28,511	120,002	599,752	2,608,292	9,756,286	363,080	12,749,764
1 location only	12,642,838	4,317,806	2,867,938	3,394,527	1,747,773	314,794	9,117,240	3,525,598
Percent full-time employees								
Less than 25%	8,493,173	2,215,100	1,368,186	1,441,752	1,570,032	1,898,103	4,432,162	4,061,011
25-49 %	6,674,020	758,470	677,283	1,183,653	1,050,550	3,004,064	2,068,544	4,605,476
50-74 %	7,212,455	1,048,491	596,519	875,646	1,043,671	3,648,129	2,072,614	5,139,841
75% or more	3,376,033	324,257	345,953	493,227	691,812	1,520,784	907,000	2,469,033
Union presence								
No union employees	20,473,204	4,191,795	2,920,698	3,838,839	3,902,110	5,619,762	9,175,102	11,298,102
Has union employees	2,795,684	71,651	40,279 *	91,394	366,869	2,225,491	140,872	2,654,812
Unknown	2,486,794	82,872	26,963 *	64,046	87,086	2,225,827	164,346	2,322,448
Percent low-wage employees								
50% or more low wage	14,674,981	2,209,742	1,797,941	2,403,343	2,657,403	5,606,551	5,369,241	9,305,740
Less than 50% low wage	11,080,701	2,136,575	1,189,999	1,590,936	1,698,662	4,464,528	4,111,078	6,969,622

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2013 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.

** 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.

Totals may not sum exactly because of rounding.

Table I.B.4(2013) Standard error for number of part-time private-sector employees by firm size and selected characteristics: United States, 2013

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	220,963	91,751	87,417	164,798	137,222	173,032	131,998	195,923
Industry group **								
Agric., fish., forest.	25,029	9,922	5,689	8,908	16,460*	4,158*	9,292	19,620*
Mining and manufacturing	29,861	11,300	8,916	14,303	10,072	6,321	18,547	15,806
Construction	47,233	22,662	9,738	24,914	20,757*	10,108*	29,922	27,057
Utilities and transp.	62,369	11,734	6,248	10,277	21,193*	51,053	10,383	62,731
Wholesale trade	30,013	9,998	11,786	14,658	15,181	14,646	11,741	26,565
Fin. svcs. and real estate	79,600	12,421	12,769	15,348	29,074	75,139	22,403	78,857
Retail trade	180,274	17,376	27,353	39,034	46,486	180,306	30,304	191,773
Professional services	152,682	32,003	34,903	45,312	77,068	102,580	65,536	134,845
Other services	195,720	64,213	77,027	155,130	100,559	218,608	128,451	217,189
Ownership								
For profit, incorporated	231,540	71,900	95,755	125,071	65,188	177,030	141,575	166,646
For profit, unincorporated	175,010	52,564	43,988	62,791	83,908	84,685	113,951	137,292
Nonprofit	154,026	24,888	48,830	102,368	84,249	135,434	61,813	125,338
Age of firm								
Less than 5 years	93,946	49,920	70,645	49,687	79,382	13,723	59,084	81,439
5-9 years	109,547	35,229	42,751	56,245	62,961	38,229*	55,183	83,426
10-19 years	110,238	38,128	28,959	65,772	69,942	49,336	50,603	116,188
20 or more years	163,285	52,435	63,991	128,359	178,703	201,004	81,329	210,294
Multi/single status								
2 or more locations	240,059	5,982	10,078	36,414	145,554	198,741	19,659	230,793
1 location only	305,910	92,357	84,421	150,817	152,965	37,828	137,155	236,551
Percent full-time employees								
Less than 25%	239,812	70,990	81,902	128,762	144,903	161,875	132,431	281,424
25-49 %	229,945	41,093	65,838	79,265	104,252	205,855	103,327	259,118
50-74 %	172,670	38,420	23,314	66,263	79,910	167,313	52,571	169,271
75% or more	74,034	9,792	10,692	19,883	35,974	59,472	18,941	67,172
Union presence								
No union employees	204,323	91,017	81,333	156,746	138,964	162,131	127,500	153,944
Has union employees	143,712	12,108	12,328*	19,018	56,421	111,918	17,703	149,509
Unknown	110,111	9,236	9,919*	13,549	16,107	134,671	23,578	123,987
Percent low-wage employees								
50% or more low wage	255,724	72,322	60,756	124,950	133,291	192,106	115,156	198,511
Less than 50% low wage	136,904	51,413	48,915	85,839	84,041	152,399	54,576	158,160

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2013 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.

** 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.

Totals may not sum exactly because of rounding.

Table I.B.4.a(2013) Percent of number of part-time private-sector employees by firm size and selected characteristics: United States, 2013

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	25,755,681	16.9%	11.6%	15.5%	16.9%	39.1%	36.8%	63.2%
Industry group **								
Agric., fish., forest.	186,546	48.6%	11.5% *	16.2%	19.6% *	4.1% *	68.5%	31.5% *
Mining and manufacturing	409,719	29.6%	20.3%	19.0%	14.2%	17.0%	61.5%	38.5%
Construction	455,567	53.2%	14.5%	20.9%	6.9% *	4.6% *	79.5%	20.5%
Utilities and transp.	520,369	17.0%	7.8%	9.7%	13.3% *	52.3%	29.2%	70.8%
Wholesale trade	389,223	31.2%	15.2%	20.1%	14.3%	19.2%	60.1%	39.9%
Fin. svcs. and real estate	1,046,463	22.0%	5.6%	9.0%	13.7%	49.7%	32.1%	67.9%
Retail trade	5,462,112	12.8%	7.0%	6.8%	6.5%	66.8%	23.4%	76.6%
Professional services	6,379,368	15.7%	9.0%	12.3%	23.5%	39.5%	30.9%	69.1%
Other services	10,906,315	16.0%	15.6%	22.1%	19.3%	26.9%	43.7%	56.3%
Ownership								
For profit, incorporated	16,263,080	14.8%	11.0%	15.0%	13.7%	45.5%	34.7%	65.3%
For profit, unincorporated	4,983,979	27.6%	15.7%	18.0%	19.0%	19.7%	52.4%	47.6%
Nonprofit	4,508,622	12.5%	9.2%	14.5%	26.3%	37.5%	27.0%	73.0%
Age of firm								
Less than 5 years	2,796,142	40.4%	24.5%	21.3%	12.2%	1.7%	78.7%	21.3%
5-9 years	2,485,531	35.0%	22.8%	26.4%	11.4%	4.4% *	72.1%	27.9%
10-19 years	3,870,954	27.2%	17.5%	25.7%	19.5%	10.1%	58.9%	41.1%
20 or more years	16,603,054	7.8%	6.4%	10.5%	17.9%	57.4%	19.3%	80.7%
Multi/single status								
2 or more locations	13,112,844	0.2%	0.9%	4.6%	19.9%	74.4%	2.8%	97.2%
1 location only	12,642,838	34.2%	22.7%	26.8%	13.8%	2.5%	72.1%	27.9%
Percent full-time employees								
Less than 25%	8,493,173	26.1%	16.1%	17.0%	18.5%	22.3%	52.2%	47.8%
25-49 %	6,674,020	11.4%	10.1%	17.7%	15.7%	45.0%	31.0%	69.0%
50-74 %	7,212,455	14.5%	8.3%	12.1%	14.5%	50.6%	28.7%	71.3%
75% or more	3,376,033	9.6%	10.2%	14.6%	20.5%	45.0%	26.9%	73.1%
Union presence								
No union employees	20,473,204	20.5%	14.3%	18.8%	19.1%	27.4%	44.8%	55.2%
Has union employees	2,795,684	2.6%	1.4% *	3.3%	13.1%	79.6%	5.0%	95.0%
Unknown	2,486,794	3.3%	1.1% *	2.6%	3.5%	89.5%	6.6%	93.4%
Percent low-wage employees								
50% or more low wage	14,674,981	15.1%	12.3%	16.4%	18.1%	38.2%	36.6%	63.4%
Less than 50% low wage	11,080,701	19.3%	10.7%	14.4%	15.3%	40.3%	37.1%	62.9%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2013 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.

** 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.

Percents may not add to 100% because of rounding.

Table I.B.4.a(2013) Standard error for percent of number of part-time private-sector employees by firm size and selected characteristics: United States, 2013

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	220,963	0.35%	0.34%	0.60%	0.49%	0.61%	0.45%	0.45%
Industry group **								
Agric., fish., forest.	25,029	5.57%	3.78% *	4.04%	4.90% *	2.52% *	5.75%	5.75% *
Mining and manufacturing	29,861	2.17%	2.19%	2.28%	2.10%	1.93%	2.17%	2.17%
Construction	47,233	3.69%	1.97%	4.42%	3.21% *	1.58% *	3.93%	3.93%
Utilities and transp.	62,369	2.30%	1.81%	2.62%	3.04% *	4.82%	4.96%	4.96%
Wholesale trade	30,013	3.69%	2.40%	3.44%	2.87%	2.55%	4.17%	4.17%
Fin. svcs. and real estate	79,600	2.18%	1.17%	1.52%	2.69%	4.24%	3.20%	3.20%
Retail trade	180,274	0.59%	0.58%	0.74%	0.77%	1.39%	1.07%	1.07%
Professional services	152,682	0.61%	0.56%	0.71%	0.84%	1.17%	0.96%	0.96%
Other services	195,720	0.49%	0.75%	1.42%	0.95%	1.64%	1.28%	1.28%
Ownership								
For profit, incorporated	231,540	0.49%	0.53%	0.69%	0.39%	0.85%	0.62%	0.62%
For profit, unincorporated	175,010	1.09%	0.71%	1.03%	1.27%	1.56%	1.78%	1.78%
Nonprofit	154,026	0.44%	0.86%	2.26%	1.87%	2.45%	1.07%	1.07%
Age of firm								
Less than 5 years	93,946	2.16%	2.27%	1.98%	2.32%	0.50%	2.23%	2.23%
5-9 years	109,547	1.48%	1.89%	1.68%	1.79%	1.46% *	2.34%	2.34%
10-19 years	110,238	1.18%	0.47%	1.78%	1.42%	1.08%	2.01%	2.01%
20 or more years	163,285	0.37%	0.39%	0.81%	0.99%	0.95%	0.59%	0.59%
Multi/single status								
2 or more locations	240,059	0.04%	0.07%	0.27%	0.94%	1.01%	0.13%	0.13%
1 location only	305,910	0.69%	0.83%	0.80%	0.95%	0.26%	1.25%	1.25%
Percent full-time employees								
Less than 25%	239,812	0.71%	1.38%	1.27%	1.36%	1.71%	2.25%	2.25%
25-49 %	229,945	0.82%	1.14%	1.20%	1.33%	2.14%	2.06%	2.06%
50-74 %	172,670	0.52%	0.37%	1.00%	0.98%	1.47%	0.88%	0.88%
75% or more	74,034	0.30%	0.34%	0.44%	1.06%	1.21%	0.60%	0.60%
Union presence								
No union employees	204,323	0.49%	0.38%	0.72%	0.61%	0.74%	0.47%	0.47%
Has union employees	143,712	0.40%	0.54% *	0.66%	1.68%	1.54%	0.77%	0.77%
Unknown	110,111	0.43%	0.43% *	0.57%	0.74%	1.59%	1.04%	1.04%
Percent low-wage employees								
50% or more low wage	255,724	0.48%	0.42%	0.76%	0.92%	1.01%	0.60%	0.60%
Less than 50% low wage	136,904	0.58%	0.50%	0.73%	0.73%	1.02%	0.75%	0.75%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2013 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.

** 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.

Percents may not add to 100% because of rounding.

Table I.B.4.b(2013) Percent of private-sector part-time employees at establishments that offer health insurance by firm size and selected characteristics: United States, 2013

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	71.4%	21.0%	36.2%	63.9%	88.9%	99.1%	33.1%	93.8%
Industry group **								
Agric., fish., forest.	29.8%	15.9%	24.5% *	48.8%	37.6% *	96.0%	18.5%	54.4%
Mining and manufacturing	65.9%	27.4%	62.6%	80.7%	90.0%	100.0%	50.0%	91.1%
Construction	40.8%	16.0%	56.0%	82.2%	36.0% *	100.0%	31.7%	76.3%
Utilities and transp.	75.2%	17.3%	39.5%	61.6%	82.6%	99.9%	28.1%	94.6%
Wholesale trade	68.2%	29.9%	73.4%	76.3%	92.1%	100.0%	49.5%	96.4%
Fin. svcs. and real estate	81.4%	30.0%	64.3%	88.4%	99.1%	100.0%	43.3%	99.4%
Retail trade	83.3%	18.5%	36.0%	77.2%	96.3%	100.0%	31.3%	99.1%
Professional services	79.7%	28.3%	55.0%	72.7%	94.5%	99.2%	43.7%	95.8%
Other services	61.8%	16.7%	25.7%	56.6%	84.7%	97.5%	27.4%	88.6%
Ownership								
For profit, incorporated	72.9%	22.7%	37.6%	56.8%	85.5%	99.3%	34.2%	93.4%
For profit, unincorporated	54.4%	14.7%	21.7%	63.6%	87.0%	96.1%	23.1%	88.8%
Nonprofit	85.1%	28.9%	57.8%	91.0%	96.9%	99.9%	49.1%	98.4%
Age of firm								
Less than 5 years	32.5%	14.6%	19.1%	46.9%	84.1%	100.0%	20.8%	75.7%
5-9 years	38.6%	17.3%	24.5%	53.1%	80.1%	86.0%	24.8%	74.4%
10-19 years	55.0%	21.6%	38.2%	65.4%	82.3%	94.9%	35.0%	83.6%
20 or more years	86.7%	28.5%	52.2%	72.9%	92.0%	99.4%	44.8%	96.8%
Multi/single status								
2 or more locations	95.5%	53.0%	56.5%	70.3%	90.1%	99.2%	57.2%	96.6%
1 location only	46.4%	20.8%	35.4%	62.8%	87.1%	96.5%	32.1%	83.4%
Percent full-time employees								
Less than 25%	50.0%	8.2%	19.3%	50.6%	77.9%	97.1%	17.6%	85.3%
25-49 %	78.9%	28.8%	40.1%	65.9%	94.8%	99.8%	40.7%	96.0%
50-74 %	81.4%	32.2%	51.2%	69.8%	94.2%	99.6%	43.9%	96.5%
75% or more	89.3%	53.5%	69.4%	87.5%	96.7%	98.7%	66.9%	97.6%
Union presence								
No union employees	65.5%	21.5%	36.4%	63.9%	88.5%	98.5%	33.5%	91.5%
Has union employees	95.2%	6.0% *	40.2% *	85.9%	92.3%	100.0%	26.1%	98.9%
Unknown	93.5%	7.3% *	12.1% *	32.1% *	90.3%	99.5%	16.4%	98.9%
Percent low wage employees								
50% or more low wage	66.5%	12.4%	21.9%	53.8%	84.8%	98.8%	23.0%	91.6%
Less than 50% low wage	78.0%	29.9%	57.8%	79.2%	95.2%	99.4%	46.2%	96.7%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2013 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.

** 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.B.4.b(2013) Standard error for percent of private-sector part-time employees at establishments that offer health insurance by firm size and selected characteristics: United States, 2013

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	0.51%	0.77%	1.31%	1.78%	0.99%	0.17%	1.17%	0.42%
Industry group **								
Agric., fish., forest.	5.69%	4.51%	8.91% *	12.77%	16.92% *	18.84%	3.94%	13.48%
Mining and manufacturing	2.55%	3.11%	6.29%	5.27%	4.11%	0.00%	3.45%	4.14%
Construction	4.16%	2.23%	6.36%	8.47%	18.85% *	0.00%	4.20%	9.97%
Utilities and transp.	3.75%	4.05%	7.95%	11.09%	6.06%	0.05%	4.89%	2.09%
Wholesale trade	4.27%	5.54%	6.76%	6.43%	3.21%	0.00%	3.88%	1.85%
Fin. svcs. and real estate	1.47%	2.63%	8.88%	4.80%	0.52%	0.02%	3.99%	0.55%
Retail trade	0.89%	1.25%	2.95%	4.60%	1.47%	0.00%	2.14%	0.24%
Professional services	0.48%	1.33%	2.56%	1.65%	0.95%	0.45%	1.00%	0.50%
Other services	1.35%	1.28%	1.70%	3.45%	2.10%	0.69%	1.67%	1.26%
Ownership								
For profit, incorporated	0.76%	0.93%	1.85%	2.81%	1.46%	0.19%	1.68%	0.49%
For profit, unincorporated	1.65%	1.39%	1.67%	3.46%	4.70%	1.81%	1.32%	2.05%
Nonprofit	0.42%	2.23%	5.13%	2.15%	1.22%	0.09%	1.88%	0.50%
Age of firm								
Less than 5 years	2.23%	1.52%	1.93%	4.10%	7.97%	0.00%	1.76%	5.47%
5-9 years	1.76%	1.16%	3.48%	4.38%	3.76%	6.68%	1.45%	3.91%
10-19 years	1.73%	1.11%	3.35%	2.83%	3.74%	3.42%	1.67%	2.44%
20 or more years	0.55%	1.40%	2.97%	2.21%	0.97%	0.16%	1.66%	0.35%
Multi/single status								
2 or more locations	0.26%	12.99%	6.30%	4.47%	0.77%	0.14%	6.14%	0.21%
1 location only	1.14%	0.76%	1.47%	1.63%	1.97%	2.40%	1.15%	1.50%
Percent full-time employees								
Less than 25%	1.64%	0.82%	2.11%	5.60%	1.76%	1.12%	1.80%	1.54%
25-49 %	1.35%	2.56%	4.43%	3.15%	1.74%	0.08%	2.64%	0.59%
50-74 %	0.71%	1.24%	2.47%	2.16%	1.33%	0.31%	1.02%	0.58%
75% or more	0.56%	2.72%	2.73%	1.16%	0.97%	0.48%	1.98%	0.33%
Union presence								
No union employees	0.84%	0.81%	1.32%	1.87%	1.36%	0.31%	1.25%	0.68%
Has union employees	1.04%	3.28% *	12.65% *	7.17%	5.60%	0.01%	6.99%	0.88%
Unknown	1.11%	2.75% *	12.03% *	12.43% *	4.39%	0.36%	4.83%	0.44%
Percent low wage employees								
50% or more low wage	0.82%	0.66%	1.87%	3.13%	1.52%	0.32%	1.53%	0.66%
Less than 50% low wage	0.60%	1.29%	2.37%	1.96%	1.80%	0.31%	1.08%	0.49%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2013 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.

** 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.B.4.b.(1)(2013) Percent of private-sector part-time employees eligible for health insurance at establishments that offer health insurance by firm size and selected characteristics: United States, 2013

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	30.1%	32.7%	19.3%	14.5%	20.2%	39.0%	21.0%	32.0%
Industry group **								
Agric., fish., forest.	12.8%	21.2% *	46.2%	7.6% *	2.6% *	2.2% *	23.9% *	4.7% *
Mining and manufacturing	28.2%	41.9%	27.2%	22.1%	24.8%	30.4%	29.9%	26.7%
Construction	27.1%	31.4%	39.0%	23.6% *	40.9%	3.5% *	28.9%	24.1% *
Utilities and transp.	48.4%	64.9%	9.6%	25.2% *	22.6% *	57.8%	31.5%	50.5%
Wholesale trade	31.9%	38.0%	49.4%	16.4%	5.7% *	49.1%	33.7%	30.5%
Fin. svcs. and real estate	41.2%	36.2%	31.4%	12.4%	28.2%	50.8%	27.1%	44.1%
Retail trade	33.8%	29.0%	15.3%	10.3%	14.2%	38.3%	16.8%	35.4%
Professional services	32.7%	39.3%	22.4%	20.1%	21.4%	42.5%	27.7%	33.7%
Other services	23.6%	24.6%	11.7%	12.0%	19.8%	33.1%	14.2%	25.8%
Ownership								
For profit, incorporated	30.5%	37.1%	21.7%	11.9%	18.5%	37.5%	22.2%	32.2%
For profit, unincorporated	24.1%	31.5%	18.7%	19.8%	23.6%	26.5%	21.0%	25.0%
Nonprofit	33.2%	19.4%	13.1%	15.5%	20.4%	52.3%	17.4%	36.1%
Age of firm								
Less than 5 years	28.1%	39.3%	25.8%	12.9%	35.7%	39.2%	25.3%	31.0%
5-9 years	22.2%	40.9%	18.3%	14.2%	18.6%	36.1%	22.4%	22.0%
10-19 years	19.6%	32.2%	20.1%	15.6%	18.5%	20.4%	23.2%	17.5%
20 or more years	32.4%	26.8%	17.6%	14.3%	19.0%	39.7%	18.0%	33.9%
Multi/single status								
2 or more locations	34.8%	15.4% *	23.3%	14.3%	20.0%	39.3%	16.1%	35.1%
1 location only	20.3%	33.0%	19.0%	14.5%	20.4%	27.0%	21.4%	19.2%
Percent full-time employees								
Less than 25%	28.6%	44.4%	14.8%	9.6%	22.2%	40.8%	19.1%	30.7%
25-49 %	28.8%	15.1%	10.3%	11.4%	16.3%	40.2%	12.2%	32.0%
50-74 %	29.2%	35.5%	20.6%	19.0%	14.8%	35.0%	24.6%	30.1%
75% or more	36.5%	37.3%	32.8%	21.9%	30.0%	44.0%	30.5%	38.0%
Union presence								
No union employees	29.2%	32.6%	19.1%	14.0%	20.2%	43.0%	20.9%	31.7%
Has union employees	33.5%	18.3% *	20.5% *	28.2% *	21.1%	35.7%	26.1% *	33.6%
Unknown	31.6%	61.3%	67.1% *	18.6% *	12.1% *	32.2%	33.8% *	31.5%
Percent low wage employees								
50% or more low wage	27.3%	27.6%	8.7%	11.9%	19.2%	35.5%	13.4%	29.3%
Less than 50% low wage	33.4%	34.9%	25.4%	17.1%	21.5%	43.3%	26.0%	35.5%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2013 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.

** 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.B.4.b.(1)(2013) Standard error for percent of private-sector part-time employees eligible for health insurance at establishments that offer health insurance by firm size and selected characteristics: United States, 2013

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	0.68%	1.70%	1.01%	0.80%	1.83%	1.26%	0.73%	0.71%
Industry group **								
Agric., fish., forest.	3.53%	16.63% *	13.17%	2.57% *	2.96% *	3.19% *	8.14% *	1.99% *
Mining and manufacturing	2.81%	5.66%	4.85%	6.18%	3.17%	5.43%	3.87%	3.37%
Construction	6.16%	6.16%	6.69%	8.77% *	12.05%	2.51% *	5.28%	8.78% *
Utilities and transp.	4.56%	13.93%	2.64%	11.34% *	8.31% *	6.57%	8.58%	4.86%
Wholesale trade	3.78%	10.50%	9.40%	4.46%	3.81% *	8.64%	6.70%	4.62%
Fin. svcs. and real estate	2.35%	6.89%	9.01%	3.34%	4.80%	3.58%	2.67%	2.74%
Retail trade	1.14%	4.98%	3.41%	2.16%	2.56%	1.31%	2.66%	1.13%
Professional services	1.07%	4.53%	1.91%	2.21%	1.55%	2.22%	2.42%	1.07%
Other services	1.52%	2.26%	1.85%	1.58%	3.63%	3.51%	1.16%	1.76%
Ownership								
For profit, incorporated	1.15%	2.38%	1.74%	1.21%	1.75%	1.53%	1.28%	1.32%
For profit, unincorporated	1.94%	3.29%	3.67%	3.02%	5.60%	2.63%	1.56%	2.23%
Nonprofit	1.67%	3.19%	3.84%	3.18%	2.30%	2.38%	2.90%	1.94%
Age of firm								
Less than 5 years	4.74%	2.76%	4.72%	3.21%	10.59%	10.41%	2.70%	8.41%
5-9 years	2.43%	6.87%	4.58%	3.19%	4.14%	7.09%	2.87%	3.51%
10-19 years	1.02%	4.54%	2.60%	1.68%	3.96%	3.48%	1.96%	1.86%
20 or more years	0.89%	2.81%	1.73%	1.85%	1.60%	1.26%	1.44%	0.93%
Multi/single status								
2 or more locations	0.86%	6.73% *	5.74%	2.32%	1.45%	1.31%	2.36%	0.90%
1 location only	1.01%	1.82%	1.16%	1.06%	3.14%	5.62%	0.85%	1.95%
Percent full-time employees								
Less than 25%	3.08%	5.23%	4.37%	2.33%	5.11%	5.51%	2.38%	3.51%
25-49 %	1.92%	2.01%	2.86%	1.48%	3.66%	2.33%	1.39%	2.35%
50-74 %	0.97%	3.35%	2.73%	2.62%	1.76%	1.82%	1.76%	1.28%
75% or more	0.90%	2.96%	3.33%	1.51%	2.23%	1.18%	1.79%	1.01%
Union presence								
No union employees	0.61%	1.76%	0.96%	0.80%	2.15%	1.33%	0.81%	0.78%
Has union employees	1.94%	13.35% *	10.03% *	9.18% *	4.69%	2.38%	10.08% *	1.98%
Unknown	3.70%	17.46%	20.61% *	12.72% *	4.31% *	3.75%	13.32% *	3.73%
Percent low wage employees								
50% or more low wage	1.15%	2.88%	2.02%	1.01%	2.95%	2.10%	1.21%	1.18%
Less than 50% low wage	0.99%	2.27%	2.21%	1.09%	2.26%	1.25%	1.39%	0.90%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2013 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.

** 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.B.4.b.(1).(a)(2013) Percent of private-sector part-time employees eligible for health insurance that are enrolled in health insurance at establishments that offer health insurance by firm size and selected characteristics: United States, 2013

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	41.7%	57.2%	42.4%	32.5%	36.3%	42.4%	46.9%	41.0%
Industry group **								
Agric., fish., forest.	62.5%	62.4%	81.2%	38.4% *	23.9% *	40.8% *	71.5%	28.5% *
Mining and manufacturing	55.4%	67.0%	67.9%	54.7%	35.2%	52.4%	65.7%	45.3%
Construction	61.2%	81.7%	29.4%	71.1%	65.5%	72.8%	54.3%	74.5%
Utilities and transp.	75.6%	30.0% *	97.0%	7.1% *	33.8% *	85.1%	35.3% *	78.7%
Wholesale trade	33.1%	62.0%	37.5%	23.0% *	25.8% *	23.0% *	44.1%	23.7%
Fin. svcs. and real estate	46.0%	64.5%	64.1%	55.3%	48.8%	42.6%	62.5%	43.9%
Retail trade	27.5%	72.7%	44.1%	67.1%	39.6%	24.8%	60.1%	26.0%
Professional services	59.5%	54.2%	35.3%	38.3%	50.2%	66.6%	44.5%	62.0%
Other services	30.9%	47.7%	41.9%	16.3%	22.4%	34.8%	37.6%	30.0%
Ownership								
For profit, incorporated	37.1%	61.1%	46.7%	37.1%	28.2%	35.9%	51.3%	35.2%
For profit, unincorporated	29.0%	51.9%	31.8%	20.7%	30.6%	25.2%	40.5%	26.2%
Nonprofit	61.4%	42.6%	33.1% *	38.5%	53.2%	67.6%	37.0%	63.5%
Age of firm								
Less than 5 years	34.3%	52.5%	29.9% *	10.3% *	26.0% *	71.4%	40.6%	29.0% *
5-9 years	44.3%	60.9%	43.4%	28.2%	52.6%	28.1% *	56.2%	33.9%
10-19 years	43.5%	51.5%	42.2%	36.5%	44.2%	44.7%	43.1%	43.8%
20 or more years	41.8%	62.2%	46.6%	35.7%	35.3%	42.4%	49.0%	41.4%
Multi/single status								
2 or more locations	41.2%	75.0%	57.0%	34.7%	34.3%	42.0%	55.4%	41.0%
1 location only	43.7%	57.0%	41.2%	32.0%	39.5%	61.5%	46.5%	40.6%
Percent full-time employees								
Less than 25%	37.7%	62.4%	51.2%	41.3%	27.6%	37.6%	58.6%	34.7%
25-49 %	21.5%	56.0%	29.6% *	15.3% *	28.9%	19.8%	31.7%	20.7%
50-74 %	53.8%	57.0%	43.5%	31.2%	39.4%	57.7%	47.3%	54.8%
75% or more	55.2%	51.5%	41.7%	43.6%	51.9%	59.8%	45.6%	57.1%
Union presence								
No union employees	34.6%	57.5%	42.0%	30.1%	35.5%	31.6%	46.7%	32.3%
Has union employees	64.6%	96.8%	86.0%	61.7%	42.9%	66.5%	69.2%	64.5%
Unknown	51.6%	25.2% *	17.4% *	78.5%	45.3%	51.8%	41.1% *	51.8%
Percent low wage employees								
50% or more low wage	26.5%	64.4%	40.6%	15.7%	24.3%	26.2%	45.8%	25.2%
Less than 50% low wage	55.7%	54.8%	42.8%	44.4%	51.3%	59.1%	47.3%	57.5%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2013 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.

** 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.B.4.b.(1).(a)(2013) Standard error for percent of private-sector part-time employees eligible for health insurance that are enrolled in health insurance at establishments that offer health insurance by firm size and selected characteristics: United States, 2013

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	1.48%	3.25%	2.92%	4.24%	1.77%	2.20%	1.86%	1.78%
Industry group **								
Agric., fish., forest.	14.29%	17.55%	22.81%	13.16% *	13.40% *	14.70% *	15.72%	14.68% *
Mining and manufacturing	4.20%	10.53%	12.88%	12.09%	6.05%	4.87%	6.95%	2.60%
Construction	5.91%	6.88%	7.70%	13.57%	16.73%	19.42%	6.17%	11.24%
Utilities and transp.	4.85%	14.74% *	23.41%	11.27% *	11.97% *	4.51%	14.92% *	4.50%
Wholesale trade	3.51%	13.71%	7.77%	13.04% *	7.99% *	9.84% *	6.91%	5.64%
Fin. svcs. and real estate	4.57%	9.95%	14.65%	10.59%	6.53%	4.59%	9.13%	4.14%
Retail trade	2.56%	9.85%	10.13%	13.84%	8.94%	2.84%	5.88%	2.80%
Professional services	2.06%	3.17%	3.44%	4.00%	2.60%	2.49%	3.44%	1.99%
Other services	3.34%	5.19%	6.40%	3.33%	1.73%	4.26%	4.83%	3.71%
Ownership								
For profit, incorporated	2.04%	3.53%	3.53%	4.24%	2.62%	2.71%	1.90%	2.46%
For profit, unincorporated	3.05%	6.21%	9.15%	5.86%	8.87%	2.12%	4.82%	2.57%
Nonprofit	1.75%	7.77%	10.50% *	5.95%	2.44%	2.43%	4.29%	1.85%
Age of firm								
Less than 5 years	5.13%	9.57%	9.32% *	11.35% *	9.63% *	15.95%	3.99%	9.01% *
5-9 years	3.52%	6.29%	11.80%	5.00%	11.27%	10.82% *	4.31%	7.45%
10-19 years	3.57%	4.54%	4.91%	5.42%	6.51%	5.20%	2.72%	5.14%
20 or more years	1.90%	5.16%	3.83%	5.06%	2.12%	2.37%	2.66%	2.06%
Multi/single status								
2 or more locations	2.02%	21.40%	8.02%	3.84%	0.80%	2.29%	5.95%	2.05%
1 location only	2.21%	3.25%	3.01%	4.69%	5.05%	8.71%	1.73%	4.18%
Percent full-time employees								
Less than 25%	3.28%	5.57%	10.59%	9.99%	4.45%	5.84%	4.40%	4.11%
25-49 %	2.07%	9.07%	11.42% *	4.87% *	4.07%	2.82%	4.87%	2.34%
50-74 %	2.45%	6.10%	7.15%	7.28%	3.64%	3.26%	4.28%	2.62%
75% or more	1.35%	3.53%	3.21%	5.34%	1.87%	2.01%	2.06%	1.50%
Union presence								
No union employees	1.12%	3.15%	2.89%	4.38%	2.50%	1.98%	2.06%	1.44%
Has union employees	3.21%	28.91%	20.52%	12.88%	9.23%	3.33%	13.93%	3.28%
Unknown	5.32%	11.22% *	10.30% *	19.04%	13.06%	5.14%	14.48% *	5.18%
Percent low wage employees								
50% or more low wage	2.75%	6.04%	5.95%	4.09%	2.58%	3.50%	4.26%	2.99%
Less than 50% low wage	0.88%	3.88%	2.72%	6.15%	0.80%	1.55%	1.98%	0.87%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2013 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.

** 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.B.4.b.(2)(2013) Percent of private-sector part-time employees that are enrolled in health insurance at establishments that offer health insurance by firm size and selected characteristics: United States, 2013

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	12.6%	18.7%	8.2%	4.7%	7.3%	16.5%	9.9%	13.1%
Industry group **								
Agric., fish., forest.	8.0%*	13.2%*	37.5%	2.9%*	0.6%*	0.9%*	17.1%*	1.3%*
Mining and manufacturing	15.6%	28.1%	18.5%	12.1%*	8.7%	15.9%	19.7%	12.1%
Construction	16.6%*	25.7%	11.4%	16.8%*	26.8%*	2.5%*	15.7%	18.0%*
Utilities and transp.	36.6%	19.5%*	9.3%	1.8%*	7.6%*	49.2%	11.1%	39.7%
Wholesale trade	10.6%	23.6%*	18.5%	3.8%*	1.5%*	11.3%	14.8%	7.2%
Fin. svcs. and real estate	19.0%	23.3%	20.2%*	6.8%*	13.8%	21.6%	16.9%	19.4%
Retail trade	9.3%	21.1%	6.7%	6.9%	5.6%	9.5%	10.1%	9.2%
Professional services	19.4%	21.3%	7.9%	7.7%	10.8%	28.3%	12.3%	20.9%
Other services	7.3%	11.7%	4.9%	2.0%	4.4%	11.5%	5.3%	7.8%
Ownership								
For profit, incorporated	11.3%	22.7%	10.1%	4.4%	5.2%	13.5%	11.4%	11.3%
For profit, unincorporated	7.0%	16.4%	6.0%*	4.1%*	7.2%	6.7%	8.5%	6.6%
Nonprofit	20.4%	8.3%	4.3%*	6.0%	10.9%	35.3%	6.5%	22.9%
Age of firm								
Less than 5 years	9.6%	20.6%	7.7%	1.3%	9.3%	28.0%*	10.3%	9.0%*
5-9 years	9.8%	24.9%	7.9%*	4.0%*	9.8%*	10.1%	12.6%	7.5%
10-19 years	8.5%	16.6%	8.5%	5.7%	8.2%*	9.1%	10.0%	7.6%
20 or more years	13.5%	16.7%	8.2%	5.1%	6.7%	16.8%	8.8%	14.1%
Multi/single status								
2 or more locations	14.3%	11.5%*	13.3%*	5.0%	6.9%	16.5%	8.9%	14.4%
1 location only	8.9%	18.8%	7.8%	4.7%	8.1%	16.6%	9.9%	7.8%
Percent full-time employees								
Less than 25%	10.8%	27.7%	7.6%*	4.0%*	6.1%	15.3%	11.2%	10.7%
25-49 %	6.2%	8.5%	3.1%	1.7%	4.7%	8.0%	3.9%	6.6%
50-74 %	15.7%	20.3%	8.9%	5.9%	5.8%	20.2%	11.6%	16.5%
75% or more	20.1%	19.2%	13.7%	9.5%	15.6%	26.3%	13.9%	21.7%
Union presence								
No union employees	10.1%	18.7%	8.0%	4.2%	7.2%	13.6%	9.7%	10.2%
Has union employees	21.6%	17.7%*	17.6%*	17.4%*	9.0%*	23.7%	18.0%*	21.7%
Unknown	16.3%	15.5%*	11.7%*	14.6%*	5.5%*	16.7%	13.9%*	16.3%
Percent low wage employees								
50% or more low wage	7.2%	17.8%	3.5%	1.9%	4.7%	9.3%	6.2%	7.4%
Less than 50% low wage	18.6%	19.1%	10.8%	7.6%	11.0%	25.6%	12.3%	20.4%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2013 Medical Expenditure Panel Survey-Insurance Component.

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* Figure does not meet standard of reliability or precision.

** 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.B.4.b.(2)(2013) Standard error for percent of private-sector part-time employees that are enrolled in health insurance at establishments that offer health insurance by firm size and selected characteristics: United States, 2013

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	0.66%	1.24%	0.80%	0.47%	0.47%	1.20%	0.61%	0.79%
Industry group **								
Agric., fish., forest.	3.14% *	12.49% *	11.19%	1.48% *	2.53% *	3.30% *	5.33% *	0.65% *
Mining and manufacturing	2.34%	6.56%	5.53%	4.63% *	1.69%	3.72%	3.84%	2.15%
Construction	5.10% *	4.70%	3.38%	7.49% *	9.61% *	2.38% *	3.07%	8.01% *
Utilities and transp.	4.92%	13.94% *	2.65%	0.72% *	4.62% *	6.09%	3.17%	5.37%
Wholesale trade	1.14%	7.77% *	4.63%	2.88% *	1.89% *	3.31%	3.30%	1.84%
Fin. svcs. and real estate	2.58%	4.22%	7.13% *	2.57% *	2.30%	3.69%	3.07%	2.78%
Retail trade	0.87%	5.10%	1.35%	2.02%	1.54%	1.07%	1.99%	0.98%
Professional services	1.11%	3.09%	0.94%	1.09%	0.95%	2.26%	1.42%	1.10%
Other services	1.47%	1.31%	1.11%	0.36%	0.88%	2.56%	0.82%	1.72%
Ownership								
For profit, incorporated	0.96%	2.21%	1.33%	0.83%	0.58%	1.42%	0.93%	1.17%
For profit, unincorporated	0.41%	1.56%	2.09% *	1.25% *	1.48%	0.76%	1.00%	0.44%
Nonprofit	1.26%	1.99%	1.49% *	1.28%	1.46%	2.62%	1.32%	1.49%
Age of firm								
Less than 5 years	1.76%	3.91%	1.82%	0.36%	2.60%	8.56% *	1.81%	2.70% *
5-9 years	1.08%	3.24%	2.90% *	1.24% *	3.74% *	2.35%	1.65%	1.82%
10-19 years	0.72%	2.19%	1.62%	0.93%	2.88% *	1.65%	0.91%	1.61%
20 or more years	0.87%	2.38%	0.82%	0.70%	0.66%	1.29%	0.86%	0.97%
Multi/single status								
2 or more locations	0.96%	5.92% *	4.62% *	0.76%	0.53%	1.28%	2.00%	0.98%
1 location only	0.34%	1.32%	0.87%	0.62%	0.85%	3.33%	0.64%	0.75%
Percent full-time employees								
Less than 25%	2.21%	3.63%	2.43% *	1.36% *	1.42%	4.08%	1.45%	2.52%
25-49 %	0.70%	1.62%	0.80%	0.43%	1.11%	1.22%	0.50%	0.84%
50-74 %	1.11%	2.51%	1.58%	1.54%	0.90%	1.71%	1.21%	1.25%
75% or more	0.83%	2.25%	1.91%	1.37%	1.46%	1.40%	1.15%	0.93%
Union presence								
No union employees	0.31%	1.20%	0.85%	0.47%	0.50%	0.90%	0.68%	0.47%
Has union employees	1.88%	12.10% *	7.64% *	8.15% *	3.87% *	2.20%	8.14% *	1.89%
Unknown	3.27%	6.10% *	10.02% *	8.97% *	3.23% *	3.26%	11.14% *	3.26%
Percent low wage employees								
50% or more low wage	1.08%	2.30%	0.84%	0.31%	0.52%	1.80%	0.85%	1.21%
Less than 50% low wage	0.71%	1.54%	1.50%	0.90%	1.33%	1.25%	1.02%	0.69%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2013 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.

** 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.C.1(2013) Average total single premium (in dollars) per enrolled employee at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2013

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	5,571	5,976	5,621	5,300	5,633	5,565	5,628	5,556
Industry group **								
Agric., fish., forest.	3,761	--	--	--	--	--	5,092	3,417
Mining and manufacturing	5,231	6,037	5,315	4,927	5,225	5,294	5,247	5,228
Construction	5,673	6,314	5,036	5,238	6,063	6,156	5,487	5,852
Utilities and transp.	5,365	5,836	5,451	5,069	5,576	5,323	5,577	5,343
Wholesale trade	5,480	6,472	5,625	5,172	5,522	5,352	5,704	5,381
Fin. svcs. and real estate	5,800	6,276	5,524	5,783	5,856	5,763	5,877	5,788
Retail trade	5,218	5,642	5,425	5,034	5,240	5,172	5,437	5,164
Professional services	5,981	5,883	5,761	5,537	6,074	6,107	5,709	6,051
Other services	5,264	5,832	6,171	5,399	5,215	5,010	5,759	5,116
Ownership								
For profit, incorporated	5,422	6,077	5,551	5,141	5,437	5,394	5,582	5,379
For profit, unincorporated	5,342	5,471	5,395	5,067	5,314	5,448	5,402	5,319
Nonprofit	6,365	6,612	6,489	6,268	6,328	6,387	6,380	6,363
Age of firm								
Less than 5 years	5,370	5,664	5,387	5,095	5,086	6,183	5,456	5,236
5-9 years	5,103	5,632	5,085	4,676	5,266	5,132	5,207	4,979
10-19 years	5,501	5,911	5,571	5,156	5,642	5,494	5,567	5,452
20 or more years	5,626	6,321	5,845	5,515	5,699	5,569	5,834	5,596
Multi/single status								
2 or more locations	5,589	6,030	6,253	5,350	5,751	5,558	5,664	5,586
1 location only	5,537	5,975	5,567	5,285	5,469	5,847	5,624	5,434
Percent full-time employees								
Less than 25%	4,664	6,224	7,424	5,749	5,268	3,633	6,256	4,203
25-49 %	5,550	6,055	5,749	5,796	5,540	5,442	5,840	5,494
50-74 %	5,712	6,198	5,887	5,588	5,741	5,649	5,971	5,658
75% or more	5,571	5,925	5,554	5,231	5,631	5,607	5,557	5,575
Union presence								
No union employees	5,513	5,931	5,594	5,235	5,541	5,516	5,592	5,482
Has union employees	6,067	7,761	7,133	6,346	6,478	5,937	6,909	6,028
Unknown	5,318	6,005	4,621	4,876	5,233	5,327	4,943	5,324
Percent low wage employees								
50% or more low wage	5,135	5,965	5,598	5,364	5,072	5,002	5,597	5,057
Less than 50% low wage	5,660	5,977	5,623	5,290	5,765	5,693	5,632	5,668

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2013 Medical Expenditure Panel Survey-Insurance Component.

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-- Data suppressed due to high standard errors or no reported values in cell.

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Table I.C.1(2013) Standard error for average total single premium (in dollars) per enrolled employee at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2013

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	22.70	117.04	47.41	51.26	58.34	25.38	38.65	27.56
Industry group **								
Agric., fish., forest.	389.61	--	--	--	--	--	386.40	447.52
Mining and manufacturing	81.79	456.84	130.62	90.24	159.17	127.61	96.40	100.90
Construction	159.44	402.70	314.88	185.52	432.57	278.35	228.71	270.77
Utilities and transp.	82.62	384.57	229.88	254.94	288.82	68.70	121.72	97.13
Wholesale trade	100.21	283.29	364.66	283.73	109.91	82.64	228.35	71.99
Fin. svcs. and real estate	46.44	265.21	189.70	299.30	151.60	62.94	169.57	55.76
Retail trade	41.58	138.74	207.77	178.33	177.87	32.48	128.99	34.90
Professional services	58.31	141.51	140.81	95.41	133.89	68.74	66.59	69.39
Other services	88.63	128.43	173.34	87.32	120.89	126.16	107.51	102.94
Ownership								
For profit, incorporated	36.76	139.27	58.10	64.26	45.81	49.24	50.38	45.05
For profit, unincorporated	54.48	182.62	154.68	120.09	94.67	113.52	87.62	46.45
Nonprofit	85.10	194.14	174.83	99.92	120.78	117.06	57.44	93.70
Age of firm								
Less than 5 years	94.15	157.33	307.36	249.31	143.64	544.09	112.28	128.67
5-9 years	63.45	182.54	216.35	113.76	149.39	226.36	105.47	79.39
10-19 years	77.98	189.95	93.25	164.33	176.88	155.71	96.36	92.07
20 or more years	28.31	136.19	89.16	54.37	55.58	28.10	43.33	29.85
Multi/single status								
2 or more locations	26.45	548.82	296.10	117.58	46.49	30.47	145.61	27.79
1 location only	48.85	117.96	64.97	61.27	128.46	334.66	44.99	76.92
Percent full-time employees								
Less than 25%	290.14	560.97	793.47	313.97	114.17	332.50	302.02	292.83
25-49 %	89.93	182.76	250.39	283.62	288.29	108.93	189.62	115.74
50-74 %	58.11	173.15	223.90	170.40	91.00	85.20	116.79	66.51
75% or more	27.09	142.72	41.17	45.13	68.39	29.20	41.82	30.52
Union presence								
No union employees	29.83	101.26	53.78	56.65	64.01	39.48	33.88	41.69
Has union employees	77.15	934.24	661.24	300.27	129.82	90.08	394.34	78.62
Unknown	84.14	1,204.60	1,111.93	641.07	127.44	91.50	534.09	89.03
Percent low wage employees								
50% or more low wage	78.35	157.15	239.10	170.32	119.82	112.05	68.31	91.75
Less than 50% low wage	24.94	128.00	39.20	48.08	67.30	35.93	38.84	28.90

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2013 Medical Expenditure Panel Survey-Insurance Component.

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Table I.C.1.a(2013) Average total single premium (in dollars) for exclusive-provider plans per enrolled employee at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2013

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	5,537	5,830	5,419	5,194	5,550	5,676	5,460	5,568
Industry group **								
Agric., fish., forest.	4,007	--	--	--	--	--	3,433	4,208
Mining and manufacturing	5,358	5,598	5,551	4,964	5,189	5,718	5,381	5,350
Construction	4,972	6,314	4,677	4,484	5,261	4,536	5,135	4,730
Utilities and transp.	5,416	5,839	5,306	4,863	5,166	5,836	5,481	5,398
Wholesale trade	5,338	5,939	5,211	5,280	5,212	5,325	5,432	5,257
Fin. svcs. and real estate	5,730	6,198	5,188	5,012	5,789	5,817	5,605	5,764
Retail trade	5,133	5,818	5,648	5,373	4,475	4,836	5,659	4,809
Professional services	6,021	5,908	5,548	5,656	6,184	6,172	5,618	6,144
Other services	5,123	5,517	5,687	5,161	4,958	4,983	5,346	5,030
Ownership								
For profit, incorporated	5,348	5,996	5,460	4,996	5,172	5,459	5,447	5,299
For profit, unincorporated	5,248	5,359	4,896	5,357	5,160	5,315	5,346	5,182
Nonprofit	6,206	5,921	5,766	5,882	6,412	6,226	5,754	6,272
Age of firm								
Less than 5 years	4,970	5,040	5,059	5,412	4,371	5,800	5,039	4,834
5-9 years	4,960	5,698	4,338	4,752	4,903	4,885	5,103	4,742
10-19 years	5,468	5,676	5,621	4,975	5,977	5,321	5,335	5,581
20 or more years	5,653	6,281	5,666	5,367	5,585	5,714	5,743	5,632
Multi/single status								
2 or more locations	5,648	5,938	7,505	5,427	5,517	5,689	5,985	5,632
1 location only	5,415	5,828	5,246	5,136	5,591	5,371	5,414	5,415
Percent full-time employees								
Less than 25%	4,479	5,136	7,267	6,002	5,466	3,349	5,935	3,937
25-49 %	5,516	5,892	5,396	6,078	4,980	5,449	6,022	5,356
50-74 %	5,675	6,164	5,909	5,473	5,556	5,648	5,950	5,583
75% or more	5,552	5,799	5,303	5,082	5,580	5,826	5,356	5,636
Union presence								
No union employees	5,475	5,767	5,482	5,226	5,446	5,614	5,463	5,482
Has union employees	6,172	7,974	5,510	4,738	6,268	6,313	6,002	6,184
Unknown	5,209	6,784	2,498 *	3,567 *	4,678	5,274	4,143	5,256
Percent low wage employees								
50% or more low wage	4,875	5,993	5,235	5,244	4,514	4,694	5,365	4,734
Less than 50% low wage	5,672	5,805	5,443	5,186	5,777	5,926	5,474	5,760

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2013 Medical Expenditure Panel Survey-Insurance Component.

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Table I.C.1.a(2013) Standard error for average total single premium (in dollars) for exclusive-provider plans per enrolled employee at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2013

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	47.84	100.29	103.71	124.44	118.19	71.87	82.80	66.30
Industry group **								
Agric., fish., forest.	466.30	--	--	--	--	--	440.86	870.31
Mining and manufacturing	112.97	194.95	333.23	145.84	304.97	259.89	161.32	127.90
Construction	164.95	648.65	558.18	361.61	734.42	1,093.87	203.30	475.03
Utilities and transp.	429.91	836.59	980.62	881.86	825.70	333.22	335.22	514.33
Wholesale trade	264.34	615.36	748.37	567.98	387.02	258.52	380.04	179.16
Fin. svcs. and real estate	121.94	260.42	458.74	299.60	174.64	274.23	215.42	201.10
Retail trade	143.82	319.05	532.86	335.64	255.42	153.83	309.89	167.94
Professional services	123.53	365.38	218.50	218.24	255.57	122.15	181.03	148.53
Other services	128.50	320.66	408.95	263.48	204.38	209.29	179.47	182.28
Ownership								
For profit, incorporated	50.71	121.84	157.83	119.43	89.40	110.24	102.02	69.89
For profit, unincorporated	106.29	167.56	345.27	269.91	223.35	215.92	112.82	175.86
Nonprofit	133.97	298.34	104.81	282.58	201.59	151.91	194.95	161.86
Age of firm								
Less than 5 years	280.86	437.63	392.13	532.53	388.64	1,059.38	331.85	360.73
5-9 years	126.56	315.56	315.00	183.73	203.26	939.95	171.19	183.30
10-19 years	205.26	190.95	505.10	313.27	512.84	322.70	209.10	280.02
20 or more years	53.27	128.34	226.09	93.98	83.22	73.55	81.64	69.22
Multi/single status								
2 or more locations	65.17	1,240.53	806.86	112.28	98.78	74.02	276.27	70.83
1 location only	82.25	96.02	130.43	166.41	190.47	391.98	87.34	170.61
Percent full-time employees								
Less than 25%	368.43	882.81	1,376.94	465.89	363.46	376.74	330.52	432.98
25-49 %	171.69	1,172.43	356.25	603.90	470.26	328.58	357.73	243.06
50-74 %	116.80	245.07	379.14	456.70	216.83	186.77	123.74	145.52
75% or more	44.91	122.84	113.34	97.89	127.03	87.52	85.62	64.31
Union presence								
No union employees	59.26	105.91	129.40	121.80	151.81	103.54	99.59	92.82
Has union employees	89.09	1,782.80	1,175.41	577.29	195.46	93.13	635.15	58.80
Unknown	214.33	1,899.53	767.35*	1,120.83*	279.31	223.00	1,181.86	213.78
Percent low wage employees								
50% or more low wage	150.76	618.14	489.82	384.72	159.32	225.19	282.12	154.13
Less than 50% low wage	30.20	137.74	135.46	96.02	101.50	56.91	89.65	59.12

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2013 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 no 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.C.1.b(2013) Average total single premium (in dollars) for mixed-provider plans per enrolled employee at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2013

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	5,585	6,003	5,683	5,360	5,720	5,546	5,659	5,571
Industry group **								
Agric., fish., forest.	3,605	--	--	--	--	--	5,684	3,227
Mining and manufacturing	5,148	6,359	5,051	4,838	5,324	5,134	5,061	5,160
Construction	6,001	6,355	5,210	5,731	6,604	6,255	5,678	6,265
Utilities and transp.	5,382	6,268	5,478	5,134	5,882	5,300	5,687	5,358
Wholesale trade	5,459	6,218	5,683	5,191	5,632	5,323	5,563	5,428
Fin. svcs. and real estate	5,814	6,038	5,844	6,007	5,925	5,755	5,907	5,804
Retail trade	5,251	5,460	5,287	4,951	5,508	5,231	5,333	5,238
Professional services	5,989	5,859	5,787	5,541	6,071	6,092	5,709	6,049
Other services	5,346	6,127	6,365	5,492	5,448	5,058	6,000	5,187
Ownership								
For profit, incorporated	5,434	6,049	5,550	5,208	5,577	5,382	5,586	5,404
For profit, unincorporated	5,400	5,458	5,677	4,944	5,478	5,466	5,385	5,404
Nonprofit	6,449	7,480	6,836	6,505	6,305	6,443	6,686	6,421
Age of firm								
Less than 5 years	5,610	5,848	5,713	5,085	5,500	6,254	5,632	5,580
5-9 years	5,090	5,474	5,252	4,546	5,472	5,236	5,151	5,028
10-19 years	5,551	6,017	5,606	5,252	5,520	5,684	5,661	5,480
20 or more years	5,618	6,335	5,848	5,610	5,796	5,540	5,824	5,596
Multi/single status								
2 or more locations	5,583	6,150	5,800	5,370	5,888	5,534	5,548	5,584
1 location only	5,591	6,000	5,673	5,356	5,468	6,154	5,671	5,503
Percent full-time employees								
Less than 25%	4,687	6,171	7,990	5,460	5,526	3,801	6,101	4,389
25-49 %	5,589	6,231	5,848	5,690	5,853	5,475	5,695	5,574
50-74 %	5,723	6,026	5,906	5,698	5,842	5,662	5,924	5,693
75% or more	5,581	5,986	5,624	5,306	5,701	5,565	5,615	5,574
Union presence								
No union employees	5,543	5,951	5,606	5,249	5,630	5,530	5,590	5,528
Has union employees	6,000	7,959	7,842	7,055	6,706	5,817	7,492	5,945
Unknown	5,339	4,251	5,921	5,020	5,333	5,340	5,326	5,339
Percent low wage employees								
50% or more low wage	5,230	5,790	5,817	5,452	5,345	5,099	5,649	5,182
Less than 50% low wage	5,657	6,028	5,670	5,345	5,810	5,645	5,660	5,657

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2013 Medical Expenditure Panel Survey-Insurance Component.

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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.

Table I.C.1.b(2013) Standard error for average total single premium (in dollars) for mixed-provider plans per enrolled employee at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2013

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	30.24	172.54	77.60	34.51	86.50	28.89	68.89	32.19
Industry group **								
Agric., fish., forest.	449.52	--	--	--	--	--	714.16	466.08
Mining and manufacturing	84.57	853.03	203.98	101.37	180.57	135.33	147.04	94.20
Construction	181.84	415.78	404.52	316.41	588.64	342.17	300.21	309.14
Utilities and transp.	61.18	869.66	462.90	283.34	299.56	54.90	185.07	64.48
Wholesale trade	115.13	433.71	339.27	256.92	152.28	100.24	229.95	107.10
Fin. svcs. and real estate	53.14	325.57	262.44	391.46	185.27	56.51	231.88	50.00
Retail trade	34.35	234.29	203.41	216.22	217.98	32.09	92.71	36.01
Professional services	56.92	200.18	148.95	81.80	105.72	63.25	83.86	58.85
Other services	87.02	244.19	233.36	162.09	158.30	130.23	191.71	93.13
Ownership								
For profit, incorporated	43.62	201.93	93.73	52.74	81.81	46.57	88.07	47.32
For profit, unincorporated	98.67	253.09	237.17	162.12	127.43	122.07	137.36	93.69
Nonprofit	87.72	455.17	213.31	188.66	136.99	121.45	152.57	91.04
Age of firm								
Less than 5 years	137.02	285.25	405.95	273.87	192.99	478.18	199.86	225.88
5-9 years	75.90	270.12	278.57	131.92	180.46	302.52	139.46	116.47
10-19 years	86.25	225.49	149.51	96.64	142.77	188.54	134.98	88.52
20 or more years	27.68	181.12	119.28	48.38	84.28	30.64	70.39	27.65
Multi/single status								
2 or more locations	27.61	881.52	419.69	161.04	61.03	33.61	177.44	27.94
1 location only	74.82	173.37	86.73	65.80	161.32	304.70	75.70	86.78
Percent full-time employees								
Less than 25%	310.00	680.32	1,223.80	669.04	226.54	351.75	333.20	311.47
25-49 %	88.12	599.07	366.27	291.87	291.28	99.80	313.73	93.03
50-74 %	62.07	305.55	316.53	226.10	149.39	84.56	225.22	66.54
75% or more	36.52	213.05	74.71	34.41	87.63	32.52	82.23	37.01
Union presence								
No union employees	37.95	145.69	89.37	38.45	80.83	47.28	63.56	44.80
Has union employees	80.46	994.36	843.83	540.02	215.23	84.60	566.27	80.15
Unknown	63.54	1,094.15	1,406.18	682.23	208.93	67.55	806.52	66.01
Percent low wage employees								
50% or more low wage	77.58	278.56	304.21	226.36	200.81	97.72	183.30	89.04
Less than 50% low wage	36.68	194.95	81.29	45.59	88.54	40.40	80.61	35.26

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2013 Medical Expenditure Panel Survey-Insurance Component.

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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.

Table I.C.1.c(2013) Average total single premium (in dollars) for any-provider plans per enrolled employee at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2013

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	5,517	6,198	5,797	5,241	5,116	5,543	5,918	5,229
Industry group **								
Agric., fish., forest.	4,884	--	--	--	--	--	5,373	3,953
Mining and manufacturing	5,879	6,033	6,368	5,414	4,297	7,313	5,953	5,856
Construction	5,311	6,020	4,702	5,290	5,399	5,143	5,418	5,213
Utilities and transp.	4,836	4,732	6,443	4,977*	4,741	4,753	5,115	4,762
Wholesale trade	6,378	8,845	6,610	4,549	5,806	7,639	7,433	5,061
Fin. svcs. and real estate	5,804	7,200	4,432	5,459	5,267	5,811	6,305	5,399
Retail trade	4,997	5,758	5,435	4,658	5,291	3,972	5,300	4,544
Professional services	5,691	5,931	6,062	5,115	5,620	5,979	5,916	5,483
Other services	5,013	5,693	5,928	5,735	4,349	4,332	5,821	4,631
Ownership								
For profit, incorporated	5,518	6,329	5,770	5,153	5,079	5,473	5,897	5,218
For profit, unincorporated	5,044	5,857	5,173	4,984	4,149	5,522	5,675	4,581
Nonprofit	6,153	5,466	7,339	6,003	6,051	6,459	6,689	5,964
Age of firm								
Less than 5 years	4,954	6,202	3,867	3,639	3,964	4,985	5,614	3,702
5-9 years	5,685	6,162	6,223	5,426	5,011	5,123	5,899	5,354
10-19 years	5,243	5,950	5,278	5,148	5,460	3,038	5,692	4,668
20 or more years	5,641	6,367	6,248	5,338	5,198	5,748	6,110	5,417
Multi/single status								
2 or more locations	5,405	5,932	5,659	4,955	5,206	5,623	5,523	5,395
1 location only	5,586	6,204	5,808	5,319	5,023	4,313	5,949	4,975
Percent full-time employees								
Less than 25%	5,250	8,012	4,983	6,487	3,255	2,476	7,533	3,140
25-49 %	5,090	5,942	6,236	5,386	3,885	3,092	5,993	3,802
50-74 %	5,699	6,852	5,730	5,305	5,557	5,028	6,222	5,296
75% or more	5,520	5,985	5,787	5,195	5,154	5,774	5,808	5,324
Union presence								
No union employees	5,349	6,211	5,812	5,162	5,024	4,365	5,935	4,804
Has union employees	6,909	4,173*	4,746*	6,219	5,769	7,738	5,184	7,089
Unknown	5,103	7,680*	--	--	5,432	5,047	7,680*	5,066
Percent low wage employees								
50% or more low wage	4,923	6,309	5,625	5,231	4,594	3,859	5,938	4,368
Less than 50% low wage	5,650	6,174	5,815	5,244	5,262	6,002	5,914	5,448

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2013 Medical Expenditure Panel Survey-Insurance Component.

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* Figure does not meet standard of reliability or precision.

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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.

Table I.C.1.c(2013) Standard error for average total single premium (in dollars) for any-provider plans per enrolled employee at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2013

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	129.22	176.05	269.62	202.39	184.55	303.94	110.14	194.66
Industry group **								
Agric., fish., forest.	948.53	--	--	--	--	--	1,091.52	858.05
Mining and manufacturing	413.70	1,177.20	439.96	512.53	472.85	746.09	306.03	502.89
Construction	369.38	674.67	697.34	799.66	1,096.54	1,390.37	559.00	770.85
Utilities and transp.	473.29	942.49	1,700.57	1,502.76*	1,126.95	797.54	949.39	492.67
Wholesale trade	416.37	1,345.30	1,198.59	876.69	1,105.20	1,529.02	607.91	436.20
Fin. svcs. and real estate	233.35	597.90	798.82	1,024.00	380.79	722.52	464.51	274.28
Retail trade	230.32	752.58	504.66	292.55	670.18	165.45	379.69	110.13
Professional services	120.13	209.90	371.89	337.61	174.87	392.85	179.64	143.55
Other services	195.81	765.86	319.72	499.92	371.52	319.20	292.59	255.19
Ownership								
For profit, incorporated	159.47	247.20	332.46	194.08	237.34	348.51	178.03	239.00
For profit, unincorporated	240.90	436.65	827.95	486.49	307.96	402.05	423.96	306.15
Nonprofit	131.94	935.60	1,050.21	491.44	367.45	273.71	389.57	191.14
Age of firm								
Less than 5 years	292.36	624.41	746.34	862.00	861.96	1,400.28	322.83	600.32
5-9 years	240.23	434.18	1,023.71	530.34	949.55	1,339.71	409.87	554.93
10-19 years	125.87	429.75	317.06	356.19	284.01	788.60	164.16	303.41
20 or more years	206.41	353.66	292.32	265.85	248.82	327.74	203.79	240.58
Multi/single status								
2 or more locations	252.47	1,548.15	602.24	195.25	168.69	340.53	296.75	263.98
1 location only	77.50	173.82	304.08	240.67	260.40	859.48	119.85	259.03
Percent full-time employees								
Less than 25%	376.88	1,336.26	900.46	1,385.35	809.09	559.93	960.54	457.97
25-49 %	270.63	289.63	486.51	574.26	589.47	628.33	239.68	452.73
50-74 %	244.84	953.46	376.66	497.53	315.29	325.85	264.33	325.79
75% or more	156.90	235.21	305.69	273.59	157.29	350.61	131.66	221.52
Union presence								
No union employees	70.91	189.14	265.76	207.34	176.55	274.72	103.77	102.50
Has union employees	467.21	1,298.36*	1,439.59*	1,281.17	450.60	534.83	1,437.53	503.43
Unknown	350.28	2,428.63*	--	--	1,220.29	356.61	2,428.63*	347.87
Percent low wage employees								
50% or more low wage	225.29	1,030.22	675.53	495.99	354.17	298.10	458.34	222.62
Less than 50% low wage	144.45	183.56	265.61	284.66	208.17	291.70	117.45	203.41

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2013 Medical Expenditure Panel Survey-Insurance Component.

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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.

Table I.C.2(2013) Average total employee contribution (in dollars) per enrolled employee for single coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2013

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	1,170	895	1,145	1,119	1,210	1,209	1,045	1,203
Industry group **								
Agric., fish., forest.	616	--	--	--	--	--	983	521
Mining and manufacturing	1,062	853	1,158	1,064	1,191	999	1,026	1,068
Construction	1,074	1,101	1,134	1,153	911	1,025	1,139	1,011
Utilities and transp.	1,112	983 *	1,198	1,281	1,136	1,089	1,135	1,110
Wholesale trade	1,252	738	982	1,229	1,394	1,387	934	1,392
Fin. svcs. and real estate	1,076	812	867	802	1,066	1,150	838	1,112
Retail trade	1,328	995	1,260	1,491	1,585	1,292	1,207	1,358
Professional services	1,136	824	1,126	988	1,180	1,203	971	1,179
Other services	1,342	979	1,293	1,274	1,312	1,440	1,182	1,390
Ownership								
For profit, incorporated	1,187	925	1,176	1,134	1,262	1,212	1,081	1,216
For profit, unincorporated	1,182	928	1,227	1,187	1,190	1,250	1,081	1,221
Nonprofit	1,091	489	780	980	1,097	1,176	699	1,143
Age of firm								
Less than 5 years	1,172	1,197	1,192	1,092	1,124	1,521	1,171	1,172
5-9 years	1,116	957	1,091	1,125	1,247	1,259	1,066	1,176
10-19 years	1,145	875	1,300	1,080	1,153	1,324	1,084	1,189
20 or more years	1,178	738	1,072	1,136	1,226	1,203	986	1,206
Multi/single status								
2 or more locations	1,196	518 *	1,336	1,097	1,193	1,204	1,023	1,201
1 location only	1,121	902	1,128	1,125	1,233	1,419	1,047	1,208
Percent full-time employees								
Less than 25%	1,280	1,291	1,471	1,645	1,372	1,138	1,352	1,259
25-49 %	1,352	1,023	1,252	1,213	1,203	1,462	1,265	1,369
50-74 %	1,308	968	1,407	1,281	1,404	1,315	1,173	1,336
75% or more	1,134	863	1,102	1,084	1,180	1,172	1,010	1,168
Union presence								
No union employees	1,157	897	1,159	1,119	1,216	1,203	1,048	1,200
Has union employees	1,141	754 *	1,007	1,020	1,124	1,160	886	1,152
Unknown	1,264	1,093 *	543 *	1,860	1,391	1,262	1,251 *	1,264
Percent low wage employees								
50% or more low wage	1,321	953	1,458	1,403	1,247	1,354	1,209	1,339
Less than 50% low wage	1,140	886	1,111	1,072	1,201	1,176	1,023	1,172

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2013 Medical Expenditure Panel Survey-Insurance Component.

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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.

Table I.C.2(2013) Standard error for average total employee contribution (in dollars) per enrolled employee for single coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2013

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	15.69	65.85	50.97	39.08	18.72	15.43	27.41	13.71
Industry group **								
Agric., fish., forest.	160.04	--	--	--	--	--	267.11	155.19
Mining and manufacturing	21.28	130.33	137.30	39.20	60.18	23.83	63.85	27.08
Construction	73.83	161.13	142.14	128.41	147.17	110.53	120.96	84.82
Utilities and transp.	41.77	392.19*	269.22	193.77	135.99	37.68	152.16	37.92
Wholesale trade	79.70	183.62	90.91	111.69	80.41	225.35	116.02	76.46
Fin. svcs. and real estate	38.45	110.92	152.19	82.56	52.36	46.58	83.85	38.93
Retail trade	35.81	105.67	180.08	81.51	111.95	48.76	61.15	49.00
Professional services	22.01	72.88	102.65	45.19	23.44	35.56	59.32	25.44
Other services	36.15	139.04	119.06	91.39	67.62	50.98	77.64	41.30
Ownership								
For profit, incorporated	19.85	73.86	38.17	34.17	38.36	22.57	32.77	17.94
For profit, unincorporated	47.01	105.88	165.03	91.65	56.54	49.29	82.95	41.84
Nonprofit	39.46	88.40	119.31	127.91	34.43	51.83	51.14	42.39
Age of firm								
Less than 5 years	46.89	97.98	162.90	142.48	89.96	141.73	67.72	76.33
5-9 years	59.64	149.34	138.18	115.00	133.04	291.78	60.21	86.23
10-19 years	34.34	76.77	81.87	85.17	81.45	73.75	44.78	45.36
20 or more years	15.66	103.88	67.10	49.26	28.58	17.83	35.81	14.93
Multi/single status								
2 or more locations	14.07	345.88*	178.07	53.81	28.65	14.48	50.23	14.07
1 location only	29.55	66.28	54.85	53.81	44.57	217.47	29.39	43.50
Percent full-time employees								
Less than 25%	81.39	167.54	242.44	163.54	73.95	109.94	108.50	112.41
25-49 %	64.31	202.07	233.60	118.36	75.69	68.79	120.00	67.61
50-74 %	42.10	137.62	121.42	176.53	134.72	42.44	69.80	51.58
75% or more	15.26	74.69	63.39	36.79	23.11	16.64	28.65	13.50
Union presence								
No union employees	17.28	74.61	45.51	36.43	18.74	25.87	28.18	15.68
Has union employees	38.18	261.09*	282.11	164.66	98.59	41.73	171.71	35.79
Unknown	24.20	587.43*	322.90*	388.44	90.39	24.18	385.99*	24.15
Percent low wage employees								
50% or more low wage	36.69	117.40	109.72	147.83	58.74	53.59	83.00	37.61
Less than 50% low wage	14.94	71.11	60.00	35.46	12.40	12.56	28.70	11.95

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2013 Medical Expenditure Panel Survey-Insurance Component.

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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.

Table I.C.2.a(2013) Average total employee contribution (in dollars) for exclusive-provider plans per enrolled employee for single coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2013

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	1,203	910	1,257	1,220	1,267	1,214	1,115	1,239
Industry group **								
Agric., fish., forest.	557 *	--	--	--	--	--	494 *	579 *
Mining and manufacturing	1,194	1,219	1,214	1,043	1,542	1,023	1,199	1,192
Construction	1,223	1,281 *	1,251	1,149	1,356	961	1,243	1,194
Utilities and transp.	1,074	1,394 *	1,016 *	1,181	791	1,298	1,234 *	1,031
Wholesale trade	1,336	387	1,096	1,611	1,695	1,107	1,023	1,607
Fin. svcs. and real estate	1,109	987	902 *	919	1,243	1,122	907	1,163
Retail trade	1,351	884	1,560 *	1,527	1,335	1,388	1,254	1,410
Professional services	1,184	920	1,423	1,196	1,195	1,176	1,088	1,213
Other services	1,213	837 *	1,075	1,192	1,201	1,370	1,103	1,259
Ownership								
For profit, incorporated	1,235	939	1,284	1,214	1,412	1,203	1,147	1,278
For profit, unincorporated	1,216	1,010	1,271	1,282	1,269	1,232	1,194	1,231
Nonprofit	1,110	439 *	1,079	1,185 *	1,003	1,234	748	1,162
Age of firm								
Less than 5 years	1,229	1,155	1,858	945 *	1,067	1,137	1,296	1,095
5-9 years	1,025	825	946 *	1,090	1,073	1,426	1,017	1,037
10-19 years	1,255	926	1,598	1,214	1,225	1,352	1,171	1,326
20 or more years	1,209	843	1,045	1,274	1,302	1,201	1,075	1,241
Multi/single status								
2 or more locations	1,227	465 *	2,236	1,172	1,266	1,200	1,362	1,221
1 location only	1,176	920	1,176	1,232	1,269	1,535	1,093	1,283
Percent full-time employees								
Less than 25%	1,240	1,453 *	1,621	1,927	1,583	881 *	1,530	1,132
25-49 %	1,129	951 *	1,260 *	1,044 *	1,114	1,200	1,344	1,062
50-74 %	1,287	1,525	1,596	1,257	1,258	1,188	1,462	1,228
75% or more	1,192	790	1,198	1,210	1,271	1,239	1,046	1,256
Union presence								
No union employees	1,212	905	1,285	1,246	1,303	1,190	1,131	1,257
Has union employees	1,063	1,004 *	827 *	764 *	1,036	1,130	697 *	1,088
Unknown	1,315	1,091 *	470 *	1,520 *	1,370	1,336	837 *	1,336
Percent low wage employees								
50% or more low wage	1,292	941	1,215	1,597	1,370	1,192	1,123	1,341
Less than 50% low wage	1,185	905	1,263	1,156	1,244	1,220	1,114	1,216

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2013 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.

Table I.C.2.a(2013) Standard error for average total employee contribution (in dollars) for exclusive-provider plans per enrolled employee for single coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2013

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	36.99	120.56	97.39	85.48	44.92	40.79	56.15	45.15
Industry group **								
Agric., fish., forest.	211.86 *	--	--	--	--	--	192.33 *	249.42 *
Mining and manufacturing	42.37	226.72	338.37	99.10	187.08	93.07	172.12	52.68
Construction	142.59	479.71 *	248.21	222.88	268.55	268.30	233.42	185.28
Utilities and transp.	147.82	507.55 *	308.24 *	292.01	215.37	110.31	384.31 *	113.10
Wholesale trade	67.91	88.41	223.97	225.59	269.23	111.79	117.49	136.84
Fin. svcs. and real estate	74.51	212.57	292.66 *	206.59	78.25	66.44	205.79	47.72
Retail trade	102.58	179.20	478.79 *	202.80	75.56	129.20	142.98	101.28
Professional services	85.07	215.11	262.74	269.68	61.53	92.14	140.85	97.66
Other services	83.91	286.17 *	233.49	220.09	113.92	209.94	151.24	91.87
Ownership								
For profit, incorporated	32.66	116.75	105.89	77.26	58.10	65.58	64.85	41.61
For profit, unincorporated	102.32	205.29	117.16	203.12	176.39	84.01	128.41	126.17
Nonprofit	112.70	174.28 *	200.30	401.99 *	58.28	107.00	99.78	116.58
Age of firm								
Less than 5 years	119.38	198.08	347.88	388.62 *	186.27	251.75	167.75	187.18
5-9 years	146.05	186.41	289.85 *	238.64	108.31	298.28	164.63	155.70
10-19 years	91.10	196.07	351.09	177.51	165.29	208.93	141.90	195.74
20 or more years	30.22	116.29	117.34	108.74	47.83	35.50	47.53	34.24
Multi/single status								
2 or more locations	29.92	541.83 *	635.51	148.82	69.11	38.70	142.79	33.53
1 location only	67.99	121.09	119.14	97.44	105.57	210.15	60.92	116.17
Percent full-time employees								
Less than 25%	205.65	442.89 *	328.10	264.57	263.18	281.22 *	339.36	255.55
25-49 %	133.64	401.86 *	490.56 *	351.21 *	207.28	174.84	271.69	187.28
50-74 %	72.35	225.99	345.79	241.73	135.96	53.05	133.40	87.15
75% or more	38.50	117.36	131.51	85.98	65.11	48.82	64.23	56.75
Union presence								
No union employees	35.26	126.74	85.82	88.64	40.89	37.57	57.73	43.55
Has union employees	96.38	994.35 *	557.49 *	261.25 *	146.45	102.16	224.15 *	100.02
Unknown	172.61	455.83 *	244.88 *	505.36 *	267.47	166.92	542.15 *	166.16
Percent low wage employees								
50% or more low wage	103.95	211.54	218.64	409.51	132.88	146.87	161.98	107.88
Less than 50% low wage	32.97	133.80	105.54	61.04	59.29	30.50	61.74	36.19

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2013 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.

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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.

Table I.C.2.b(2013) Average total employee contribution (in dollars) for mixed-provider plans per enrolled employee for single coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2013

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	1,170	898	1,092	1,071	1,198	1,212	1,016	1,199
Industry group **								
Agric., fish., forest.	603	--	--	--	--	--	1,081	516
Mining and manufacturing	1,044	653	1,072	1,032	1,127	1,021	932	1,059
Construction	1,056	982	1,168	1,174	852	1,034	1,111	1,011
Utilities and transp.	1,114	938 *	1,218 *	1,294	1,244	1,077	1,118	1,113
Wholesale trade	1,236	842	1,021	1,025	1,261	1,419	835	1,355
Fin. svcs. and real estate	1,082	750	961	817	999	1,154	869	1,107
Retail trade	1,332	1,132	1,174	1,441	1,689	1,282	1,259	1,343
Professional services	1,126	773	910	928	1,190	1,207	887	1,177
Other services	1,399	1,190	1,339	1,295	1,358	1,466	1,268	1,431
Ownership								
For profit, incorporated	1,185	933	1,138	1,089	1,222	1,219	1,060	1,210
For profit, unincorporated	1,187	887	1,192	1,171	1,176	1,263	1,024	1,233
Nonprofit	1,082	536	553	884	1,153	1,145	674	1,129
Age of firm								
Less than 5 years	1,178	1,237	1,042	1,181	1,135	1,578	1,151	1,214
5-9 years	1,175	1,071	1,101	1,173	1,360	1,172 *	1,105	1,247
10-19 years	1,104	821	1,174	985	1,141	1,347	1,006	1,168
20 or more years	1,177	697	1,059	1,074	1,205	1,206	959	1,200
Multi/single status								
2 or more locations	1,195	474 *	998	1,098	1,173	1,208	909	1,202
1 location only	1,103	904	1,100	1,063	1,237	1,431	1,028	1,185
Percent full-time employees								
Less than 25%	1,294	1,225	1,429	1,536 *	1,274	1,252	1,236	1,306
25-49 %	1,406	941	1,312	1,248	1,233	1,491	1,199	1,433
50-74 %	1,321	769	1,181	1,322	1,494	1,333	1,046	1,363
75% or more	1,127	908	1,070	1,027	1,155	1,166	1,000	1,153
Union presence								
No union employees	1,142	908	1,100	1,049	1,190	1,203	1,010	1,184
Has union employees	1,183	682 *	1,097	1,236	1,233	1,180	1,054	1,188
Unknown	1,257	224 *	588 *	1,898	1,375	1,254	1,388	1,256
Percent low wage employees								
50% or more low wage	1,335	1,003	1,570	1,306	1,219	1,383	1,271	1,343
Less than 50% low wage	1,136	885	1,045	1,035	1,194	1,174	986	1,168

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2013 Medical Expenditure Panel Survey-Insurance Component.

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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.

Table I.C.2.b(2013) Standard error for average total employee contribution (in dollars) for mixed-provider plans per enrolled employee for single coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2013

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	19.77	89.06	66.12	33.15	32.59	21.75	32.78	19.39
Industry group **								
Agric., fish., forest.	157.26	--	--	--	--	--	274.47	145.77
Mining and manufacturing	20.23	136.30	124.66	58.60	51.55	26.06	61.21	23.23
Construction	66.85	256.11	209.55	127.36	154.45	123.27	105.01	78.77
Utilities and transp.	37.79	498.05*	367.47*	264.55	137.44	34.32	197.11	39.00
Wholesale trade	114.24	172.17	164.97	97.39	71.94	254.84	84.18	122.67
Fin. svcs. and real estate	41.26	147.43	152.54	117.66	63.35	51.67	70.25	42.93
Retail trade	35.58	258.08	194.20	84.65	151.51	36.57	134.34	44.91
Professional services	20.28	57.07	81.87	75.97	50.20	33.29	51.36	24.53
Other services	47.82	239.73	124.62	89.96	91.48	40.68	103.04	47.98
Ownership								
For profit, incorporated	24.89	115.03	65.47	39.76	43.63	27.51	39.58	24.49
For profit, unincorporated	39.78	107.99	170.01	81.57	53.56	53.25	74.85	37.76
Nonprofit	28.90	113.71	90.42	62.70	56.63	45.11	51.08	31.12
Age of firm								
Less than 5 years	46.23	157.15	140.96	139.59	92.51	145.84	53.52	87.38
5-9 years	60.33	230.73	157.50	98.44	142.83	356.06*	88.20	88.60
10-19 years	45.58	50.30	121.91	41.26	134.70	64.62	40.86	67.61
20 or more years	20.00	111.11	86.10	43.97	37.71	23.63	46.89	18.92
Multi/single status								
2 or more locations	21.08	280.67*	225.28	66.47	30.12	21.78	42.83	20.93
1 location only	29.63	87.73	65.84	49.54	66.60	254.71	34.47	40.85
Percent full-time employees								
Less than 25%	39.07	294.13	345.44	703.25*	162.96	34.89	218.53	50.09
25-49 %	79.50	215.34	206.00	188.81	128.62	78.40	146.51	79.27
50-74 %	53.95	152.24	117.64	138.33	202.48	45.69	72.24	61.02
75% or more	18.57	99.21	71.17	33.95	36.60	22.79	36.37	18.63
Union presence								
No union employees	22.49	93.93	54.60	29.70	32.87	33.97	35.15	20.80
Has union employees	37.10	422.00*	309.35	223.97	151.08	41.24	237.53	35.67
Unknown	26.74	87.25*	272.19*	408.17	108.47	27.98	353.50	26.29
Percent low wage employees								
50% or more low wage	39.35	146.08	129.56	98.83	77.68	49.54	79.46	42.12
Less than 50% low wage	18.10	92.74	71.23	34.56	30.03	19.09	35.36	17.16

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2013 Medical Expenditure Panel Survey-Insurance Component.

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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.

Table I.C.2.c(2013) Average total employee contribution (in dollars) for any-provider plans per enrolled employee for single coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2013

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	1,056	850	1,146	1,113	1,084	1,065	1,002	1,095
Industry group **								
Agric., fish., forest.	940 *	--	--	--	--	--	1,277 *	301 *
Mining and manufacturing	934	--	--	--	--	--	1,115	876
Construction	834	--	--	--	--	--	998 *	685 *
Utilities and transp.	1,220	--	--	--	--	--	901 *	1,304
Wholesale trade	1,067	--	--	--	--	--	1,107 *	1,018
Fin. svcs. and real estate	784	--	--	--	--	--	531	988
Retail trade	1,176	--	--	--	--	--	909	1,576
Professional services	1,054	--	--	--	--	--	1,114	998
Other services	1,294	--	--	--	--	--	959	1,452
Ownership								
For profit, incorporated	1,057	--	--	--	--	--	1,022	1,084
For profit, unincorporated	1,020	--	--	--	--	--	1,042	1,005
Nonprofit	1,096	--	--	--	--	--	687	1,240
Age of firm								
Less than 5 years	988	--	--	--	--	--	949	1,062
5-9 years	1,003	--	--	--	--	--	1,003	1,004
10-19 years	1,083	--	--	--	--	--	1,250	870
20 or more years	1,062	--	--	--	--	--	886	1,147
Multi/single status								
2 or more locations	1,054	--	--	--	--	--	807	1,075
1 location only	1,057	--	--	--	--	--	1,017	1,124
Percent full-time employees								
Less than 25%	1,324	--	--	--	--	--	1,298 *	1,348
25-49 %	1,422	--	--	--	--	--	1,338	1,542
50-74 %	1,204	--	--	--	--	--	1,044	1,327
75% or more	1,007	--	--	--	--	--	959	1,039
Union presence								
No union employees	1,105	--	--	--	--	--	1,017	1,188
Has union employees	646 *	--	--	--	--	--	184 *	695 *
Unknown	1,173	--	--	--	--	--	5,448 *	1,111
Percent low wage employees								
50% or more low wage	1,245	--	--	--	--	--	1,185	1,278
Less than 50% low wage	1,013	--	--	--	--	--	968	1,048

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2013 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.

Table I.C.2.c(2013) Standard error for average total employee contribution (in dollars) for any-provider plans per enrolled employee for single coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2013

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	32.14	115.44	113.90	55.66	74.65	91.92	65.29	53.96
Industry group **								
Agric., fish., forest.	625.52 *	--	--	--	--	--	665.70 *	406.84 *
Mining and manufacturing	126.83	--	--	--	--	--	209.47	245.21
Construction	166.98	--	--	--	--	--	312.10 *	235.30 *
Utilities and transp.	209.49	--	--	--	--	--	436.95 *	248.83
Wholesale trade	184.39	--	--	--	--	--	400.13 *	197.13
Fin. svcs. and real estate	87.44	--	--	--	--	--	112.17	124.48
Retail trade	97.99	--	--	--	--	--	159.68	156.68
Professional services	131.70	--	--	--	--	--	129.88	155.72
Other services	126.56	--	--	--	--	--	146.00	151.37
Ownership								
For profit, incorporated	31.92	--	--	--	--	--	70.89	42.48
For profit, unincorporated	149.76	--	--	--	--	--	220.17	107.60
Nonprofit	172.91	--	--	--	--	--	142.91	352.33
Age of firm								
Less than 5 years	133.03	--	--	--	--	--	143.36	227.64
5-9 years	196.29	--	--	--	--	--	290.32	139.53
10-19 years	94.68	--	--	--	--	--	158.70	140.04
20 or more years	27.44	--	--	--	--	--	123.18	62.46
Multi/single status								
2 or more locations	49.52	--	--	--	--	--	204.91	71.38
1 location only	50.94	--	--	--	--	--	63.86	83.01
Percent full-time employees								
Less than 25%	220.89	--	--	--	--	--	539.33 *	182.72
25-49 %	259.03	--	--	--	--	--	337.61	280.84
50-74 %	185.15	--	--	--	--	--	259.92	172.00
75% or more	52.05	--	--	--	--	--	78.67	74.86
Union presence								
No union employees	46.46	--	--	--	--	--	67.32	50.78
Has union employees	234.78 *	--	--	--	--	--	124.91 *	269.93 *
Unknown	113.23	--	--	--	--	--	1,722.81 *	98.84
Percent low wage employees								
50% or more low wage	133.16	--	--	--	--	--	208.69	105.35
Less than 50% low wage	41.16	--	--	--	--	--	63.44	67.82

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2013 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 no 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.C.3(2013) Percent of total premiums contributed by employees enrolled in single coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2013

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	21.0%	15.0%	20.4%	21.1%	21.5%	21.7%	18.6%	21.6%
Industry group **								
Agric., fish., forest.	16.4%	--	--	--	--	--	19.3%	15.3%
Mining and manufacturing	20.3%	14.1%	21.8%	21.6%	22.8%	18.9%	19.6%	20.4%
Construction	18.9%	17.4%	22.5%	22.0%	15.0%	16.6%	20.8%	17.3%
Utilities and transp.	20.7%	16.8% *	22.0%	25.3%	20.4%	20.5%	20.4%	20.8%
Wholesale trade	22.8%	11.4%	17.5%	23.8%	25.2%	25.9%	16.4%	25.9%
Fin. svcs. and real estate	18.5%	12.9%	15.7%	13.9%	18.2%	20.0%	14.3%	19.2%
Retail trade	25.4%	17.6%	23.2%	29.6%	30.3%	25.0%	22.2%	26.3%
Professional services	19.0%	14.0%	19.5%	17.8%	19.4%	19.7%	17.0%	19.5%
Other services	25.5%	16.8%	21.0%	23.6%	25.2%	28.7%	20.5%	27.2%
Ownership								
For profit, incorporated	21.9%	15.2%	21.2%	22.1%	23.2%	22.5%	19.4%	22.6%
For profit, unincorporated	22.1%	17.0%	22.8%	23.4%	22.4%	22.9%	20.0%	22.9%
Nonprofit	17.1%	7.4%	12.0%	15.6%	17.3%	18.4%	11.0%	18.0%
Age of firm								
Less than 5 years	21.8%	21.1%	22.1%	21.4%	22.1%	24.6%	21.5%	22.4%
5-9 years	21.9%	17.0%	21.5%	24.0%	23.7%	24.5%	20.5%	23.6%
10-19 years	20.8%	14.8%	23.3%	21.0%	20.4%	24.1%	19.5%	21.8%
20 or more years	20.9%	11.7%	18.3%	20.6%	21.5%	21.6%	16.9%	21.5%
Multi/single status								
2 or more locations	21.4%	8.6% *	21.4%	20.5%	20.7%	21.7%	18.1%	21.5%
1 location only	20.2%	15.1%	20.3%	21.3%	22.5%	24.3%	18.6%	22.2%
Percent full-time employees								
Less than 25%	27.4%	20.7%	19.8%	28.6%	26.0%	31.3%	21.6%	30.0%
25-49 %	24.4%	16.9%	21.8%	20.9%	21.7%	26.9%	21.7%	24.9%
50-74 %	22.9%	15.6%	23.9%	22.9%	24.5%	23.3%	19.7%	23.6%
75% or more	20.4%	14.6%	19.8%	20.7%	21.0%	20.9%	18.2%	20.9%
Union presence								
No union employees	21.0%	15.1%	20.7%	21.4%	21.9%	21.8%	18.7%	21.9%
Has union employees	18.8%	9.7% *	14.1% *	16.1%	17.3%	19.5%	12.8%	19.1%
Unknown	23.8%	18.2% *	11.8% *	38.1%	26.6%	23.7%	25.3%	23.7%
Percent low wage employees								
50% or more low wage	25.7%	16.0%	26.1%	26.2%	24.6%	27.1%	21.6%	26.5%
Less than 50% low wage	20.1%	14.8%	19.7%	20.3%	20.8%	20.7%	18.2%	20.7%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2013 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.

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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.

Table I.C.3(2013) Standard error for percent of total premiums contributed by employees enrolled in single coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2013

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	0.25%	1.09%	0.88%	0.63%	0.23%	0.29%	0.42%	0.21%
Industry group **								
Agric., fish., forest.	3.05%	--	--	--	--	--	4.86%	2.70%
Mining and manufacturing	0.50%	2.34%	2.43%	1.00%	0.94%	0.48%	1.07%	0.53%
Construction	1.26%	2.86%	3.20%	2.23%	3.13%	1.82%	2.32%	1.69%
Utilities and transp.	0.89%	6.61% *	4.94%	4.04%	2.39%	0.79%	2.80%	0.89%
Wholesale trade	1.45%	2.40%	1.63%	1.80%	1.27%	3.99%	1.95%	1.45%
Fin. svcs. and real estate	0.69%	1.55%	2.65%	1.02%	0.96%	0.87%	1.41%	0.70%
Retail trade	0.68%	1.95%	2.94%	1.72%	1.81%	0.92%	0.91%	0.89%
Professional services	0.35%	1.36%	1.52%	0.73%	0.56%	0.48%	0.95%	0.35%
Other services	0.50%	2.23%	2.11%	1.51%	1.27%	1.27%	1.07%	0.63%
Ownership								
For profit, incorporated	0.38%	1.23%	0.66%	0.66%	0.63%	0.45%	0.53%	0.34%
For profit, unincorporated	0.84%	1.78%	2.88%	1.56%	0.93%	1.05%	1.47%	0.79%
Nonprofit	0.62%	1.48%	1.99%	1.91%	0.73%	0.77%	0.81%	0.66%
Age of firm								
Less than 5 years	0.74%	1.43%	2.76%	3.18%	1.54%	1.99%	1.11%	1.44%
5-9 years	1.15%	2.91%	2.48%	2.25%	2.41%	4.80%	1.27%	1.53%
10-19 years	0.42%	1.37%	1.42%	0.98%	1.24%	1.28%	0.72%	0.66%
20 or more years	0.28%	1.41%	1.06%	0.85%	0.40%	0.33%	0.56%	0.27%
Multi/single status								
2 or more locations	0.26%	6.64% *	2.31%	0.96%	0.42%	0.28%	0.81%	0.26%
1 location only	0.44%	1.10%	0.95%	0.84%	0.56%	3.24%	0.47%	0.66%
Percent full-time employees								
Less than 25%	1.25%	3.44%	4.28%	2.94%	1.65%	2.47%	2.32%	2.14%
25-49 %	0.95%	3.45%	4.60%	1.68%	2.08%	0.87%	1.95%	0.95%
50-74 %	0.65%	2.37%	2.71%	2.78%	1.97%	0.82%	1.12%	0.89%
75% or more	0.30%	1.17%	1.10%	0.64%	0.33%	0.36%	0.45%	0.28%
Union presence								
No union employees	0.27%	1.26%	0.77%	0.59%	0.35%	0.48%	0.47%	0.21%
Has union employees	0.55%	3.61% *	4.89% *	2.37%	1.69%	0.57%	2.45%	0.53%
Unknown	0.51%	7.58% *	6.74% *	7.90%	1.83%	0.58%	5.66%	0.56%
Percent low wage employees								
50% or more low wage	0.62%	1.83%	1.97%	2.09%	1.09%	0.83%	1.35%	0.63%
Less than 50% low wage	0.24%	1.22%	1.09%	0.62%	0.19%	0.26%	0.47%	0.19%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2013 Medical Expenditure Panel Survey-Insurance Component.

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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.

Table I.C.3.a(2013) Percent of total premiums for exclusive-provider plans contributed by employees enrolled in single coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2013

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	21.7%	15.6%	23.2%	23.5%	22.8%	21.4%	20.4%	22.3%
Industry group **								
Agric., fish., forest.	13.9%	--	--	--	--	--	14.4% *	13.8% *
Mining and manufacturing	22.3%	21.8%	21.9%	21.0%	29.7%	17.9%	22.3%	22.3%
Construction	24.6%	20.3%	26.7%	25.6%	25.8%	21.2%	24.2%	25.2%
Utilities and transp.	19.8%	23.9% *	19.1% *	24.3%	15.3% *	22.2%	22.5% *	19.1%
Wholesale trade	25.0%	6.5%	21.0%	30.5%	32.5%	20.8%	18.8%	30.6%
Fin. svcs. and real estate	19.4%	15.9%	17.4%	18.3%	21.5%	19.3%	16.2%	20.2%
Retail trade	26.3%	15.2%	27.6%	28.4%	29.8%	28.7%	22.2%	29.3%
Professional services	19.7%	15.6% *	25.6%	21.2%	19.3%	19.1%	19.4%	19.7%
Other services	23.7%	15.2%	18.9%	23.1%	24.2%	27.5%	20.6%	25.0%
Ownership								
For profit, incorporated	23.1%	15.7%	23.5%	24.3%	27.3%	22.0%	21.1%	24.1%
For profit, unincorporated	23.2%	18.9%	26.0%	23.9%	24.6%	23.2%	22.3%	23.7%
Nonprofit	17.9%	7.4% *	18.7%	20.1%	15.6%	19.8%	13.0%	18.5%
Age of firm								
Less than 5 years	24.7%	22.9%	36.7%	17.5% *	24.4%	19.6%	25.7%	22.6%
5-9 years	20.7%	14.5%	21.8%	22.9%	21.9%	29.2%	19.9%	21.9%
10-19 years	23.0%	16.3%	28.4%	24.4%	20.5%	25.4%	22.0%	23.8%
20 or more years	21.4%	13.4%	18.4%	23.7%	23.3%	21.0%	18.7%	22.0%
Multi/single status								
2 or more locations	21.7%	7.8% *	29.8%	21.6%	22.9%	21.1%	22.8%	21.7%
1 location only	21.7%	15.8%	22.4%	24.0%	22.7%	28.6%	20.2%	23.7%
Percent full-time employees								
Less than 25%	27.7%	28.3%	22.3%	32.1%	29.0%	26.3%	25.8%	28.8%
25-49 %	20.5%	16.1% *	23.3% *	17.2% *	22.4%	22.0%	22.3%	19.8%
50-74 %	22.7%	24.7%	27.0%	23.0%	22.6%	21.0%	24.6%	22.0%
75% or more	21.5%	13.6%	22.6%	23.8%	22.8%	21.3%	19.5%	22.3%
Union presence								
No union employees	22.1%	15.7%	23.4%	23.8%	23.9%	21.2%	20.7%	22.9%
Has union employees	17.2%	12.6% *	15.0% *	16.1%	16.5%	17.9%	11.6%	17.6%
Unknown	25.3%	16.1% *	18.8% *	42.6%	29.3%	25.3%	20.2% *	25.4%
Percent low wage employees								
50% or more low wage	26.5%	15.7%	23.2%	30.5%	30.4%	25.4%	20.9%	28.3%
Less than 50% low wage	20.9%	15.6%	23.2%	22.3%	21.5%	20.6%	20.3%	21.1%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2013 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.

Table I.C.3.a(2013) Standard error for percent of total premiums for exclusive-provider plans contributed by employees enrolled in single coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2013

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	0.58%	2.11%	1.73%	1.21%	0.97%	0.56%	1.08%	0.76%
Industry group **								
Agric., fish., forest.	3.84%	--	--	--	--	--	4.61% *	4.19% *
Mining and manufacturing	0.59%	3.87%	5.35%	1.85%	2.38%	1.15%	2.78%	0.88%
Construction	2.66%	5.82%	5.69%	5.10%	5.49%	6.03%	4.31%	4.29%
Utilities and transp.	3.40%	9.42% *	5.84% *	5.79%	5.66% *	1.96%	8.26% *	3.19%
Wholesale trade	1.94%	1.52%	3.96%	3.70%	4.32%	2.06%	3.09%	2.19%
Fin. svcs. and real estate	1.31%	3.29%	4.44%	3.99%	0.90%	1.17%	3.68%	0.81%
Retail trade	2.11%	3.26%	5.83%	4.08%	1.81%	2.20%	2.72%	1.98%
Professional services	1.24%	4.70% *	3.89%	3.63%	1.24%	1.17%	2.35%	1.30%
Other services	1.21%	4.33%	4.20%	3.32%	1.82%	3.41%	2.41%	1.14%
Ownership								
For profit, incorporated	0.59%	1.97%	2.24%	1.31%	1.20%	0.97%	1.25%	0.65%
For profit, unincorporated	1.82%	3.69%	2.04%	3.31%	2.52%	2.28%	2.42%	2.23%
Nonprofit	1.61%	3.46% *	3.56%	5.19%	1.11%	1.47%	1.81%	1.60%
Age of firm								
Less than 5 years	2.26%	3.82%	6.17%	6.41% *	2.66%	5.76%	2.77%	3.02%
5-9 years	3.06%	3.21%	4.05%	4.72%	2.49%	6.52%	3.11%	3.46%
10-19 years	0.98%	3.65%	3.27%	2.32%	2.75%	3.20%	2.35%	2.86%
20 or more years	0.42%	1.76%	1.77%	1.83%	0.75%	0.51%	0.90%	0.48%
Multi/single status								
2 or more locations	0.42%	8.32% *	5.11%	2.78%	1.11%	0.56%	2.75%	0.45%
1 location only	1.10%	2.11%	2.05%	1.22%	2.04%	4.23%	1.15%	1.92%
Percent full-time employees								
Less than 25%	3.52%	8.16%	5.86%	3.62%	5.51%	5.84%	4.84%	5.07%
25-49 %	2.49%	5.97% *	7.21% *	7.58% *	3.70%	2.65%	3.64%	2.89%
50-74 %	0.92%	3.65%	4.72%	4.06%	2.43%	0.93%	2.08%	1.22%
75% or more	0.68%	2.08%	2.33%	1.33%	1.33%	0.75%	1.26%	1.01%
Union presence								
No union employees	0.66%	2.21%	1.57%	1.29%	0.95%	0.71%	1.19%	0.89%
Has union employees	1.46%	13.62% *	8.94% *	4.77%	2.67%	1.38%	3.47%	1.52%
Unknown	2.87%	6.03% *	7.08% *	12.23%	5.18%	2.81%	7.78% *	2.84%
Percent low wage employees								
50% or more low wage	1.39%	3.53%	3.19%	4.38%	2.32%	2.09%	2.09%	1.51%
Less than 50% low wage	0.59%	2.28%	2.04%	1.10%	1.08%	0.56%	1.18%	0.68%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2013 Medical Expenditure Panel Survey-Insurance Component.

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Table I.C.3.b(2013) Percent of total premiums for mixed-provider plans contributed by employees enrolled in single coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2013

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	20.9%	15.0%	19.2%	20.0%	21.0%	21.9%	18.0%	21.5%
Industry group **								
Agric., fish., forest.	16.7%	--	--	--	--	--	19.0%	16.0%
Mining and manufacturing	20.3%	10.3% *	21.2%	21.3%	21.2%	19.9%	18.4%	20.5%
Construction	17.6%	15.5% *	22.4%	20.5%	12.9%	16.5%	19.6%	16.1%
Utilities and transp.	20.7%	15.0% *	22.2%	25.2%	21.1%	20.3%	19.7%	20.8%
Wholesale trade	22.6%	13.5%	18.0%	19.7%	22.4%	26.7%	15.0%	25.0%
Fin. svcs. and real estate	18.6%	12.4%	16.5%	13.6%	16.9%	20.1%	14.7%	19.1%
Retail trade	25.4%	20.7%	22.2%	29.1%	30.7%	24.5%	23.6%	25.6%
Professional services	18.8%	13.2%	15.7%	16.8%	19.6%	19.8%	15.5%	19.5%
Other services	26.2%	19.4%	21.0%	23.6%	24.9%	29.0%	21.1%	27.6%
Ownership								
For profit, incorporated	21.8%	15.4%	20.5%	20.9%	21.9%	22.7%	19.0%	22.4%
For profit, unincorporated	22.0%	16.2%	21.0%	23.7%	21.5%	23.1%	19.0%	22.8%
Nonprofit	16.8%	7.2%	8.1%	13.6%	18.3%	17.8%	10.1%	17.6%
Age of firm								
Less than 5 years	21.0%	21.1%	18.2%	23.2%	20.6%	25.2%	20.4%	21.7%
5-9 years	23.1%	19.6%	21.0%	25.8%	24.9%	22.4%	21.4%	24.8%
10-19 years	19.9%	13.6%	20.9%	18.8%	20.7%	23.7%	17.8%	21.3%
20 or more years	21.0%	11.0%	18.1%	19.1%	20.8%	21.8%	16.5%	21.4%
Multi/single status								
2 or more locations	21.4%	7.7% *	17.2%	20.4%	19.9%	21.8%	16.4%	21.5%
1 location only	19.7%	15.1%	19.4%	19.8%	22.6%	23.3%	18.1%	21.5%
Percent full-time employees								
Less than 25%	27.6%	19.9%	17.9%	28.1%	23.1%	32.9%	20.3%	29.8%
25-49 %	25.2%	15.1%	22.4%	21.9%	21.1%	27.2%	21.1%	25.7%
50-74 %	23.1%	12.8%	20.0%	23.2%	25.6%	23.5%	17.7%	23.9%
75% or more	20.2%	15.2%	19.0%	19.4%	20.3%	21.0%	17.8%	20.7%
Union presence								
No union employees	20.6%	15.2%	19.6%	20.0%	21.1%	21.8%	18.1%	21.4%
Has union employees	19.7%	8.6% *	14.0% *	17.5%	18.4%	20.3%	14.1%	20.0%
Unknown	23.5%	5.3% *	9.9% *	37.8%	25.8%	23.5%	26.1%	23.5%
Percent low wage employees								
50% or more low wage	25.5%	17.3%	27.0%	24.0%	22.8%	27.1%	22.5%	25.9%
Less than 50% low wage	20.1%	14.7%	18.4%	19.4%	20.5%	20.8%	17.4%	20.6%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2013 Medical Expenditure Panel Survey-Insurance Component.

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Table I.C.3.b(2013) Standard error for percent of total premiums for mixed-provider plans contributed by employees enrolled in single coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2013

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	0.33%	1.51%	1.12%	0.63%	0.51%	0.40%	0.39%	0.36%
Industry group **								
Agric., fish., forest.	3.07%	--	--	--	--	--	4.96%	2.66%
Mining and manufacturing	0.41%	3.84% *	2.80%	1.34%	1.05%	0.60%	1.11%	0.47%
Construction	1.14%	4.96% *	3.81%	2.06%	2.83%	1.95%	2.25%	1.39%
Utilities and transp.	0.78%	6.80% *	6.56%	4.90%	2.66%	0.66%	3.40%	0.82%
Wholesale trade	2.04%	2.45%	2.89%	1.91%	1.11%	4.29%	1.45%	2.25%
Fin. svcs. and real estate	0.78%	2.46%	2.49%	1.04%	1.11%	0.96%	1.28%	0.81%
Retail trade	0.68%	5.29%	3.73%	2.09%	2.46%	0.74%	2.37%	0.86%
Professional services	0.30%	1.07%	1.34%	1.36%	0.88%	0.48%	0.86%	0.34%
Other services	0.86%	3.64%	1.97%	1.54%	1.90%	1.08%	1.48%	0.87%
Ownership								
For profit, incorporated	0.45%	1.95%	1.00%	0.82%	0.74%	0.55%	0.51%	0.49%
For profit, unincorporated	0.73%	1.88%	3.40%	1.88%	1.08%	1.09%	1.31%	0.76%
Nonprofit	0.45%	1.75%	1.27%	0.91%	0.97%	0.69%	0.80%	0.46%
Age of firm								
Less than 5 years	0.78%	3.38%	1.85%	3.42%	1.83%	2.41%	1.22%	1.45%
5-9 years	1.28%	4.23%	2.62%	1.91%	2.65%	5.33%	1.51%	1.85%
10-19 years	0.65%	1.02%	2.19%	0.79%	2.43%	1.00%	0.65%	0.99%
20 or more years	0.35%	1.51%	1.44%	0.74%	0.52%	0.43%	0.70%	0.36%
Multi/single status								
2 or more locations	0.39%	5.27% *	2.58%	0.94%	0.46%	0.40%	0.66%	0.39%
1 location only	0.40%	1.49%	1.14%	0.86%	1.04%	3.37%	0.41%	0.70%
Percent full-time employees								
Less than 25%	2.60%	4.76%	5.20%	6.07%	2.02%	3.98%	4.00%	3.00%
25-49 %	1.15%	4.51%	3.47%	3.24%	2.66%	1.30%	2.28%	1.22%
50-74 %	0.86%	2.48%	2.08%	2.52%	2.90%	0.86%	1.10%	1.01%
75% or more	0.35%	1.59%	1.26%	0.67%	0.64%	0.45%	0.44%	0.41%
Union presence								
No union employees	0.36%	1.57%	0.93%	0.61%	0.48%	0.63%	0.43%	0.37%
Has union employees	0.50%	7.19% *	5.71% *	3.00%	2.63%	0.54%	3.20%	0.50%
Unknown	0.52%	1.82% *	4.97% *	7.96%	2.13%	0.61%	6.85%	0.56%
Percent low wage employees								
50% or more low wage	0.91%	2.49%	2.04%	1.50%	1.56%	0.95%	1.75%	0.95%
Less than 50% low wage	0.28%	1.56%	1.23%	0.63%	0.58%	0.37%	0.43%	0.30%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2013 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 no 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.C.3.c(2013) Percent of total premiums for any-provider plans contributed by employees enrolled in single coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2013

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	19.1%	13.7%	19.8%	21.2%	21.2%	19.2%	16.9%	20.9%
Industry group **								
Agric., fish., forest.	19.3%*	--	--	--	--	--	23.8%*	7.6%*
Mining and manufacturing	15.9%	--	--	--	--	--	18.7%	15.0%*
Construction	15.7%	--	--	--	--	--	18.4%	13.1%*
Utilities and transp.	25.2%	--	--	--	--	--	17.6%*	27.4%
Wholesale trade	16.7%	--	--	--	--	--	14.9%*	20.1%
Fin. svcs. and real estate	13.5%	--	--	--	--	--	8.4%	18.3%
Retail trade	23.5%	--	--	--	--	--	17.1%	34.7%
Professional services	18.5%	--	--	--	--	--	18.8%	18.2%
Other services	25.8%	--	--	--	--	--	16.5%	31.4%
Ownership								
For profit, incorporated	19.2%	--	--	--	--	--	17.3%	20.8%
For profit, unincorporated	20.2%	--	--	--	--	--	18.4%	21.9%
Nonprofit	17.8%	--	--	--	--	--	10.3%	20.8%
Age of firm								
Less than 5 years	19.9%	--	--	--	--	--	16.9%	28.7%
5-9 years	17.7%	--	--	--	--	--	17.0%	18.8%
10-19 years	20.7%	--	--	--	--	--	22.0%	18.6%
20 or more years	18.8%	--	--	--	--	--	14.5%	21.2%
Multi/single status								
2 or more locations	19.5%	--	--	--	--	--	14.6%	19.9%
1 location only	18.9%	--	--	--	--	--	17.1%	22.6%
Percent full-time employees								
Less than 25%	25.2%	--	--	--	--	--	17.2%*	42.9%
25-49 %	27.9%	--	--	--	--	--	22.3%	40.6%
50-74 %	21.1%	--	--	--	--	--	16.8%	25.0%
75% or more	18.2%	--	--	--	--	--	16.5%	19.5%
Union presence								
No union employees	20.7%	--	--	--	--	--	17.1%	24.7%
Has union employees	9.4%*	--	--	--	--	--	3.5%*	9.8%*
Unknown	23.0%	--	--	--	--	--	70.9%*	21.9%
Percent low wage employees								
50% or more low wage	25.3%	--	--	--	--	--	20.0%	29.3%
Less than 50% low wage	17.9%	--	--	--	--	--	16.4%	19.2%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2013 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.

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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.

Table I.C.3.c(2013) Standard error for percent of total premiums for any-provider plans contributed by employees enrolled in single coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2013

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	0.73%	1.67%	1.95%	1.43%	1.83%	2.30%	1.04%	1.47%
Industry group **								
Agric., fish., forest.	7.50%*	--	--	--	--	--	8.38%*	10.32%*
Mining and manufacturing	2.67%	--	--	--	--	--	3.35%	4.74%*
Construction	2.66%	--	--	--	--	--	4.49%	10.65%*
Utilities and transp.	5.05%	--	--	--	--	--	6.04%*	6.47%
Wholesale trade	2.96%	--	--	--	--	--	4.71%*	3.67%
Fin. svcs. and real estate	1.60%	--	--	--	--	--	1.48%	2.14%
Retail trade	2.19%	--	--	--	--	--	3.25%	3.59%
Professional services	1.91%	--	--	--	--	--	1.73%	2.68%
Other services	2.24%	--	--	--	--	--	2.23%	2.43%
Ownership								
For profit, incorporated	0.91%	--	--	--	--	--	1.23%	1.44%
For profit, unincorporated	2.55%	--	--	--	--	--	3.08%	2.58%
Nonprofit	2.84%	--	--	--	--	--	2.28%	4.85%
Age of firm								
Less than 5 years	2.47%	--	--	--	--	--	2.23%	6.89%
5-9 years	2.73%	--	--	--	--	--	3.54%	3.59%
10-19 years	1.56%	--	--	--	--	--	2.13%	2.87%
20 or more years	0.90%	--	--	--	--	--	1.71%	1.71%
Multi/single status								
2 or more locations	1.54%	--	--	--	--	--	3.46%	1.87%
1 location only	0.80%	--	--	--	--	--	1.02%	1.54%
Percent full-time employees								
Less than 25%	3.50%	--	--	--	--	--	5.91%*	8.12%
25-49 %	5.56%	--	--	--	--	--	6.19%	7.76%
50-74 %	2.56%	--	--	--	--	--	3.38%	2.74%
75% or more	1.01%	--	--	--	--	--	1.27%	1.62%
Union presence								
No union employees	0.87%	--	--	--	--	--	1.08%	1.11%
Has union employees	3.81%*	--	--	--	--	--	2.34%*	4.25%*
Unknown	2.49%	--	--	--	--	--	22.43%*	2.41%
Percent low wage employees								
50% or more low wage	2.52%	--	--	--	--	--	3.26%	3.02%
Less than 50% low wage	0.82%	--	--	--	--	--	0.99%	1.55%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2013 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.

Table I.C.4(2013) Percent of private-sector employees enrolled in a health insurance plan that take single coverage by firm size and selected characteristics: United States, 2013

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	51.3%	63.7%	62.8%	60.1%	55.0%	45.8%	62.5%	49.1%
Industry group **								
Agric., fish., forest.	59.4%	46.5%	67.5%	64.0%	69.9%	51.2%	53.1%	61.2%
Mining and manufacturing	45.2%	60.1%	58.4%	56.7%	46.8%	40.4%	58.4%	43.6%
Construction	54.0%	59.2%	59.7%	53.6%	49.6%	50.5%	58.3%	50.4%
Utilities and transp.	46.0%	68.9%	56.7%	50.2%	52.4%	43.2%	58.0%	45.0%
Wholesale trade	49.9%	68.6%	57.8%	58.7%	49.7%	40.9%	61.2%	46.2%
Fin. svcs. and real estate	47.5%	57.6%	54.9%	56.3%	53.3%	44.3%	57.4%	46.3%
Retail trade	57.8%	71.8%	71.7%	64.1%	58.8%	54.1%	70.4%	55.4%
Professional services	51.8%	64.7%	65.7%	62.1%	59.4%	44.4%	64.3%	49.2%
Other services	58.1%	63.0%	65.1%	67.6%	60.4%	53.4%	65.0%	56.4%
Ownership								
For profit, incorporated	50.6%	63.3%	62.3%	59.0%	53.0%	45.8%	61.9%	48.2%
For profit, unincorporated	55.0%	66.0%	63.6%	60.7%	56.1%	48.0%	64.5%	52.1%
Nonprofit	51.9%	60.5%	66.8%	65.0%	59.6%	45.0%	64.0%	50.6%
Age of firm								
Less than 5 years	58.4%	64.5%	61.2%	59.2%	55.4%	37.9%	62.4%	53.2%
5-9 years	60.6%	64.3%	65.0%	61.7%	55.1%	52.7%	63.9%	57.0%
10-19 years	58.1%	61.9%	63.3%	61.5%	54.9%	51.4%	63.5%	54.7%
20 or more years	49.6%	64.1%	62.4%	59.3%	55.0%	45.6%	61.7%	48.2%
Multi/single status								
2 or more locations	47.7%	65.7%	63.3%	58.5%	53.6%	45.8%	62.4%	47.4%
1 location only	60.1%	63.6%	62.8%	60.6%	57.0%	48.1%	62.5%	57.4%
Percent full-time employees								
Less than 25%	65.1%	79.2%	54.2%	68.5%	65.4%	63.4%	70.2%	63.8%
25-49 %	61.1%	59.0%	72.0%	70.2%	64.7%	57.9%	68.0%	59.9%
50-74 %	54.1%	61.9%	65.9%	67.8%	61.6%	48.8%	64.2%	52.4%
75% or more	50.2%	63.8%	62.3%	58.8%	53.6%	44.3%	61.9%	47.7%
Union presence								
No union employees	54.6%	64.1%	63.6%	61.3%	56.1%	47.1%	63.2%	51.9%
Has union employees	44.4%	48.6%	44.4%	46.8%	48.5%	43.5%	46.6%	44.3%
Unknown	46.2%	76.7%	62.8%	63.8%	46.5%	45.9%	65.9%	45.9%
Percent low wage employees								
50% or more low wage	61.4%	68.0%	76.0%	74.9%	69.7%	55.3%	73.3%	59.8%
Less than 50% low wage	49.7%	63.1%	61.7%	58.2%	52.4%	44.1%	61.3%	47.2%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2013 Medical Expenditure Panel Survey-Insurance Component.

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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.

Table I.C.4(2013) Standard error for percent of private-sector employees enrolled in a health insurance plan that take single coverage by firm size and selected characteristics: United States, 2013

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	0.24%	0.62%	1.00%	0.74%	0.46%	0.36%	0.69%	0.24%
Industry group **								
Agric., fish., forest.	3.63%	6.88%	11.73%	4.17%	6.83%	4.46%	4.67%	4.66%
Mining and manufacturing	0.47%	4.31%	1.54%	1.65%	1.34%	0.81%	1.38%	0.52%
Construction	1.12%	2.37%	2.67%	1.56%	3.76%	2.85%	1.69%	1.82%
Utilities and transp.	1.09%	6.34%	5.11%	5.36%	4.21%	1.24%	3.02%	1.17%
Wholesale trade	1.41%	2.36%	3.28%	2.03%	2.40%	1.24%	2.10%	1.41%
Fin. svcs. and real estate	0.42%	2.18%	3.65%	2.71%	1.30%	0.58%	2.05%	0.58%
Retail trade	0.52%	1.75%	2.62%	2.16%	1.78%	0.67%	1.51%	0.62%
Professional services	0.44%	1.78%	1.26%	1.29%	1.35%	0.55%	1.13%	0.40%
Other services	1.08%	1.35%	1.85%	1.07%	2.45%	0.74%	1.06%	1.22%
Ownership								
For profit, incorporated	0.27%	0.65%	0.94%	0.79%	0.61%	0.48%	0.65%	0.35%
For profit, unincorporated	1.06%	1.73%	2.62%	2.35%	1.65%	1.25%	1.48%	1.14%
Nonprofit	0.71%	2.53%	3.07%	1.84%	1.64%	0.79%	2.01%	0.76%
Age of firm								
Less than 5 years	1.39%	1.96%	3.99%	2.38%	2.97%	5.21%	1.72%	2.29%
5-9 years	1.03%	1.41%	2.13%	1.91%	2.34%	2.69%	1.49%	1.70%
10-19 years	1.13%	2.01%	2.22%	1.61%	1.18%	1.75%	1.32%	1.18%
20 or more years	0.30%	1.11%	1.02%	0.69%	0.66%	0.42%	0.84%	0.30%
Multi/single status								
2 or more locations	0.35%	6.70%	1.76%	1.30%	0.76%	0.40%	1.36%	0.34%
1 location only	0.52%	0.60%	1.16%	0.75%	1.42%	2.47%	0.75%	0.92%
Percent full-time employees								
Less than 25%	1.52%	4.58%	8.68%	2.55%	4.02%	2.19%	4.05%	2.18%
25-49 %	0.69%	3.21%	4.00%	2.42%	2.57%	1.26%	1.70%	0.81%
50-74 %	0.74%	2.06%	1.93%	1.23%	1.62%	0.92%	1.17%	0.76%
75% or more	0.23%	0.84%	1.06%	0.80%	0.58%	0.41%	0.80%	0.26%
Union presence								
No union employees	0.31%	0.55%	1.00%	0.67%	0.46%	0.41%	0.57%	0.29%
Has union employees	0.40%	6.17%	5.51%	2.09%	2.53%	0.48%	4.64%	0.43%
Unknown	0.60%	15.32%	12.89%	8.42%	2.58%	0.62%	4.80%	0.58%
Percent low wage employees								
50% or more low wage	0.59%	3.40%	3.03%	1.45%	1.56%	0.69%	1.66%	0.59%
Less than 50% low wage	0.28%	0.81%	1.00%	0.87%	0.57%	0.39%	0.78%	0.26%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2013 Medical Expenditure Panel Survey-Insurance Component.

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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.

Table I.C.4.a(2013) Percent of private-sector employees enrolled in a health insurance plan that take single coverage that required no employee contribution by firm size and selected characteristics: United States, 2013

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	16.6%	59.9%	41.2%	27.6%	14.4%	5.2%	44.2%	9.5%
Industry group **								
Agric., fish., forest.	41.8%	--	--	--	--	--	60.8%	36.9%*
Mining and manufacturing	12.2%	54.6%	36.5%	21.4%	9.7%	5.8%	34.7%	8.3%
Construction	41.5%	62.1%	40.3%	41.0%	49.0%	16.7%*	48.0%	35.2%
Utilities and transp.	15.1%	58.1%	40.5%	22.9%*	23.8%	8.6%	44.7%	11.9%
Wholesale trade	19.1%	66.8%	39.5%	23.6%	8.0%	4.6%*	44.4%	7.9%
Fin. svcs. and real estate	13.0%	61.1%	46.4%	39.2%	16.0%	2.3%	50.3%	7.2%
Retail trade	10.9%	57.4%	42.6%	12.1%	10.0%*	1.5%	41.7%	3.3%
Professional services	17.5%	58.4%	40.9%	31.0%	12.7%	6.6%	45.1%	10.4%
Other services	16.8%	60.5%	42.8%	24.0%	11.9%	5.5%	43.5%	8.8%
Ownership								
For profit, incorporated	16.4%	60.0%	40.9%	27.3%	14.4%	5.2%	43.7%	9.0%
For profit, unincorporated	19.4%	56.1%	42.3%	24.8%	11.6%	5.1%*	44.7%	9.8%
Nonprofit	15.2%	72.2%	41.7%	31.7%	16.3%	5.0%	47.6%	11.0%
Age of firm								
Less than 5 years	29.6%	48.3%	39.5%	29.9%	7.6%*	0.3%*	43.4%	8.2%*
5-9 years	30.8%	56.1%	37.9%	27.6%	13.2%*	2.6%*	41.7%	18.0%
10-19 years	27.1%	58.8%	40.1%	28.9%	15.1%	5.3%*	44.0%	14.6%
20 or more years	13.3%	67.9%	43.0%	26.9%	14.9%	5.2%	45.3%	8.7%
Multi/single status								
2 or more locations	8.1%	69.0%	41.1%	25.6%	13.3%	5.1%	39.1%	7.2%
1 location only	33.0%	59.8%	41.2%	28.2%	15.9%	6.8%*	44.7%	18.9%
Percent full-time employees								
Less than 25%	20.5%	60.6%	35.2%*	24.9%	10.7%	13.9%*	46.0%	13.1%
25-49 %	12.9%	52.1%	39.1%	27.2%	12.6%	4.5%*	34.6%	8.6%
50-74 %	12.6%	55.2%	37.9%	21.6%	12.1%	3.3%*	42.3%	6.4%
75% or more	17.4%	61.1%	41.8%	28.4%	14.9%	5.4%	44.9%	10.0%
Union presence								
No union employees	20.0%	59.7%	40.2%	26.9%	13.2%	4.7%	43.7%	10.6%
Has union employees	11.9%	80.3%	54.2%	40.7%	25.6%	5.9%	60.1%	9.8%
Unknown	6.1%	30.5%*	78.7%	8.8%*	9.0%*	5.3%	43.5%	5.4%
Percent low wage employees								
50% or more low wage	12.8%	66.2%	33.7%	19.0%	11.3%	5.8%	40.9%	8.1%
Less than 50% low wage	17.4%	59.1%	42.0%	29.0%	15.1%	5.0%	44.7%	9.8%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2013 Medical Expenditure Panel Survey-Insurance Component.

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Table I.C.4.a(2013) Standard error for percent of private-sector employees enrolled in a health insurance plan that take single coverage that required no employee contribution by firm size and selected characteristics: United States, 2013

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	0.64%	1.99%	1.31%	1.28%	0.82%	0.79%	0.88%	0.63%
Industry group **								
Agric., fish., forest.	9.09%	--	--	--	--	--	7.64%	11.52%*
Mining and manufacturing	1.47%	6.27%	5.59%	3.91%	2.01%	1.56%	4.11%	1.45%
Construction	3.75%	4.45%	5.72%	4.84%	9.35%	6.76%*	3.46%	5.46%
Utilities and transp.	1.91%	11.22%	10.57%	7.98%*	6.41%	1.99%	5.58%	1.55%
Wholesale trade	1.33%	5.36%	4.81%	3.63%	1.95%	1.40%*	3.03%	1.16%
Fin. svcs. and real estate	1.04%	3.19%	7.47%	2.86%	2.15%	0.54%	2.80%	0.64%
Retail trade	0.56%	3.06%	5.70%	3.00%	3.40%*	0.36%	2.99%	0.55%
Professional services	1.28%	3.55%	2.47%	2.67%	1.83%	1.79%	1.60%	1.36%
Other services	1.11%	2.94%	3.06%	4.03%	1.64%	1.48%	1.98%	1.35%
Ownership								
For profit, incorporated	0.58%	1.73%	1.32%	1.73%	1.54%	0.82%	1.12%	0.57%
For profit, unincorporated	1.75%	3.84%	6.05%	2.59%	2.27%	1.66%*	2.37%	1.52%
Nonprofit	0.85%	3.82%	4.26%	2.14%	1.99%	0.89%	3.01%	0.92%
Age of firm								
Less than 5 years	2.20%	3.45%	5.05%	5.83%	2.98%*	0.34%*	1.65%	3.54%*
5-9 years	2.24%	4.83%	4.90%	4.95%	4.66%*	2.52%*	2.07%	2.72%
10-19 years	1.06%	3.50%	3.86%	2.45%	2.54%	1.67%*	1.14%	1.07%
20 or more years	0.66%	1.62%	2.33%	1.92%	1.18%	0.83%	1.06%	0.66%
Multi/single status								
2 or more locations	0.69%	14.67%	3.25%	1.76%	0.84%	0.81%	3.56%	0.73%
1 location only	0.98%	1.95%	1.51%	1.56%	1.62%	3.27%*	0.88%	1.25%
Percent full-time employees								
Less than 25%	2.66%	6.10%	10.79%*	4.29%	2.64%	4.68%*	4.30%	3.34%
25-49 %	1.97%	6.29%	6.43%	5.61%	3.41%	1.96%*	4.71%	2.10%
50-74 %	0.88%	5.28%	4.04%	3.19%	2.88%	1.16%*	2.49%	1.19%
75% or more	0.66%	2.26%	1.70%	1.51%	1.20%	0.74%	0.97%	0.61%
Union presence								
No union employees	0.63%	2.09%	1.07%	1.34%	0.98%	1.06%	0.86%	0.59%
Has union employees	1.43%	6.24%	11.86%	7.82%	3.21%	1.26%	5.41%	1.38%
Unknown	0.84%	14.18%*	18.85%	14.16%*	4.04%*	0.82%	9.86%	0.82%
Percent low wage employees								
50% or more low wage	1.06%	2.84%	2.59%	3.11%	2.26%	1.20%	3.01%	1.03%
Less than 50% low wage	0.68%	2.30%	1.61%	1.59%	0.72%	0.78%	1.02%	0.66%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2013 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.

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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.

Table I.D.1(2013) Average total family premium (in dollars) per enrolled employee at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2013

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	16,029	14,296	15,213	15,126	15,931	16,384	14,787	16,224
Industry group **								
Agric., fish., forest.	12,421	--	--	--	--	--	14,567	11,513
Mining and manufacturing	15,346	15,327	14,504	14,435	15,403	15,519	14,565	15,416
Construction	14,208	13,039	13,450	13,882	14,497	15,756	13,461	14,742
Utilities and transp.	15,681	15,320	15,487	15,436	15,689	15,713	15,155	15,717
Wholesale trade	16,227	13,626	16,771	16,826	15,834	16,374	16,056	16,270
Fin. svcs. and real estate	16,774	15,481	16,502	16,518	17,305	16,770	15,883	16,866
Retail trade	15,052	14,318	14,551	13,439	14,571	15,409	14,118	15,179
Professional services	16,766	14,455	14,577	15,392	16,591	17,300	14,640	17,084
Other services	15,779	13,842	16,549	15,566	15,654	15,997	15,078	15,936
Ownership								
For profit, incorporated	15,721	14,193	15,155	14,851	15,687	16,012	14,659	15,895
For profit, unincorporated	15,537	14,146	15,023	14,562	15,386	16,234	14,554	15,772
Nonprofit	17,780	15,698	16,169	17,527	17,211	18,110	16,326	17,895
Age of firm								
Less than 5 years	15,344	13,137	15,800	14,165	16,246	18,597	14,045	16,790
5-9 years	14,357	13,531	14,599	14,257	14,427	15,605	14,017	14,673
10-19 years	15,535	14,026	15,120	15,170	16,335	15,982	14,656	16,007
20 or more years	16,191	15,384	15,282	15,360	15,933	16,392	15,255	16,273
Multi/single status								
2 or more locations	16,307	14,153	15,852	15,602	16,083	16,381	15,192	16,325
1 location only	15,190	14,299	15,165	14,973	15,699	16,514	14,749	15,627
Percent full-time employees								
Less than 25%	14,611	12,604	15,103	17,976	16,246	13,374	14,639	14,603
25-49 %	15,911	14,844	14,799	14,101	16,244	16,281	14,217	16,199
50-74 %	16,163	13,638	13,623	14,231	15,958	16,691	14,076	16,441
75% or more	16,031	14,423	15,399	15,191	15,914	16,369	14,897	16,212
Union presence								
No union employees	15,813	14,397	15,259	15,174	15,962	16,226	14,841	16,066
Has union employees	16,760	12,658	14,800	14,895	16,191	17,096	14,262	16,889
Unknown	15,902	12,847	14,539	13,600	13,636	15,985	14,015	15,919
Percent low wage employees								
50% or more low wage	14,952	11,257	13,906	14,707	14,432	15,346	12,454	15,211
Less than 50% low wage	16,156	14,659	15,280	15,156	16,084	16,526	14,972	16,351

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2013 Medical Expenditure Panel Survey-Insurance Component.

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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.

Table I.D.1(2013) Standard error for average total family premium (in dollars) per enrolled employee at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2013

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	60.55	190.05	201.90	173.75	133.87	73.37	89.34	75.67
Industry group **								
Agric., fish., forest.	494.15	--	--	--	--	--	663.74	861.27
Mining and manufacturing	242.37	887.37	495.56	262.14	393.72	357.97	327.79	262.99
Construction	347.85	836.49	462.35	551.48	970.46	446.00	372.94	484.17
Utilities and transp.	210.03	1,782.73	1,021.47	961.69	577.34	203.19	1,005.00	217.08
Wholesale trade	210.67	658.36	827.24	757.60	411.37	235.78	635.94	278.98
Fin. svcs. and real estate	180.09	2,380.73	1,081.64	543.79	520.50	183.45	1,189.27	170.39
Retail trade	218.07	1,161.03	820.73	629.99	521.97	193.75	573.24	192.82
Professional services	168.10	475.43	351.54	280.71	133.59	250.84	283.63	184.61
Other services	212.48	306.45	679.46	548.89	679.13	234.08	274.24	266.05
Ownership								
For profit, incorporated	67.30	227.42	225.46	215.31	154.25	94.25	130.84	75.68
For profit, unincorporated	218.31	300.63	706.52	436.22	518.43	372.00	424.92	300.10
Nonprofit	283.98	573.87	778.55	666.86	360.96	349.85	547.23	286.10
Age of firm								
Less than 5 years	372.49	743.92	1,094.54	785.39	681.96	1,794.92	501.38	607.89
5-9 years	223.35	545.63	344.79	274.36	736.44	722.09	252.18	351.80
10-19 years	276.27	405.44	640.18	385.51	446.84	551.07	368.74	361.46
20 or more years	97.80	672.42	120.28	299.62	229.80	88.79	155.79	103.85
Multi/single status								
2 or more locations	96.43	2,786.64	554.08	389.86	204.96	88.09	421.83	97.18
1 location only	74.89	197.75	211.14	144.79	290.03	782.80	100.70	108.41
Percent full-time employees								
Less than 25%	748.85	1,489.36	1,472.76	1,203.68	1,538.91	641.88	747.20	844.05
25-49 %	212.34	1,453.84	731.18	1,001.05	820.12	242.88	712.52	292.37
50-74 %	247.27	618.66	542.73	606.73	416.97	375.21	240.77	283.61
75% or more	54.85	304.89	223.36	155.98	135.96	71.59	92.27	67.68
Union presence								
No union employees	60.06	183.52	232.90	147.96	92.97	102.92	82.37	70.40
Has union employees	276.50	1,023.03	898.57	722.82	417.98	317.78	300.89	302.74
Unknown	178.61	3,815.80	2,811.24	2,230.42	767.32	178.05	1,275.71	185.43
Percent low wage employees								
50% or more low wage	210.57	805.93	693.18	638.52	521.97	291.59	446.53	226.14
Less than 50% low wage	65.56	239.77	224.68	168.35	118.41	88.97	80.28	78.86

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2013 Medical Expenditure Panel Survey-Insurance Component.

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Table I.D.1.a(2013) Average total family premium (in dollars) for exclusive-provider plans per enrolled employee at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2013

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	16,256	14,829	15,160	14,503	15,985	17,213	14,843	16,586
Industry group **								
Agric., fish., forest.	15,677	--	--	--	--	--	21,762	13,313
Mining and manufacturing	15,920	13,502	14,375	14,059	14,909	17,460	14,202	16,240
Construction	14,329	14,515	12,875	13,402	16,462	13,301	13,804	14,847
Utilities and transp.	16,982	16,272	16,682	14,443	15,025	19,278	16,430	17,091
Wholesale trade	16,334	13,841	17,710	16,221	16,190	16,231	16,637	16,185
Fin. svcs. and real estate	16,997	17,980	14,399	15,222	17,496	17,096	16,380	17,072
Retail trade	14,961	14,469	14,651	13,668	13,674	16,677	14,139	15,294
Professional services	16,693	14,609	14,679	14,620	16,818	17,238	14,473	17,023
Other services	15,867	13,932	15,776	15,001	15,834	16,701	14,778	16,211
Ownership								
For profit, incorporated	15,841	14,378	15,151	14,155	15,290	17,022	14,656	16,178
For profit, unincorporated	16,243	16,355	14,821	15,355	16,309	17,186	15,625	16,504
Nonprofit	17,352	15,551	15,907	15,629	17,478	17,583	15,115	17,508
Age of firm								
Less than 5 years	13,529	13,069	13,926	13,375	12,974	18,100	13,392	13,845
5-9 years	15,354	15,230	14,119	15,087	16,237	17,323	14,863	16,078
10-19 years	15,124	14,084	15,580	13,609	16,346	15,937	14,587	15,467
20 or more years	16,563	15,713	15,481	14,803	16,007	17,248	15,261	16,743
Multi/single status								
2 or more locations	16,866	16,037	16,196	15,128	15,957	17,265	15,152	16,910
1 location only	15,094	14,789	15,098	14,321	16,029	15,970	14,814	15,378
Percent full-time employees								
Less than 25%	16,220	15,397	20,191	17,450	15,465	13,918	18,019	15,095
25-49 %	15,458	12,123	13,769	12,628	16,719	17,479	12,496	16,511
50-74 %	16,220	11,839	15,119	13,265	16,723	17,060	13,990	16,662
75% or more	16,295	15,660	15,064	14,679	15,876	17,269	15,031	16,589
Union presence								
No union employees	15,740	14,920	15,073	14,533	15,810	16,658	14,798	16,070
Has union employees	17,300	13,401	16,114	14,248	17,037	17,995	15,510	17,434
Unknown	17,357	12,581 *	14,004 *	22,933 *	11,361	17,533	14,015	17,392
Percent low wage employees								
50% or more low wage	15,040	10,625	14,102	13,951	13,504	16,450	11,688	15,781
Less than 50% low wage	16,384	15,468	15,222	14,542	16,214	17,308	15,159	16,672

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2013 Medical Expenditure Panel Survey-Insurance Component.

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Table I.D.1.a(2013) Standard error for average total family premium (in dollars) for exclusive-provider plans per enrolled employee at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2013

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	181.90	565.86	338.76	214.89	278.11	263.74	328.89	232.19
Industry group **								
Agric., fish., forest.	2,776.31	--	--	--	--	--	4,606.48	3,161.10
Mining and manufacturing	532.93	2,089.59	992.05	302.62	425.92	1,011.26	579.30	627.69
Construction	620.30	1,987.06	1,565.04	1,055.57	1,943.46	3,714.94	682.57	950.80
Utilities and transp.	1,224.03	4,083.36	3,571.89	2,916.81	1,904.86	1,409.67	2,151.74	1,175.68
Wholesale trade	635.17	2,247.77	2,437.33	1,762.01	957.66	944.09	1,226.64	548.70
Fin. svcs. and real estate	565.22	3,035.66	1,450.88	718.69	512.32	862.44	2,307.71	707.71
Retail trade	596.91	2,552.72	1,974.63	880.00	875.92	840.76	811.83	705.07
Professional services	252.40	1,149.30	811.78	700.38	363.46	352.45	639.11	235.57
Other services	515.55	754.77	1,477.02	641.96	1,279.13	565.27	440.78	700.21
Ownership								
For profit, incorporated	191.53	681.95	411.09	206.68	332.40	326.04	373.98	249.91
For profit, unincorporated	417.30	756.06	867.06	688.92	1,210.36	636.44	564.75	499.38
Nonprofit	257.33	2,004.77	972.54	916.58	464.43	331.70	777.84	257.90
Age of firm								
Less than 5 years	1,091.04	2,130.10	1,564.86	1,462.21	1,184.43	3,300.29	1,286.03	1,087.35
5-9 years	414.75	1,016.86	977.73	758.21	542.62	3,232.87	542.79	589.44
10-19 years	593.91	1,543.97	912.24	495.89	1,061.14	761.39	694.39	814.42
20 or more years	239.00	820.61	397.41	305.37	334.11	279.96	289.55	280.75
Multi/single status								
2 or more locations	322.97	4,235.01	1,628.68	393.56	412.60	307.31	514.70	327.23
1 location only	240.81	557.71	391.78	269.16	470.05	1,082.60	369.74	478.71
Percent full-time employees								
Less than 25%	1,045.78	4,302.09	3,766.69	2,312.71	1,854.86	537.10	1,497.93	828.19
25-49 %	641.25	2,767.97	1,643.64	2,039.16	1,093.06	946.15	905.92	1,004.03
50-74 %	644.32	1,528.49	1,056.74	1,473.56	853.71	752.07	999.77	684.59
75% or more	149.79	418.12	462.74	274.66	262.21	252.49	289.05	188.62
Union presence								
No union employees	167.49	584.78	392.42	190.11	267.44	313.51	354.04	182.61
Has union employees	400.13	2,770.96	3,149.72	1,717.17	556.37	544.19	1,121.77	428.12
Unknown	682.54	3,986.50*	4,428.45*	6,912.09*	1,449.57	617.93	4,001.16	678.57
Percent low wage employees								
50% or more low wage	741.24	1,618.45	1,038.32	1,130.72	1,088.17	968.17	700.14	895.51
Less than 50% low wage	161.75	576.57	426.07	197.36	210.73	264.59	347.11	185.28

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2013 Medical Expenditure Panel Survey-Insurance Component.

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Table I.D.1.b(2013) Average total family premium (in dollars) for mixed-provider plans per enrolled employee at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2013

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	16,058	14,196	15,331	15,400	15,992	16,290	14,811	16,212
Industry group **								
Agric., fish., forest.	11,731	--	--	--	--	--	13,318	11,258
Mining and manufacturing	15,273	15,433	14,204	14,442	15,620	15,283	14,392	15,332
Construction	14,197	12,372	13,617	13,948	13,766	15,833	13,212	14,781
Utilities and transp.	15,433	14,882	13,583	15,500	16,452	15,367	14,456	15,482
Wholesale trade	16,273	12,587	16,127	17,487	15,884	16,421	15,626	16,385
Fin. svcs. and real estate	16,770	14,584	18,022	16,882	17,194	16,727	16,067	16,832
Retail trade	15,166	15,012	14,195	13,384	14,829	15,399	14,299	15,239
Professional services	16,927	14,631	14,571	15,742	16,650	17,385	14,753	17,206
Other services	15,838	14,374	16,876	15,774	15,618	15,915	15,526	15,896
Ownership								
For profit, incorporated	15,777	14,210	15,190	15,156	15,878	15,932	14,684	15,911
For profit, unincorporated	15,419	13,378	15,505	14,201	15,199	16,086	14,203	15,655
Nonprofit	18,039	16,036	16,370	18,463	17,264	18,321	16,863	18,132
Age of firm								
Less than 5 years	15,971	12,990	16,879	14,442	16,886	18,659	14,306	17,361
5-9 years	14,026	12,722	15,186	13,932	13,795	15,300	13,659	14,312
10-19 years	15,855	13,905	14,717	15,900	16,259	16,650	14,595	16,437
20 or more years	16,170	15,837	15,320	15,627	16,025	16,271	15,390	16,223
Multi/single status								
2 or more locations	16,235	12,588	15,794	15,808	16,198	16,259	15,204	16,249
1 location only	15,383	14,216	15,289	15,264	15,662	17,837	14,771	15,944
Percent full-time employees								
Less than 25%	14,362	11,458	12,876	18,492	16,423	13,463	12,875	14,665
25-49 %	16,049	15,012	15,379	15,303	16,152	16,176	14,781	16,189
50-74 %	16,261	15,023	12,579	14,781	15,656	16,633	14,484	16,430
75% or more	16,051	14,068	15,599	15,410	16,011	16,272	14,880	16,200
Union presence								
No union employees	15,956	14,275	15,407	15,488	16,063	16,265	14,890	16,178
Has union employees	16,664	13,030	14,478	15,011	16,089	16,909	14,124	16,778
Unknown	15,712	15,600*	14,607	13,372	13,943	15,780	14,027	15,727
Percent low wage employees								
50% or more low wage	15,081	11,586	13,642	15,262	14,710	15,280	12,911	15,217
Less than 50% low wage	16,176	14,427	15,399	15,410	16,130	16,430	14,929	16,340

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2013 Medical Expenditure Panel Survey-Insurance Component.

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Table I.D.1.b(2013) Standard error for average total family premium (in dollars) for mixed-provider plans per enrolled employee at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2013

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	57.13	497.37	280.37	199.39	164.02	74.65	123.61	66.98
Industry group **								
Agric., fish., forest.	528.30	--	--	--	--	--	801.01	909.14
Mining and manufacturing	196.71	2,039.74	629.85	396.61	445.21	245.59	414.27	210.77
Construction	411.09	840.81	503.59	633.16	1,129.07	515.53	357.34	519.40
Utilities and transp.	203.57	2,437.14	2,116.17	957.78	1,086.83	209.06	962.60	209.45
Wholesale trade	265.65	674.25	754.11	1,197.16	525.63	228.49	829.57	315.11
Fin. svcs. and real estate	194.79	2,492.99	2,177.15	596.14	652.14	173.59	1,092.58	190.84
Retail trade	210.23	1,128.98	759.95	677.33	573.69	223.09	565.07	194.89
Professional services	196.62	590.17	611.50	265.92	223.17	259.27	346.87	220.23
Other services	142.04	343.97	653.67	562.10	641.81	223.40	360.09	179.01
Ownership								
For profit, incorporated	64.71	659.78	270.14	305.64	170.60	87.63	176.79	65.96
For profit, unincorporated	280.05	549.92	1,118.25	447.88	647.07	381.13	620.90	352.71
Nonprofit	363.98	705.95	824.43	735.57	417.07	421.29	515.27	372.25
Age of firm								
Less than 5 years	354.32	970.53	1,843.57	846.90	758.80	2,416.50	558.78	718.36
5-9 years	334.81	981.29	728.64	350.48	761.65	887.43	320.23	474.41
10-19 years	302.13	429.68	865.41	625.93	458.87	498.25	463.43	392.14
20 or more years	86.72	929.94	242.46	381.86	245.04	84.06	191.51	88.10
Multi/single status								
2 or more locations	72.84	3,170.46	525.61	611.49	259.18	81.25	665.37	72.92
1 location only	96.42	506.10	282.97	163.20	403.39	739.67	155.22	123.22
Percent full-time employees								
Less than 25%	766.07	1,879.75	2,248.77	2,470.97	1,862.13	761.90	767.96	909.76
25-49 %	186.42	2,163.16	1,084.36	1,094.53	748.01	244.75	795.85	221.08
50-74 %	269.67	1,158.15	826.80	583.97	255.77	349.64	534.53	263.13
75% or more	59.83	526.24	334.17	172.42	168.07	88.85	138.09	74.85
Union presence								
No union employees	52.99	489.41	318.54	216.62	140.92	102.44	135.93	56.30
Has union employees	299.61	1,090.47	845.77	1,107.23	680.52	309.95	317.48	332.83
Unknown	169.85	4,933.15*	3,216.71	2,415.56	743.56	178.23	1,736.01	174.64
Percent low wage employees								
50% or more low wage	193.56	973.73	1,103.21	714.56	493.99	224.73	569.70	208.02
Less than 50% low wage	70.45	537.66	301.27	226.07	163.63	102.99	122.79	83.40

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2013 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.

Table I.D.1.c(2013) Average total family premium (in dollars) for any-provider plans per enrolled employee at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2013

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	14,655	13,889	14,785	14,919	15,070	14,498	14,543	14,715
Industry group **								
Agric., fish., forest.	13,675	--	--	--	--	--	14,369	11,420
Mining and manufacturing	14,697	17,070	16,770	15,778	14,342	14,075	16,782	14,359
Construction	13,963	11,748	13,617	14,895	14,709	13,939	14,009	13,902
Utilities and transp.	16,615	14,745	13,574	18,801	13,600	17,914	14,701	16,782
Wholesale trade	15,367	16,999	16,843	13,560	13,566	15,070	16,570	14,006
Fin. svcs. and real estate	15,818	16,370	9,515	14,300	18,141	16,370	13,984	16,809
Retail trade	12,628	11,900	15,460	12,679	16,422	10,506	13,337	11,989
Professional services	14,384	13,628	14,460	14,442	15,307	13,679	14,374	14,391
Other services	14,646	11,344	15,853	15,893	14,584	15,199	12,913	15,402
Ownership								
For profit, incorporated	14,424	13,882	15,025	14,704	14,955	13,921	14,554	14,343
For profit, unincorporated	15,123	13,920	12,040	15,307	15,009	17,067	14,099	15,564
Nonprofit	15,836	13,903	14,988	16,101	15,469	17,602	15,449	15,916
Age of firm								
Less than 5 years	14,260	13,603	14,679	14,225	14,998	15,500	14,014	14,871
5-9 years	14,770	15,174	12,283	15,197	15,540	20,529	14,227	15,537
10-19 years	14,155	14,375	15,875	13,994	16,999	6,819 *	15,064	13,247
20 or more years	14,831	13,285	14,653	15,208	14,505	15,250	14,489	14,940
Multi/single status								
2 or more locations	15,187	13,532	15,510	15,282	15,133	15,215	15,221	15,186
1 location only	14,218	13,898	14,749	14,806	15,005	6,332 *	14,511	13,759
Percent full-time employees								
Less than 25%	13,170	13,307	10,577	16,885	15,431	7,640	14,840	11,385
25-49 %	15,356	18,708	14,620	15,569	13,196	12,601	16,582	14,023
50-74 %	13,863	11,745	12,883	13,285	15,741	15,062	12,688	14,807
75% or more	14,741	14,006	15,076	14,978	15,038	14,547	14,710	14,756
Union presence								
No union employees	14,332	14,082	14,953	14,752	15,393	12,323	14,692	14,058
Has union employees	16,348	9,429	11,826	16,622	13,847	18,404	11,125	16,836
Unknown	14,020	13,427 *	--	--	12,750	14,088	13,427 *	14,027
Percent low wage employees								
50% or more low wage	12,517	11,401	14,221	13,048	14,410	11,803	12,547	12,500
Less than 50% low wage	14,914	14,371	14,835	15,098	15,117	14,934	14,799	14,977

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2013 Medical Expenditure Panel Survey-Insurance Component.

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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.

Table I.D.1.c(2013) Standard error for average total family premium (in dollars) for any-provider plans per enrolled employee at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2013

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	283.77	583.99	455.73	597.37	193.70	871.47	212.06	379.20
Industry group **								
Agric., fish., forest.	1,199.51	--	--	--	--	--	2,715.00	2,818.25
Mining and manufacturing	700.52	2,996.53	1,851.42	2,123.61	807.70	1,590.65	1,090.92	764.30
Construction	1,000.01	2,842.65	2,359.31	1,759.59	2,858.64	3,717.90	1,589.01	1,671.99
Utilities and transp.	926.70	4,296.27	4,037.68	5,275.92	3,437.63	2,820.29	3,906.85	873.97
Wholesale trade	976.12	3,430.05	2,637.13	2,162.30	2,916.26	3,369.44	1,923.30	1,356.25
Fin. svcs. and real estate	987.57	2,625.57	1,988.77	3,390.67	1,553.56	1,934.99	1,364.19	1,056.87
Retail trade	1,186.23	2,206.22	2,205.04	2,394.14	3,964.10	1,524.60	1,296.37	1,218.89
Professional services	626.66	1,500.81	873.24	1,105.33	668.19	1,649.03	686.29	885.70
Other services	519.02	1,657.47	1,856.25	1,015.94	733.24	915.00	721.24	474.31
Ownership								
For profit, incorporated	381.09	695.17	468.90	550.58	279.64	1,004.68	218.99	530.22
For profit, unincorporated	306.11	1,113.03	2,193.62	1,269.92	1,681.52	2,376.18	1,009.16	1,108.83
Nonprofit	376.65	1,946.62	2,914.67	2,129.32	1,295.00	692.09	1,213.99	537.22
Age of firm								
Less than 5 years	468.70	1,618.02	3,218.98	3,414.03	3,149.00	4,343.71	876.03	1,719.32
5-9 years	848.41	2,249.16	1,731.06	2,949.29	2,393.01	5,756.99	927.97	2,031.10
10-19 years	536.17	914.28	1,318.34	1,112.80	1,029.23	2,432.06*	381.56	909.57
20 or more years	352.17	785.17	411.74	952.92	357.08	795.73	441.04	410.31
Multi/single status								
2 or more locations	504.29	3,701.90	2,567.78	769.24	479.37	803.23	1,935.38	516.28
1 location only	347.88	579.24	481.25	736.18	438.58	3,106.83*	241.79	540.62
Percent full-time employees								
Less than 25%	1,789.60	3,639.91	2,855.29	4,030.15	3,225.21	2,067.93	2,659.41	1,613.51
25-49 %	1,191.38	4,353.89	3,345.11	2,729.23	2,416.74	2,772.54	2,519.83	1,753.78
50-74 %	437.19	1,708.62	1,442.31	2,513.80	1,194.61	768.95	784.46	746.71
75% or more	343.43	697.26	584.87	600.26	219.62	1,145.46	309.76	424.42
Union presence								
No union employees	362.32	557.28	418.22	593.49	309.68	1,072.64	202.00	475.75
Has union employees	479.45	2,373.07	3,311.92	2,867.07	1,085.58	747.41	2,391.54	601.88
Unknown	1,218.44	4,245.86*	--	--	3,298.64	1,256.30	4,245.86*	1,226.71
Percent low wage employees								
50% or more low wage	540.00	1,528.79	1,772.89	1,408.07	1,444.94	844.81	989.98	623.09
Less than 50% low wage	330.17	790.92	513.00	727.77	186.23	905.87	246.75	428.90

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2013 Medical Expenditure Panel Survey-Insurance Component.

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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.

Table I.D.2(2013) Average total employee contribution (in dollars) per enrolled employee for family coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2013

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	4,421	3,261	4,602	5,098	4,874	4,248	4,228	4,451
Industry group **								
Agric., fish., forest.	3,682	--	--	--	--	--	3,682 *	3,681
Mining and manufacturing	3,802	4,594	2,970	4,631	4,148	3,560	3,693	3,812
Construction	3,726	2,983	4,491	3,615	3,138	4,556	3,493	3,893
Utilities and transp.	3,736	4,293 *	3,622 *	4,385	4,213	3,600	3,775	3,734
Wholesale trade	4,421	3,058	4,750	5,295	4,391	4,216	4,473	4,408
Fin. svcs. and real estate	4,373	3,176	5,751	5,628	4,816	4,182	4,804	4,329
Retail trade	4,866	4,912	5,025	6,184	6,806	4,338	5,377	4,796
Professional services	4,627	3,354	5,044	5,388	5,205	4,439	4,446	4,654
Other services	5,220	2,458	4,353	5,685	6,067	5,292	3,896	5,516
Ownership								
For profit, incorporated	4,324	3,287	4,632	5,090	4,784	4,134	4,293	4,329
For profit, unincorporated	4,639	3,681	5,025	5,433	5,053	4,284	4,526	4,666
Nonprofit	4,717	1,868	3,545	4,720	5,036	4,741	3,131	4,844
Age of firm								
Less than 5 years	4,997	3,583	6,250	5,053	5,098	5,679	4,640	5,394
5-9 years	4,812	4,010	5,218	5,556	4,058	5,242	4,857	4,770
10-19 years	4,663	3,256	4,761	4,945	5,214	4,386	4,294	4,861
20 or more years	4,353	2,758	3,997	5,068	4,846	4,228	3,913	4,391
Multi/single status								
2 or more locations	4,371	4,307 *	4,434	5,563	4,792	4,248	4,883	4,363
1 location only	4,571	3,241	4,615	4,949	4,999	4,253	4,167	4,972
Percent full-time employees								
Less than 25%	5,294	3,023 *	4,364 *	5,026	6,634	5,370	4,105	5,643
25-49 %	4,924	2,798	5,179	4,470	4,735	5,222	4,037	5,074
50-74 %	4,473	3,547	4,502	5,192	5,938	4,218	4,351	4,489
75% or more	4,384	3,237	4,601	5,115	4,757	4,204	4,224	4,409
Union presence								
No union employees	4,582	3,408	4,827	5,445	5,079	4,186	4,448	4,616
Has union employees	3,799	668 *	1,730 *	2,460	3,725	4,001	1,347	3,926
Unknown	4,599	4,560 *	3,671 *	9,824	5,032	4,569	5,724	4,588
Percent low wage employees								
50% or more low wage	4,733	1,688	4,556	5,739	5,362	4,696	3,375	4,874
Less than 50% low wage	4,384	3,449	4,605	5,051	4,824	4,187	4,296	4,398

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2013 Medical Expenditure Panel Survey-Insurance Component.

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Table I.D.2(2013) Standard error for average total employee contribution (in dollars) per enrolled employee for family coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2013

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	49.54	255.37	210.90	156.12	125.75	57.81	155.08	52.14
Industry group **								
Agric., fish., forest.	396.49	--	--	--	--	--	1,128.82 *	297.85
Mining and manufacturing	131.93	1,000.44	466.17	294.44	297.24	180.22	259.23	137.23
Construction	249.02	517.42	521.80	396.72	845.75	445.60	408.41	350.77
Utilities and transp.	134.66	1,319.98 *	1,417.00 *	365.15	382.95	132.59	480.34	126.80
Wholesale trade	229.98	763.93	717.12	478.51	209.61	404.86	385.41	272.33
Fin. svcs. and real estate	138.50	675.40	1,050.83	546.89	292.96	138.92	565.74	121.96
Retail trade	146.83	1,030.22	728.79	414.09	425.25	90.02	421.37	137.04
Professional services	128.39	363.68	233.01	308.72	146.83	153.91	271.70	118.81
Other services	166.63	417.68	599.15	304.39	429.87	184.02	357.22	210.22
Ownership								
For profit, incorporated	41.14	257.68	227.36	157.32	143.30	55.01	166.77	38.58
For profit, unincorporated	157.72	370.17	523.31	533.82	382.90	119.81	271.54	177.99
Nonprofit	128.98	413.94	738.96	380.36	225.55	196.58	451.17	123.92
Age of firm								
Less than 5 years	239.47	753.84	577.35	550.89	671.02	668.32	506.40	372.66
5-9 years	97.83	452.35	752.51	328.98	506.03	1,247.28	221.65	276.26
10-19 years	83.22	219.39	294.79	267.34	283.99	227.72	124.61	109.99
20 or more years	57.84	349.93	311.69	220.19	163.03	60.99	209.00	57.31
Multi/single status								
2 or more locations	59.65	1,387.94 *	313.26	263.52	161.89	56.83	433.90	58.95
1 location only	103.51	247.19	235.26	166.31	174.09	324.24	160.65	133.01
Percent full-time employees								
Less than 25%	429.78	1,440.09 *	1,986.76 *	1,230.92	603.66	382.74	1,012.56	386.17
25-49 %	101.56	690.90	544.37	775.82	456.54	143.38	356.06	94.88
50-74 %	100.93	821.23	447.49	439.61	380.70	99.90	544.24	101.55
75% or more	68.45	278.84	219.07	135.74	145.15	80.04	153.33	70.44
Union presence								
No union employees	66.14	243.48	205.32	162.77	139.36	85.07	145.39	75.68
Has union employees	167.32	1,280.34 *	539.72 *	322.76	311.65	170.96	299.44	172.79
Unknown	150.30	1,866.79 *	1,141.75 *	2,299.55	496.01	150.32	1,597.87	146.93
Percent low wage employees								
50% or more low wage	106.42	380.90	484.24	363.71	285.38	91.42	347.10	100.95
Less than 50% low wage	62.68	289.78	228.74	156.34	156.27	66.11	164.23	63.62

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2013 Medical Expenditure Panel Survey-Insurance Component.

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Table I.D.2.a(2013) Average total employee contribution (in dollars) for exclusive-provider plans per enrolled employee for family coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2013

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	4,770	3,525	4,303	4,880	5,435	4,628	4,145	4,916
Industry group **								
Agric., fish., forest.	2,768	--	--	--	--	--	--	3,843
Mining and manufacturing	4,709	3,569 *	3,314	3,884	5,904	4,729	3,052	5,018
Construction	3,403	2,873 *	3,884	3,546 *	3,198 *	5,446	3,508	3,299
Utilities and transp.	4,198	5,317 *	3,107 *	4,786	3,863	4,633	3,712 *	4,293
Wholesale trade	5,147	3,461 *	5,171	6,487	4,593 *	4,510	5,195	5,123
Fin. svcs. and real estate	5,307	4,708	3,580 *	7,283	5,728	5,154	4,816	5,367
Retail trade	5,588	4,981 *	4,260 *	6,147	6,251	5,344	5,333	5,691
Professional services	4,514	3,353	5,671	4,920	5,291	4,226	4,495	4,517
Other services	5,347	3,111 *	3,779	4,937	6,592	5,283	3,673	5,877
Ownership								
For profit, incorporated	4,839	3,310	4,500	4,982	5,297	4,841	4,210	5,017
For profit, unincorporated	4,952	4,858	3,469 *	5,046	6,257	4,232	4,184	5,276
Nonprofit	4,517	937 *	3,918	4,138	5,397	4,296	3,498 *	4,588
Age of firm								
Less than 5 years	4,293	3,702 *	4,450	2,802 *	6,573	3,427	3,500	6,114
5-9 years	5,099	4,749	5,110	5,520	4,961	4,837	5,079	5,129
10-19 years	4,647	3,112	4,768	4,485	5,557	4,125	4,328	4,850
20 or more years	4,787	3,238	3,857	5,074	5,396	4,645	3,951	4,902
Multi/single status								
2 or more locations	4,719	1,804 *	4,040	5,837	4,826	4,627	4,043	4,737
1 location only	4,866	3,581	4,318	4,603	6,363	4,670	4,155	5,586
Percent full-time employees								
Less than 25%	5,634	9,384 *	6,294 *	4,557	7,288	4,807	6,525	5,076
25-49 %	3,685	2,285 *	7,153	2,487 *	4,376	3,777	3,468 *	3,762
50-74 %	4,563	3,801 *	4,140	3,646 *	6,583	4,288	4,271	4,621
75% or more	4,840	3,450	4,168	5,153	5,338	4,731	4,109	5,010
Union presence								
No union employees	5,028	3,558	4,424	5,291	5,746	4,814	4,265	5,295
Has union employees	3,805	2,111 *	2,793 *	2,018 *	4,225	4,009	2,287 *	3,918
Unknown	4,868	5,930 *	7,704 *	11,907	3,876 *	4,865	7,159 *	4,844
Percent low wage employees								
50% or more low wage	4,326	1,344 *	4,325	4,489	5,544	4,264	2,733	4,679
Less than 50% low wage	4,817	3,856	4,301	4,908	5,425	4,674	4,287	4,941

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2013 Medical Expenditure Panel Survey-Insurance Component.

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Table I.D.2.a(2013) Standard error for average total employee contribution (in dollars) for exclusive-provider plans per enrolled employee for family coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2013

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	162.41	448.20	422.54	352.66	278.97	202.61	315.64	182.70
Industry group **								
Agric., fish., forest.	756.43	--	--	--	--	--	--	946.53
Mining and manufacturing	315.50	1,726.44 *	583.83	452.01	758.90	469.30	176.20	329.20
Construction	672.80	1,179.76 *	1,144.81	1,269.64 *	1,660.30 *	1,561.06	912.37	827.18
Utilities and transp.	395.89	1,678.20 *	1,393.48 *	1,248.43	547.22	452.33	1,391.50 *	315.41
Wholesale trade	337.45	1,237.28 *	932.97	903.18	1,473.22 *	478.84	451.71	457.58
Fin. svcs. and real estate	482.51	1,153.66	2,219.17 *	1,043.92	654.58	651.19	1,063.88	497.31
Retail trade	409.54	1,784.17 *	1,396.48 *	1,154.30	612.51	403.63	1,230.04	471.22
Professional services	186.71	933.40	558.01	902.28	222.25	267.82	645.54	195.25
Other services	433.43	1,002.87 *	839.33	852.45	843.90	457.95	641.75	555.93
Ownership								
For profit, incorporated	266.56	489.49	421.36	400.00	385.97	279.17	222.53	311.64
For profit, unincorporated	375.36	1,261.33	1,391.89 *	1,312.19	573.56	259.24	790.40	330.56
Nonprofit	211.56	361.25 *	987.56	965.32	418.28	258.38	1,098.28 *	256.67
Age of firm								
Less than 5 years	662.16	1,298.46 *	886.80	1,236.24 *	868.77	801.59	826.13	722.07
5-9 years	605.85	1,286.94	1,398.46	873.63	448.97	1,193.37	823.98	585.74
10-19 years	262.84	741.61	753.70	612.44	676.89	687.00	347.36	515.71
20 or more years	175.86	745.64	447.41	401.57	280.89	211.93	385.24	189.91
Multi/single status								
2 or more locations	200.26	541.95 *	1,090.94	722.12	267.70	219.31	795.58	200.57
1 location only	294.58	462.79	436.84	297.24	569.41	726.56	327.33	391.77
Percent full-time employees								
Less than 25%	618.45	2,975.66 *	2,082.07 *	1,200.88	1,068.26	551.36	1,731.83	461.52
25-49 %	572.30	904.33 *	1,380.65	1,015.70 *	734.63	420.18	1,077.70 *	562.62
50-74 %	278.55	1,730.68 *	829.57	1,118.39 *	731.85	328.04	823.70	271.05
75% or more	200.60	430.81	457.38	312.83	303.27	234.74	270.35	220.19
Union presence								
No union employees	189.63	512.51	449.59	349.91	254.91	266.03	339.97	219.23
Has union employees	251.95	2,244.66 *	1,250.99 *	901.44 *	677.25	152.17	743.24 *	254.75
Unknown	437.45	2,138.39 *	2,436.22 *	3,556.61	1,380.70 *	424.68	2,248.85 *	427.89
Percent low wage employees								
50% or more low wage	317.72	500.91 *	773.88	734.69	439.07	392.85	374.09	341.02
Less than 50% low wage	180.83	512.65	430.94	348.32	311.90	207.38	319.54	204.69

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2013 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.

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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.

Table I.D.2.b(2013) Average total employee contribution (in dollars) for mixed-provider plans per enrolled employee for family coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2013

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	4,351	3,214	4,583	5,132	4,722	4,207	4,278	4,360
Industry group **								
Agric., fish., forest.	3,838	--	--	--	--	--	4,459	3,653
Mining and manufacturing	3,655	5,354 *	2,639	4,630	3,952	3,456	4,033	3,630
Construction	3,731	3,220	4,319	3,570	2,871	4,562	3,467	3,888
Utilities and transp.	3,668	4,784 *	4,323 *	4,164	4,499	3,531	3,966	3,653
Wholesale trade	4,248	2,698	4,491	4,734	4,253	4,219	4,026	4,287
Fin. svcs. and real estate	4,208	2,476	6,422	5,245	4,597	4,044	4,859	4,150
Retail trade	4,745	5,072	5,534	6,168	6,921	4,271	5,536	4,679
Professional services	4,656	3,328	4,649	5,569	5,204	4,496	4,383	4,691
Other services	5,277	2,532	4,478	6,245	5,781	5,341	4,185	5,481
Ownership								
For profit, incorporated	4,219	3,256	4,530	5,070	4,612	4,061	4,325	4,206
For profit, unincorporated	4,654	3,469	5,863	5,600	4,910	4,344	4,811	4,624
Nonprofit	4,818	2,284 *	2,983 *	4,884	4,974	4,907	2,987	4,963
Age of firm								
Less than 5 years	5,145	3,227	6,932	5,700	4,944	5,806	4,929	5,325
5-9 years	4,827	3,781	5,337	5,730	3,903	5,305	4,871	4,792
10-19 years	4,737	3,483	4,647	4,876	5,295	4,574	4,312	4,933
20 or more years	4,265	2,669	3,838	5,043	4,648	4,176	3,924	4,289
Multi/single status								
2 or more locations	4,315	5,453	4,321	5,465	4,797	4,204	5,063	4,305
1 location only	4,490	3,185	4,607	5,020	4,601	4,338	4,197	4,759
Percent full-time employees								
Less than 25%	5,300	1,114 *	3,531 *	5,793	6,367	5,488	3,255	5,716
25-49 %	5,230	3,133	3,202 *	6,250	4,823	5,432	4,204	5,343
50-74 %	4,462	3,857	4,838	6,003	5,767	4,179	4,694	4,440
75% or more	4,292	3,146	4,628	5,030	4,599	4,149	4,256	4,297
Union presence								
No union employees	4,462	3,412	4,840	5,486	4,899	4,077	4,555	4,442
Has union employees	3,839	326 *	1,125 *	2,437	3,508	4,043	1,079 *	3,963
Unknown	4,577	--	3,160 *	9,773	5,130	4,544	5,592	4,569
Percent low wage employees								
50% or more low wage	4,879	2,213	4,871	6,288	5,277	4,793	4,110	4,927
Less than 50% low wage	4,287	3,302	4,571	5,049	4,662	4,126	4,288	4,287

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2013 Medical Expenditure Panel Survey-Insurance Component.

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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.

Table I.D.2.b(2013) Standard error for average total employee contribution (in dollars) for mixed-provider plans per enrolled employee for family coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2013

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	37.00	270.57	210.87	143.92	98.92	59.66	141.84	51.16
Industry group **								
Agric., fish., forest.	460.52	--	--	--	--	--	1,312.45	393.09
Mining and manufacturing	97.92	1,652.97 *	491.96	467.18	211.98	114.71	371.78	91.21
Construction	317.29	511.40	473.92	434.02	718.15	472.80	419.67	351.68
Utilities and transp.	152.45	1,582.74 *	1,407.43 *	389.64	555.81	149.74	615.88	138.52
Wholesale trade	324.20	751.13	767.96	543.25	216.71	504.79	429.79	344.73
Fin. svcs. and real estate	150.22	645.22	1,158.84	527.34	302.21	160.68	599.00	153.15
Retail trade	116.69	894.40	1,254.48	500.86	514.54	86.71	539.71	97.30
Professional services	139.10	304.80	300.89	358.15	172.27	180.78	253.23	137.65
Other services	154.65	457.60	752.84	577.26	413.31	165.83	392.25	160.29
Ownership								
For profit, incorporated	42.09	315.17	232.55	110.63	137.75	54.31	169.72	50.04
For profit, unincorporated	171.33	535.60	731.84	577.13	394.22	132.28	344.22	181.19
Nonprofit	186.86	705.77 *	927.11 *	490.49	206.26	261.74	402.21	183.17
Age of firm								
Less than 5 years	326.46	504.82	927.66	623.55	732.77	853.79	653.71	390.03
5-9 years	227.13	501.00	681.79	287.13	596.58	1,331.49	206.03	380.24
10-19 years	153.36	262.02	367.88	360.55	313.16	182.69	186.91	220.66
20 or more years	48.94	404.35	314.15	205.65	125.58	63.43	222.70	55.18
Multi/single status								
2 or more locations	59.21	1,391.44	380.88	172.60	177.02	59.79	454.43	61.44
1 location only	102.93	260.80	229.02	167.78	216.15	308.90	151.43	179.99
Percent full-time employees								
Less than 25%	387.01	906.63 *	2,126.03 *	1,611.75	769.00	435.17	931.50	430.07
25-49 %	116.78	601.31	965.27 *	778.72	526.60	130.95	447.27	109.63
50-74 %	83.71	712.76	702.72	601.79	312.79	112.73	475.30	90.71
75% or more	50.21	310.64	211.88	111.50	127.28	72.59	152.00	64.07
Union presence								
No union employees	44.73	254.24	257.02	188.23	133.84	88.06	138.28	64.28
Has union employees	171.00	1,332.37 *	1,063.39 *	404.93	383.08	180.68	366.86 *	184.24
Unknown	134.51	--	1,032.73 *	2,397.76	476.84	130.58	1,229.68	129.94
Percent low wage employees								
50% or more low wage	136.83	544.01	746.64	537.13	327.79	135.24	475.37	137.12
Less than 50% low wage	45.35	279.24	233.42	135.90	123.22	69.53	147.12	58.60

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2013 Medical Expenditure Panel Survey-Insurance Component.

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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.

Table I.D.2.c(2013) Average total employee contribution (in dollars) for any-provider plans per enrolled employee for family coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2013

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	4,187	3,053	5,278	5,570	4,422	3,308	4,151	4,206
Industry group **								
Agric., fish., forest.	3,575 *	--	--	--	--	--	3,509 *	3,788
Mining and manufacturing	3,204	--	--	--	--	--	3,669	3,129 *
Construction	4,590	--	--	--	--	--	3,605	5,924
Utilities and transp.	3,517	--	--	--	--	--	1,142 *	3,724
Wholesale trade	4,614	--	--	--	--	--	4,815	4,387
Fin. svcs. and real estate	4,378	--	--	--	--	--	4,434	4,348
Retail trade	4,909	--	--	--	--	--	4,847	4,966
Professional services	4,721	--	--	--	--	--	4,666	4,759
Other services	3,943	--	--	--	--	--	2,584 *	4,536
Ownership								
For profit, incorporated	4,284	--	--	--	--	--	4,305	4,271
For profit, unincorporated	3,544	--	--	--	--	--	3,425	3,596
Nonprofit	4,310	--	--	--	--	--	3,195	4,540
Age of firm								
Less than 5 years	5,186	--	--	--	--	--	5,261	5,002
5-9 years	4,013	--	--	--	--	--	4,238	3,696 *
10-19 years	4,158	--	--	--	--	--	4,148	4,168
20 or more years	4,103	--	--	--	--	--	3,765	4,211
Multi/single status								
2 or more locations	3,994	--	--	--	--	--	6,371	3,906
1 location only	4,345	--	--	--	--	--	4,044	4,816
Percent full-time employees								
Less than 25%	4,232	--	--	--	--	--	2,484 *	6,100
25-49 %	4,961	--	--	--	--	--	4,898 *	5,029
50-74 %	4,147	--	--	--	--	--	3,202	4,906
75% or more	4,169	--	--	--	--	--	4,290	4,108
Union presence								
No union employees	4,516	--	--	--	--	--	4,305	4,677
Has union employees	2,928	--	--	--	--	--	737 *	3,132
Unknown	3,335	--	--	--	--	--	--	3,377
Percent low wage employees								
50% or more low wage	3,734	--	--	--	--	--	2,517	4,442
Less than 50% low wage	4,242	--	--	--	--	--	4,359	4,178

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2013 Medical Expenditure Panel Survey-Insurance Component.

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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.

Table I.D.2.c(2013) Standard error for average total employee contribution (in dollars) for any-provider plans per enrolled employee for family coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2013

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	184.93	502.50	536.76	149.31	396.51	203.33	269.10	224.80
Industry group **								
Agric., fish., forest.	1,793.08 *	--	--	--	--	--	1,835.25 *	1,130.48
Mining and manufacturing	600.51	--	--	--	--	--	722.91	954.19 *
Construction	874.12	--	--	--	--	--	913.74	1,237.19
Utilities and transp.	549.43	--	--	--	--	--	1,097.13 *	595.15
Wholesale trade	777.55	--	--	--	--	--	988.63	519.76
Fin. svcs. and real estate	592.39	--	--	--	--	--	1,220.06	768.11
Retail trade	728.81	--	--	--	--	--	861.75	803.31
Professional services	280.93	--	--	--	--	--	593.34	299.75
Other services	315.39	--	--	--	--	--	823.30 *	199.54
Ownership								
For profit, incorporated	177.81	--	--	--	--	--	283.06	291.59
For profit, unincorporated	411.18	--	--	--	--	--	503.18	919.37
Nonprofit	535.16	--	--	--	--	--	847.70	514.76
Age of firm								
Less than 5 years	1,353.17	--	--	--	--	--	1,290.99	1,447.15
5-9 years	505.16	--	--	--	--	--	602.07	1,549.99 *
10-19 years	480.88	--	--	--	--	--	331.46	841.44
20 or more years	170.35	--	--	--	--	--	583.99	309.53
Multi/single status								
2 or more locations	179.71	--	--	--	--	--	1,275.95	172.70
1 location only	237.45	--	--	--	--	--	247.69	521.16
Percent full-time employees								
Less than 25%	1,160.96	--	--	--	--	--	1,551.38 *	1,021.98
25-49 %	965.04	--	--	--	--	--	1,529.47 *	679.86
50-74 %	503.42	--	--	--	--	--	912.47	513.12
75% or more	230.57	--	--	--	--	--	333.55	245.87
Union presence								
No union employees	219.30	--	--	--	--	--	265.97	448.67
Has union employees	408.91	--	--	--	--	--	458.24 *	458.95
Unknown	622.10	--	--	--	--	--	--	610.39
Percent low wage employees								
50% or more low wage	361.17	--	--	--	--	--	500.68	263.57
Less than 50% low wage	216.85	--	--	--	--	--	288.95	261.07

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2013 Medical Expenditure Panel Survey-Insurance Component.

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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.

Table I.D.3(2013) Percent of total premiums contributed by employees enrolled in family coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2013

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%	22.8%	30.3%	33.7%	30.6%	25.9%	28.6%	27.4%
Industry group **								
Agric., fish., forest.	29.6%	--	--	--	--	--	25.3% *	32.0%
Mining and manufacturing	24.8%	30.0%	20.5%	32.1%	26.9%	22.9%	25.4%	24.7%
Construction	26.2%	22.9%	33.4%	26.0%	21.6%	28.9%	26.0%	26.4%
Utilities and transp.	23.8%	28.0%	23.4% *	28.4%	26.9%	22.9%	24.9%	23.8%
Wholesale trade	27.2%	22.4%	28.3%	31.5%	27.7%	25.7%	27.9%	27.1%
Fin. svcs. and real estate	26.1%	20.5%	34.8%	34.1%	27.8%	24.9%	30.2%	25.7%
Retail trade	32.3%	34.3%	34.5%	46.0%	46.7%	28.1%	38.1%	31.6%
Professional services	27.6%	23.2%	34.6%	35.0%	31.4%	25.7%	30.4%	27.2%
Other services	33.1%	17.8%	26.3%	36.5%	38.8%	33.1%	25.8%	34.6%
Ownership								
For profit, incorporated	27.5%	23.2%	30.6%	34.3%	30.5%	25.8%	29.3%	27.2%
For profit, unincorporated	29.9%	26.0%	33.4%	37.3%	32.8%	26.4%	31.1%	29.6%
Nonprofit	26.5%	11.9%	21.9%	26.9%	29.3%	26.2%	19.2%	27.1%
Age of firm								
Less than 5 years	32.6%	27.3%	39.6%	35.7%	31.4%	30.5%	33.0%	32.1%
5-9 years	33.5%	29.6%	35.7%	39.0%	28.1%	33.6%	34.7%	32.5%
10-19 years	30.0%	23.2%	31.5%	32.6%	31.9%	27.4%	29.3%	30.4%
20 or more years	26.9%	17.9%	26.2%	33.0%	30.4%	25.8%	25.7%	27.0%
Multi/single status								
2 or more locations	26.8%	30.4%	28.0%	35.7%	29.8%	25.9%	32.1%	26.7%
1 location only	30.1%	22.7%	30.4%	33.1%	31.8%	25.8%	28.3%	31.8%
Percent full-time employees								
Less than 25%	36.2%	24.0% *	28.9% *	28.0%	40.8%	40.2%	28.0%	38.6%
25-49 %	30.9%	18.8%	35.0%	31.7%	29.1%	32.1%	28.4%	31.3%
50-74 %	27.7%	26.0%	33.0%	36.5%	37.2%	25.3%	30.9%	27.3%
75% or more	27.3%	22.4%	29.9%	33.7%	29.9%	25.7%	28.4%	27.2%
Union presence								
No union employees	29.0%	23.7%	31.6%	35.9%	31.8%	25.8%	30.0%	28.7%
Has union employees	22.7%	5.3% *	11.7% *	16.5%	23.0%	23.4%	9.4%	23.2%
Unknown	28.9%	35.5% *	25.2% *	72.2%	36.9%	28.6%	40.8%	28.8%
Percent low wage employees								
50% or more low wage	31.7%	15.0%	32.8%	39.0%	37.2%	30.6%	27.1%	32.0%
Less than 50% low wage	27.1%	23.5%	30.1%	33.3%	30.0%	25.3%	28.7%	26.9%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2013 Medical Expenditure Panel Survey-Insurance Component.

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Table I.D.3(2013) Standard error for percent of total premiums contributed by employees enrolled in family coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2013

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	0.25%	1.92%	1.41%	1.02%	0.73%	0.34%	0.99%	0.25%
Industry group **								
Agric., fish., forest.	2.92%	--	--	--	--	--	9.65% *	3.62%
Mining and manufacturing	0.66%	7.17%	3.37%	2.10%	2.02%	0.77%	1.69%	0.67%
Construction	1.58%	3.76%	4.29%	2.91%	4.43%	2.50%	2.93%	1.93%
Utilities and transp.	0.98%	7.12%	11.07% *	2.72%	2.70%	0.94%	4.20%	0.94%
Wholesale trade	1.57%	6.17%	4.04%	3.15%	1.24%	2.52%	1.90%	1.88%
Fin. svcs. and real estate	0.79%	4.75%	5.47%	3.53%	1.92%	0.83%	2.86%	0.73%
Retail trade	0.95%	6.40%	4.11%	2.50%	1.77%	0.73%	2.93%	0.90%
Professional services	0.55%	3.04%	1.42%	1.82%	1.05%	0.63%	1.98%	0.47%
Other services	0.81%	3.06%	4.32%	2.63%	1.85%	0.93%	2.29%	1.04%
Ownership								
For profit, incorporated	0.24%	1.95%	1.50%	1.41%	1.01%	0.34%	1.07%	0.23%
For profit, unincorporated	1.11%	2.64%	4.21%	3.12%	2.24%	0.97%	2.02%	1.25%
Nonprofit	0.43%	2.45%	5.48%	2.03%	1.17%	0.70%	2.35%	0.41%
Age of firm								
Less than 5 years	1.57%	5.17%	3.93%	3.66%	4.80%	3.60%	3.58%	2.80%
5-9 years	0.88%	3.34%	5.56%	2.64%	3.75%	7.16%	1.60%	1.65%
10-19 years	0.61%	1.66%	2.61%	2.10%	2.15%	1.34%	0.92%	0.93%
20 or more years	0.31%	2.62%	2.02%	1.33%	0.95%	0.36%	1.42%	0.29%
Multi/single status								
2 or more locations	0.32%	8.95%	1.67%	2.13%	0.89%	0.34%	2.41%	0.33%
1 location only	0.68%	1.86%	1.53%	0.95%	1.04%	1.67%	1.00%	0.93%
Percent full-time employees								
Less than 25%	4.18%	9.81% *	10.62% *	7.17%	2.47%	4.35%	6.63%	3.86%
25-49 %	0.73%	4.36%	2.95%	4.86%	2.67%	0.92%	3.05%	0.91%
50-74 %	0.77%	5.18%	3.41%	2.48%	2.08%	0.86%	3.44%	0.78%
75% or more	0.41%	1.99%	1.50%	0.99%	0.84%	0.51%	0.96%	0.41%
Union presence								
No union employees	0.45%	1.84%	1.40%	1.11%	0.82%	0.48%	0.95%	0.48%
Has union employees	0.95%	7.09% *	3.63% *	2.08%	2.07%	1.00%	2.04%	0.94%
Unknown	0.85%	11.47% *	7.64% *	15.52%	2.38%	0.87%	8.86%	0.82%
Percent low wage employees								
50% or more low wage	0.80%	2.76%	3.62%	3.01%	1.81%	0.82%	2.55%	0.90%
Less than 50% low wage	0.34%	2.03%	1.50%	1.05%	0.88%	0.38%	1.05%	0.31%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2013 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.

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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.

Table I.D.3.a(2013) 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, 2013

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	29.3%	23.8%	28.4%	33.7%	34.0%	26.9%	27.9%	29.6%
Industry group **								
Agric., fish., forest.	17.7%	--	--	--	--	--	--	28.9%
Mining and manufacturing	29.6%	26.4% *	23.1%	27.6%	39.6%	27.1%	21.5%	30.9%
Construction	23.7%	19.8% *	30.2% *	26.5% *	19.4% *	40.9%	25.4%	22.2%
Utilities and transp.	24.7%	32.7%	18.6% *	33.1%	25.7%	24.0%	22.6% *	25.1%
Wholesale trade	31.5%	25.0% *	29.2%	40.0%	28.4%	27.8%	31.2%	31.7%
Fin. svcs. and real estate	31.2%	26.2%	24.9% *	47.8%	32.7%	30.1%	29.4%	31.4%
Retail trade	37.3%	34.4% *	29.1%	45.0%	45.7%	32.0%	37.7%	37.2%
Professional services	27.0%	23.0% *	38.6%	33.7%	31.5%	24.5%	31.1%	26.5%
Other services	33.7%	22.3% *	24.0%	32.9%	41.6%	31.6%	24.9%	36.3%
Ownership								
For profit, incorporated	30.5%	23.0%	29.7%	35.2%	34.6%	28.4%	28.7%	31.0%
For profit, unincorporated	30.5%	29.7%	23.4% *	32.9%	38.4%	24.6%	26.8%	32.0%
Nonprofit	26.0%	6.0% *	24.6% *	26.5%	30.9%	24.4%	23.1%	26.2%
Age of firm								
Less than 5 years	31.7%	28.3%	32.0%	20.9% *	50.7%	18.9% *	26.1%	44.2%
5-9 years	33.2%	31.2%	36.2%	36.6%	30.6%	27.9%	34.2%	31.9%
10-19 years	30.7%	22.1%	30.6%	33.0%	34.0%	25.9%	29.7%	31.4%
20 or more years	28.9%	20.6%	24.9%	34.3%	33.7%	26.9%	25.9%	29.3%
Multi/single status								
2 or more locations	28.0%	11.3% *	24.9%	38.6%	30.2%	26.8%	26.7%	28.0%
1 location only	32.2%	24.2%	28.6%	32.1%	39.7%	29.2%	28.0%	36.3%
Percent full-time employees								
Less than 25%	34.7%	60.9% *	31.2% *	26.1%	47.1%	34.5%	36.2%	33.6%
25-49 %	23.8%	18.8% *	51.9%	19.7% *	26.2%	21.6%	27.8%	22.8%
50-74 %	28.1%	32.1%	27.4%	27.5%	39.4%	25.1%	30.5%	27.7%
75% or more	29.7%	22.0%	27.7%	35.1%	33.6%	27.4%	27.3%	30.2%
Union presence								
No union employees	31.9%	23.8%	29.3%	36.4%	36.3%	28.9%	28.8%	32.9%
Has union employees	22.0%	15.7% *	17.3% *	14.2% *	24.8%	22.3%	14.7%	22.5%
Unknown	28.0%	47.1% *	55.0% *	51.9% *	34.1%	27.8%	51.1%	27.8%
Percent low wage employees								
50% or more low wage	28.8%	12.7% *	30.7%	32.2%	41.1%	25.9%	23.4%	29.6%
Less than 50% low wage	29.4%	24.9%	28.3%	33.8%	33.5%	27.0%	28.3%	29.6%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2013 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.

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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.

Table I.D.3.a(2013) Standard error 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, 2013

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	0.89%	2.77%	2.74%	2.41%	1.76%	1.04%	1.88%	0.94%
Industry group **								
Agric., fish., forest.	4.60%	--	--	--	--	--	--	6.70%
Mining and manufacturing	1.41%	9.25% *	3.94%	3.30%	4.68%	1.81%	1.70%	1.41%
Construction	5.29%	7.29% *	9.16% *	11.20% *	10.71% *	11.65%	6.24%	6.34%
Utilities and transp.	2.18%	8.87%	10.10% *	8.37%	4.48%	1.56%	9.61% *	1.59%
Wholesale trade	2.12%	7.95% *	5.29%	5.62%	6.40%	2.22%	3.80%	2.39%
Fin. svcs. and real estate	3.03%	6.97%	12.00% *	6.53%	4.10%	3.85%	7.28%	2.97%
Retail trade	3.17%	10.83% *	7.37%	7.34%	4.61%	1.77%	8.58%	3.02%
Professional services	1.07%	7.33% *	3.43%	4.55%	1.15%	1.59%	4.37%	1.19%
Other services	1.76%	6.92% *	5.21%	5.20%	3.01%	1.83%	4.50%	2.28%
Ownership								
For profit, incorporated	1.44%	2.71%	2.68%	3.24%	2.42%	1.39%	1.37%	1.68%
For profit, unincorporated	2.31%	6.53%	9.99% *	7.83%	4.23%	1.84%	4.92%	2.54%
Nonprofit	1.19%	1.93% *	8.33% *	4.64%	2.00%	1.45%	6.72%	1.42%
Age of firm								
Less than 5 years	5.12%	7.76%	6.32%	10.52% *	6.61%	5.70% *	5.93%	4.97%
5-9 years	3.78%	9.30%	7.92%	4.57%	2.89%	7.09%	5.44%	3.55%
10-19 years	1.58%	5.31%	6.79%	3.49%	5.30%	3.29%	2.55%	3.02%
20 or more years	0.89%	4.25%	2.86%	2.86%	1.65%	1.10%	2.34%	0.92%
Multi/single status								
2 or more locations	0.93%	3.39% *	6.58%	4.66%	1.34%	1.11%	4.63%	0.93%
1 location only	1.90%	2.85%	2.95%	2.03%	3.58%	4.02%	1.86%	2.48%
Percent full-time employees								
Less than 25%	3.68%	18.94% *	10.35% *	6.78%	8.11%	5.15%	9.35%	4.18%
25-49 %	3.96%	6.23% *	9.46%	8.30% *	5.20%	3.46%	6.83%	3.57%
50-74 %	1.84%	8.83%	5.37%	6.25%	3.27%	2.36%	4.80%	2.00%
75% or more	1.16%	2.64%	2.97%	2.57%	1.91%	1.20%	1.67%	1.24%
Union presence								
No union employees	1.26%	3.15%	2.85%	2.35%	1.57%	1.67%	2.06%	1.35%
Has union employees	1.29%	10.23% *	8.90% *	5.22% *	3.75%	0.95%	4.31%	1.24%
Unknown	2.14%	14.76% *	17.40% *	15.64% *	7.78%	2.08%	14.02%	2.09%
Percent low wage employees								
50% or more low wage	2.76%	3.92% *	5.20%	4.85%	3.46%	2.85%	2.77%	2.98%
Less than 50% low wage	0.98%	2.97%	2.88%	2.47%	1.93%	0.93%	1.89%	1.05%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2013 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.

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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.

Table I.D.3.b(2013) 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, 2013

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	27.1%	22.6%	29.9%	33.3%	29.5%	25.8%	28.9%	26.9%
Industry group **								
Agric., fish., forest.	32.7%	--	--	--	--	--	33.5% *	32.4%
Mining and manufacturing	23.9%	34.7%	18.6%	32.1%	25.3%	22.6%	28.0%	23.7%
Construction	26.3%	26.0%	31.7%	25.6%	20.9%	28.8%	26.2%	26.3%
Utilities and transp.	23.8%	32.1% *	31.8% *	26.9%	27.3%	23.0%	27.4%	23.6%
Wholesale trade	26.1%	21.4% *	27.9%	27.1%	26.8%	25.7%	25.8%	26.2%
Fin. svcs. and real estate	25.1%	17.0% *	35.6%	31.1%	26.7%	24.2%	30.2%	24.7%
Retail trade	31.3%	33.8%	39.0%	46.1%	46.7%	27.7%	38.7%	30.7%
Professional services	27.5%	22.7%	31.9%	35.4%	31.3%	25.9%	29.7%	27.3%
Other services	33.3%	17.6%	26.5%	39.6%	37.0%	33.6%	27.0%	34.5%
Ownership								
For profit, incorporated	26.7%	22.9%	29.8%	33.5%	29.0%	25.5%	29.5%	26.4%
For profit, unincorporated	30.2%	25.9%	37.8%	39.4%	32.3%	27.0%	33.9%	29.5%
Nonprofit	26.7%	14.2% *	18.2% *	26.5%	28.8%	26.8%	17.7%	27.4%
Age of firm								
Less than 5 years	32.2%	24.8%	41.1%	39.5%	29.3%	31.1%	34.5%	30.7%
5-9 years	34.4%	29.7%	35.1%	41.1%	28.3%	34.7%	35.7%	33.5%
10-19 years	29.9%	25.0%	31.6%	30.7%	32.6%	27.5%	29.5%	30.0%
20 or more years	26.4%	16.9%	25.1%	32.3%	29.0%	25.7%	25.5%	26.4%
Multi/single status								
2 or more locations	26.6%	43.3%	27.4%	34.6%	29.6%	25.9%	33.3%	26.5%
1 location only	29.2%	22.4%	30.1%	32.9%	29.4%	24.3%	28.4%	29.8%
Percent full-time employees								
Less than 25%	36.9%	9.7% *	27.4% *	31.3%	38.8%	40.8%	25.3%	39.0%
25-49 %	32.6%	20.9%	20.8%	40.8%	29.9%	33.6%	28.4%	33.0%
50-74 %	27.4%	25.7%	38.5%	40.6%	36.8%	25.1%	32.4%	27.0%
75% or more	26.7%	22.4%	29.7%	32.6%	28.7%	25.5%	28.6%	26.5%
Union presence								
No union employees	28.0%	23.9%	31.4%	35.4%	30.5%	25.1%	30.6%	27.5%
Has union employees	23.0%	2.5% *	7.8% *	16.2%	21.8%	23.9%	7.6% *	23.6%
Unknown	29.1%	--	21.6% *	73.1%	36.8%	28.8%	39.9%	29.1%
Percent low wage employees								
50% or more low wage	32.4%	19.1%	35.7%	41.2%	35.9%	31.4%	31.8%	32.4%
Less than 50% low wage	26.5%	22.9%	29.7%	32.8%	28.9%	25.1%	28.7%	26.2%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2013 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.

Table I.D.3.b(2013) Standard error for 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, 2013

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	0.26%	2.23%	1.48%	0.93%	0.67%	0.40%	0.89%	0.34%
Industry group **								
Agric., fish., forest.	3.55%	--	--	--	--	--	11.09% *	4.05%
Mining and manufacturing	0.64%	8.38%	3.39%	4.19%	1.61%	0.65%	2.93%	0.62%
Construction	1.72%	4.45%	4.01%	2.76%	3.55%	2.53%	2.88%	1.76%
Utilities and transp.	1.06%	11.45% *	10.00% *	3.08%	3.52%	1.05%	4.23%	0.99%
Wholesale trade	2.20%	6.89% *	5.26%	3.25%	1.62%	3.04%	2.54%	2.27%
Fin. svcs. and real estate	0.87%	5.61% *	5.83%	3.01%	1.83%	0.93%	3.22%	0.94%
Retail trade	0.91%	6.84%	6.77%	3.62%	2.10%	0.78%	3.56%	0.81%
Professional services	0.59%	2.55%	2.28%	2.46%	1.20%	0.80%	1.90%	0.57%
Other services	0.94%	3.22%	5.09%	3.94%	2.64%	0.89%	2.63%	0.93%
Ownership								
For profit, incorporated	0.31%	2.32%	1.80%	1.19%	1.02%	0.39%	1.09%	0.38%
For profit, unincorporated	1.18%	3.78%	6.20%	3.37%	2.30%	1.08%	2.19%	1.27%
Nonprofit	0.74%	4.76% *	6.63% *	3.06%	1.35%	1.06%	1.95%	0.73%
Age of firm								
Less than 5 years	2.04%	4.86%	4.58%	4.38%	5.08%	4.98%	4.08%	2.90%
5-9 years	1.62%	4.63%	5.18%	2.39%	4.20%	7.70%	1.68%	2.70%
10-19 years	1.18%	1.74%	3.35%	2.76%	2.17%	1.46%	1.62%	1.76%
20 or more years	0.34%	2.83%	2.00%	1.12%	0.82%	0.42%	1.46%	0.38%
Multi/single status								
2 or more locations	0.37%	11.51%	2.29%	1.78%	0.96%	0.40%	2.63%	0.40%
1 location only	0.56%	2.19%	1.53%	0.98%	1.19%	1.75%	0.88%	1.03%
Percent full-time employees								
Less than 25%	4.63%	7.77% *	11.61% *	7.98%	2.07%	5.29%	6.45%	4.69%
25-49 %	0.84%	6.05%	4.55%	4.29%	2.95%	0.74%	2.93%	0.76%
50-74 %	0.70%	4.90%	4.97%	3.30%	2.19%	0.95%	3.47%	0.70%
75% or more	0.34%	2.38%	1.64%	0.76%	0.80%	0.49%	0.93%	0.43%
Union presence								
No union employees	0.30%	2.11%	1.82%	1.21%	0.86%	0.51%	0.88%	0.40%
Has union employees	1.05%	7.52% *	8.79% *	2.42%	2.42%	1.07%	2.45% *	1.08%
Unknown	0.83%	--	6.78% *	16.27%	2.35%	0.82%	8.64%	0.80%
Percent low wage employees								
50% or more low wage	1.04%	4.50%	6.48%	4.72%	2.33%	0.99%	3.68%	1.07%
Less than 50% low wage	0.31%	2.27%	1.60%	0.92%	0.74%	0.48%	0.94%	0.39%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2013 Medical Expenditure Panel Survey-Insurance Component.

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Table I.D.3.c(2013) 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, 2013

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	28.6%	22.0%	35.7%	37.3%	29.3%	22.8%	28.5%	28.6%
Industry group **								
Agric., fish., forest.	26.1% *	--	--	--	--	--	24.4% *	33.2%
Mining and manufacturing	21.8%	--	--	--	--	--	21.9%	21.8%
Construction	32.9%	--	--	--	--	--	25.7%	42.6%
Utilities and transp.	21.2%	--	--	--	--	--	7.8% *	22.2%
Wholesale trade	30.0%	--	--	--	--	--	29.1%	31.3%
Fin. svcs. and real estate	27.7%	--	--	--	--	--	31.7%	25.9%
Retail trade	38.9%	--	--	--	--	--	36.3%	41.4%
Professional services	32.8%	--	--	--	--	--	32.5%	33.1%
Other services	26.9%	--	--	--	--	--	20.0%	29.5%
Ownership								
For profit, incorporated	29.7%	--	--	--	--	--	29.6%	29.8%
For profit, unincorporated	23.4%	--	--	--	--	--	24.3%	23.1%
Nonprofit	27.2%	--	--	--	--	--	20.7%	28.5%
Age of firm								
Less than 5 years	36.4%	--	--	--	--	--	37.5%	33.6% *
5-9 years	27.2%	--	--	--	--	--	29.8%	23.8% *
10-19 years	29.4%	--	--	--	--	--	27.5%	31.5%
20 or more years	27.7%	--	--	--	--	--	26.0%	28.2%
Multi/single status								
2 or more locations	26.3%	--	--	--	--	--	41.9%	25.7%
1 location only	30.6%	--	--	--	--	--	27.9%	35.0%
Percent full-time employees								
Less than 25%	32.1%	--	--	--	--	--	16.7% *	53.6%
25-49 %	32.3%	--	--	--	--	--	29.5% *	35.9%
50-74 %	29.9%	--	--	--	--	--	25.2% *	33.1%
75% or more	28.3%	--	--	--	--	--	29.2%	27.8%
Union presence								
No union employees	31.5%	--	--	--	--	--	29.3%	33.3%
Has union employees	17.9%	--	--	--	--	--	6.6% *	18.6%
Unknown	23.8%	--	--	--	--	--	--	24.1%
Percent low wage employees								
50% or more low wage	29.8%	--	--	--	--	--	20.1%	35.5%
Less than 50% low wage	28.4%	--	--	--	--	--	29.5%	27.9%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2013 Medical Expenditure Panel Survey-Insurance Component.

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Table I.D.3.c(2013) Standard error 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, 2013

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	1.25%	4.09%	3.67%	1.61%	2.95%	1.89%	1.89%	1.56%
Industry group **								
Agric., fish., forest.	9.92%*	--	--	--	--	--	10.78%*	8.35%
Mining and manufacturing	3.31%	--	--	--	--	--	5.82%	5.36%
Construction	5.65%	--	--	--	--	--	5.28%	9.20%
Utilities and transp.	3.88%	--	--	--	--	--	6.75%*	4.21%
Wholesale trade	6.66%	--	--	--	--	--	6.15%	5.89%
Fin. svcs. and real estate	3.68%	--	--	--	--	--	6.30%	5.91%
Retail trade	3.92%	--	--	--	--	--	6.45%	2.90%
Professional services	1.66%	--	--	--	--	--	3.62%	2.44%
Other services	1.71%	--	--	--	--	--	5.56%	1.76%
Ownership								
For profit, incorporated	1.23%	--	--	--	--	--	1.96%	2.15%
For profit, unincorporated	2.53%	--	--	--	--	--	4.28%	4.98%
Nonprofit	3.07%	--	--	--	--	--	4.88%	3.20%
Age of firm								
Less than 5 years	8.34%	--	--	--	--	--	7.12%	11.58%*
5-9 years	4.47%	--	--	--	--	--	5.15%	9.97%*
10-19 years	3.70%	--	--	--	--	--	2.57%	7.13%
20 or more years	1.29%	--	--	--	--	--	4.12%	2.45%
Multi/single status								
2 or more locations	1.64%	--	--	--	--	--	6.97%	1.60%
1 location only	1.38%	--	--	--	--	--	1.77%	3.82%
Percent full-time employees								
Less than 25%	8.10%	--	--	--	--	--	10.52%*	8.48%
25-49 %	6.07%	--	--	--	--	--	9.33%*	6.14%
50-74 %	4.14%	--	--	--	--	--	7.87%*	6.60%
75% or more	1.53%	--	--	--	--	--	2.24%	1.68%
Union presence								
No union employees	1.42%	--	--	--	--	--	1.90%	2.95%
Has union employees	2.82%	--	--	--	--	--	2.27%*	3.07%
Unknown	3.89%	--	--	--	--	--	--	3.80%
Percent low wage employees								
50% or more low wage	2.87%	--	--	--	--	--	4.31%	2.24%
Less than 50% low wage	1.35%	--	--	--	--	--	2.07%	1.68%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2013 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 no 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.4(2013) Percent of private-sector employees enrolled in a health insurance plan that take family coverage by firm size and selected characteristics: United States, 2013

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	29.8%	24.0%	24.0%	24.0%	28.1%	32.7%	24.0%	30.9%
Industry group **								
Agric., fish., forest.	26.4%	39.5%	21.7% *	22.5%	19.4%	30.6%	34.2%	24.0%
Mining and manufacturing	33.5%	23.1%	25.4%	24.8%	33.9%	36.4%	24.7%	34.6%
Construction	31.2%	29.1%	28.3%	30.4%	34.7%	32.8%	28.7%	33.2%
Utilities and transp.	33.5%	21.9%	28.6%	30.2%	29.1%	35.3%	27.9%	34.0%
Wholesale trade	31.0%	21.4%	29.1%	24.8%	29.7%	36.8%	25.0%	33.0%
Fin. svcs. and real estate	32.1%	26.4%	29.7%	27.2%	29.3%	33.8%	27.0%	32.8%
Retail trade	25.4%	18.4%	17.2%	20.8%	26.5%	27.3%	18.5%	26.7%
Professional services	29.3%	23.7%	20.8%	22.9%	25.1%	33.4%	22.9%	30.5%
Other services	25.0%	23.8%	23.5%	19.1%	24.2%	27.2%	22.3%	25.8%
Ownership								
For profit, incorporated	30.5%	24.6%	24.6%	24.8%	29.9%	33.0%	24.6%	31.8%
For profit, unincorporated	27.2%	22.1%	23.4%	23.6%	27.1%	30.6%	22.3%	28.7%
Nonprofit	28.4%	24.1%	19.5%	20.4%	24.0%	32.4%	22.2%	29.0%
Age of firm								
Less than 5 years	26.0%	22.7%	24.6%	24.3%	27.5%	39.8%	24.0%	28.5%
5-9 years	25.1%	24.2%	22.7%	23.1%	28.9%	29.7%	23.5%	26.7%
10-19 years	26.4%	26.0%	24.3%	22.9%	27.9%	31.2%	23.7%	28.1%
20 or more years	30.7%	23.2%	24.0%	24.6%	28.2%	32.8%	24.3%	31.4%
Multi/single status								
2 or more locations	31.6%	25.0%	21.6%	24.4%	28.6%	32.7%	22.6%	31.8%
1 location only	25.3%	24.0%	24.2%	23.9%	27.5%	33.9%	24.2%	26.6%
Percent full-time employees								
Less than 25%	19.8%	16.6%	32.1%	20.9%	19.1%	18.9%	21.6%	19.4%
25-49 %	22.8%	27.6%	20.8%	19.9%	24.3%	22.8%	22.6%	22.9%
50-74 %	27.9%	24.8%	21.9%	19.5%	23.1%	30.9%	22.7%	28.7%
75% or more	30.6%	23.9%	24.2%	24.7%	29.1%	33.9%	24.3%	31.9%
Union presence								
No union employees	27.6%	23.5%	23.2%	22.7%	26.9%	31.8%	23.2%	29.0%
Has union employees	34.2%	41.9%	39.7%	38.6%	35.6%	33.4%	40.8%	33.9%
Unknown	33.4%	13.7% *	32.3%	23.7% *	36.3%	33.5%	26.1%	33.5%
Percent low wage employees								
50% or more low wage	22.3%	22.1%	14.4%	14.4%	17.2%	25.6%	17.3%	22.9%
Less than 50% low wage	31.0%	24.3%	24.8%	25.2%	30.1%	34.0%	24.8%	32.3%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2013 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.

** 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.4(2013) Standard error for percent of private-sector employees enrolled in a health insurance plan that take family coverage by firm size and selected characteristics: United States, 2013

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	0.19%	0.52%	0.84%	0.59%	0.57%	0.27%	0.63%	0.21%
Industry group **								
Agric., fish., forest.	2.30%	6.66%	8.16% *	4.43%	4.98%	5.55%	5.78%	3.00%
Mining and manufacturing	0.53%	3.34%	1.65%	1.10%	1.69%	0.78%	1.09%	0.63%
Construction	1.54%	2.51%	2.14%	2.86%	3.31%	3.16%	1.53%	2.12%
Utilities and transp.	1.37%	6.04%	4.41%	4.58%	3.55%	1.49%	2.44%	1.43%
Wholesale trade	1.03%	2.02%	2.43%	1.68%	1.48%	1.15%	1.60%	1.02%
Fin. svcs. and real estate	0.37%	1.32%	4.30%	2.16%	1.34%	0.53%	1.84%	0.54%
Retail trade	0.54%	1.63%	1.81%	1.34%	1.76%	0.92%	1.22%	0.61%
Professional services	0.42%	1.77%	0.86%	1.51%	1.23%	0.52%	1.07%	0.42%
Other services	1.13%	1.43%	1.62%	0.70%	2.19%	1.02%	1.16%	1.20%
Ownership								
For profit, incorporated	0.26%	0.61%	1.09%	0.71%	0.49%	0.41%	0.72%	0.32%
For profit, unincorporated	0.84%	1.32%	2.09%	2.06%	1.78%	0.98%	1.18%	0.96%
Nonprofit	0.61%	2.30%	3.37%	1.86%	0.98%	0.84%	1.18%	0.68%
Age of firm								
Less than 5 years	1.30%	1.59%	3.53%	2.57%	3.40%	5.65%	1.52%	2.05%
5-9 years	0.94%	1.56%	1.53%	1.54%	1.98%	3.26%	1.02%	1.39%
10-19 years	0.97%	1.30%	1.60%	1.11%	1.34%	2.11%	0.90%	1.20%
20 or more years	0.22%	1.05%	0.81%	0.71%	0.82%	0.32%	0.77%	0.24%
Multi/single status								
2 or more locations	0.25%	5.61%	1.15%	0.82%	0.73%	0.31%	1.21%	0.25%
1 location only	0.49%	0.54%	0.95%	0.66%	1.11%	2.26%	0.66%	0.71%
Percent full-time employees								
Less than 25%	1.38%	3.46%	6.81%	2.19%	2.44%	2.22%	3.03%	1.77%
25-49 %	0.74%	2.74%	3.08%	2.32%	2.16%	0.93%	1.84%	0.70%
50-74 %	0.67%	1.27%	2.16%	1.63%	1.14%	0.83%	0.85%	0.74%
75% or more	0.16%	0.76%	0.90%	0.59%	0.64%	0.31%	0.72%	0.22%
Union presence								
No union employees	0.24%	0.52%	0.78%	0.43%	0.63%	0.30%	0.49%	0.29%
Has union employees	0.54%	6.50%	6.66%	3.48%	2.41%	0.53%	5.40%	0.40%
Unknown	0.56%	4.52% *	7.75%	7.26% *	2.53%	0.57%	4.25%	0.54%
Percent low wage employees								
50% or more low wage	0.30%	2.23%	1.89%	1.17%	1.02%	0.33%	0.92%	0.34%
Less than 50% low wage	0.21%	0.70%	0.86%	0.70%	0.64%	0.30%	0.68%	0.24%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2013 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.

** 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.4.a(2013) Percent of private-sector employees enrolled in a health insurance plan that take family coverage that required no employee contribution by firm size and selected characteristics: United States, 2013

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	7.9%	53.0%	28.2%	17.0%	7.0%	2.0%	34.5%	3.7%
Industry group **								
Agric., fish., forest.	19.2%	--	--	--	--	--	47.5%	7.2%*
Mining and manufacturing	6.1%	38.9%*	35.2%	11.4%	6.7%*	2.9%	25.5%	4.3%
Construction	37.2%	57.0%	40.9%	45.9%	42.3%	0.2%*	52.1%	26.6%
Utilities and transp.	5.4%	38.2%*	40.5%	5.3%*	7.4%*	3.3%*	27.7%	3.9%*
Wholesale trade	8.9%	57.8%	20.6%	16.2%	5.1%*	1.5%*	31.1%	3.2%*
Fin. svcs. and real estate	5.5%	50.8%	19.6%	14.5%*	5.5%*	1.7%*	31.5%	2.8%
Retail trade	4.6%	47.6%	23.3%	8.9%*	1.1%*	1.0%*	27.3%	1.5%*
Professional services	6.3%	50.3%	20.0%	13.6%	3.6%	2.0%*	30.4%	2.7%
Other services	9.1%	59.9%	37.0%	13.5%	3.5%	1.0%*	40.8%	2.0%
Ownership								
For profit, incorporated	7.8%	52.0%	28.2%	16.9%	8.2%	1.8%	33.2%	3.7%
For profit, unincorporated	12.3%	52.2%	25.8%	14.8%	7.1%*	5.8%*	36.0%	6.7%*
Nonprofit	4.9%	64.0%	32.1%	20.5%	2.6%	1.1%	42.7%	1.9%
Age of firm								
Less than 5 years	18.7%	43.1%	16.7%*	27.0%	3.7%*	--	32.4%	3.4%*
5-9 years	18.1%	40.0%	22.7%	7.8%*	18.5%*	0.1%*	25.4%	11.2%*
10-19 years	17.8%	58.1%	26.9%	19.3%	6.9%*	2.6%*	35.8%	8.2%
20 or more years	5.8%	60.0%	32.7%	17.2%	6.4%	2.0%	37.0%	3.1%
Multi/single status								
2 or more locations	3.0%	38.3%*	28.3%	9.9%	6.1%	2.0%	24.5%	2.7%
1 location only	22.4%	53.3%	28.1%	19.3%	8.3%*	0.5%*	35.4%	9.5%
Percent full-time employees								
Less than 25%	12.4%*	67.2%	36.1%*	18.1%*	10.1%*	0.1%*	42.0%	3.7%*
25-49 %	8.1%	51.8%	29.3%	32.1%*	2.8%*	0.4%*	40.9%	2.5%*
50-74 %	5.5%	45.9%	26.6%	19.1%	2.7%*	0.6%*	33.7%	1.7%*
75% or more	8.1%	54.0%	28.1%	16.3%	7.5%	2.3%	34.2%	4.0%
Union presence								
No union employees	9.2%	51.2%	25.4%	13.3%	4.3%	1.9%	31.8%	3.3%
Has union employees	9.7%	84.5%	63.2%	43.5%	21.7%	3.0%	68.0%	6.7%
Unknown	1.5%	23.1%*	39.7%*	0.6%*	7.1%*	1.1%	26.8%*	1.3%
Percent low wage employees								
50% or more low wage	6.4%	65.3%	31.5%	18.3%	5.5%*	1.2%*	47.3%	2.2%
Less than 50% low wage	8.0%	51.5%	28.0%	17.0%	7.1%	2.1%	33.5%	3.9%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2013 Medical Expenditure Panel Survey-Insurance Component.

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* Figure does not meet standard of reliability or precision.

-- Data suppressed due to high standard errors or no 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.4.a(2013) Standard error for percent of private-sector employees enrolled in a health insurance plan that take family coverage that required no employee contribution by firm size and selected characteristics: United States, 2013

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	0.59%	3.51%	2.59%	1.73%	1.36%	0.34%	1.86%	0.45%
Industry group **								
Agric., fish., forest.	5.72%	--	--	--	--	--	11.45%	5.72%*
Mining and manufacturing	0.83%	12.83%*	6.80%	3.01%	2.69%*	0.41%	2.86%	0.85%
Construction	3.94%	6.13%	5.58%	4.92%	9.20%	0.18%*	5.24%	5.33%
Utilities and transp.	1.53%	11.57%*	11.73%	2.46%*	6.69%*	1.38%*	6.69%	1.47%*
Wholesale trade	0.93%	9.37%	3.87%	4.21%	1.92%*	0.76%*	3.22%	1.06%*
Fin. svcs. and real estate	1.02%	9.12%	5.58%	4.99%*	2.15%*	0.60%*	4.27%	0.58%
Retail trade	0.48%	4.16%	5.54%	3.27%*	0.65%*	0.30%*	2.87%	0.52%*
Professional services	1.17%	5.12%	3.80%	2.93%	0.92%	0.92%*	3.65%	0.79%
Other services	0.79%	5.42%	6.66%	2.58%	0.94%	0.51%*	3.99%	0.45%
Ownership								
For profit, incorporated	0.48%	3.53%	2.51%	1.75%	1.28%	0.14%	1.85%	0.29%
For profit, unincorporated	2.42%	5.59%	6.29%	3.49%	4.44%*	2.42%*	3.28%	2.71%*
Nonprofit	0.91%	6.07%	6.13%	4.63%	0.78%	0.30%	7.06%	0.38%
Age of firm								
Less than 5 years	4.15%	8.87%	5.44%*	7.20%	2.39%*	--	6.68%	1.68%*
5-9 years	2.79%	5.10%	4.91%	2.36%*	9.31%*	0.20%*	1.20%	5.33%*
10-19 years	1.37%	3.72%	2.53%	2.95%	2.98%*	1.78%*	1.49%	1.97%
20 or more years	0.55%	3.97%	3.92%	2.37%	1.04%	0.38%	2.75%	0.43%
Multi/single status								
2 or more locations	0.35%	13.84%*	4.37%	1.72%	1.07%	0.35%	3.67%	0.35%
1 location only	1.46%	3.38%	2.74%	2.25%	2.49%*	0.20%*	1.95%	1.80%
Percent full-time employees								
Less than 25%	4.10%*	16.54%	12.26%*	6.37%*	3.86%*	0.05%*	8.84%	1.67%*
25-49 %	2.25%	8.57%	6.64%	9.63%*	1.66%*	0.26%*	5.27%	0.98%*
50-74 %	0.79%	7.67%	5.38%	5.28%	1.60%*	0.23%*	4.78%	0.55%*
75% or more	0.65%	3.75%	2.81%	1.31%	1.53%	0.45%	1.68%	0.49%
Union presence								
No union employees	0.44%	3.35%	2.31%	1.51%	0.90%	0.47%	1.66%	0.42%
Has union employees	1.32%	11.65%	8.44%	7.56%	4.94%	0.56%	5.88%	1.10%
Unknown	0.40%	10.79%*	14.86%*	10.48%*	3.25%*	0.28%	12.43%*	0.37%
Percent low wage employees								
50% or more low wage	0.85%	5.51%	5.60%	3.75%	1.69%*	0.44%*	4.36%	0.65%
Less than 50% low wage	0.63%	3.37%	2.79%	1.70%	1.37%	0.41%	1.76%	0.49%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2013 Medical Expenditure Panel Survey-Insurance Component.

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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.

Table I.E.1(2013) Average total employee-plus-one premium (in dollars) per enrolled employee at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2013

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	10,990	11,615	11,300	10,543	10,982	11,012	11,050	10,982
Industry group **								
Agric., fish., forest.	8,537	--	--	--	--	--	9,509	8,288
Mining and manufacturing	10,640	10,156	10,923	10,241	10,814	10,655	10,380	10,666
Construction	10,057	10,060	9,673	9,864	9,421	11,350	9,841	10,199
Utilities and transp.	10,695	9,294	11,853	10,728	11,165	10,598	11,687	10,639
Wholesale trade	11,056	12,648	11,394	11,040	10,799	11,046	11,295	11,003
Fin. svcs. and real estate	11,479	13,385	11,823	11,954	12,109	11,221	12,421	11,391
Retail trade	10,496	12,304	11,776	9,407	9,975	10,557	11,426	10,383
Professional services	11,481	11,943	11,180	10,695	11,409	11,596	11,131	11,524
Other services	10,455	10,659	12,493	10,670	10,384	10,265	11,014	10,351
Ownership								
For profit, incorporated	10,810	11,342	11,208	10,448	10,816	10,813	10,870	10,801
For profit, unincorporated	10,532	12,279	10,595	9,455	10,316	10,712	11,048	10,423
Nonprofit	12,023	12,113	13,022	12,378	11,947	11,969	12,450	11,993
Age of firm								
Less than 5 years	10,962	10,765	11,259	9,869	10,714	13,732	10,609	11,307
5-9 years	10,144	11,256	10,961	9,414	10,239	9,605	10,676	9,708
10-19 years	10,796	11,513	10,989	10,142	10,974	10,971	10,837	10,776
20 or more years	11,048	12,225	11,531	10,984	11,055	11,010	11,356	11,024
Multi/single status								
2 or more locations	11,021	14,257	12,078	10,953	11,202	10,985	11,461	11,014
1 location only	10,885	11,577	11,223	10,402	10,614	12,380	11,003	10,778
Percent full-time employees								
Less than 25%	8,859	9,231	9,877	11,665	8,927	8,353	9,639	8,758
25-49 %	10,786	8,776	11,812	9,651	11,227	10,902	9,938	10,866
50-74 %	11,228	11,128	10,348	10,285	10,578	11,470	10,750	11,283
75% or more	10,996	11,867	11,418	10,575	11,051	10,982	11,137	10,976
Union presence								
No union employees	10,919	11,585	11,180	10,473	10,848	10,990	11,021	10,896
Has union employees	11,421	12,259	13,980	11,692	12,351	11,279	12,154	11,403
Unknown	10,737	14,267	9,172 *	7,478	9,339	10,778	8,319	10,748
Percent low wage employees								
50% or more low wage	10,006	10,790	9,437	9,871	9,440	10,132	9,914	10,013
Less than 50% low wage	11,128	11,699	11,416	10,599	11,188	11,152	11,137	11,127

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2013 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 no 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.1(2013) Standard error for average total employee-plus-one premium (in dollars) per enrolled employee at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2013

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	53.65	204.47	250.23	203.30	186.83	32.16	92.45	60.53
Industry group **								
Agric., fish., forest.	522.77	--	--	--	--	--	1,750.54	690.29
Mining and manufacturing	153.70	537.02	708.08	241.05	299.79	195.07	350.06	178.99
Construction	181.62	686.05	394.62	291.08	420.80	427.58	301.43	259.47
Utilities and transp.	181.70	1,646.07	1,036.74	861.83	520.51	134.18	807.35	176.15
Wholesale trade	231.24	961.48	873.20	858.33	335.43	205.36	518.60	297.15
Fin. svcs. and real estate	178.38	1,069.91	629.48	759.05	388.28	193.87	506.43	198.38
Retail trade	132.67	799.01	657.54	288.14	416.94	126.31	528.74	125.79
Professional services	102.22	713.09	379.37	149.80	237.23	136.04	223.71	112.99
Other services	169.86	454.09	987.14	387.11	461.93	197.73	401.34	179.09
Ownership								
For profit, incorporated	77.89	278.84	313.84	247.96	176.05	63.49	154.39	83.30
For profit, unincorporated	129.30	360.37	661.89	274.46	231.96	200.72	246.58	136.37
Nonprofit	170.02	653.35	709.58	274.36	316.30	224.60	331.55	173.53
Age of firm								
Less than 5 years	340.59	692.56	696.54	881.45	546.26	1,594.38	253.42	579.62
5-9 years	201.58	529.80	556.57	310.59	513.21	1,196.70	340.71	282.62
10-19 years	203.23	650.16	462.62	301.19	189.93	330.17	267.74	195.28
20 or more years	64.79	298.46	263.17	273.40	225.93	38.22	153.73	70.43
Multi/single status								
2 or more locations	56.09	3,092.87	849.53	325.99	224.79	44.88	423.21	59.28
1 location only	101.06	212.07	264.73	210.81	215.69	595.77	100.59	182.24
Percent full-time employees								
Less than 25%	497.85	1,733.57	1,862.08	1,624.85	536.87	575.66	331.91	537.39
25-49 %	286.55	1,439.03	1,988.13	716.07	623.72	242.21	1,054.80	274.38
50-74 %	132.45	833.12	801.34	492.97	354.78	151.41	530.44	108.26
75% or more	61.04	224.86	268.36	212.33	187.51	38.81	94.41	68.80
Union presence								
No union employees	89.06	235.84	252.00	225.89	168.06	96.56	126.41	111.99
Has union employees	171.22	1,948.06	2,028.17	749.78	477.53	171.03	815.18	166.93
Unknown	77.75	4,259.59	2,778.33*	1,763.56	434.30	84.98	1,991.17	78.07
Percent low wage employees								
50% or more low wage	163.93	459.78	546.21	519.81	259.82	196.67	218.44	184.06
Less than 50% low wage	54.39	243.27	255.48	189.85	205.45	32.08	107.96	65.00

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2013 Medical Expenditure Panel Survey-Insurance Component.

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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.

Table I.E.2(2013) Average total employee contribution (in dollars) per enrolled employee for employee-plus-one coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2013

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	2,940	2,377	3,495	3,516	3,377	2,727	3,117	2,916
Industry group **								
Agric., fish., forest.	2,221	--	--	--	--	--	2,587	2,127
Mining and manufacturing	2,541	2,167	3,217	3,198	3,005	2,227	2,798	2,515
Construction	3,123	2,290 *	3,994	3,729	2,734	2,389	3,549	2,843
Utilities and transp.	2,649	3,068 *	3,077 *	3,240	2,910	2,536	2,855	2,638
Wholesale trade	2,994	1,872 *	2,828	3,846	3,005	2,778	3,070	2,977
Fin. svcs. and real estate	2,849	3,143	3,429	3,656	3,533	2,628	3,349	2,803
Retail trade	3,229	1,840	3,637	4,172	4,674	2,934	3,196	3,233
Professional services	2,980	2,273	3,720	3,386	3,619	2,764	3,139	2,959
Other services	3,407	2,413	3,462	3,458	3,503	3,458	2,964	3,489
Ownership								
For profit, incorporated	2,919	2,267	3,481	3,565	3,374	2,712	3,145	2,887
For profit, unincorporated	3,056	2,849	3,648	3,544	3,392	2,716	3,271	3,011
Nonprofit	2,949	2,112	3,393	3,207	3,373	2,794	2,640	2,971
Age of firm								
Less than 5 years	3,335	3,095	4,156	3,501	3,167	2,712	3,475	3,198
5-9 years	3,214	2,398	3,848	3,567	2,983	2,973	3,251	3,184
10-19 years	3,307	2,345	3,751	3,375	3,465	3,208	3,161	3,376
20 or more years	2,876	2,054	3,142	3,562	3,400	2,711	2,976	2,869
Multi/single status								
2 or more locations	2,834	2,718	2,212	3,622	3,341	2,719	2,926	2,832
1 location only	3,304	2,372	3,622	3,479	3,437	3,141	3,139	3,453
Percent full-time employees								
Less than 25%	3,381	3,534 *	1,502 *	3,687 *	4,008	3,305	2,387 *	3,510
25-49 %	3,588	2,954	2,287	3,605	4,009	3,589	3,136	3,631
50-74 %	2,788	1,352	3,264	3,558	3,580	2,649	2,524	2,819
75% or more	2,927	2,535	3,580	3,508	3,328	2,688	3,198	2,889
Union presence								
No union employees	3,082	2,412	3,407	3,570	3,453	2,769	3,106	3,076
Has union employees	2,532	874 *	5,063	2,682	2,777	2,480	3,220	2,515
Unknown	2,930	2,793 *	5,025 *	5,289	3,424	2,908	4,012	2,925
Percent low wage employees								
50% or more low wage	3,246	1,889	3,022	3,991	3,523	3,172	2,867	3,274
Less than 50% low wage	2,897	2,427	3,524	3,476	3,357	2,657	3,137	2,862

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2013 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.

Table I.E.2(2013) Standard error for average total employee contribution (in dollars) per enrolled employee for employee-plus-one coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2013

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	22.89	160.34	183.98	78.51	76.38	35.59	107.26	28.28
Industry group **								
Agric., fish., forest.	256.20	--	--	--	--	--	616.28	249.88
Mining and manufacturing	82.66	434.14	340.98	209.17	223.73	102.22	177.16	86.13
Construction	160.58	826.27 *	297.86	330.75	317.26	244.91	298.87	213.67
Utilities and transp.	85.18	988.05 *	932.47 *	429.78	211.86	95.57	579.83	85.23
Wholesale trade	224.15	664.26 *	375.92	287.23	251.11	374.29	284.85	285.94
Fin. svcs. and real estate	79.63	597.53	276.25	311.10	208.63	87.91	287.68	83.20
Retail trade	86.20	471.91	476.44	328.06	385.88	99.06	215.52	78.36
Professional services	70.09	170.00	355.44	194.97	119.89	81.09	189.73	76.28
Other services	95.35	374.64	486.42	119.34	208.31	122.49	206.65	106.74
Ownership								
For profit, incorporated	18.83	221.24	252.03	77.63	87.69	37.44	131.03	22.13
For profit, unincorporated	53.99	293.92	347.03	257.45	116.05	66.79	170.26	57.71
Nonprofit	103.85	424.40	714.78	288.03	135.97	121.08	271.28	110.36
Age of firm								
Less than 5 years	167.07	643.37	376.16	284.27	397.11	473.60	352.95	256.18
5-9 years	160.02	365.94	466.48	192.50	379.07	429.80	175.67	226.28
10-19 years	92.50	231.41	371.88	119.74	196.85	235.65	177.89	93.77
20 or more years	28.95	214.61	156.00	89.17	84.45	39.09	95.08	30.94
Multi/single status								
2 or more locations	31.29	705.51	380.14	145.59	71.73	35.64	198.01	31.66
1 location only	52.34	161.21	190.85	82.44	132.27	147.64	106.90	53.65
Percent full-time employees								
Less than 25%	235.41	1,222.09 *	738.34 *	1,354.41 *	390.65	195.92	881.63 *	222.08
25-49 %	153.02	873.38	556.07	411.87	271.09	146.20	451.76	131.34
50-74 %	66.28	187.28	443.40	287.06	253.07	60.68	163.39	64.77
75% or more	24.72	218.05	192.98	85.00	74.65	47.85	114.67	33.09
Union presence								
No union employees	32.45	175.67	169.34	92.70	81.51	46.67	100.74	35.31
Has union employees	57.64	415.17 *	1,143.55	679.89	252.63	51.62	485.70	55.32
Unknown	71.97	1,197.06 *	1,547.28 *	1,396.79	279.71	78.97	1,037.39	73.50
Percent low wage employees								
50% or more low wage	71.22	480.44	438.96	327.34	129.79	85.19	256.68	73.51
Less than 50% low wage	25.52	171.75	193.92	79.25	83.49	40.52	111.64	30.87

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2013 Medical Expenditure Panel Survey-Insurance Component.

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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.

Table I.E.3(2013) 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, 2013

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	26.7%	20.5%	30.9%	33.3%	30.7%	24.8%	28.2%	26.5%
Industry group **								
Agric., fish., forest.	26.0%	--	--	--	--	--	27.2%	25.7%
Mining and manufacturing	23.9%	21.3%	29.4%	31.2%	27.8%	20.9%	27.0%	23.6%
Construction	31.0%	22.8% *	41.3%	37.8%	29.0%	21.1%	36.1%	27.9%
Utilities and transp.	24.8%	33.0% *	26.0% *	30.2%	26.1%	23.9%	24.4%	24.8%
Wholesale trade	27.1%	14.8% *	24.8%	34.8%	27.8%	25.2%	27.2%	27.1%
Fin. svcs. and real estate	24.8%	23.5%	29.0%	30.6%	29.2%	23.4%	27.0%	24.6%
Retail trade	30.8%	15.0% *	30.9%	44.4%	46.9%	27.8%	28.0%	31.1%
Professional services	26.0%	19.0%	33.3%	31.7%	31.7%	23.8%	28.2%	25.7%
Other services	32.6%	22.6%	27.7%	32.4%	33.7%	33.7%	26.9%	33.7%
Ownership								
For profit, incorporated	27.0%	20.0%	31.1%	34.1%	31.2%	25.1%	28.9%	26.7%
For profit, unincorporated	29.0%	23.2%	34.4%	37.5%	32.9%	25.4%	29.6%	28.9%
Nonprofit	24.5%	17.4%	26.1%	25.9%	28.2%	23.3%	21.2%	24.8%
Age of firm								
Less than 5 years	30.4%	28.8%	36.9%	35.5%	29.6%	19.8%	32.8%	28.3%
5-9 years	31.7%	21.3%	35.1%	37.9%	29.1%	31.0%	30.5%	32.8%
10-19 years	30.6%	20.4%	34.1%	33.3%	31.6%	29.2%	29.2%	31.3%
20 or more years	26.0%	16.8%	27.2%	32.4%	30.8%	24.6%	26.2%	26.0%
Multi/single status								
2 or more locations	25.7%	19.1%	18.3%	33.1%	29.8%	24.8%	25.5%	25.7%
1 location only	30.3%	20.5%	32.3%	33.5%	32.4%	25.4%	28.5%	32.0%
Percent full-time employees								
Less than 25%	38.2%	38.3% *	15.2% *	31.6%	44.9%	39.6%	24.8% *	40.1%
25-49 %	33.3%	33.7%	19.4% *	37.4%	35.7%	32.9%	31.6%	33.4%
50-74 %	24.8%	12.1%	31.5%	34.6%	33.8%	23.1%	23.5%	25.0%
75% or more	26.6%	21.4%	31.4%	33.2%	30.1%	24.5%	28.7%	26.3%
Union presence								
No union employees	28.2%	20.8%	30.5%	34.1%	31.8%	25.2%	28.2%	28.2%
Has union employees	22.2%	7.1% *	36.2%	22.9%	22.5%	22.0%	26.5%	22.1%
Unknown	27.3%	19.6% *	54.8% *	70.7%	36.7%	27.0%	48.2%	27.2%
Percent low wage employees								
50% or more low wage	32.4%	17.5%	32.0%	40.4%	37.3%	31.3%	28.9%	32.7%
Less than 50% low wage	26.0%	20.7%	30.9%	32.8%	30.0%	23.8%	28.2%	25.7%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2013 Medical Expenditure Panel Survey-Insurance Component.

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Table I.E.3(2013) Standard error 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, 2013

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	0.23%	1.37%	1.55%	0.61%	0.84%	0.35%	1.03%	0.32%
Industry group **								
Agric., fish., forest.	3.00%	--	--	--	--	--	7.71%	1.75%
Mining and manufacturing	0.69%	4.49%	1.99%	2.21%	1.95%	0.83%	1.35%	0.70%
Construction	1.28%	6.99% *	3.79%	3.68%	2.80%	2.29%	2.52%	1.57%
Utilities and transp.	0.78%	9.30%	9.28% *	4.30%	2.66%	0.79%	6.62%	0.76%
Wholesale trade	2.30%	5.70% *	3.39%	3.70%	2.52%	3.64%	2.94%	2.87%
Fin. svcs. and real estate	0.76%	4.32%	3.48%	3.27%	1.83%	0.89%	2.90%	0.84%
Retail trade	0.84%	5.17% *	4.89%	4.00%	3.59%	1.06%	2.36%	0.71%
Professional services	0.48%	1.89%	2.90%	1.66%	1.25%	0.50%	1.84%	0.49%
Other services	0.72%	3.70%	4.41%	1.77%	2.70%	1.17%	1.59%	1.01%
Ownership								
For profit, incorporated	0.22%	1.83%	1.89%	0.91%	0.87%	0.37%	1.36%	0.33%
For profit, unincorporated	0.70%	2.51%	4.53%	2.69%	1.27%	0.75%	1.84%	0.72%
Nonprofit	0.81%	3.47%	5.92%	2.21%	1.79%	0.87%	2.38%	0.82%
Age of firm								
Less than 5 years	1.24%	3.84%	3.39%	5.67%	3.92%	5.48%	2.59%	2.34%
5-9 years	1.58%	3.12%	4.31%	2.51%	3.79%	4.63%	1.94%	2.27%
10-19 years	0.80%	2.24%	2.81%	1.31%	2.05%	1.87%	1.69%	0.68%
20 or more years	0.31%	1.92%	1.55%	0.81%	0.83%	0.38%	1.05%	0.35%
Multi/single status								
2 or more locations	0.33%	4.84%	2.41%	1.49%	0.77%	0.38%	2.23%	0.34%
1 location only	0.30%	1.36%	1.54%	0.69%	1.44%	1.91%	0.94%	0.60%
Percent full-time employees								
Less than 25%	3.73%	13.88% *	8.36% *	8.66%	3.48%	4.04%	9.39% *	3.42%
25-49 %	1.42%	6.04%	5.86% *	5.05%	2.44%	1.21%	4.22%	1.17%
50-74 %	0.55%	1.76%	3.54%	3.72%	2.08%	0.60%	2.01%	0.52%
75% or more	0.28%	1.74%	1.60%	0.77%	0.81%	0.50%	1.08%	0.40%
Union presence								
No union employees	0.27%	1.56%	1.59%	0.87%	0.73%	0.47%	1.06%	0.40%
Has union employees	0.68%	5.59% *	7.84%	4.56%	2.48%	0.58%	3.03%	0.67%
Unknown	0.59%	9.29% *	16.54% *	16.23%	2.94%	0.65%	11.68%	0.60%
Percent low wage employees								
50% or more low wage	0.56%	4.35%	4.92%	3.33%	0.72%	0.77%	2.26%	0.54%
Less than 50% low wage	0.23%	1.39%	1.57%	0.65%	0.84%	0.40%	1.06%	0.33%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2013 Medical Expenditure Panel Survey-Insurance Component.

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Table I.E.4(2013) Percent of private-sector employees enrolled in a health insurance plan that take employee-plus-one coverage by firm size and selected characteristics: United States, 2013

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	18.9%	12.3%	13.2%	15.9%	16.9%	21.4%	13.4%	20.0%
Industry group **								
Agric., fish., forest.	14.3%	13.9% *	10.8% *	13.5%	10.7% *	18.2%	12.7%	14.7%
Mining and manufacturing	21.2%	16.7%	16.1%	18.6%	19.4%	23.2%	17.0%	21.8%
Construction	14.8%	11.6%	12.0%	16.0%	15.7%	16.7%	13.0%	16.4%
Utilities and transp.	20.5%	9.2%	14.7%	19.5%	18.5%	21.5%	14.1%	21.0%
Wholesale trade	19.1%	10.0%	13.2%	16.5%	20.5%	22.3%	13.9%	20.9%
Fin. svcs. and real estate	20.3%	16.0%	15.4%	16.6%	17.4%	22.0%	15.6%	20.9%
Retail trade	16.8%	9.7%	11.1%	15.1%	14.7%	18.6%	11.1%	17.9%
Professional services	19.0%	11.5%	13.4%	15.0%	15.5%	22.3%	12.8%	20.2%
Other services	16.8%	13.2%	11.4%	13.3%	15.4%	19.4%	12.7%	17.9%
Ownership								
For profit, incorporated	18.9%	12.1%	13.1%	16.2%	17.1%	21.2%	13.5%	20.0%
For profit, unincorporated	17.7%	11.9%	13.0%	15.7%	16.7%	21.4%	13.1%	19.2%
Nonprofit	19.7%	15.4%	13.8%	14.6%	16.4%	22.6%	13.7%	20.4%
Age of firm								
Less than 5 years	15.6%	12.8%	14.2%	16.5%	17.1%	22.3%	13.6%	18.3%
5-9 years	14.3%	11.5%	12.2%	15.2%	16.0%	17.6%	12.6%	16.2%
10-19 years	15.5%	12.0%	12.4%	15.7%	17.3%	17.4%	12.9%	17.2%
20 or more years	19.8%	12.6%	13.6%	16.0%	16.8%	21.6%	14.0%	20.4%
Multi/single status								
2 or more locations	20.7%	9.3% *	15.1%	17.1%	17.8%	21.5%	15.0%	20.8%
1 location only	14.6%	12.4%	13.0%	15.5%	15.6%	17.9%	13.3%	16.0%
Percent full-time employees								
Less than 25%	15.0%	4.2% *	13.8%	10.6%	15.5%	17.7%	8.3%	16.8%
25-49 %	16.1%	13.4%	7.3%	9.9%	11.0%	19.4%	9.4%	17.2%
50-74 %	18.0%	13.3%	12.2%	12.8%	15.2%	20.3%	13.1%	18.9%
75% or more	19.2%	12.3%	13.5%	16.5%	17.4%	21.8%	13.8%	20.4%
Union presence								
No union employees	17.8%	12.4%	13.2%	16.0%	17.0%	21.1%	13.6%	19.1%
Has union employees	21.5%	9.5%	16.0%	14.7%	15.9%	23.0%	12.6%	21.9%
Unknown	20.4%	9.5% *	4.9% *	12.5%	17.2%	20.6%	8.0% *	20.5%
Percent low wage employees								
50% or more low wage	16.3%	9.8%	9.5%	10.7%	13.1%	19.1%	9.4%	17.3%
Less than 50% low wage	19.3%	12.6%	13.5%	16.5%	17.5%	21.9%	13.9%	20.5%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2013 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.

** 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(2013) Standard error for percent of private-sector employees enrolled in a health insurance plan that take employee-plus-one coverage by firm size and selected characteristics: United States, 2013

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	0.12%	0.39%	0.48%	0.31%	0.32%	0.17%	0.22%	0.14%
Industry group **								
Agric., fish., forest.	2.07%	5.34% *	4.06% *	2.91%	3.84% *	2.72%	2.70%	2.12%
Mining and manufacturing	0.39%	2.32%	1.45%	1.04%	0.85%	0.47%	0.87%	0.43%
Construction	0.72%	1.58%	1.34%	1.97%	1.21%	1.32%	0.80%	1.24%
Utilities and transp.	0.97%	2.35%	2.80%	2.50%	2.15%	1.14%	2.24%	0.99%
Wholesale trade	0.54%	1.04%	2.08%	1.23%	1.59%	0.67%	0.68%	0.57%
Fin. svcs. and real estate	0.48%	2.17%	1.52%	1.43%	0.88%	0.57%	1.13%	0.50%
Retail trade	0.27%	1.91%	1.44%	1.12%	0.84%	0.47%	0.88%	0.33%
Professional services	0.24%	0.86%	0.83%	0.70%	0.50%	0.29%	0.37%	0.29%
Other services	0.46%	1.14%	1.23%	0.65%	0.65%	0.52%	0.54%	0.50%
Ownership								
For profit, incorporated	0.11%	0.57%	0.54%	0.38%	0.48%	0.16%	0.27%	0.15%
For profit, unincorporated	0.53%	1.72%	0.93%	0.84%	0.80%	0.70%	0.85%	0.52%
Nonprofit	0.37%	2.45%	1.88%	0.91%	0.84%	0.54%	1.28%	0.37%
Age of firm								
Less than 5 years	0.36%	0.98%	1.49%	1.99%	1.88%	3.21%	0.71%	0.85%
5-9 years	0.74%	1.18%	1.55%	1.12%	1.23%	3.30%	0.95%	1.08%
10-19 years	0.55%	1.44%	1.05%	0.89%	0.78%	0.81%	1.00%	0.47%
20 or more years	0.16%	0.60%	0.63%	0.34%	0.39%	0.20%	0.32%	0.16%
Multi/single status								
2 or more locations	0.17%	8.44% *	1.00%	0.72%	0.49%	0.17%	0.56%	0.18%
1 location only	0.21%	0.40%	0.51%	0.31%	0.71%	1.04%	0.24%	0.38%
Percent full-time employees								
Less than 25%	1.16%	2.41% *	3.56%	1.65%	2.80%	1.24%	1.47%	1.31%
25-49 %	0.73%	3.23%	1.80%	1.58%	1.30%	0.71%	1.16%	0.77%
50-74 %	0.41%	1.50%	1.18%	1.07%	1.19%	0.63%	0.70%	0.41%
75% or more	0.16%	0.31%	0.54%	0.32%	0.36%	0.24%	0.29%	0.18%
Union presence								
No union employees	0.18%	0.50%	0.49%	0.44%	0.30%	0.28%	0.24%	0.20%
Has union employees	0.41%	2.76%	3.56%	2.54%	1.10%	0.44%	1.49%	0.41%
Unknown	0.29%	5.83% *	3.64% *	2.99%	2.51%	0.29%	2.71% *	0.28%
Percent low wage employees								
50% or more low wage	0.48%	1.74%	1.52%	0.93%	0.88%	0.59%	0.97%	0.49%
Less than 50% low wage	0.18%	0.46%	0.51%	0.35%	0.46%	0.18%	0.31%	0.19%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2013 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.

** 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(2013) 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, 2013

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	6.9%	49.0%	24.5%	10.0%	5.6%	3.3%	28.2%	4.0%
Industry group **								
Agric., fish., forest.	15.5%	--	--	--	--	--	44.1%	8.2%
Mining and manufacturing	6.7%	38.8% *	20.0%	7.1% *	8.1%	4.8% *	19.3%	5.5%
Construction	19.0%	49.4%	17.6% *	13.8%	19.8%	11.9% *	25.8%	14.5%
Utilities and transp.	4.6% *	46.7% *	36.5% *	8.7% *	1.9% *	3.1%	35.4%	2.8%
Wholesale trade	8.2%	70.6%	29.6%	12.5% *	4.8%	1.1% *	31.6%	3.0% *
Fin. svcs. and real estate	4.1%	41.6%	13.2% *	5.3% *	4.2% *	1.8%	24.1%	2.3%
Retail trade	5.7%	54.2%	32.8%	7.1% *	1.3% *	2.4%	33.9%	2.3%
Professional services	6.9%	48.5%	23.2%	10.9%	4.3%	3.9%	28.0%	4.3%
Other services	8.0%	48.3%	33.2%	12.7%	4.2% *	2.6%	33.1%	3.3%
Ownership								
For profit, incorporated	6.9%	48.0%	24.4%	9.1%	6.9%	3.4%	26.5%	4.2%
For profit, unincorporated	9.5%	51.4%	18.5%	10.8%	5.5%	4.5% *	31.2%	4.9%
Nonprofit	5.0%	51.5%	33.8%	14.5%	2.2% *	2.5% *	36.2%	2.8%
Age of firm								
Less than 5 years	14.8%	36.3%	11.0% *	13.1% *	6.6% *	3.1% *	24.1%	5.7% *
5-9 years	15.8%	43.7%	14.9% *	7.1% *	17.6% *	0.8% *	23.9%	9.2% *
10-19 years	13.2%	47.9%	23.1%	11.8%	5.0%	5.2% *	28.1%	6.0%
20 or more years	5.6%	57.9%	30.6%	9.7%	4.9%	3.3%	30.3%	3.7%
Multi/single status								
2 or more locations	3.9%	11.0% *	37.8%	8.8%	4.8%	3.4%	22.5%	3.6%
1 location only	17.0%	49.6%	23.2%	10.5%	7.0%	0.7% *	28.8%	6.3%
Percent full-time employees								
Less than 25%	9.3%	44.9% *	67.4%	14.7% *	14.5% *	0.8% *	50.1%	4.0%
25-49 %	4.8% *	41.3%	38.6%	9.2% *	6.2% *	1.4% *	30.4%	2.4%
50-74 %	5.7%	62.4%	28.8%	5.5% *	1.1% *	2.0%	39.0%	1.8%
75% or more	7.1%	46.9%	23.0%	10.4%	6.0%	3.6%	26.5%	4.4%
Union presence								
No union employees	8.1%	48.4%	24.9%	9.7%	5.3%	2.2%	28.2%	3.6%
Has union employees	4.5%	70.2%	20.7% *	14.7%	7.9%	3.2%	31.1%	3.8%
Unknown	5.4%	73.3% *	--	1.4% *	6.1% *	5.3%	15.3% *	5.3%
Percent low wage employees								
50% or more low wage	5.3%	62.7%	29.8%	6.1%	6.4% *	2.2%	35.2%	3.0%
Less than 50% low wage	7.1%	47.6%	24.2%	10.4%	5.5%	3.5%	27.7%	4.1%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2013 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 no 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(2013) Standard error 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, 2013

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	0.36%	3.33%	3.00%	0.70%	0.61%	0.45%	1.36%	0.31%
Industry group **								
Agric., fish., forest.	4.11%	--	--	--	--	--	11.27%	2.39%
Mining and manufacturing	1.48%	11.95% *	4.60%	2.23% *	2.27%	1.60% *	3.77%	1.35%
Construction	2.17%	7.49%	6.50% *	2.89%	5.86%	6.02% *	3.32%	2.77%
Utilities and transp.	1.48% *	14.50% *	12.61% *	5.49% *	2.17% *	0.72%	9.18%	0.75%
Wholesale trade	1.43%	8.34%	7.61%	4.36% *	1.44%	0.49% *	4.61%	0.90% *
Fin. svcs. and real estate	0.60%	5.91%	4.97% *	3.22% *	2.68% *	0.54%	3.01%	0.50%
Retail trade	0.70%	7.87%	9.26%	3.11% *	0.71% *	0.58%	3.85%	0.50%
Professional services	0.96%	4.56%	3.39%	2.46%	1.06%	1.09%	2.87%	0.93%
Other services	0.54%	4.87%	7.21%	2.96%	2.20% *	0.54%	2.15%	0.47%
Ownership								
For profit, incorporated	0.43%	4.30%	3.34%	0.90%	0.83%	0.48%	1.35%	0.36%
For profit, unincorporated	1.25%	4.80%	5.24%	2.78%	1.65%	1.43% *	3.20%	0.89%
Nonprofit	1.00%	6.93%	4.97%	4.30%	0.69% *	0.83% *	4.52%	0.81%
Age of firm								
Less than 5 years	2.20%	5.42%	4.23% *	5.04% *	4.67% *	1.59% *	3.64%	2.26% *
5-9 years	2.66%	8.03%	5.31% *	2.16% *	8.57% *	7.80% *	3.01%	4.23% *
10-19 years	1.54%	4.73%	4.38%	1.68%	1.50%	2.69% *	2.92%	1.00%
20 or more years	0.40%	4.06%	3.75%	0.99%	0.80%	0.48%	1.96%	0.36%
Multi/single status								
2 or more locations	0.37%	9.93% *	5.63%	1.85%	0.50%	0.46%	3.54%	0.36%
1 location only	0.63%	3.39%	2.81%	1.21%	1.77%	0.30% *	1.22%	0.79%
Percent full-time employees								
Less than 25%	2.40%	15.76% *	16.75%	5.65% *	6.32% *	0.60% *	10.27%	1.11%
25-49 %	1.76% *	9.99%	10.78%	3.98% *	3.84% *	0.57% *	6.56%	0.71%
50-74 %	0.58%	5.38%	6.59%	2.33% *	0.90% *	0.41%	4.59%	0.32%
75% or more	0.41%	3.34%	2.38%	0.71%	0.69%	0.58%	1.24%	0.38%
Union presence								
No union employees	0.26%	3.68%	3.00%	0.62%	0.58%	0.56%	1.41%	0.33%
Has union employees	0.43%	13.39%	13.26% *	3.81%	1.88%	0.51%	5.42%	0.39%
Unknown	1.30%	23.35% *	--	0.61% *	2.37% *	1.37%	5.02% *	1.32%
Percent low wage employees								
50% or more low wage	0.66%	9.06%	6.19%	1.14%	1.98% *	0.44%	3.48%	0.47%
Less than 50% low wage	0.38%	3.02%	3.04%	0.68%	0.77%	0.54%	1.41%	0.34%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2013 Medical Expenditure Panel Survey-Insurance Component.

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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.

Table I.F.1(2013) Percent of private-sector employees enrolled in a health insurance plan that had a deductible by firm size and selected characteristics: United States, 2013

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	81.3%	76.1%	80.5%	79.7%	77.3%	83.5%	79.5%	81.6%
Industry group **								
Agric., fish., forest.	81.5%	80.5%	80.1%	82.3%	79.7%	82.9%	82.5%	81.2%
Mining and manufacturing	85.0%	87.3%	80.9%	80.0%	85.8%	86.1%	84.7%	85.0%
Construction	85.6%	80.4%	85.2%	86.0%	81.1%	94.6%	83.9%	87.0%
Utilities and transp.	88.4%	79.2%	81.8%	95.0%	71.5%	91.5%	83.8%	88.8%
Wholesale trade	80.5%	72.8%	85.8%	75.5%	78.6%	84.1%	78.9%	81.0%
Fin. svcs. and real estate	84.4%	77.3%	79.3%	84.4%	80.2%	86.1%	78.9%	85.1%
Retail trade	88.3%	70.1%	78.3%	85.5%	81.7%	92.5%	78.4%	90.2%
Professional services	75.6%	78.0%	79.0%	76.0%	72.6%	75.9%	79.2%	74.8%
Other services	78.2%	70.7%	78.5%	75.4%	71.8%	82.1%	74.4%	79.2%
Ownership								
For profit, incorporated	84.6%	78.4%	81.4%	82.1%	78.4%	87.6%	81.4%	85.2%
For profit, unincorporated	81.0%	72.7%	81.7%	79.4%	82.7%	82.4%	76.1%	82.5%
Nonprofit	67.3%	64.7%	70.9%	67.7%	70.3%	65.9%	70.4%	67.0%
Age of firm								
Less than 5 years	74.2%	77.5%	80.3%	65.9%	73.9%	66.6%	77.5%	69.9%
5-9 years	80.4%	77.7%	83.8%	79.2%	78.4%	89.4%	80.0%	80.9%
10-19 years	76.2%	75.3%	79.0%	76.7%	70.9%	81.6%	78.9%	74.5%
20 or more years	82.3%	75.3%	80.4%	82.0%	78.8%	83.6%	80.1%	82.5%
Multi/single status								
2 or more locations	83.0%	70.5%	82.6%	83.1%	78.9%	83.9%	82.3%	83.0%
1 location only	77.0%	76.2%	80.3%	78.6%	75.0%	66.7%	79.2%	74.6%
Percent full-time employees								
Less than 25%	76.4%	69.4%	88.8%	81.3%	77.0%	74.7%	77.4%	76.1%
25-49 %	83.1%	66.9%	70.3%	66.0%	77.9%	89.8%	67.5%	85.8%
50-74 %	83.6%	77.6%	76.4%	79.1%	79.9%	86.2%	77.0%	84.7%
75% or more	80.9%	76.4%	81.2%	80.3%	76.9%	82.8%	80.4%	81.0%
Union presence								
No union employees	81.7%	76.3%	80.9%	80.0%	79.4%	85.2%	80.0%	82.3%
Has union employees	77.0%	75.3%	75.7%	76.3%	61.7%	79.4%	72.7%	77.2%
Unknown	84.0%	45.5%*	67.3%	78.6%	80.2%	84.3%	66.3%	84.2%
Percent low wage employees								
50% or more low wage	83.1%	71.0%	79.0%	79.4%	78.3%	86.4%	76.0%	84.1%
Less than 50% low wage	80.9%	76.8%	80.6%	79.7%	77.1%	83.0%	79.9%	81.2%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2013 Medical Expenditure Panel Survey-Insurance Component.

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Table I.F.1(2013) Standard error for percent of private-sector employees enrolled in a health insurance plan that had a deductible by firm size and selected characteristics: United States, 2013

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	0.65%	1.36%	1.19%	0.94%	1.74%	0.62%	0.81%	0.70%
Industry group **								
Agric., fish., forest.	5.00%	6.96%	15.26%	11.12%	7.40%	6.04%	4.73%	6.02%
Mining and manufacturing	1.54%	7.88%	3.91%	3.07%	2.83%	2.27%	2.06%	1.90%
Construction	1.47%	2.86%	3.81%	3.24%	5.30%	1.60%	2.08%	1.96%
Utilities and transp.	1.86%	6.81%	7.30%	2.49%	7.17%	1.63%	3.51%	1.96%
Wholesale trade	1.80%	4.27%	3.44%	4.41%	4.51%	2.75%	2.30%	2.05%
Fin. svcs. and real estate	1.22%	3.43%	4.69%	2.71%	2.76%	1.51%	2.25%	1.42%
Retail trade	0.99%	3.13%	3.20%	2.17%	2.91%	0.89%	2.28%	1.23%
Professional services	1.08%	2.33%	1.90%	1.97%	2.93%	1.65%	1.73%	1.11%
Other services	1.64%	3.76%	3.75%	2.89%	2.74%	2.09%	1.80%	2.01%
Ownership								
For profit, incorporated	0.65%	1.36%	1.61%	1.07%	2.00%	0.66%	0.72%	0.79%
For profit, unincorporated	1.54%	3.30%	2.67%	2.93%	3.14%	2.00%	1.63%	1.67%
Nonprofit	1.88%	4.96%	5.15%	3.13%	3.22%	2.60%	3.35%	1.92%
Age of firm								
Less than 5 years	3.18%	3.10%	3.92%	5.16%	5.67%	9.40%	2.19%	4.99%
5-9 years	1.80%	2.98%	1.87%	2.61%	5.01%	4.41%	1.68%	2.92%
10-19 years	1.17%	2.60%	2.71%	2.01%	4.05%	2.77%	1.89%	1.92%
20 or more years	0.61%	2.00%	1.62%	1.17%	1.87%	0.57%	0.51%	0.66%
Multi/single status								
2 or more locations	0.66%	11.69%	2.66%	2.10%	1.42%	0.60%	1.86%	0.66%
1 location only	0.98%	1.38%	1.21%	1.34%	2.67%	5.34%	0.74%	1.70%
Percent full-time employees								
Less than 25%	2.84%	5.63%	5.54%	4.88%	5.35%	5.19%	3.43%	3.63%
25-49 %	2.29%	4.21%	4.21%	5.22%	5.07%	3.32%	3.42%	2.64%
50-74 %	1.32%	1.49%	3.82%	3.08%	2.73%	1.81%	1.56%	1.48%
75% or more	0.66%	1.51%	1.52%	0.83%	1.95%	0.62%	0.77%	0.75%
Union presence								
No union employees	0.79%	1.31%	1.18%	0.96%	1.91%	0.80%	0.76%	0.91%
Has union employees	1.39%	9.75%	6.81%	3.93%	3.49%	1.84%	4.95%	1.46%
Unknown	1.04%	16.45%*	16.14%	13.69%	4.04%	1.02%	9.68%	0.97%
Percent low wage employees								
50% or more low wage	1.16%	3.00%	4.95%	1.69%	2.94%	1.38%	2.31%	1.37%
Less than 50% low wage	0.72%	1.47%	1.48%	0.99%	1.94%	0.69%	0.75%	0.77%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2013 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.

** 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.F.2(2013) Average individual deductible (in dollars) per employee enrolled with single coverage in a health insurance plan that had a deductible at private-sector establishments by firm size and selected characteristics: United States, 2013

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	1,273	1,611	1,739	1,742	1,465	974	1,695	1,169
Industry group **								
Agric., fish., forest.	1,176	1,800	1,433	2,017	505*	914	1,580	1,071
Mining and manufacturing	1,236	1,620	1,796	1,927	1,371	886	1,808	1,142
Construction	1,496	1,652	1,868	1,627	1,308	1,004	1,668	1,341
Utilities and transp.	1,111	1,908	1,929	1,630	1,412	917	1,918	1,031
Wholesale trade	1,439	1,568	1,474	1,967	1,644	932	1,705	1,325
Fin. svcs. and real estate	1,302	1,751	1,777	1,644	1,365	1,183	1,708	1,245
Retail trade	1,229	1,667	1,911	1,700	1,754	944	1,794	1,110
Professional services	1,258	1,542	1,775	1,655	1,472	938	1,663	1,148
Other services	1,277	1,566	1,563	1,703	1,558	963	1,609	1,181
Ownership								
For profit, incorporated	1,278	1,621	1,768	1,751	1,470	1,003	1,708	1,168
For profit, unincorporated	1,412	1,643	1,756	1,940	1,509	945	1,760	1,291
Nonprofit	1,125	1,361	1,452	1,442	1,419	827	1,450	1,082
Age of firm								
Less than 5 years	1,548	1,546	1,732	1,583	1,477	953	1,603	1,454
5-9 years	1,576	1,721	1,670	1,742	1,304	1,001	1,716	1,412
10-19 years	1,582	1,710	1,729	1,636	1,599	1,244	1,684	1,503
20 or more years	1,195	1,526	1,766	1,794	1,450	963	1,717	1,124
Multi/single status								
2 or more locations	1,094	1,685	1,865	1,785	1,394	971	1,831	1,073
1 location only	1,649	1,610	1,728	1,728	1,570	1,134	1,681	1,609
Percent full-time employees								
Less than 25%	1,223	1,105	1,539	1,528	1,386	1,062	1,361	1,182
25-49 %	1,218	1,872	1,578	1,609	1,711	965	1,665	1,152
50-74 %	1,252	1,702	1,894	1,835	1,743	910	1,815	1,148
75% or more	1,281	1,603	1,730	1,742	1,413	986	1,689	1,173
Union presence								
No union employees	1,390	1,621	1,756	1,761	1,495	975	1,718	1,266
Has union employees	919	1,160	1,272	1,529	1,206	831	1,103	912
Unknown	1,097	1,827	1,429	1,076	1,240	1,090	1,276	1,094
Percent low wage employees								
50% or more low wage	1,298	1,665	1,747	1,817	1,637	1,006	1,691	1,238
Less than 50% low wage	1,268	1,604	1,738	1,729	1,424	967	1,696	1,153

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2013 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.

** 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.F.2(2013) Standard error for average individual deductible (in dollars) per employee enrolled with single coverage in a health insurance plan that had a deductible at private-sector establishments by firm size and selected characteristics: United States, 2013

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	20.13	34.46	49.69	28.37	48.92	11.35	24.19	19.16
Industry group **								
Agric., fish., forest.	170.44	274.99	341.55	288.77	427.05*	140.72	185.55	191.24
Mining and manufacturing	49.80	109.19	100.71	110.76	69.50	57.80	74.29	58.82
Construction	41.94	151.95	157.42	86.05	215.54	89.79	83.30	99.05
Utilities and transp.	43.70	136.09	495.66	236.52	66.46	60.74	159.45	49.11
Wholesale trade	84.27	113.87	90.19	163.43	229.77	47.14	68.02	100.77
Fin. svcs. and real estate	38.82	73.38	179.91	138.19	84.98	43.02	89.28	38.71
Retail trade	32.39	85.52	176.72	81.55	107.07	26.07	105.41	35.09
Professional services	29.59	60.64	28.35	63.62	78.98	30.71	21.89	34.66
Other services	57.87	101.16	101.28	83.83	187.28	31.33	47.68	70.73
Ownership								
For profit, incorporated	19.70	30.75	57.40	41.68	51.84	15.14	28.39	18.58
For profit, unincorporated	26.90	79.09	110.38	74.15	67.60	41.84	64.02	41.14
Nonprofit	38.87	104.56	129.99	86.29	108.27	39.37	69.40	45.39
Age of firm								
Less than 5 years	67.88	72.33	137.17	116.15	128.73	142.19	64.82	118.59
5-9 years	31.99	75.15	86.59	80.65	86.43	173.22	50.32	70.57
10-19 years	49.90	67.13	112.91	57.34	165.91	119.22	39.90	64.54
20 or more years	21.36	44.67	74.83	61.69	55.04	10.81	36.78	20.30
Multi/single status								
2 or more locations	16.17	332.71	165.00	63.63	52.31	9.83	94.48	14.82
1 location only	35.27	35.05	50.93	31.23	68.33	171.77	25.95	61.49
Percent full-time employees								
Less than 25%	74.28	138.11	215.07	142.29	154.59	103.82	79.57	80.45
25-49 %	38.16	114.09	158.76	105.57	132.04	47.87	105.16	39.58
50-74 %	61.71	57.11	179.77	104.96	260.66	30.12	74.86	72.70
75% or more	18.22	40.95	50.86	39.22	44.87	15.18	26.55	17.75
Union presence								
No union employees	23.75	36.28	54.26	29.08	51.85	15.81	26.91	25.70
Has union employees	28.11	256.33	145.61	136.74	146.63	28.66	121.98	30.25
Unknown	11.78	462.94	353.66	283.85	130.59	12.82	222.48	11.78
Percent low wage employees								
50% or more low wage	37.41	87.15	167.31	58.86	115.63	29.88	71.97	40.46
Less than 50% low wage	17.21	36.02	44.42	42.15	42.80	12.01	22.82	15.13

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2013 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.

** 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.F.3(2013) Average family deductible (in dollars) per employee enrolled with family coverage in a health insurance plan that had a deductible at private-sector establishments by firm size and selected characteristics: United States, 2013

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	2,491	3,799	3,759	3,677	2,770	2,073	3,761	2,307
Industry group **								
Agric., fish., forest.	2,889	4,094	3,026	4,346	2,279*	1,976	3,813	2,561
Mining and manufacturing	2,327	3,415	3,366	3,796	2,599	1,913	3,617	2,205
Construction	3,323	3,866	3,848	3,619	2,883	2,682	3,469	3,224
Utilities and transp.	2,083	3,988	3,513	3,025	3,179	1,802	3,749	1,977
Wholesale trade	2,786	3,584	3,535	4,302	2,769	2,128	3,912	2,521
Fin. svcs. and real estate	2,629	3,926	3,693	3,639	2,677	2,437	3,758	2,526
Retail trade	2,493	4,020	3,871	3,858	3,533	2,045	4,006	2,313
Professional services	2,391	3,749	3,990	3,492	2,807	1,949	3,821	2,180
Other services	2,572	3,816	3,836	3,533	2,567	2,216	3,788	2,353
Ownership								
For profit, incorporated	2,516	3,867	3,825	3,746	2,729	2,127	3,800	2,326
For profit, unincorporated	2,866	3,858	3,670	3,956	3,140	2,169	3,977	2,637
Nonprofit	2,048	2,933	3,204	2,821	2,569	1,699	2,999	1,969
Age of firm								
Less than 5 years	3,354	3,981	3,635	3,298	3,192	1,802	3,619	3,049
5-9 years	3,316	3,871	3,956	3,698	2,564	2,137	3,962	2,753
10-19 years	3,213	3,643	3,670	3,598	2,884	2,734	3,643	2,980
20 or more years	2,352	3,782	3,776	3,726	2,734	2,051	3,792	2,236
Multi/single status								
2 or more locations	2,220	3,547*	4,201	3,644	2,706	2,070	3,979	2,192
1 location only	3,415	3,804	3,719	3,688	2,877	2,233	3,737	3,089
Percent full-time employees								
Less than 25%	2,965	3,338	3,221	3,617	4,113	2,440	3,350	2,883
25-49 %	2,545	3,813	3,134	3,490	3,109	2,260	3,528	2,440
50-74 %	2,327	4,321	4,357	3,740	3,190	1,863	4,153	2,119
75% or more	2,507	3,709	3,726	3,678	2,701	2,095	3,731	2,323
Union presence								
No union employees	2,730	3,893	3,844	3,810	2,812	2,070	3,887	2,453
Has union employees	1,872	1,869	2,586	2,659	2,344	1,759	2,030	1,865
Unknown	2,372	1,847*	2,744	2,189	3,128	2,354	2,346	2,372
Percent low wage employees								
50% or more low wage	2,580	4,429	3,713	3,611	3,125	2,294	3,859	2,481
Less than 50% low wage	2,479	3,737	3,762	3,682	2,731	2,038	3,754	2,283

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2013 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.

** 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.F.3(2013) Standard error for average family deductible (in dollars) per employee enrolled with family coverage in a health insurance plan that had a deductible at private-sector establishments by firm size and selected characteristics: United States, 2013

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	23.23	113.39	96.59	105.91	79.99	24.78	55.66	22.94
Industry group **								
Agric., fish., forest.	259.17	774.66	727.79	639.90	1,164.50*	293.55	538.64	400.11
Mining and manufacturing	61.23	333.74	163.55	191.99	106.30	95.36	90.99	69.12
Construction	156.42	238.29	757.32	248.82	437.65	230.72	232.66	245.32
Utilities and transp.	111.97	553.17	1,007.93	436.35	255.02	138.76	511.01	117.39
Wholesale trade	150.00	355.12	238.92	384.28	325.84	124.03	279.80	161.36
Fin. svcs. and real estate	54.13	178.95	347.59	282.85	194.38	77.28	162.96	74.21
Retail trade	74.21	365.90	267.04	247.32	189.05	66.99	213.78	82.42
Professional services	49.67	218.59	166.68	174.83	77.12	62.85	65.32	55.60
Other services	101.40	302.81	246.78	172.83	191.38	115.75	160.24	97.34
Ownership								
For profit, incorporated	24.58	110.12	116.41	121.63	108.52	39.20	73.54	31.71
For profit, unincorporated	87.51	231.82	555.51	287.02	169.69	105.42	184.28	91.68
Nonprofit	51.14	278.34	567.01	186.22	163.06	67.69	200.38	62.13
Age of firm								
Less than 5 years	127.10	203.99	294.31	500.25	153.34	360.87	135.42	185.29
5-9 years	134.19	317.75	210.60	226.51	334.44	364.91	224.80	174.06
10-19 years	71.30	215.77	143.43	168.61	182.01	235.01	134.65	82.86
20 or more years	27.13	201.07	188.84	155.87	79.89	23.51	114.01	26.66
Multi/single status								
2 or more locations	21.39	1,088.35*	425.68	219.76	72.40	25.05	335.35	18.29
1 location only	55.71	110.37	103.60	119.82	119.46	307.56	57.71	105.45
Percent full-time employees								
Less than 25%	236.35	481.96	544.64	414.49	566.39	189.68	300.08	250.31
25-49 %	112.44	442.87	453.14	245.24	215.14	138.51	142.70	101.92
50-74 %	54.59	264.44	243.75	254.17	180.25	59.25	161.77	55.21
75% or more	24.82	143.64	128.36	110.96	88.73	21.87	69.03	25.84
Union presence								
No union employees	34.09	103.67	110.77	114.35	83.62	33.73	69.32	35.89
Has union employees	38.06	327.61	494.03	179.90	259.02	43.75	245.72	34.79
Unknown	66.66	620.49*	800.84	511.67	386.84	67.24	602.65	66.52
Percent low wage employees								
50% or more low wage	60.15	450.68	334.04	205.57	173.58	76.06	243.93	75.37
Less than 50% low wage	23.49	122.49	110.82	109.61	78.26	22.82	54.45	20.68

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2013 Medical Expenditure Panel Survey-Insurance Component.

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* Figure does not meet standard of reliability or precision.

** 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.F.4(2013) Percent of private-sector employees enrolled in a health insurance plan that had a copayment for an office visit to a physician by firm size and selected characteristics: United States, 2013

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	64.8%	67.5%	72.8%	71.7%	70.0%	60.5%	70.6%	63.6%
Industry group **								
Agric., fish., forest.	68.3%	52.8%	70.7%	60.8%	82.2%	67.9%	56.0%	72.0%
Mining and manufacturing	62.0%	73.2%	77.0%	72.2%	66.2%	56.5%	71.9%	60.8%
Construction	70.5%	70.4%	79.5%	67.6%	71.9%	65.9%	72.7%	68.7%
Utilities and transp.	62.0%	76.0%	81.9%	78.7%	76.3%	56.3%	83.1%	60.2%
Wholesale trade	65.7%	62.3%	72.7%	71.9%	69.3%	59.6%	68.5%	64.8%
Fin. svcs. and real estate	60.1%	62.3%	68.5%	72.5%	63.8%	57.4%	68.3%	59.1%
Retail trade	57.8%	72.1%	72.3%	68.6%	71.1%	51.0%	70.3%	55.4%
Professional services	68.1%	66.1%	67.9%	71.6%	71.1%	66.6%	69.0%	67.9%
Other services	68.8%	69.8%	75.5%	74.5%	74.5%	64.3%	73.0%	67.7%
Ownership								
For profit, incorporated	62.4%	66.7%	72.6%	69.5%	70.2%	57.4%	70.2%	60.8%
For profit, unincorporated	65.3%	68.5%	72.8%	73.3%	61.5%	62.5%	69.3%	64.1%
Nonprofit	74.7%	72.1%	73.9%	80.9%	75.7%	73.4%	76.8%	74.5%
Age of firm								
Less than 5 years	70.8%	66.8%	79.0%	72.8%	67.1%	75.5%	72.6%	68.4%
5-9 years	73.6%	67.5%	71.3%	77.5%	72.2%	80.1%	71.2%	76.1%
10-19 years	70.9%	68.4%	71.1%	70.6%	71.3%	72.1%	69.6%	71.7%
20 or more years	63.2%	67.2%	72.6%	70.7%	69.8%	59.9%	70.5%	62.4%
Multi/single status								
2 or more locations	62.2%	76.4%	74.3%	71.3%	69.8%	60.1%	70.9%	62.0%
1 location only	71.1%	67.3%	72.6%	71.8%	70.3%	80.2%	70.6%	71.7%
Percent full-time employees								
Less than 25%	63.3%	75.5%	68.8%	65.5%	78.5%	55.2%	70.2%	61.5%
25-49 %	64.1%	54.3%	72.0%	77.4%	73.6%	59.2%	65.3%	63.9%
50-74 %	59.9%	66.0%	69.4%	66.0%	68.3%	55.8%	67.0%	58.7%
75% or more	65.6%	68.1%	73.3%	72.1%	69.9%	61.5%	71.3%	64.4%
Union presence								
No union employees	66.1%	67.5%	72.8%	71.2%	69.7%	59.9%	70.5%	64.6%
Has union employees	66.1%	63.2%	71.7%	76.5%	74.7%	64.0%	72.9%	65.8%
Unknown	58.6%	85.9%	75.0%	79.8%	58.5%	58.4%	76.2%	58.4%
Percent low wage employees								
50% or more low wage	64.1%	63.4%	74.5%	71.0%	70.3%	60.4%	70.2%	63.2%
Less than 50% low wage	64.9%	68.0%	72.6%	71.7%	70.0%	60.5%	70.7%	63.7%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2013 Medical Expenditure Panel Survey-Insurance Component.

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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.

Table I.F.4(2013) Standard error for percent of private-sector employees enrolled in a health insurance plan that had a copayment for an office visit to a physician by firm size and selected characteristics: United States, 2013

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	0.53%	1.67%	1.57%	1.11%	1.00%	0.60%	0.73%	0.56%
Industry group **								
Agric., fish., forest.	4.68%	9.05%	12.20%	9.69%	9.49%	11.26%	7.45%	7.24%
Mining and manufacturing	2.39%	5.52%	5.11%	2.85%	2.60%	3.89%	2.40%	2.54%
Construction	2.51%	5.57%	3.34%	3.62%	4.03%	8.42%	3.29%	3.03%
Utilities and transp.	2.70%	7.59%	7.19%	5.39%	4.27%	3.73%	3.38%	2.67%
Wholesale trade	1.56%	3.74%	5.60%	2.53%	3.81%	3.44%	3.16%	2.76%
Fin. svcs. and real estate	2.28%	4.02%	5.12%	4.07%	3.72%	2.92%	2.54%	2.49%
Retail trade	1.25%	4.63%	4.55%	5.80%	3.83%	1.23%	2.59%	1.29%
Professional services	1.09%	3.31%	1.96%	2.40%	1.58%	1.78%	1.44%	1.21%
Other services	1.84%	2.62%	3.26%	2.83%	2.91%	2.87%	1.94%	2.13%
Ownership								
For profit, incorporated	0.67%	1.86%	1.45%	0.97%	1.30%	0.84%	0.99%	0.81%
For profit, unincorporated	2.04%	3.20%	3.46%	2.68%	4.06%	2.37%	1.73%	2.79%
Nonprofit	1.45%	5.29%	4.93%	2.87%	1.79%	2.48%	2.15%	1.52%
Age of firm								
Less than 5 years	2.10%	4.34%	3.79%	4.67%	5.76%	14.18%	2.22%	5.91%
5-9 years	2.30%	3.02%	4.41%	5.18%	5.92%	7.31%	2.59%	3.48%
10-19 years	1.17%	1.81%	2.53%	1.96%	3.77%	3.00%	1.42%	1.83%
20 or more years	0.57%	1.67%	2.01%	1.53%	1.45%	0.63%	1.09%	0.60%
Multi/single status								
2 or more locations	0.60%	7.89%	3.88%	2.39%	1.22%	0.61%	3.12%	0.60%
1 location only	0.80%	1.73%	1.56%	1.34%	2.06%	4.57%	0.66%	1.40%
Percent full-time employees								
Less than 25%	2.98%	6.65%	6.04%	6.87%	5.65%	3.35%	4.31%	3.42%
25-49 %	2.79%	6.88%	6.13%	5.37%	4.29%	3.05%	4.29%	2.73%
50-74 %	1.66%	2.15%	4.82%	6.16%	4.08%	2.34%	2.24%	1.78%
75% or more	0.56%	1.97%	1.57%	0.98%	1.12%	0.71%	0.68%	0.62%
Union presence								
No union employees	0.78%	1.75%	1.83%	1.13%	1.10%	1.25%	0.78%	0.91%
Has union employees	1.93%	6.08%	6.32%	6.12%	2.55%	2.71%	3.95%	2.11%
Unknown	1.87%	19.69%	18.47%	15.21%	6.20%	1.82%	10.58%	1.83%
Percent low wage employees								
50% or more low wage	1.45%	3.09%	3.60%	2.73%	2.16%	2.07%	2.28%	1.56%
Less than 50% low wage	0.60%	1.91%	1.61%	1.00%	1.08%	0.83%	0.66%	0.70%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2013 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

** 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.F.5(2013) Average copayment (in dollars) for an office visit to a physician per employee enrolled in a health insurance plan that had a physician copayment at private-sector establishments by firm size and selected characteristics: United States, 2013

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	24.31	27.41	26.79	25.69	24.47	23.26	26.75	23.77
Industry group **								
Agric., fish., forest.	26.85	28.60	25.18	30.28	20.16	30.47	26.40	26.95
Mining and manufacturing	24.44	27.08	26.50	26.08	24.82	23.45	26.39	24.15
Construction	26.18	27.87	26.08	24.82	26.95	26.43	26.25	26.12
Utilities and transp.	25.01	26.56	28.98	24.02	25.04	24.82	26.39	24.85
Wholesale trade	24.63	27.01	26.99	24.30	24.94	23.60	27.10	23.77
Fin. svcs. and real estate	24.42	27.10	27.71	26.19	25.47	23.52	27.11	24.03
Retail trade	25.67	28.67	26.92	29.31	26.27	24.20	28.13	25.06
Professional services	23.12	28.13	26.14	24.59	23.55	21.85	26.65	22.41
Other services	24.87	25.64	27.62	26.79	23.71	24.25	26.44	24.43
Ownership								
For profit, incorporated	24.92	27.58	26.79	26.17	25.12	24.01	26.93	24.43
For profit, unincorporated	24.65	28.00	27.91	25.58	24.39	22.85	27.24	23.79
Nonprofit	21.93	24.23	25.15	23.71	22.86	20.88	24.64	21.64
Age of firm								
Less than 5 years	25.20	27.27	26.17	24.45	23.86	22.20	26.30	23.66
5-9 years	26.66	28.40	27.59	25.92	26.22	25.44	27.43	25.90
10-19 years	25.33	28.67	27.50	25.17	24.21	23.48	27.29	24.12
20 or more years	23.96	26.18	26.38	25.94	24.44	23.23	26.38	23.65
Multi/single status								
2 or more locations	23.58	27.32	27.89	25.57	24.16	23.27	27.16	23.49
1 location only	25.85	27.41	26.69	25.72	24.93	22.92	26.71	24.92
Percent full-time employees								
Less than 25%	24.44	27.02	30.25	26.07	23.39	23.18	27.73	23.45
25-49 %	25.36	26.15	26.08	27.55	24.52	24.98	26.47	25.17
50-74 %	23.70	27.71	28.34	26.49	24.02	22.28	27.66	22.94
75% or more	24.34	27.41	26.58	25.52	24.54	23.32	26.63	23.81
Union presence								
No union employees	25.15	27.41	26.68	25.96	24.87	24.05	26.82	24.56
Has union employees	21.94	26.87	27.01	23.49	21.65	21.71	24.56	21.81
Unknown	23.57	29.16	32.60	19.47	25.51	23.47	29.31	23.48
Percent low wage employees								
50% or more low wage	25.27	27.35	26.67	28.34	24.85	24.59	27.17	24.98
Less than 50% low wage	24.16	27.42	26.80	25.35	24.40	23.02	26.70	23.55

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2013 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

** 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.F.5(2013) Standard error for average copayment (in dollars) for an office visit to a physician per employee enrolled in a health insurance plan that had a physician copayment at private-sector establishments by firm size and selected characteristics: United States, 2013

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	0.13	0.35	0.37	0.29	0.20	0.24	0.22	0.17
Industry group **								
Agric., fish., forest.	1.28	2.14	3.17	1.28	2.94	1.81	1.49	1.51
Mining and manufacturing	0.30	1.08	0.88	0.66	0.42	0.36	0.64	0.34
Construction	0.35	1.30	0.67	0.77	1.40	1.74	0.76	0.65
Utilities and transp.	0.38	1.92	1.97	1.66	1.21	0.75	1.51	0.43
Wholesale trade	0.56	1.87	1.50	0.91	0.96	0.64	1.11	0.56
Fin. svcs. and real estate	0.37	1.08	1.48	0.84	0.91	0.54	0.86	0.35
Retail trade	0.34	0.58	1.42	0.86	0.89	0.57	0.69	0.37
Professional services	0.17	0.75	0.77	0.56	0.36	0.22	0.44	0.21
Other services	0.31	0.53	0.54	0.67	0.75	0.46	0.36	0.40
Ownership								
For profit, incorporated	0.11	0.36	0.45	0.33	0.39	0.21	0.22	0.14
For profit, unincorporated	0.27	0.89	1.08	0.79	0.51	0.39	0.65	0.26
Nonprofit	0.31	0.99	0.93	0.57	0.52	0.33	0.47	0.33
Age of firm								
Less than 5 years	0.53	1.02	0.95	1.51	1.35	3.61	0.70	0.76
5-9 years	0.59	0.69	1.06	0.75	0.80	2.34	0.67	0.87
10-19 years	0.28	0.99	0.78	0.64	0.67	0.75	0.31	0.48
20 or more years	0.16	0.44	0.41	0.41	0.16	0.23	0.34	0.19
Multi/single status								
2 or more locations	0.18	2.38	1.07	0.39	0.13	0.23	0.47	0.19
1 location only	0.21	0.34	0.37	0.43	0.53	1.04	0.24	0.35
Percent full-time employees								
Less than 25%	0.78	2.26	2.76	0.86	0.80	1.04	0.53	0.85
25-49 %	0.43	1.90	0.96	0.72	1.66	0.39	0.35	0.48
50-74 %	0.40	0.70	1.11	1.04	0.68	0.54	0.39	0.45
75% or more	0.13	0.40	0.43	0.34	0.20	0.25	0.26	0.17
Union presence								
No union employees	0.12	0.35	0.35	0.31	0.20	0.22	0.19	0.15
Has union employees	0.24	1.57	2.35	1.19	0.68	0.29	1.55	0.28
Unknown	0.31	6.48	7.74	3.71	1.17	0.33	2.66	0.32
Percent low wage employees								
50% or more low wage	0.33	0.90	0.76	0.74	0.71	0.40	0.39	0.41
Less than 50% low wage	0.11	0.38	0.43	0.30	0.22	0.21	0.23	0.14

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2013 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

** 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.F.6(2013) Average coinsurance (in percents) for an office visit to a physician per employee enrolled in a health insurance plan that had a physician coinsurance at private-sector establishments by firm size and selected characteristics: United States, 2013

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	19.2%	20.6%	22.7%	20.9%	19.7%	18.6%	21.3%	18.9%
Industry group **								
Agric., fish., forest.	19.9%	21.1%	22.3%	19.8%	21.5%	19.0%	21.2%	19.4%
Mining and manufacturing	19.7%	19.6%	25.4%	21.4%	19.7%	19.3%	23.2%	19.5%
Construction	20.5%	20.0%	25.9%	22.6%	18.5%	18.5%	21.3%	20.1%
Utilities and transp.	19.3%	20.3%	24.0%	23.3%	26.6%	18.5%	21.7%	19.3%
Wholesale trade	19.2%	20.2%	20.5%	20.7%	19.8%	18.5%	20.1%	19.0%
Fin. svcs. and real estate	17.0%	22.3%	19.4%	18.5%	16.3%	16.7%	20.6%	16.7%
Retail trade	21.4%	18.0%	25.6%	20.5%	22.1%	21.3%	21.9%	21.3%
Professional services	18.5%	20.8%	21.4%	20.2%	19.9%	17.7%	21.0%	18.2%
Other services	20.0%	20.8%	22.0%	21.7%	20.3%	19.5%	21.6%	19.7%
Ownership								
For profit, incorporated	19.1%	20.7%	23.2%	21.3%	19.6%	18.6%	21.7%	18.8%
For profit, unincorporated	19.7%	21.0%	22.4%	20.0%	20.0%	19.1%	20.8%	19.5%
Nonprofit	19.0%	19.3%	19.4%	19.1%	20.1%	18.6%	19.5%	18.9%
Age of firm								
Less than 5 years	20.1%	20.9%	26.5%	19.7%	17.0%	20.6%	22.3%	18.0%
5-9 years	20.7%	22.2%	22.0%	19.3%	20.8%	20.0%	21.6%	19.8%
10-19 years	20.1%	20.7%	21.3%	21.5%	19.4%	18.9%	21.4%	19.4%
20 or more years	19.0%	19.9%	22.8%	21.1%	19.9%	18.6%	21.0%	18.9%
Multi/single status								
2 or more locations	18.7%	17.5%	23.3%	20.6%	19.2%	18.6%	20.4%	18.7%
1 location only	21.1%	20.7%	22.6%	21.0%	20.7%	19.5%	21.4%	20.7%
Percent full-time employees								
Less than 25%	21.3%	22.5%	20.1%	20.7%	17.4%	22.1%	20.5%	21.4%
25-49 %	20.8%	21.3%	21.4%	22.9%	19.7%	20.7%	22.1%	20.6%
50-74 %	21.2%	20.1%	25.9%	22.0%	21.2%	21.0%	22.3%	21.1%
75% or more	18.6%	20.7%	22.3%	20.7%	19.6%	17.9%	21.2%	18.3%
Union presence								
No union employees	19.4%	20.7%	22.9%	20.7%	19.8%	18.5%	21.5%	19.0%
Has union employees	19.9%	20.1%	19.0%	24.0%	19.4%	19.8%	18.9%	19.9%
Unknown	17.9%	19.1%	14.7% *	17.3%	18.1%	17.9%	16.0%	17.9%
Percent low wage employees								
50% or more low wage	21.3%	19.9%	27.7%	21.3%	21.3%	21.2%	23.0%	21.2%
Less than 50% low wage	18.8%	20.7%	22.2%	20.8%	19.4%	18.1%	21.1%	18.5%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2013 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.

** 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.F.6(2013) Standard error for average coinsurance (in percents) for an office visit to a physician per employee enrolled in a health insurance plan that had a physician coinsurance at private-sector establishments by firm size and selected characteristics: United States, 2013

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	0.10%	0.42%	0.60%	0.53%	0.51%	0.13%	0.35%	0.11%
Industry group **								
Agric., fish., forest.	0.62%	5.02%	5.30%	3.77%	5.63%	3.53%	2.59%	2.19%
Mining and manufacturing	0.33%	1.67%	3.53%	0.62%	0.66%	0.50%	1.06%	0.38%
Construction	0.98%	1.18%	3.30%	2.20%	2.12%	0.93%	1.14%	1.09%
Utilities and transp.	0.52%	3.84%	5.30%	4.85%	4.36%	0.37%	3.30%	0.53%
Wholesale trade	0.26%	1.02%	1.16%	1.08%	2.40%	0.58%	0.56%	0.32%
Fin. svcs. and real estate	0.40%	1.18%	3.86%	0.82%	1.00%	0.44%	0.86%	0.41%
Retail trade	0.25%	1.78%	2.15%	0.86%	1.26%	0.23%	1.30%	0.21%
Professional services	0.27%	0.54%	1.17%	0.89%	0.38%	0.41%	0.64%	0.33%
Other services	0.65%	0.83%	1.85%	1.09%	1.01%	0.57%	1.00%	0.57%
Ownership								
For profit, incorporated	0.12%	0.53%	0.73%	0.66%	0.39%	0.18%	0.41%	0.12%
For profit, unincorporated	0.46%	1.18%	1.02%	0.78%	2.06%	0.35%	0.56%	0.56%
Nonprofit	0.36%	0.94%	2.04%	0.86%	0.42%	0.57%	0.83%	0.41%
Age of firm								
Less than 5 years	0.65%	1.16%	2.62%	2.34%	1.13%	2.47%	1.33%	1.06%
5-9 years	1.17%	1.35%	1.96%	1.19%	1.05%	2.52%	1.01%	1.46%
10-19 years	0.29%	0.96%	1.25%	0.94%	0.88%	0.88%	0.69%	0.53%
20 or more years	0.12%	0.53%	0.86%	0.54%	0.53%	0.14%	0.43%	0.12%
Multi/single status								
2 or more locations	0.12%	4.91%	2.84%	0.61%	0.63%	0.13%	1.25%	0.12%
1 location only	0.35%	0.42%	0.80%	0.69%	0.65%	1.22%	0.40%	0.44%
Percent full-time employees								
Less than 25%	0.75%	4.36%	2.59%	1.65%	1.14%	0.84%	1.41%	0.87%
25-49 %	0.33%	1.75%	3.82%	1.03%	0.70%	0.32%	1.27%	0.31%
50-74 %	0.22%	0.67%	2.06%	1.30%	1.23%	0.39%	0.77%	0.26%
75% or more	0.13%	0.51%	0.72%	0.61%	0.59%	0.17%	0.45%	0.12%
Union presence								
No union employees	0.25%	0.46%	0.67%	0.42%	0.56%	0.25%	0.38%	0.26%
Has union employees	0.45%	2.44%	2.25%	4.36%	0.28%	0.44%	0.51%	0.46%
Unknown	0.33%	5.36%	4.46%*	4.56%	1.24%	0.33%	4.19%	0.33%
Percent low wage employees								
50% or more low wage	0.39%	0.88%	3.06%	0.67%	0.71%	0.50%	1.34%	0.42%
Less than 50% low wage	0.15%	0.42%	0.39%	0.70%	0.62%	0.12%	0.31%	0.15%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2013 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.

** 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.F.7(2013) Percent of private-sector employees enrolled in a health insurance plan that had a coinsurance payment for an office visit to a physician by firm size and selected characteristics: United States, 2013

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	30.4%	20.3%	18.0%	18.3%	22.6%	37.9%	18.7%	32.8%
Industry group **								
Agric., fish., forest.	29.8%	22.3%	33.5% *	54.7%	4.5% *	32.7% *	33.1%	28.8%
Mining and manufacturing	33.3%	14.2% *	17.9%	17.9%	28.2%	40.8%	18.4%	35.2%
Construction	23.5%	21.2%	15.3%	19.4%	25.4%	38.0%	18.7%	27.6%
Utilities and transp.	35.0%	13.0% *	14.7% *	12.2% *	20.0%	41.7%	12.8% *	36.9%
Wholesale trade	29.6%	22.8%	15.9%	19.6%	20.4%	44.3%	18.6%	33.3%
Fin. svcs. and real estate	35.5%	25.4%	12.0% *	22.7%	25.5%	41.0%	20.5%	37.3%
Retail trade	38.7%	13.8%	19.0%	23.2%	19.6%	48.8%	17.4%	42.8%
Professional services	26.2%	19.8%	20.9%	13.9%	21.5%	31.3%	18.1%	27.8%
Other services	26.9%	22.4%	18.0%	19.2%	18.6%	33.5%	20.0%	28.7%
Ownership								
For profit, incorporated	33.3%	20.3%	17.3%	19.3%	23.1%	41.9%	18.2%	36.5%
For profit, unincorporated	30.1%	20.8%	18.5%	19.9%	30.1%	38.4%	21.0%	32.9%
Nonprofit	18.5%	19.3%	23.8%	11.9%	15.8%	20.6%	18.3%	18.5%
Age of firm								
Less than 5 years	18.4%	18.3%	15.2%	14.1% *	23.0%	17.3% *	16.1%	21.4%
5-9 years	20.9%	18.5%	19.9%	20.8%	25.0%	19.2% *	20.1%	21.8%
10-19 years	20.4%	21.5%	17.9%	15.0%	20.8%	29.0%	18.6%	21.6%
20 or more years	32.8%	21.3%	18.2%	19.5%	22.7%	38.5%	19.0%	34.4%
Multi/single status								
2 or more locations	35.1%	9.0% *	13.9% *	20.3%	24.0%	38.4%	16.9%	35.5%
1 location only	19.0%	20.5%	18.4%	17.7%	20.5%	17.1%	18.9%	19.2%
Percent full-time employees								
Less than 25%	30.5%	11.4% *	16.3% *	27.8%	17.9%	39.8%	16.3%	34.2%
25-49 %	31.6%	23.4%	25.5%	16.0%	21.3%	38.3%	22.4%	33.2%
50-74 %	36.5%	22.9%	21.2%	18.6%	27.2%	43.6%	21.4%	39.1%
75% or more	29.5%	20.0%	17.4%	18.3%	22.2%	36.9%	18.2%	31.8%
Union presence								
No union employees	27.3%	20.4%	18.1%	18.7%	23.3%	36.9%	18.8%	30.1%
Has union employees	32.7%	21.2% *	16.5%	15.7%	16.6%	36.7%	17.9%	33.3%
Unknown	40.0%	--	--	--	--	--	11.1% *	40.4%
Percent low wage employees								
50% or more low wage	33.1%	21.6%	19.9%	20.9%	26.3%	38.8%	19.6%	34.9%
Less than 50% low wage	30.0%	20.1%	17.9%	18.0%	21.9%	37.8%	18.6%	32.4%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2013 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 no 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.F.7(2013) Standard error for percent of private-sector employees enrolled in a health insurance plan that had a coinsurance payment for an office visit to a physician by firm size and selected characteristics: United States, 2013

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	0.31%	1.20%	1.66%	0.78%	0.82%	0.59%	1.01%	0.45%
Industry group **								
Agric., fish., forest.	6.39%	4.99%	10.25% *	12.03%	1.54% *	10.83% *	4.99%	8.01%
Mining and manufacturing	2.13%	4.39% *	4.69%	2.95%	2.29%	3.75%	3.01%	2.43%
Construction	1.46%	3.92%	3.39%	3.10%	6.17%	8.78%	2.47%	3.26%
Utilities and transp.	2.43%	6.75% *	5.60% *	4.21% *	3.70%	3.29%	4.51% *	2.19%
Wholesale trade	1.92%	3.48%	4.57%	3.17%	2.34%	3.76%	2.43%	2.35%
Fin. svcs. and real estate	1.99%	4.00%	5.51% *	3.96%	3.20%	2.83%	2.20%	2.22%
Retail trade	1.29%	1.75%	4.76%	3.48%	3.11%	1.33%	2.79%	1.45%
Professional services	1.03%	2.99%	2.66%	1.15%	1.01%	1.92%	1.88%	1.38%
Other services	1.58%	1.58%	2.93%	2.10%	2.21%	2.41%	1.75%	1.94%
Ownership								
For profit, incorporated	0.46%	1.31%	1.94%	0.99%	0.80%	0.80%	1.19%	0.68%
For profit, unincorporated	1.93%	2.53%	4.10%	2.31%	3.48%	2.27%	1.55%	2.49%
Nonprofit	1.22%	4.76%	4.88%	1.56%	1.42%	1.93%	1.41%	1.31%
Age of firm								
Less than 5 years	1.75%	2.54%	2.69%	5.48% *	5.50%	14.15% *	1.36%	4.28%
5-9 years	2.02%	2.96%	5.19%	4.15%	5.70%	7.76% *	2.61%	3.80%
10-19 years	0.96%	1.51%	2.02%	1.80%	3.32%	2.30%	0.79%	2.10%
20 or more years	0.42%	1.88%	1.62%	1.30%	1.37%	0.63%	1.46%	0.52%
Multi/single status								
2 or more locations	0.53%	2.97% *	5.52% *	2.26%	0.85%	0.60%	3.04%	0.54%
1 location only	0.48%	1.25%	1.61%	0.49%	1.21%	4.71%	0.94%	1.12%
Percent full-time employees								
Less than 25%	3.07%	4.56% *	5.19% *	6.16%	4.65%	4.15%	3.95%	3.50%
25-49 %	2.44%	5.04%	4.99%	4.39%	6.12%	3.24%	3.26%	2.89%
50-74 %	1.13%	2.32%	3.55%	3.17%	3.29%	1.87%	1.89%	1.46%
75% or more	0.37%	1.35%	1.74%	1.00%	0.89%	0.67%	1.03%	0.47%
Union presence								
No union employees	0.53%	1.17%	1.73%	0.83%	0.94%	1.16%	1.02%	0.78%
Has union employees	1.73%	6.62% *	3.79%	3.72%	2.70%	2.51%	3.31%	1.90%
Unknown	1.87%	--	--	--	--	--	5.01% *	1.85%
Percent low wage employees								
50% or more low wage	1.29%	2.81%	3.12%	2.43%	1.87%	1.77%	2.26%	1.42%
Less than 50% low wage	0.41%	1.28%	1.74%	0.96%	1.12%	0.85%	0.98%	0.60%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2013 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 no 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.G.1(2013) Premium distributions (in dollars) for employees enrolled in single, employee-plus-one, and family coverage at the 10th, 25th, 50th(median), 75th and 90th percentiles at private-sector establishments that offer health insurance by firm size: United States, 2013

	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
Single coverage								
Average (mean)	5,571	5,976	5,621	5,300	5,633	5,565	5,628	5,556
10th percentile	3,400	2,900	3,200	3,300	3,600	3,600	3,100	3,600
25th percentile	4,400	4,100	4,200	4,000	4,400	4,600	4,100	4,500
50th percentile (median)	5,400	5,600	5,300	5,000	5,400	5,500	5,200	5,400
75th percentile	6,600	7,200	6,700	6,200	6,600	6,500	6,700	6,500
90th percentile	7,800	9,600	8,400	7,700	8,100	7,500	8,400	7,600
Employee-plus-one coverage								
Average (mean)	10,990	11,615	11,300	10,543	10,982	11,012	11,050	10,982
10th percentile	7,000	6,000	6,000	6,200	6,800	7,400	6,000	7,100
25th percentile	8,800	7,800	7,800	8,000	8,600	9,100	7,800	8,900
50th percentile (median)	11,000	11,000	11,000	9,900	11,000	11,000	10,000	11,000
75th percentile	13,000	14,000	14,000	12,000	13,000	13,000	13,000	13,000
90th percentile	15,000	19,000	18,000	16,000	16,000	15,000	17,000	15,000
Family coverage								
Average (mean)	16,029	14,296	15,213	15,126	15,931	16,384	14,787	16,224
10th percentile	10,000	6,600	9,100	9,500	10,000	11,000	8,400	11,000
25th percentile	13,000	9,800	12,000	12,000	13,000	14,000	11,000	13,000
50th percentile (median)	16,000	14,000	15,000	14,000	16,000	16,000	14,000	16,000
75th percentile	19,000	18,000	18,000	18,000	19,000	19,000	18,000	19,000
90th percentile	22,000	22,000	22,000	22,000	23,000	22,000	22,000	22,000

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2013 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

Dollar amounts have been rounded for confidentiality reasons.

Table I.G.1(2013) Standard error for premium distributions (in dollars) for employees enrolled in single, employee-plus-one, and family coverage at the 10th, 25th, 50th(median), 75th and 90th percentiles at private-sector establishments that offer health insurance by firm size: United States, 2013

	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
Single coverage								
Average (mean)	22.70	117.04	47.41	51.26	58.34	25.38	38.65	27.56
10th percentile	41.86	79.50	100.60	61.27	132.09	82.72	41.29	48.33
25th percentile	27.31	68.96	67.86	45.36	53.35	28.48	38.93	33.87
50th percentile (median)	15.42	102.99	57.67	68.36	57.91	18.20	52.29	20.17
75th percentile	27.08	164.89	134.43	55.08	90.54	45.27	67.07	34.81
90th percentile	48.44	332.06	144.05	132.17	147.63	51.37	141.01	60.97
Employee-plus-one coverage								
Average (mean)	53.65	204.47	250.23	203.30	186.83	32.16	92.45	60.53
10th percentile	103.01	218.58	361.78	203.80	227.33	163.55	156.63	127.49
25th percentile	75.72	224.17	219.63	117.13	227.71	91.13	99.09	87.52
50th percentile (median)	67.06	325.69	361.21	163.87	192.31	50.36	134.99	66.41
75th percentile	67.83	299.02	325.23	222.12	187.23	72.52	133.42	68.32
90th percentile	123.30	814.58	790.17	487.54	225.73	107.85	301.99	125.79
Family coverage								
Average (mean)	60.55	190.05	201.90	173.75	133.87	73.37	89.34	75.67
10th percentile	88.21	345.06	163.16	167.87	262.63	100.95	255.05	92.42
25th percentile	73.19	227.40	241.90	195.27	204.83	100.33	164.58	73.86
50th percentile (median)	76.08	205.44	151.93	172.26	164.38	112.55	136.44	81.15
75th percentile	117.04	290.85	124.01	169.66	219.71	158.93	109.91	133.14
90th percentile	210.12	410.08	338.63	442.30	264.62	269.75	144.19	246.05

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2013 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

Table I.G.2(2013) Employee contribution distributions (in dollars) for employees enrolled in single, employee-plus-one, and family coverage at the 10th, 25th, 50th(median), 75th and 90th percentiles at private-sector establishments that offer health insurance by firm size: United States, 2013

	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
Single coverage								
Average (mean)	1,170	895	1,145	1,119	1,210	1,209	1,045	1,203
10th percentile	0	0	0	0	0	280	0	80*
25th percentile	430	0	0	0	490	630	0	570
50th percentile (median)	1,000	0	670	910	1,100	1,100	520	1,100
75th percentile	1,600	1,400	1,800	1,700	1,700	1,500	1,700	1,600
90th percentile	2,300	3,000	3,000	2,600	2,400	2,100	2,900	2,200
Employee-plus-one coverage								
Average (mean)	2,940	2,377	3,495	3,516	3,377	2,727	3,117	2,916
10th percentile	610	0	0	0	680	840	0	840
25th percentile	1,600	0	430*	1,800	1,900	1,600	0	1,700
50th percentile (median)	2,600	540*	3,100	3,200	3,100	2,500	2,700	2,600
75th percentile	3,800	4,000	5,500	4,800	4,500	3,500	4,800	3,700
90th percentile	5,400	6,900	7,700	6,600	6,100	4,800	7,100	5,400
Family coverage								
Average (mean)	4,421	3,261	4,602	5,098	4,874	4,248	4,228	4,451
10th percentile	700	0	0	0	770	1,400	0	1,200
25th percentile	2,300	0	0	2,000	2,400	2,500	0	2,400
50th percentile (median)	3,800	0	3,800	4,400	4,200	3,700	3,100	3,900
75th percentile	5,600	5,400	7,400	7,500	6,600	5,100	6,900	5,500
90th percentile	8,600	9,900	10,000	11,000	9,900	7,400	10,000	8,200

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2013 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.

Dollar amounts have been rounded for confidentiality reasons.

Table I.G.2(2013) Standard error for employee contribution distributions (in dollars) for employees enrolled in single, employee-plus-one, and family coverage at the 10th, 25th, 50th(median), 75th and 90th percentiles at private-sector establishments that offer health insurance by firm size: United States, 2013

	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
Single coverage								
Average (mean)	15.69	65.85	50.97	39.08	18.72	15.43	27.41	13.71
10th percentile	0.00	0.00	0.00	0.00	0.00	37.31	0.00	28.68*
25th percentile	25.79	0.00	0.00	36.66	34.10	21.19	0.00	16.97
50th percentile (median)	15.53	22.77	79.53	37.57	22.45	14.33	55.43	11.63
75th percentile	16.24	141.13	98.51	49.30	29.14	11.46	51.44	12.33
90th percentile	35.97	186.32	169.50	94.43	56.77	26.79	102.33	31.91
Employee-plus-one coverage								
Average (mean)	22.89	160.34	183.98	78.51	76.38	35.59	107.26	28.28
10th percentile	53.86	0.00	0.00	197.65	104.33	63.39	0.00	60.26
25th percentile	32.34	0.00	226.79*	108.72	91.09	47.97	115.16	29.80
50th percentile (median)	20.61	318.38*	265.29	110.65	85.14	35.74	133.17	24.92
75th percentile	24.07	322.16	312.97	109.49	122.07	32.73	156.78	26.69
90th percentile	76.93	254.25	392.11	113.89	179.94	95.47	175.41	90.04
Family coverage								
Average (mean)	49.54	255.37	210.90	156.12	125.75	57.81	155.08	52.14
10th percentile	113.62	0.00	0.00	0.00	207.04	75.92	0.00	87.18
25th percentile	49.51	0.00	309.73	289.57	128.20	44.85	132.82	43.69
50th percentile (median)	41.11	437.34	272.35	255.50	109.90	47.01	202.66	43.14
75th percentile	62.50	518.73	304.85	226.69	225.17	47.84	228.20	49.42
90th percentile	95.99	470.68	351.60	188.77	417.16	166.71	199.60	91.36

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2013 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.

Table I.G.3(2013) Employer cost distributions (in dollars) for employees enrolled in single, employee-plus-one, and family coverage at the 10th, 25th, 50th(median), 75th and 90th percentiles at private-sector establishments that offer health insurance by firm size: United States, 2013

	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
Single coverage								
Average (mean)	4,401	5,081	4,476	4,181	4,423	4,355	4,583	4,354
10th percentile	2,100	1,800	1,900	2,000	2,200	2,300	1,900	2,200
25th percentile	3,200	3,000	2,900	2,900	3,200	3,400	2,900	3,300
50th percentile (median)	4,200	4,800	4,200	3,900	4,200	4,300	4,200	4,200
75th percentile	5,400	6,500	5,800	5,200	5,400	5,300	5,800	5,400
90th percentile	6,700	8,900	7,200	6,600	6,900	6,300	7,500	6,500
Employee-plus-one coverage								
Average (mean)	8,050	9,238	7,806	7,027	7,606	8,285	7,932	8,067
10th percentile	3,600	2,700	2,300	2,400	3,200	4,500	2,400	3,900
25th percentile	5,700	5,000	4,000	4,100	5,000	6,400	4,100	5,900
50th percentile (median)	7,900	7,900	6,600	6,300	7,300	8,300	6,900	8,000
75th percentile	10,000	12,000	10,000	9,000	9,600	10,000	10,000	10,000
90th percentile	12,000	17,000	15,000	13,000	13,000	12,000	15,000	12,000
Family coverage								
Average (mean)	11,608	11,035	10,611	10,027	11,057	12,136	10,559	11,773
10th percentile	4,700	2,400	2,900	3,000	4,000	6,500	2,900	5,500
25th percentile	8,500	5,600	5,800	5,500	7,400	9,700	5,500	9,000
50th percentile (median)	12,000	10,000	10,000	9,500	11,000	12,000	10,000	12,000
75th percentile	15,000	15,000	15,000	14,000	14,000	15,000	14,000	15,000
90th percentile	18,000	20,000	19,000	18,000	18,000	18,000	19,000	18,000

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2013 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

Dollar amounts have been rounded for confidentiality reasons.

Table I.G.3(2013) Standard error for employer cost distributions (in dollars) for employees enrolled in single, employee-plus-one, and family coverage at the 10th, 25th, 50th(median), 75th and 90th percentiles at private-sector establishments that offer health insurance by firm size: United States, 2013

	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
Single coverage								
Average (mean)	20.63	124.91	60.36	40.44	47.03	28.50	30.99	23.62
10th percentile	37.92	93.19	89.09	51.24	145.10	85.85	23.83	57.34
25th percentile	16.10	99.01	57.49	65.39	34.09	27.85	27.11	18.24
50th percentile (median)	27.38	138.72	80.50	71.16	42.96	40.41	33.07	32.10
75th percentile	24.50	150.71	121.67	59.80	72.89	44.02	38.18	32.47
90th percentile	38.61	260.84	127.64	122.08	138.08	56.36	104.86	46.21
Employee-plus-one coverage								
Average (mean)	54.65	246.58	277.34	166.23	198.94	54.88	152.00	72.44
10th percentile	126.18	278.74	121.00	94.47	133.35	179.03	111.54	146.64
25th percentile	59.33	245.84	165.10	125.46	162.61	98.35	122.16	73.79
50th percentile (median)	78.26	354.12	257.57	132.91	243.83	82.36	231.79	86.65
75th percentile	107.06	264.53	503.88	224.73	323.96	98.22	181.09	110.06
90th percentile	134.02	822.51	1,143.93	513.52	386.79	151.87	328.54	173.15
Family coverage								
Average (mean)	47.58	361.76	286.76	203.67	149.19	79.27	140.16	55.32
10th percentile	172.91	375.92	170.27	166.42	283.31	199.75	140.11	223.92
25th percentile	72.93	407.35	373.76	270.87	257.60	104.82	288.31	69.47
50th percentile (median)	55.32	447.24	383.01	200.05	134.33	68.87	258.99	60.58
75th percentile	107.34	363.02	220.03	196.70	308.61	125.21	122.55	130.01
90th percentile	172.63	567.81	433.85	511.24	505.12	185.69	187.08	163.56

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2013 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.